

FIVE YEAR CONSOLIDATED PLAN (2020-2024) ANNUAL ACTION PLAN (2020)



SUBMITTED TO
U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

PREPARED BY
DIVISION OF HOUSING AND COMMUNITY DEVELOPMENT

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City of Memphis
Division of Housing and Community Development
FY2020-FY2024 Five-Year Strategic Plan and FY2020 Annual Action Plan

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Executive Summary

ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

Memphis is located in the southwest quadrant of Tennessee. It is the largest city in the state. It also serves as the county seat of Shelby County, Tennessee. According to the 2017 ACS Five Year Estimates, the population is approximately 654,723 residents. In 2016, the population of the Memphis metropolitan area was estimated to be 1,342,842 – making it the second largest Metropolitan Statistical Area in the state after Nashville-Davidson County and the 42nd largest in the country.

The city of Memphis is an entitlement community. As such, the city is eligible to receive direct assistance under the U.S. Department of Housing and Urban Development's (HUD's) Community Development Block Grant (CDBG) program; to be a participating jurisdiction under the HOME Investment Partnerships Program (HOME); and a formula grantee under the Emergency Solutions Grant (ESG). Funds for these programs must be expended within the city of Memphis for participants who meet applicable eligibility criteria and be used for eligible activities as outlined by program regulations. In addition, the city of Memphis is a formula grantee under the Housing Opportunities for Persons with AIDS (HOPWA) program; these funds are used to address the needs of persons living with HIV/AIDS and their families in the metropolitan area.

As a recipient of federal grant funds, HCD is required by HUD to produce a Consolidated Plan (ConPlan). This plan covers the city's strategic initiatives over a five year period. Additionally, an Annual Action Plan is submitted yearly and is a formal way to update the ConPlan. Both, the ConPlan and Annual Action Plan direct funding activities for the City of Memphis federal programs (CDBG, HOME, ESG, HOPWA).

The City of Memphis' five year ConPlan identifies the community's affordable housing, community development and economic development needs and outlines a comprehensive and coordinated strategy for addressing them. This document includes narrative responses to specific questions that grantees must provide to be compliant with the Consolidated Planning Regulations. The current Consolidated Plan covers the period of July 1, 2019 to June 30, 2024. As stated, the Consolidated Plan is updated each year to reflect proposed activities and goals for the upcoming program year. Therefore, this Consolidated Plan document is also comprised of the 2019 Annual Action Plan. The Annual Action Plan for July 1, 2019 - June 30, 2020 identifies projects that will be or are currently being implemented and

describes the use of Federal, State and local housing resources. In the pages to follow, you will find a summary of our current and future plans, priorities, programs, activities and the organizational structure, which will support the plan.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment

The goals, objectives, and outcomes can be found under the Strategic Plan section of the plan under goals and priority needs and in section AP-20 - Annual Goals and Objectives.

3. Evaluation of past performance

The 2016-2018 Consolidated Plan identified four categories of projects: affordable housing, homeless, non-homeless special needs, and non-housing community development. Accomplishments made during the fiscal year beginning July 1, 2017 and ending June 30, 2018 in these areas helped to develop goals and projects.

Under affordable housing, HCD provided down payment assistance to 22 low and moderate income homebuyers using HOME funds. An additional 66 were provided down payment assistance through the City-funded portion of the program, which has a higher income limit. Community Housing Development Organizations (CHDOs) contributed to meeting housing needs through the construction of five housing units and the rehabilitation of three homeowner housing units. Acquisition and rehab of three rental units was underway at the end of the 2016 program year. 30 senior citizens were provided assistance in repairing their roofs in partnership with Habitat for Humanity as part of their Aging in Place initiative. Rehabilitation and New Construction of 63 units of affordable rental housing were near completion at the ArtSpace Lofts development on South Main.

Under the homeless category, HCD provided Emergency Solutions Grant funding to seven agencies to serve a total of 2582 people. 1043 persons were assisted through the HESG Shelter Category, 2 assisted through the HESG Homeless Prevention Category, 1305 assisted through street outreach, and 232 assisted through the HESG Rapid Re-Housing Category. CDBG funds were also used for activities that

provided services to homeless persons and families, including employment services, assessments and referrals, housing assistance, and other support services. 12,499 persons were assisted through these programs.

In the non-homeless special needs category, 2260 persons were assisted through programs funded with CDBG funds. HOPWA funds were used to provide assistance to 1033 persons including 278 persons that were served through short-term rent, mortgage, and utility assistance to prevent homelessness, 276 persons provided tenant-based rental assistance, 19 persons provided permanent housing units, and 460 through case management services.

Under non-housing community development, CDBG funds were also used for public service activities that benefited 1202 people. Funds were also used for planning activities including internship programs, grant writing and technical assistance, and the development of neighborhood plans. The Crosstown Concourse project, which was funded with a BEDI and Section 108 loan funds, celebrated its official opening in August 2017. As of July 1, 2018, there have been 348 full-time jobs created for Crosstown. A New Section 108 Loan funded project, The Citizen, was underway during FY2018. The Citizen is a mixed-use development containing 173 apartments and 9,800 square feet of retail space. The project is a revitalization of a former blighted hotel that includes the demolition of an associated office building and new construction of an apartment building in its place. In FY2018, the project created 200 construction and administrative jobs.

4. Summary of citizen participation process and consultation process

The Division of Housing and Community Development (HCD) seeks input on housing and community development needs and programs from a wide variety of social service/advocacy groups, public agencies, and citizens. To facilitate this process, HCD identifies and meets regularly with stakeholders, who represent organizations and individuals served by our programs. HCD communicates with stakeholders about current issues, needs, priorities and long and short term recommendations on resource allocation and inter-agency coordination. HCD also posts information about the planning process, draft documents, and presentations on the City's website as well as the public hearing notices.

In meetings with citizens and planning session groups about the Consolidated Plan, HCD provides information on:

- The amount of funding to be received from federal sources
- The types of activities that may be undertaken under various grant programs
- Amount of funding that will benefit low- and very low-income persons
- Plans to minimize displacement of persons or assist those who are displaced

In addition, HCD makes every effort to provide technical assistance to organizations representing low and very low-income populations in developing proposals for funding under any of the programs described in the Consolidated Plan. HCD provides, as required by the Consolidated Plan rules, access to records and reports relating to the plan and to the use of federal funds for the preceding five years.

HCD typically holds two (2) public hearings: At the first hearing, prior year performance, the Consolidated Planning process, and citizen participation process are presented. The second hearing presents the proposed draft Consolidated Plan and solicits citizen/planning session attendants' comments on the proposed plan. This year, the first public hearing was held February 7, 2019 and the second public hearing was held on May 28, 2019.

Public hearings are held at times and locations convenient to potential beneficiaries and accommodations will be made for those with disabilities. All public hearings are publicized at least one week in advance in the local newspaper of general daily circulation and in the City's largest bilingual Spanish and English newspaper.

Copies of the draft Consolidated Plan are available for review and comment for a period not less than 30 days before final submission to HUD. HCD advertises that copies of the draft plan are posted on the HCD website and provides the website address, and that they are available for review at the offices of HCD and the main branch of the public library.

Public notices are also published regarding availability of the Consolidated Annual Performance and Evaluation Reports and amendments to the plan.

5. Summary of public comments

There were no comments received on the draft plan.

6. Summary of comments or views not accepted and the reasons for not accepting them

There were not comments or views that were not accepted.

7. Summary

OPTIONAL

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
Lead Agency	MEMPHIS	
CDBG Administrator		City of Memphis Housing and Community Development
HOPWA Administrator		City of Memphis Housing and Community Development
HOME Administrator		City of Memphis Housing and Community Development
ESG Administrator		City of Memphis Housing and Community Development
HOPWA-C Administrator		

Table 1 – Responsible Agencies

Narrative

HCD serves as the lead agency responsible for preparing this Annual Plan and is also the major public agency responsible for administering all CDBG, HOME, ESG, and HOPWA assisted programs covered by this Annual Plan.

Consolidated Plan Public Contact Information

City of Memphis, Division of Housing and Community Development.

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Memphis, TN 38103

PR-10 Consultation - 91.100, 91.200(b), 91.215(I)

1. Introduction

The City consults with housing, social services and other agencies to understand and respond to the respective needs of low/moderate income residents. Because HCD does not have the resources to completely revitalize neighborhoods on its own, it seeks creative ways to coordinate services and to bring groups together in order to make a difference within these areas. Leveraging of resources and partnerships with other City and County agencies, social service providers, foundations, CDCs and other neighborhood-based organizations, the faith based community, colleges and universities, and private developers are critical components of this strategy.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).

HCD works with housing providers to comprehensively identify the programs that exist, especially those to assist low and moderate income citizens, senior citizens, persons experiencing homelessness, and persons with disabilities. HCD partners with housing providers around specific housing issues, such as rental housing needs, housing rehabilitation, home modifications for senior citizens and persons with disabilities, increasing the visibility of homes funded through housing programs, and others. Coordination includes convening and facilitating dialogue about the needs within the community and the local resources available. In many cases, coordination is triggered by specific projects, such as HOPE VI and Choice Neighborhoods to comprehensively plan around the housing needs of a particular area. HCD also coordinates and/or participates in efforts around specific housing related needs, including foreclosures, visitability, and fair housing.

HCD participates in a variety of initiatives that are intended to enhance coordination with health, mental health, and service delivery. Homeless programs are coordinated through the Community Alliance for the Homeless that has the responsibility for identifying service and housing needs and priorities and coordinating the preparation of the application to HUD under the annual Continuum of Care funding competition. Specific efforts to coordinate housing assistance and services for homeless persons are as follows:

To enhance coordination around health issues, the Common Table Health Alliance, formerly Healthy Memphis Common Table, was formed as a community-based, multi-stakeholder, nonprofit, regional healthcare improvement collaborative serving 1.3 million people in the Greater Memphis metropolitan area. CTHA engages community partners, including

organizations, coalitions, schools, churches, government agencies and individuals who are dedicated to improving the health and well-being of our region. CTHA has built a brand as a neutral and unique organization by gathering people around a “common table” and creating conversations that generate regional change. Its approach is to galvanize the collective strength of the community to achieve the greater good.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

Community Development Block Grants have long been a source of funding for the CoC Lead Agency and efforts have been made to align funding priorities in CDBG, ESG, and HOME with the Action Plan to End Homelessness. The head of the City of Memphis Division of Housing and Community Development is the Chair of the Mayors' Policy Committee to End Homelessness and his Homeless and Special Needs Housing Administrator holds a permanent seat on the Governing Council, the primary decision-making body for the Homeless Consortium. These individuals have a direct role in guiding and administering the NSP, CDBG, HOPWA, ESG, and HOME programs.

The CoC has several Rapid Rehousing/Permanent Housing programs funded through HUD's CoC Competition program which is a significant, renewable funding stream to support our very successful Rapid Rehousing program. The City has prioritized Community Development Block Grant, Emergency Solutions Grant and HOME funding and raised local general fund and private funding to sustain the Central Intake and Homeless Hotline. We expect these resources to be continually designated for Rapid Rehousing and other programs related to the Mayor's' Plan to End Homelessness. Finally, funding has been secured through the United Way Siemer Institute to provide additional supportive services for families served by Emergency Solutions Grant (ESG) and housing stability services funded by the Mayor's Action Plan Implementation Grant (AIG), other state and private foundations. Agape's service delivery is a two-generation model, which affords families, including those served through Rapid Rehousing efforts with resources from a cradle to career continuum.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

The City of Memphis in collaboration with the local Continuum of Care utilizes the priorities set by the CoC for the Emergency Solutions Grant. The City of Memphis Administrator of the Homeless & Special Needs Department serves on the Governing Council which implements/oversees the decision making of the CoC. Once priorities are established by the

CoC, those priorities are utilized in the Emergency Solutions Grant through their application process which is open once a year for eligible applicants. There is a selection process, which is implemented by utilizing the Ranking and Review Committee of the local Continuum of Care. The Ranking and Review Committee selects the recipients of the Emergency Solutions Grant based on the priorities that were established by the Continuum of Care along with other factors which includes past performance, operational feasibility, need for the project, project quality, and applicant capacity.

ESG contracts initiated by the City of Memphis include the requirement that grantees participate in HMIS. Performance benchmarks for ESG grantees have been established by the Continuum of Care and are incorporated into ESG contracts. Data on performance was assembled this year by the HMIS Department of the CoC lead agency to assist in the evaluation of ESG grantees.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

Several agencies, stakeholders and organizations participated in the process by providing information for the planning process. Some of these include:

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Memphis Housing Authority
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Market Analysis Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Staff from HCD and the Memphis Housing Authority departments including Capital Improvements, HOPE VI/Choice Neighborhoods, Housing Choice Voucher, Asset Management, and Executive coordinate and share information related to the needs of residents, policies, development plans, existing housing stock, and other items to help identify housing needs and share information about future development and partnerships.
2	Agency/Group/Organization	Community Alliance for the Homeless
	Agency/Group/Organization Type	Services-Homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	HCD has an ongoing contractual relationship with the Community Alliance for the Homeless. The Alliance provides planning, technical assistance, and service coordination to public and private agencies working to end homelessness in Shelby County. The City and County have partnered with the Alliance to develop and oversee the Action Plan to End Homelessness in Memphis and Shelby County.

3	Agency/Group/Organization	Mayor's Advisory Council for Citizens with Disabilities
	Agency/Group/Organization Type	Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	MACCD participated in discussions aimed at identifying needs, objectives, and performance metrics related to persons with disabilities
4	Agency/Group/Organization	Memphis Health Education and Housing Facilities Board
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Memphis Health Education and Housing Facilities Board (MHEHFB) participated in discussions aimed at identifying the needs, objectives, and performance metrics related to affordable housing. The participation of the MHEHFB provides information about resources available, affordable housing needs, and other housing related information.
5	Agency/Group/Organization	Build Live Develop Grow - BLDG
	Agency/Group/Organization Type	Planning organization Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Economic Development Neighborhoods

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	BLDG Memphis (Build. Live. Develop. Grow.) is a coalition for organizations and individuals who support the development and redevelopment of healthy, vibrant, attractive, and economically sustainable neighborhoods throughout the Memphis region. We accomplish this through policy and advocacy; community engagement and civic engagement; and capacity building programs for community development organizations. BLDG Memphis is the new organizational identity of Community Development Council of Greater Memphis, including the Livable Memphis program. Under this new banner, BLDG Memphis unifies and promotes the same priorities, including strengthening the community development industry in Memphis and focusing on growth and development issues including land use and transportation and on increasing public participation in planning and development decisions.
6	Agency/Group/Organization	MEMPHIS CENTER FOR INDEPENDENT LIVING
	Agency/Group/Organization Type	Housing Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Memphis Center for Independent Living participated in discussions aimed at identifying the needs, priorities, objectives, and performance metrics related to the housing and non-housing special needs areas of the plan. Anticipated outcomes of the participation include input on the housing and service needs for persons with disabilities.
7	Agency/Group/Organization	Shelby County Health Department

	Agency/Group/Organization Type	Services-Children Services-Persons with HIV/AIDS Services-Health Health Agency
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs HOPWA Strategy Anti-poverty Strategy Lead-based Paint Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Shelby County Health Department works with HCD to implement the Lead Based Paint Hazard Reduction Demonstration Program, including providing the testing to determine whether a child has elevated blood lead levels. The health department also provided data that identifies patterns in health related conditions throughout Memphis and Shelby County. The Ryan White program staff are consulted to get data needed to support the development of the non-homeless special needs component of the plan.
8	Agency/Group/Organization	Memphis Area Association of Governments
	Agency/Group/Organization Type	Housing Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	MAAG works closely with governments and nonprofit organizations to identify, craft and advocate for legislation and public that serves to improve the overall quality of life for all residents. MAAG is a regional resource for federal programs supporting economic development initiatives and is a regional advocate for economic and infrastructure. MAAG also receives funding through the State Housing Agency for home repair for low income citizens.
9	Agency/Group/Organization	Memphis Area Legal Services Memphis Fair Housing Center

	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Service-Fair Housing Services - Victims
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Memphis Area Legal Services (MALS) helps the City to further fair housing by investigating fair housing complaints and through education and outreach efforts related to fair housing. MALS also has programs that assist victims of domestic violence and other legal assistance for people in need.
10	Agency/Group/Organization	Greater Memphis Chamber
	Agency/Group/Organization Type	Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Market Analysis Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Memphis works with the Chamber on a number of initiatives aimed to strengthen Memphis' existing businesses and serve as a catalyst for new commerce and economic development; to foster partnerships that build a qualified workforce linked to targeted industry, efficient infrastructure and an environment that stimulates growth; and to accelerate growth and success by connecting people, programs and resources.
11	Agency/Group/Organization	Memphis Ryan White Transitional Grant Area

	Agency/Group/Organization Type	Services-Persons with HIV/AIDS Other government - County
	What section of the Plan was addressed by Consultation?	HOPWA Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	HCD coordinates with the Memphis Ryan White Program in funding HOPWA programs and also relies on data provided through the Ryan White TGA needs assessment to determine the needs for persons living with HIV/AIDS in the Memphis MSA.
12	Agency/Group/Organization	Tennessee Housing Development Agency
	Agency/Group/Organization Type	Housing Services - Housing Other government - State
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	HCD works closely with TN Housing Development Agency (THDA) on a number of housing related topics. HCD is a participant in the West TN Affordable Housing Coalition which is made up of organizations who are interested in furthering affordable housing in the State of Tennessee. The goals and outcomes of participating in the coalition are to establish and support an active and effective network of educated stakeholders committed to understanding and addressing the needs for affordable housing in Tennessee, to effectively communicate and advocate the need for, and the social and economic impact of, affordable housing in Tennessee to law makers, policy makers, civic leaders, business leaders, housing providers, communities and the general public, and to establish and maintain active partnerships with funders of an affordable housing initiative in Tennessee.
13	Agency/Group/Organization	Shelby County Department of Housing

	Agency/Group/Organization Type	Housing Services - Housing Services-Elderly Persons Service-Fair Housing Other government - County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Lead-based Paint Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	HCD works closely with Shelby County Department of Housing to share information and co-sponsor housing related discussions impacting Memphis and Shelby County.
14	Agency/Group/Organization	Women's Foundation for a Greater Memphis
	Agency/Group/Organization Type	Services-Children Foundation
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Families with children Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Women's Foundation for a Greater Memphis has an emphasis on poverty reduction and support to agencies that provide services to low and moderate income persons with a goal to promote sustainability and self-sufficiency. HCD works closely with the foundation around the identification of strategies that will help to further this work.
15	Agency/Group/Organization	Habitat for Humanity of Greater Memphis
	Agency/Group/Organization Type	Housing Services - Housing Services-Elderly Persons Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Housing Need Assessment

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Habitat for Humanity participated in discussions aimed at identifying the needs, priorities, objectives, and performance metrics related to the housing area of the plan and is currently a partner in a repair program for senior citizens and in redevelopment projects in several neighborhoods including Uptown and Hickory Hill. Anticipated outcomes of the participation include input on the housing needs including housing counseling and financial counseling, and barriers to affordable housing.
16	Agency/Group/Organization	Aging Commission of the Mid-South
	Agency/Group/Organization Type	Housing Services - Housing Services-Elderly Persons Services-Persons with Disabilities Services-Health Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Aging Commission of the Mid-South participated in discussions aimed at identifying the needs, objectives, and performance metrics related to the non-homeless special needs population, specifically senior citizens.
17	Agency/Group/Organization	Wesley Housing Corporation
	Agency/Group/Organization Type	Housing Services - Housing Services-Elderly Persons Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Housing Need Assessment

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Wesley Housing Corporation participated in discussions aimed at identifying the needs, objectives, and performance metrics related to housing, specifically housing for senior citizens.
18	Agency/Group/Organization	Metropolitan Inter-Faith Association
	Agency/Group/Organization Type	Housing Services-Elderly Persons Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	MIFA participated in discussions aimed at identifying the needs, objectives, and performance metrics related to the non-homeless special needs population and the homeless population, specifically senior citizens and homeless persons.
19	Agency/Group/Organization	CAAP
	Agency/Group/Organization Type	Housing Services-Elderly Persons Services-Health
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	CAAP participated in discussions aimed at identifying the needs, objectives, and performance metrics related to the non-homeless special needs population, specifically persons with alcohol and drug dependencies and seniors.
20	Agency/Group/Organization	CASE MANAGEMENT, INC.

	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Case Management, Inc. participated in discussions aimed at identifying the needs, objectives, and performance metrics related to the non-homeless special needs population, specifically related to tenant based rental assistance.
21	Agency/Group/Organization	Meritan, Inc.
	Agency/Group/Organization Type	Services-Elderly Persons Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Meritan participated in discussions aimed at identifying the needs, objectives, and performance metrics related to the non-homeless special needs population, specifically persons with alcohol and drug dependencies and seniors.
22	Agency/Group/Organization	Neighborhood Preservation Inc.
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Blight
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	NPI participated in discussions aimed at identifying the needs, objectives, and performance metrics related to housing, specifically related to blight.
23	Agency/Group/Organization	The Works, Inc. CDC
	Agency/Group/Organization Type	Housing Services - Housing Neighborhood Organization

	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Works, Inc. participated in discussions aimed at identifying the needs, objectives, and performance metrics related to housing.
24	Agency/Group/Organization	Binghampton Development Corporation
	Agency/Group/Organization Type	Housing Services - Housing Services-Elderly Persons Services-Employment Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Binghampton Development Corporation participated in discussions aimed at identifying the needs, objectives, and performance metrics related to housing.
25	Agency/Group/Organization	Oasis of Hope
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Education Services-Employment Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Oasis of Hope participated in discussions aimed at identifying the needs, objectives, and performance metrics related to housing.

26	Agency/Group/Organization	The Heights CDC
	Agency/Group/Organization Type	Housing Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Heights CDC provided feedback related to identifying the needs, objectives, and performance metrics related to housing.
27	Agency/Group/Organization	Frayser Community Development Corporation
	Agency/Group/Organization Type	Housing Services - Housing Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Frayser CDC provided feedback related to identifying the needs, objectives, and performance metrics related to housing.
28	Agency/Group/Organization	Friends for life
	Agency/Group/Organization Type	Housing Service – Housing
	What section of the Plan was addressed by Consultation?	HIV/AIDS

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Friends for Life provided feedback related to identifying the needs, objectives, and performance metrics related to Non-Homeless Needs.
29	Agency/Group/Organization	United Housing, Inc.
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	United Housing provided feedback related to identifying needs, objectives, and performance metrics related to Housing.
30	Agency/Group/Organization	Community LIFT
	Agency/Group/Organization Type	Nonprofit Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Non-Housing Community Development

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Community LIFT provided feedback related to identifying needs, objectives, and performance metrics related to non-housing community development
31	Agency/Group/Organization	Green and Healthy Homes Initiative
	Agency/Group/Organization Type	Nonprofit
	What section of the Plan was addressed by Consultation?	Housing
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	GHHI provided feedback related to identifying needs, objectives, and performance metrics related to housing.
32	Agency/Group/Organization	Family Safety Center
	Agency/Group/Organization Type	Nonprofit Domestic Violence
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Family Safety Center participated in discussions around identifying needs, objectives, goals and performance metrics related to domestic violence/non-homeless special needs.
33	Agency/Group/Organization	Peabody House
	Agency/Group/Organization Type	Nonprofit Homeless Mental Illness
	What section of the Plan was addressed by Consultation?	Homeless
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Peabody House participated in discussions and provided input on identifying needs, objectives, goals, and performance metrics in the area of homelessness and mental illness.
34	Agency/Group/Organization	Catholic Charities of West Tennessee
	Agency/Group/Organization Type	Nonprofit Homeless Veterans
	What section of the Plan was addressed by Consultation?	Homeless

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Catholic Charities participated in discussions and provided input on identifying needs, objectives, goals and performance metrics in the area of homelessness.
35	Agency/Group/Organization	YWCA
	Agency/Group/Organization Type	Nonprofit Homeless Domestic Violence
	What section of the Plan was addressed by Consultation?	Homeless Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	YWCA participated in discussions and provided input on identifying needs, objectives, goals and performance metrics in the area of homeless and non-homeless special needs.
36	Agency/Group/Organization	Center for Transforming Communities
	Agency/Group/Organization Type	Nonprofit
	What section of the Plan was addressed by Consultation?	Non-Housing Community Development

<p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Center for Transforming Communities participated in discussions and provided input on identifying needs, objectives, goals and performance metrics in the area of Non-Housing Community Development.</p>
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Identify any Agency Types not consulted and provide rationale for not consulting

Throughout the process of developing the Consolidated Three-Year Strategic Plan for 2019-2023 and 2019 Annual Action Plan, HCD consulted with a broad group of housing providers, homeless service providers, providers of services to persons with special needs, other government agencies, citizens, foundations, education institutions, housing developers, advocacy organizations, and others. There is not an agency type that was not consulted.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Community Alliance for the Homeless	HCD incorporates the goals established through the Continuum of Care process into its strategic plan for homelessness and updates goals and objectives annually, if needed.
Mid-South Regional Greenprint	Memphis and Shelby County Office of Sustainability	The Greenprint Plan is intended to improve the quality of life for people in neighborhoods and communities across the Mid-South. The goals of this plan include protection of greenspace, expand recreational opportunities, improve public health, increase access to jobs and schools, access to fresh foods, and to make neighborhoods walkable. All of these align with the HCD's goals.
MHA Five Year Plan	Memphis Housing Authority	HCD incorporates the goals of the Memphis Housing Authority into the housing section, but it is also closely aligned with improving neighborhoods, especially through the HOPE VI and Choice Neighborhoods programs.
Ten-Year Plan to End Homelessness	Community Alliance for the Homeless	HCD incorporates the goals established through the action plan into its strategic plan related to homelessness.

<p>Memphis 3.0</p>	<p>City of Memphis</p>	<p>Memphis 3.0 is a detailed process lasting two years that will produce what planners call a comprehensive plan. Broadly speaking, the steps are to 1) identify issues; 2) state goals; 3) collect data; 4) assess current and future conditions; 5) create implementation plans; 6) evaluate alternatives; 7) adopt the plan; 8) begin actions to carry out the plan; and 9) monitor the plan and report to the public.</p>
<p>Resilient Shelby</p>	<p>Memphis and Shelby County</p>	<p>One of the activities funded through the national Disaster Resilience Competition Grant awarded to Memphis and Shelby County is a Regional Resilience Plan, provides a means to tie activities funded through the grant and other similar efforts to the Mid-South Regional Greenprint and Sustainability Plan and to identify future activities that will serve to increase the resilience of Shelby County to the shocks caused by severe storms and flooding. The plan will also consider recommendations to make Shelby County more resilient to other types of climate risk, such as heavy wind, severe snow and ice, extreme heat or cold, and drought.</p>

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(I))

The Memphis and Shelby County's Office of Planning and Development (OPD) has recently completed a strategic plan that outlines a new direction for Memphis - intended to create a City of great neighborhoods and opportunity for the residents that live in them. By anchoring growth around the City's core and areas of high activity, while connecting these spaces to each other, the City can improve the quality of life for all residents. Memphis 3.0 includes strategies for enhancing land use, transportation, environment, city systems, growth and prosperity, neighborhoods, and civic capacity. HCD has participated in the development of the plan and will focus our work in a way that complements Memphis 3.0.

The Memphis Police Division (MPD), has implemented data-driven crime reduction strategies including the Real-Time Crime Center. Based on community need and data, the police division implements strategies that are more community based. HCD works with MPD to obtain crime data and to discuss public safety needs and strategies specific to neighborhoods that HCD is working in.

HCD works with Public Works relative to affordable housing, neighborhood development, and infrastructure development. They are responsible for street paving and maintenance, drain maintenance, environmental engineering, and code enforcement. All of these have an impact on housing and neighborhoods.

Memphis Light Gas and Water (MLGW) has several programs that complement community development efforts. MLGW provides a special utility rebate program to provide incentives for developers of affordable housing. MLGW also has programs that encourage and certify green building standards in order to make housing more energy efficient. MLGW is also partnering to implement a repair program aimed to help the elderly to age in place. MLGW's contributions assist with helping the homeowners to make their homes more energy efficient.

The Memphis Parks Division partners with HCD and neighborhoods to ensure that there are quality recreational facilities including parks, libraries, community centers, tennis courts, swimming pools, and other recreational facilities throughout the City.

The Memphis Area Transit Authority (MATA) works to find solutions for low-income people needing transportation to work. The major goals for MATA are to make sure MATA services meet and support community needs, make the bus an attractive option for more people in the community, and are operated in the most cost effective and efficient way possible.

At the State level, HCD works with the state housing agency, THDA, on a number of programmatic and policy related projects that will enhance the implementation of affordable housing programs, especially in the areas of rental housing and housing rehabilitation.

Narrative (optional):

PR-15 Citizen Participation

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

Memphis' Annual and Strategic Plans are developed by the review and analysis of available data, statistics and trends pertaining to local housing and community development needs. Outreach efforts used to broaden citizen participation include networking with organizations that represent neighborhood groups, targeted populations (homeless, seniors, mentally ill, etc.), non-profit and for-profit housing development entities. Input received from interaction with and outreach to these participants provides a base for Memphis' planning efforts and goal setting activities.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Hearing		Public hearings were held on February 7, 2019 and May 28, 2019. Attendance at this public hearing included staff from HCD.	Comments are summarized in the executive summary of this annual plan.	There were no comments provided at the meeting.	
2	Newspaper Ad	Non-English Speaking - Specify other language: Spanish Non-targeted/broad community				

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Internet Outreach	Non-targeted/broad community				
4	Social Media	Non-targeted/broad community				

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

Memphis used the following sources in efforts to identify needs for the five year strategic plan.

- **Housing Needs:** The City relies upon the Memphis Housing Authority and local partners and housing data to identify the housing needs for very-low to moderate and middle income families, renters/owners and public housing residents. Using the CHAS data and other data included in the housing market analysis, those income categories of persons and housing types that have the highest obvious needs receive priority consideration as the City attempts to allocate funding across all entitlements.
- **Homeless Needs:** On-going consultation with the Continuum of Care and the Community Alliance for the Homeless provides the basis upon which Memphis identifies the needs of its homeless population. CAFTH utilize data collected annually during the Point-In-Time Count and HMIS data to make determinations. The Metropolitan Inter-Faith Association (MIFA) operates the hotline for the homeless and conducts intake and referral services. These sources are used to guide planning and funding of entitlements used to address homeless needs.
- **Non-homeless Special Needs:** On-going consultation with community based organizations and the formal requests for funding assistance provides data and information needed to analyze the housing and supportive service needs of the special needs population.
- **Non-housing Community development:** Planning meetings, Census data, information gathered around planning efforts for areas targeted for revitalization/redevelopment, and requests for assistance from providers of community and public services enable the City to establish priority non-housing community development needs.

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

Cost burden, especially severe cost burden, is the primary housing problem facing Memphis households. This problem is caused by declines in subsidy and stagnant incomes that have not kept pace with inflation and leads to households living in adequate housing conditions and to maintain owner households in adequate conditions. Households most affected by cost-burden are renter households and extremely low- to low-income households.

Demographics and Median Income

The Demographics and Median Income table compares the Decennial Census figures for the year 2000 to the 2017 five-year American Community Survey

Population and Households

Since 2000, the population for the City of Memphis decreased by 3.8 percent, from 678,973 to 652,231 persons. Over the same time period, households decreased by 11.5 percent, from 282,752 to 250,259. Recent, one-year ACS estimates have shown 1 percent increases in the number of households in the city. This may indicate that Memphis has stabilized at this level. Memphis expects to maintain or grow its population in the future.

Median Income

The default table shows the nominal values for median household income for Memphis. Using just the nominal values shows that household income increased by 18 percent, from \$32,285 to \$38,230, between 2000 and 2017. It is important to recognize that although incomes increased, the median income is still low, and has not increased after adjusting for inflation. After adjusting to 2017 dollars, the median household income decreased by 17 percent. This is a loss of about \$7,855.

Extremely Low-Income, Very Low-Income, and Low-Income Households

Memphis has a very high level of households living in these three income groups. ELI households—earning less than 30 percent of HAMFI—are 48,980, VLI households—earning between 30 percent and 50 percent of HAMFI—are 39,165, and LI households—earning between 50 percent and 80 percent of HAMFI—are 45,895. These three income groups capture 54 percent of all Memphis households while households earning more than 100 percent of HAMFI make up 40 percent. Only 5 percent of households earn between 80 percent and 100 percent of HAMFI—a number greatly reduced due to the Great Recession as more households fell into the low-income categories and became renter households.

Housing Cost Burden

Housing cost burden affects the most households of the four housing problems (the other three problems are overcrowding, incomplete plumbing, and incomplete kitchen facilities). There are 102,360 households paying more than 30 percent of their household income to housing costs. Fifty-two percent

of these cost burdened households are severely cost burdened—meaning, they pay more than 50 percent of their household income to housing costs. Extremely low-income households—those earning less than 30 percent of the HUD Area Median Family Income—make up about 61 percent of the severely cost burdened households, and about 1 in 5 households earn less than 80 percent of the HAMFI, rent, and are cost burdened.

Small Family Households and Other Households

Small family households and Other households have the largest numbers experiencing moderate and severe cost burden. Small family households are characterized by having two to four occupants that are related. Other households are characterized by not having related occupants, having less than 2 members, and not having a household member under the age of 62 years of age. Other households are most likely to be single-person households and households consisting of unrelated persons.

There are 35,910 small family households earning less than 80 percent of HAMFI in Memphis. Three quarters of small family households are renters. About 30 percent are severely cost burdened and Extremely Low-Income renters.

There are 28,000 other households earning less than 80 percent of HAMFI in Memphis. Seventy-nine percent are renters and 32 percent are cost burdened, divided evenly among moderate- and severely-cost burdened levels (n=9,010, n=8,485)

Elderly Households

Elderly households do make up the second largest group of households after small family households, with 68,245 households. Overall, only 5,045 earn less than 80 percent of HAMFI and experience cost burden. The reason elderly households are significant, though, is that it is the only group that has more homeowners that are cost burdened. There are 3,485 elderly households in this income range that are cost burdened. This is a significant issue because elderly households in this group are less likely to have the physical and financial ability to maintain their homes. This puts elderly households in a position of living in poor quality homes and leading to vacancy when these homes become unoccupied if the market cannot support the cost of buyer to rehabilitate the home.

Overcrowded Housing and Substandard Housing

There are 6,617 overcrowded housing units. Ninety-one percent of overcrowded housing units are renter households earning less than 80 percent of the HAMFI. The largest group is ELI renters with 2,675 households.

There are 2,840 households living in substandard housing units—meaning the lack complete plumbing or kitchen facilities. Nearly all of these households (2,195) are renters, and 995 households are ELI (owner and renter).

Demographics	Base Year: 2000	Most Recent Year: 2013	% Change
Population	678,973	654,723	-3.8%
Households	282,752	249,775	-11.6%
Median Income	32,285	38,230	18%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2011 - 2015 ACS (Most Recent Year)

Number of Households Table

	Total	0-30% HAMFI	>30-50%	>50-80%	>80-100%
Total Households	249,775	48,980	39,165	45,895	23,320
Small Family Households	103,125	17,190	15,250	18,005	9,665
Large Family Households	18,680	5,045	3,060	3,285	1,745
Household contains at least one person 62-74 years of age	45,200	7,035	7,350	8,290	4,055
Household contains at least one person age 75 or older	23,045	4,295	4,915	5,055	1,875
Households with one or more children 6 years old or younger	40,880	11,685	7,610	7,270	3,420

Table 6 - Total Households Table

Data Source: CHAS 2011 – 2015 dataset

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30%	>30-50%	>50-80%	>80-100%	Total	0-30%	>30-50%	>50-80%	>80-100%	Total
Substandard Housing - Lacking complete plumbing or kitchen facilities	775	425	390	345	2,195	220	100	90	95	645
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	510	265	245	75	1,210	50	70	130	25	350
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	2,095	640	1,010	380	4,525	185	245	310	245	1,370
Housing cost burden greater than 50% of income (and none of the above problems)	25,145	9,935	1,795	150	37,025	7,210	5,455	2,455	565	15,685
Housing cost burden greater than 30% of income (and none of the above problems)	33,510	21,015	13,995	2,095	70,615	10,915	9,390	9,225	3,705	33,235
Zero/negative Income (and none of the above problems)	5,645	unknown	unknown	unknown	5,645	1,850	unknown	unknown	unknown	1,850

Table 7 – Housing Problems Table

Data Source: 2011-2015 CHAS

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renters	Owners
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Income by Housing Problems	Household has at least 1 of 4 Housing Problems	Household has none of 4 Housing Problems	Cost Burden not available - no other housing problems	Total	Household has at least 1 of 4 Housing Problems	Household has none of 4 Housing Problems	Cost Burden not available - no other housing problems	Total
Household Income <= 30% HAMFI	28,230	3,400	5,735	37,000	9,140	1,005	1,835	11,980
Household Income >30% to <=50% HAMFI	21,350	3,415	-	3,415	9,615	4,785	-	14,400
Household Income >50% to <=80% HAMFI	15,150	11,145	-	26,295	9,660	9,940	-	19,600
Household Income >80% to <=100% HAMFI	2,770	8,570	-	11,340	4,035	7,950	-	11,980
Household Income >100% HAMFI	1,740	25,730	-	27,470	5,610	59,340	-	64,945
Total	69,240	52,260	5,375	126,870	38,055	83,020	1,835	122,905

Table 8 – Housing Problems 2

Data Source: 2011-2015 CHAS

3. Cost Burden > 30%

Cost Burden > 30 %	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Small Related	11,690	9,330	5,410	26,430	2,370	3,305	3,805	9,480
Large Related	3,715	1,645	645	6,005	600	870	470	1,940
Elderly	580	420	460	1,560	1,135	1,205	1,145	3,485
Other	9,010	7,015	6,085	22,110	2,140	1,830	1,920	5,890
Total Need by Income	24,995	18,510	12,600	56,105	6,245	7,210	7,340	20,795

Table 9 – Cost Burden > 30%

Data Source: 2011-2015 CHAS

4. Cost Burden > 50%

Cost Burden > 30 %	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Small Related	11,690	9,330	5,410	26,430	2,370	3,305	3,805	9,480
Large Related	3,715	1,645	645	6,005	600	870	470	1,940
Elderly	580	420	460	1,560	1,135	1,205	1,145	3,485
Other	9,010	7,015	6,085	22,110	2,140	1,830	1,920	5,890
Total Need by Income	24,995	18,510	12,600	56,105	6,245	7,210	7,340	20,795

Table 10 – Cost Burden > 50%

Data Source: 2011-2015 CHAS

5. Crowding (More than one person per room)

Row Labels	Owner occupied					Renter occupied				
	=< 30% HAMFI	> 30% but =< 50%	> 50% but =< 80%	> 80% but =< 100%	Total	=< 30%	> 30% but =< 50%	> 50% but =< 80%	> 80% but =< 100%	Total
non-family household	0	0	10	0	10	15	35	54	30	134
Multiple, Unrelated Households	65	120	195	109	489	460	195	279	185	1,119
Single Family Household	175	225	230	160	799	2,200	700	935	240	4,075
Total Need by Income	240	345	435	269	1,289	2,675	930	1,268	455	5,328

Table 11 – Crowding Information – 1/2

Data Source: 2011-2015 CHAS

HAMFI Income Limits 3 person family -- based on average size of 3.4 persons per family					
Category	HAMFI Income Limit	ACS 5-Year Estimate household with children <18	ACS 5-Year Income Range	Small + Large Fam CHAS (2+ people)	Difference ACS Families and CHAS
ELI	\$20,090.00	29,688	\$0 - \$19,999	22,235	7,453
VLI	\$26,100.00	15,744	\$20,000 - \$29,999	18,310	-2,566
LI	\$41,800.00	12,249	\$30,000 - \$39,999	21,290	-9,041
Total	\$41,800.00	57,681	\$0 - \$39,999	61,835	-4,154

Table 12 – Crowding Information – 2/2

Data Source: 2011-2015 CHAS

Describe the number and type of single person households in need of housing assistance.

The most significant issue facing Memphis households is cost burden. About 102,360 households are cost-burdened. Renter households earning under 80 percent of the HAMFI make up one-quarter of all Memphis households, and 61 percent of all cost-burdened households.

Severe cost-burden is a significant issue. About 52 percent of all cost-burdened households are severely cost-burdened, amounting to 21 percent of all Memphis households. Sixty-nine percent of severely cost-burdened households rent and earn less than 80% of the HAMFI.

Assessing cost-burden by family type shows that “small related” households (n=35,910) and “other” households (n=28,000) are the largest groups paying more than 30% of income to housing costs. Elderly households (n=5,045) and Large related households (n=7,945) also have high levels of cost-burden. Elderly households are most likely to be cost-burdened homeowners (n=3,485) and Large related households are most likely to be renters (n=6,005). Severe cost-burden is a major issue within these groups, with 56 percent of small-families, 59 percent of large families, 57 percent of elderly households, and 58 percent of other households paying more than 50 percent of their incomes to housing costs.

Housing cost-burden appears to be a factor that affects households in combination with substandard housing and overcrowded housing. The topline count of households experiencing these conditions shows that 2,840 live in substandard conditions (lacking complete plumbing or kitchen facilities), 5,895 live in crowded conditions (1 to 1.5 person per bedroom), and 1,560 live in severely crowded conditions (more than 1.51 persons per bed room). Renters earning less than 80 percent of the HAMFI are most likely to face these conditions, but owners under 100 percent HAMFI make up between a fifth and a quarter of affected households in these categories.

LINC 211 data show that the most frequent calls for rental assistance.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

According to the 2013-2017 American Community Survey 5-Year Estimates, 13.8% of the total civilian noninstitutionalized population of Memphis live with some type of disability. Of the population 18 – 64 years of age, 12.6% have a disability, including 1.7% with a hearing difficulty, 2.7% with a vision difficulty, 5.7% with a cognitive difficulty, 6.6% with an ambulatory difficulty, 2.3% with a self-care difficulty, and 4.7% with an independent living difficulty. 39.5% of Memphians age 65 and older have a disability, including 11.1% with a hearing difficulty, 7.8% with a vision difficulty, 10.8% with cognitive difficulty, 28.3% with an ambulatory difficulty, 10.9% with a self-care difficulty, and 19.1% with an independent living difficulty.

According to the Shelby County and City of Memphis Analysis of Impediments to Fair Housing Choice (2018), there is a shortage of affordable accessible housing for those with disabilities – one in four households that include a member with a disability reside in housing that does not meet their accessibility needs. 23% of Memphis households including a member with a disability felt they were discriminated against when searching for housing.

The Family Safety Center and YWCA of Greater Memphis both serve victims of domestic violence and their families. The Family Safety Center provided housing assistance to 11 clients for the third quarter (FY19), of which 10 are families (ranging from 2 to 9 members) and 1 is an individual. YWCA of Greater Memphis has provided housing assistance to 6 clients for the third quarter (FY19), made up of 5 families and 1 individual.

The Community Alliance for the Homeless 2018 Point-in-Time Report for Memphis/Shelby County found 4 victims of domestic violence in emergency shelter, 6 in transitional housing, and 0 that were unsheltered.

What are the most common housing problems?

Housing cost burden is the largest issue facing Memphis households. Cost burden is such a large problem that a quarter of all households, or half of all cost burdened households, are severely cost burdened. This issue is driven by the large number of the population earning less than 80 percent of the HAMFI and the erosion of wages since 2000, after adjusting for inflation.

Are any populations/household types more affected than others by these problems?

Renters are more affected by all these problems than homeowners, with 69,240 renter households experiencing at least 1 of 4 housing problems compared to 38,055 owner households that experience at least one of the 4 problems. The disparities between owners and renters that live with housing problems grows as income decreases. With households earning less than 50 percent of the HAMFI, 49,580 of renter households face at least one of the four problems compared to 18,755 owner households.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

There are about 57,681 households in Memphis with at least one child under the age of 18 and about 61,835 small and large family households (households with more than 2 persons that are not elderly or disabled) that earn less than 80 percent of the HMAFI. Within this group, the majority of households with children are ELI, representing 29,688 households. VLI households with children follow at 15,744 and LI households with children are 12,249.

These counts are estimates based on the HAMFI income limits for a three-person household and the 5-year ACS estimate.

During the Memphis 3.0 engagement process, the planning team participated in Community Alliance's annual Project Homeless Connect. The team developed a survey with three questions to ask attendees of the event, in exchange for a pre-paid MATA bus transit pass. Over 200 responses were gained. The top three barriers to obtaining housing were unaffordable rent prices, not having a source of income or employment, and navigating the housing process. Barriers to employment included not having a permanent address, having a disability, and needing access to shower facilities and new clothing. When asked how the city could support homeless populations, the top three responses were more available job training, more shelters, and to host a walk-in center for resource advising like housing and disability services assistance. To ensure these individuals and families successfully find stable housing, preventative tactics are needed that focus on educating life skills such as the importance of financial planning, employment etiquette, and how to apply for services and employment. It is also important that shelter supply is matching need, while offering employment preparation such as shower use before an interview.

Individuals and families living in deep poverty, or living in doubled up situations, are often at a higher risk for experiencing homelessness due to lack of sufficient income for housing expenses and breakdowns of relationships. As shown through MIFA's reports on emergency services utilized by the community, 2,436 utility assistance requests were approved, along with 680 rent assistance requests and 12,099 food vouchers provided. These services are often used as diversion efforts to prevent families from entering into homelessness, however these numbers also show there is a high need among families for financial assistance to prevent them from entering homelessness.

Reports from MIFA, the lead agency for the Family Coordinated Entry System, showed that almost 20,000 requests for assistance were made during 2018 by families. Of those requests, over 12,000 food vouchers were provided to families, along with approved requests for utility, rent, and mortgage assistance to help those families currently in housing but who may become homeless with no interventions or assistance. 3,011 families were screened through assessment and intake at MIFA, and of those 595 families were found to be at imminent risk of homelessness. In addition, 2,055 callers to the homeless hotline were also identified as imminently homeless. 4 families through ESG Prevention funding were also assisted.

Many families with children and individuals experiencing homelessness that have been identified in the community as at risk of homelessness are those in doubled-up living situations, large families, and those living in extreme poverty. Many of those in extreme poverty struggle with paying utility bills, rent, and other housing costs which can lead to eviction and further challenges finding housing from there which can lead to episodes of homelessness. For those who are nearing the end of their RRH assistance, maintaining meaningful employment and having reliable transportation are seen as two of the largest barriers to maintaining housing once assistance has ended.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

We did not include estimates of the at-risk populations.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

We have not conducted a local study of the specific characteristics that place individuals at risk of homelessness, however, we have noted in our annual program evaluations that programs that discharge homeless individuals to housing with family and friends have higher rates of return to homelessness than those who secure permanent housing on their own. Therefore, doubling up tends to place people at risk of homelessness. We have conducted zip code analysis of entries into homelessness and found that they are consistent with areas of concentrated poverty. Based on interviews with unsheltered individuals, childhood sexual abuse, victimization, and tri-morbidity (co-occurring mental illness, substance abuse, and physical health challenges) are common elements in the path to long-term homelessness. We also had a racial disparities study conducted, and found that African-Americans are at an increased risk to experience homelessness in Memphis/Shelby compared to other races.

Discussion

Housing cost burden is the largest issue facing Memphis households. Cost burden is such a large problem that a quarter of all households, or half of all cost burdened households, are severely cost burdened. This issue is driven by the large number of the population earning less than 80 percent of the HAMFI and the erosion of wages since 2000, after adjusting for inflation.

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

A disproportionately greater number of housing problems exist when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least 10 percentage points higher than the percentage of persons in that category as a whole. The four housing problems include: (1) lack of complete kitchen facilities (2) lack of complete plumbing facilities (3) overcrowded conditions (more than one person per room) and (4) housing cost burden greater than 30%.

Extremely Low-Income: Less than 30 percent of HAMFI

There are 48,985 ELI households in Memphis and 76 percent (n=37,380) have one of the four severe housing problems. Eighty-five percent of Hispanic origin, 77 percent of White households, 75 percent of African American households, 70 percent of Asian, 67 percent of Other households, 59 percent of American Indian/Alaskan Native, and no Pacific Islander households have a housing problem. No racial or ethnic groups meet the definition of having a disproportionate need.

Although a disproportionate need is defined as 10 percent or more than the average in the income range, it should be noted that the African American share of households with a severe housing problem matches the income category average because of the high level of African American households in this income range (n = 36,930). Overall, there are 28,035 African American households with a housing problem and earning less than 30 percent of HAMFI. This is about 11 percent of all Memphis households.

Very Low-Income: Greater than 30 percent and less than 50 percent of HAMFI

There are 39,165 VLI households in Memphis and 79 percent (n=16,665) have one of the four housing problems. Eighty-two percent of households of Hispanic origin, 75 percent of White households, 80 percent of African American households, 62 percent of Asian, 84 percent of Other/Multiple Race households, 32 percent of American Indian/Alaskan Native, and 100 percent of Pacific Islander households have a housing problem.

Only Pacific Islander households have a disproportionate need for housing problems in this income category. The total number of households this applies to is 20.

Although a disproportionate need is defined as 10 percent or more than the average in the income range, it should be noted that the African American share of households with a housing problem matches the income category average because of the high level of African American households in this income range (n = 27,810). Overall, there are 22,325 African American households with a housing problem in this income range. This is about 9 percent of all Memphis households and 57 percent with a housing problem.

Low-Income: Greater than 50 percent and less than 80 percent of HAMFI

There are 45,888 LI households in Memphis and 54 percent (n=21,080) have one of the four housing problems. Forty-one percent of households of Hispanic origin, 53 percent of White households, 55 percent of African American households, 54 percent of Asian, 68 percent of Other/Multiple Race

households, 53 percent of American Indian/Alaskan Native, and 100 percent of Pacific Islander households have a housing problem.

Other/Multiple Race and Pacific Islander households have a disproportionate need for housing problems in this income category. There are 300 Other/Multiple Race and 4 Pacific Islander households in this income range.

Households of Hispanic origin have a much lower than average share of households with one of four housing problems in this income category, totaling 945. This is the only instance where there is disproportionately low level of households with a housing problem and a fair number of households in the range.

It should be noted that although the remaining race and ethnic categories are near the average for this category, there is a high number of African American households in this category (n = 30,320), and 16,810 have one of the four housing problems. This is about 7 percent of all Memphis households and 37 percent with a housing problem in this income range.

Moderate-Income: Greater than 80 percent and less than 100 percent of HAMFI

There are 23,309 MI households in Memphis and 29 percent (n = 6,794) has one of the four housing problems. Thirty-nine percent of households of Hispanic origin, 32 percent of White households, 27 percent of African American households, 32 percent of Asian, 29 percent of Other/Multiple race households, 100 percent American Indian/Alaskan Native, and no Pacific Islander households have a housing problem.

Based on the definition of disproportionate need American Indian/Alaskan Native households and households of Hispanic origin have a disproportionate housing need. The total number of Native American / Alaskan Native households with a housing problem is 20 and the total for Hispanic households is 425.

It should be noted that there are 14,145 African American households in this income range, nearly twice as many as White households with 7,525, the second highest level. Overall, African American households make up 16 percent of all households with one of the four housing problems in this category. A final point worth noting is that this is the only income range where the share of all households is approximate to the overall share of the city's demographics.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	37380	4400	7205
White	6055	705	1095
Black / African American	28,035	3405	5490
Asian	395	35	135
American Indian, Alaska Native	50	20	15
Pacific Islander	0	0	20

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Hispanic	2280	130	275

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data 2011-2015 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	30960	8205	0
White	5870	1945	0
Black / African American	22325	5485	0
Asian	300	185	0
American Indian, Alaska Native	30	65	0
Pacific Islander	20	0	0
Hispanic	1935	435	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data 2011-2015 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	24808	21080	0
White	6465	5835	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Black / African American	16810	13510	0
Asian	250	210	0
American Indian, Alaska Native	34	30	0
Pacific Islander	4	0	0
Hispanic	945	1355	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data 2011-2015 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	6794	16515	0
White	2360	5165	0
Black / African American	3830	10315	0
Asian	125	265	0
American Indian, Alaska Native	20	0	0
Pacific Islander	0	10	0
Hispanic	425	675	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data 2011-2015 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

Discussion

There was a disproportionate housing need in the VLI category for 20 Pacific Islander households; in the LI category for 4 Pacific Islander households and 300 Other/Multiple Race households; and in the MI category for 20 American Indian / Alaskan Native households and 425 households of Hispanic origin.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

A disproportionately greater number of housing problems exist when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least 10 percentage points higher than the percentage of persons in that category as a whole. The four severe housing problems include: lack of complete kitchen/plumbing facilities, overcrowded conditions (more than 1.5 persons per room), and housing cost burden greater than 50%.

Extremely Low-Income: Less than 30 percent of HAMFI

There are 48,975 ELI households in Memphis and 68.5 percent (n=33,540) has one of the four severe housing problems. Seventy-six percent of Households of Hispanic origin, 70 percent of White households, 68 percent of African American households, 59 percent of Asian, and 59 percent of American Indian/Alaskan Native, and no Pacific Islander households have a housing problem. Although a disproportionate need is defined as 10 percent or more than the average in the income range, it should be noted that the African American share of households with a severe housing problem matches the income category average because of the high level of African American households in this income range (n = 36,930). Overall, there are 25,120 African American households with a severe housing problem and earning less than 30 percent of HAMFI. This is about 10 percent of all Memphis households.

Very Low-Income: Greater than 30 percent and less than 50 percent of HAMFI

There are 39,170 VLI households in Memphis and 42.5 percent (n=16,665) has one of the four severe housing problems. Thirty-nine percent of households of Hispanic origin, 42 percent of White households, 44 percent of African American households, 32 percent of Asian, and no American Indian/Alaskan Native, and no Pacific Islander households have a housing problem. Although a disproportionate need is defined as 10 percent or more than the average in the income range, it should be noted that the African American share of households with a severe housing problem matches the income category average because of the high level of African American households in this income range (n = 27,815). Overall, there are 12,125 African American households with a severe housing problem in this income range. This is about 5 percent of all Memphis households.

Low-Income: Greater than 50 percent and less than 80 percent of HAMFI

There are 45,884 VLI households in Memphis and 14 percent (n = 6,404) has one of the four severe housing problems. Seventeen percent of households of Hispanic origin, 16 percent of White households, 13 percent of African American households, 4 percent of Asian, and 25 percent American Indian/Alaskan Native, and 100 percent if Pacific Islander households have a severe housing problem.

Based on the definition of disproportionate need American Indian/Alaskan Native and Pacific Islander households have a disproportionate severe housing need. The total households in these two categories is 19.

Although the African American share of households does not drive the average for a disproportionate need in this income range, African American households constitute 8.6 percent and White households constitute 4.26 percent of households with one of four severe housing problems in this income range (n = 3,965, and n = 1,955).

Moderate-Income: Greater than 80 percent and less than 100 percent of HAMFI

There are 23,325 MI households in Memphis and 8 percent (n = 1,830) has one of the four severe housing problems. Twelve percent of households of Hispanic origin, 9 percent of White households, 7 percent of African American households, 13 percent of Asian, and 50 percent American Indian/Alaskan Native, and no Pacific Islander households have a housing problem.

Based on the definition of disproportionate need American Indian/Alaskan Native have a disproportionate severe housing need. The total number of Native American / Alaskan Native households with a housing problem is 10.

Although the African American share of households does not drive the average for a disproportionate need in this income range, African American households constitute 4 percent and White households constitute 3 percent of households with one of four severe housing problems in this income range (n = 930, and n = 695).

A final point worth noting is that this is the only income range where the share of all households is approximate to the overall share of the city’s demographics.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	33540	8230	7205
White	5530	1230	1095
Black / African American	25120	6320	5490
Asian	330	95	135
American Indian, Alaska Native	50	20	15
Pacific Islander	0	0	20
Hispanic	2045	370	275

Table 17 – Severe Housing Problems 0 - 30% AMI

Data 2011-2015 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	16655	22515	0
White	3290	4520	0
Black / African American	12125	15690	0
Asian	155	330	0
American Indian, Alaska Native	0	95	0
Pacific Islander	0	20	0
Hispanic	920	1450	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data 2011-2015 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	6404	39480	0
White	1955	10340	0
Black / African American	3965	26350	0
Asian	20	445	0
American Indian, Alaska Native	15	45	0
Pacific Islander	4	0	0
Hispanic	400	1910	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data 2011-2015 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1830	21495	0
White	695	6835	0
Black / African American	930	13215	0
Asian	50	340	0
American Indian, Alaska Native	10	10	0
Pacific Islander	0	10	0
Hispanic	130	970	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data 2011-2015 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

Discussion

For a disproportionate severe housing need: in the LI income range there were 19 American Indian / Alaskan Native households and 4 Pacific Islander households; and in the MI income range there were 10 Native American / Alaskan Native households.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

Housing cost burden is a measure of income to housing costs. Housing costs include payments for housing, like mortgage payments and rent, as well as the cost of utilities. There different levels of cost burden. Moderate cost burden is when more than 30 percent but less than 50 percent of household income goes to cover housing costs. Severe cost burden is when more than 50 percent of household income is needed to cover housing costs. A household does not have a cost burden if less than 30 percent of income is sufficient for covering housing costs.

This section provides tables that show housing cost burdens by race and ethnicity and looks to see if there is a disproportionate cost burden for any racial or ethnics group. A disproportionate need is a level of greater than 10 percent of the city-wide average. In the city of Memphis, 19.6 percent of households are moderately cost burdened and 21.4 percent are severely cost burdened.

Moderate Cost Burden

There is not a disproportionate level of moderate cost burden between ethnic or racial groups

Severe Cost Burden

There is not a disproportionate level of severe cost burden between ethnic or racial groups

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	139920	48890	53470	7500
White	57860	12510	11020	82525
Black / African American	72460	32180	38850	5655
Asian	2605	635	490	135
American Indian, Alaska Native	235	75	65	15
Pacific Islander	30	20	0	20
Hispanic	5400	2650	2405	365

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2011-2015 CHAS

Discussion:

There was not a disproportionately greater need concerning moderate or severe cost burden for different ethnic or racial groups.

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

In terms of overall need, the Black or African American demographic carried the highest levels of need in each income category. Overall, this group was over represented in these income ranges compared to its city-wide average of over 60 percent of households (Black/African American share of ELI households is 75 percent, VLI household share is 71 percent, and LI share is 66 percent). The only category in which the share of Black/African American household resembled its city-wide share was in the moderate-income range. Despite having a much larger population than other groups, the only income range where African American households were not the majority was households earning over 100 percent of HAMFI. In this income range, Black/African American households not only ranked second to White households in terms of share of the group, but also had the only instance of having a share below 60 percent. Because of this overrepresentation in these income ranges, Black/African American households cannot register a disproportionate need because the group drives the average in every low-income category, despite being overrepresented at those income ranges when compared to their city-wide share.

In terms of HUD's definition of disproportionate need, 20 Pacific Islander households in the very low-income category, 4 Pacific Islander and 300 Other/Multiple Race households in the low-income category, and 20 American Indian / Alaskan Native households and 425 households of Hispanic origin in the moderate-income category met the definition.

For a disproportionate severe housing need: in the LI income range there were 19 American Indian / Alaskan Native households and 4 Pacific Islander households; and in the MI income range there were 10 Native American / Alaskan Native households.

There was not a disproportionate need regarding moderate or severe housing cost burden.

If they have needs not identified above, what are those needs?

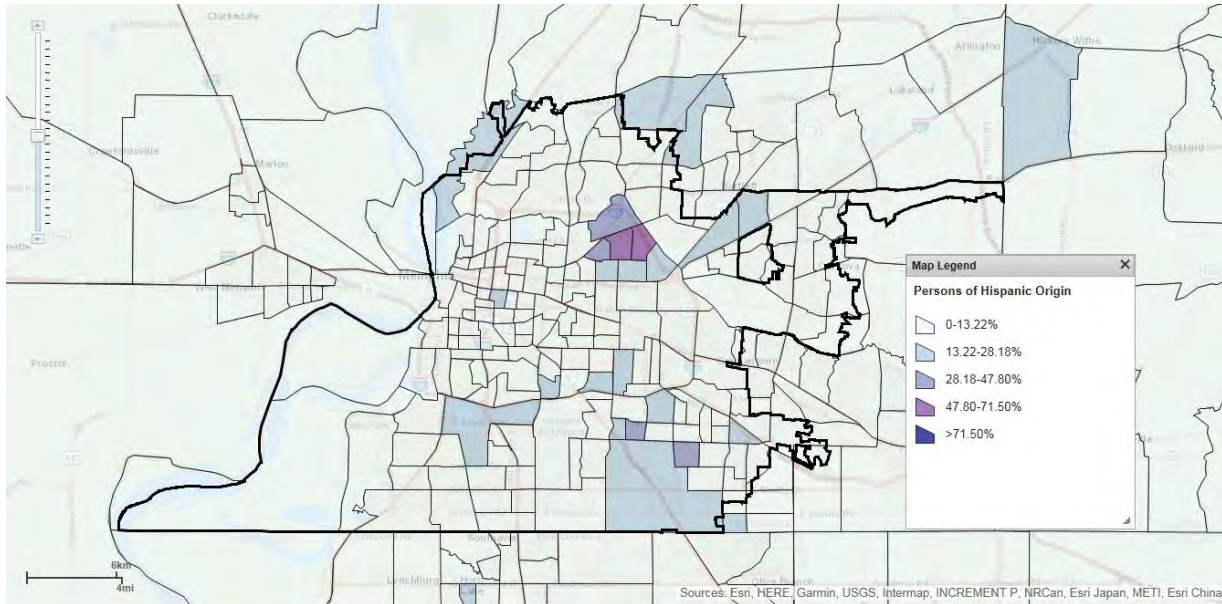
N/A

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

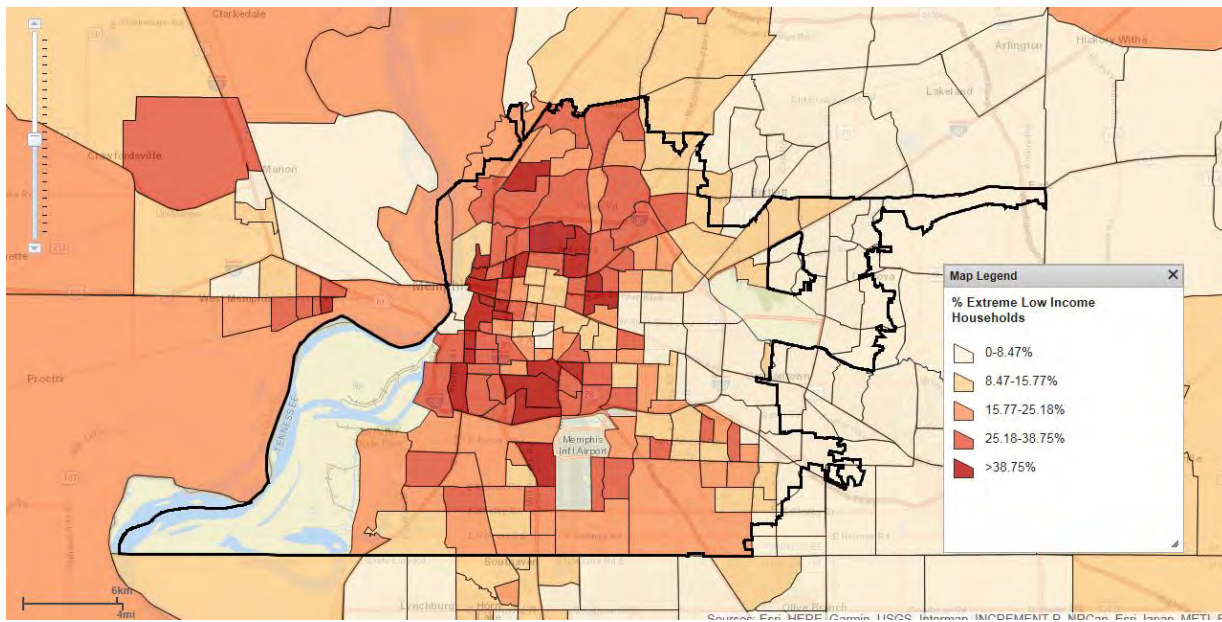
Particular concentrations of ethnic groups are located in several areas. For the African American population, areas in particular include South Memphis, North Memphis, Orange Mound. These are historic African American neighborhoods with historic high poverty.

For the Hispanic population, areas that contain large concentrations include Parkway Village, Berclair, Nutbush, Highland Heights and Hickory Hill.

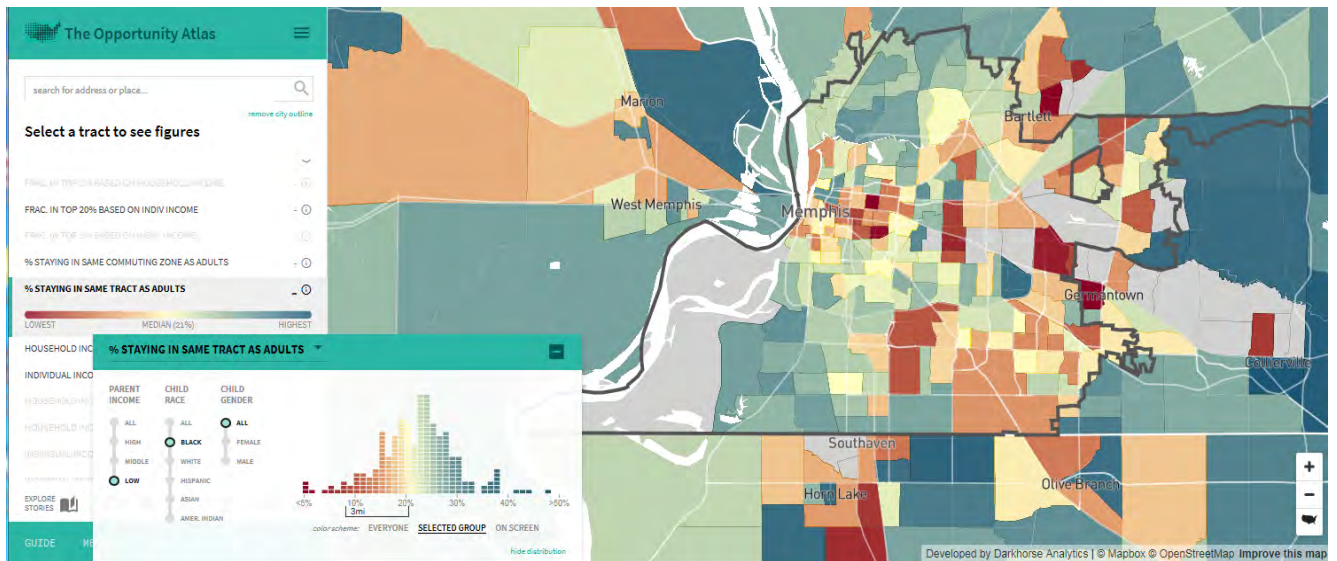
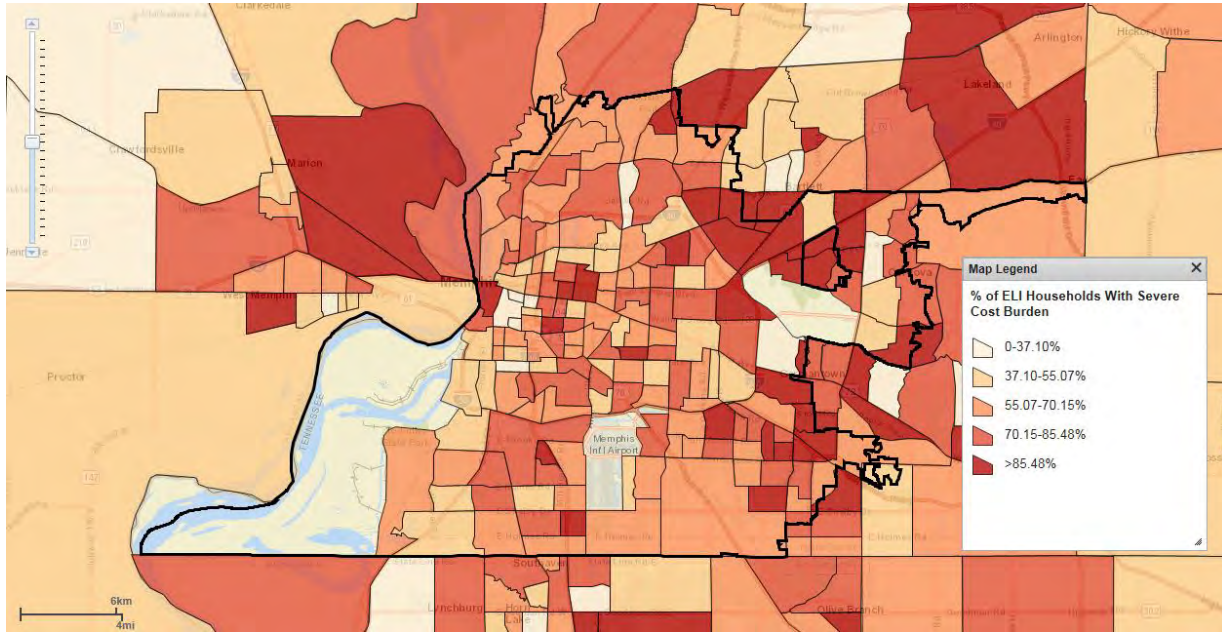
Map 1: Share of Hispanic Origin Households by Census Tract

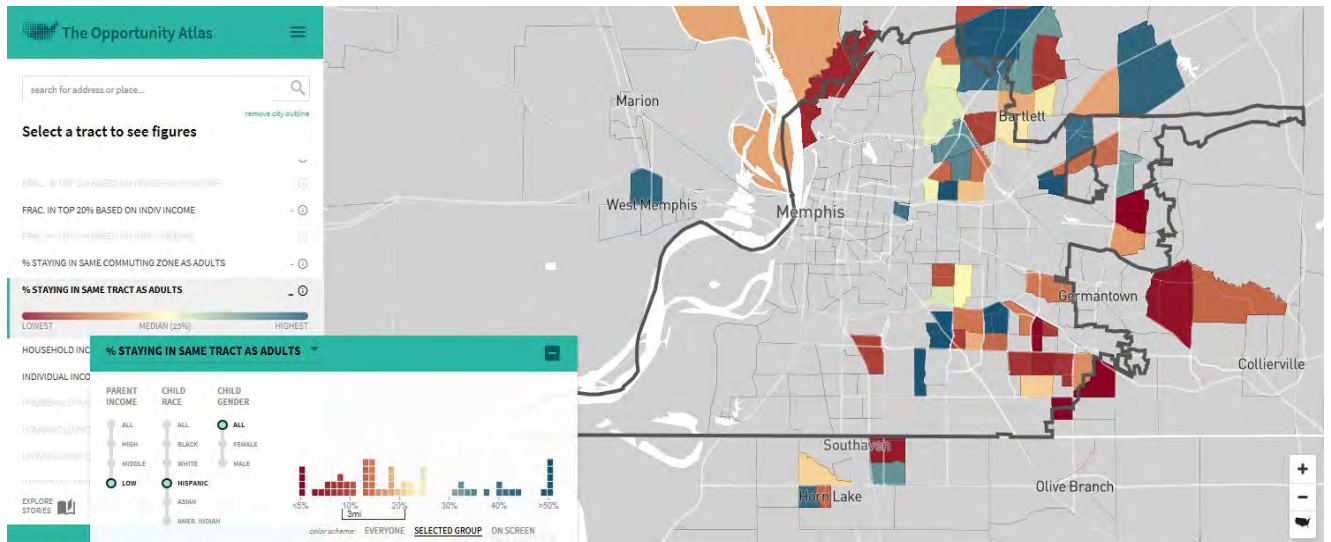


Map 2: Share of ELI Households in each Census Tract



Map 3: Share of ELI households in the census tract with a severe housing problem compared to ELI households with a housing problem. NOT the share of households that are ELI with a housing problem compared to the whole census tract.





NA-35 Public Housing – 91.205(b)

Introduction

The public housing agency responsible for these programs in Memphis is the Memphis Housing Authority (MHA), which manages public housing units and the distribution and use of the housing choice vouchers. All but one of the large traditional public housing developments has been revitalized and the last large family development remaining, Foote Homes, will be revitalized through a Choice Neighborhoods Implementation Grant that Memphis Housing Authority and the City of Memphis were awarded in September of 2015. That grant is currently being implemented with occupancy of units in Phase I projected to be late summer of 2019. Public housing units are located within newer, less dense, mixed-income communities created by funds from the federal government’s HOPE VI and Choice Neighborhood program, Low Income Housing Tax Credits and Tax Free Bonds, the latter two programs are administered by the Tennessee Housing Development Agency (THDA), as well as other public, private, and philanthropic funding. The number of public housing units in use does not equal the total amount because some are offline due to fire and water damage as well as abatement for asbestos. To minimize the health and safety issues entire floors have been evacuated for the substantial rehabilitation of the units in Barry, Montgomery Plaza and Dr. R. Q. Venson Center. Abatement of asbestos was already in progress at Barry and Borda Towers when the fire and water damaged occurred at Barry and Venson.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	2,460	7,483	169	6,945	368	0	0

Table 22 - Public Housing by Program Type

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: Memphis Housing Authority

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	13,500	12,367	12,329	12,346	12,726	0
Average length of stay	0	0	5	5	3	4	3	0
Average Household size	0	0	3	3	2	3	1	0
# Homeless at admission	0	0	0	0	4	15	0	0
# of Elderly Program Participants (>62)	0	0	914	1,002	0	461	112	0
# of Disabled Families	0	0	1,031	1,372	0	1,351	172	0
# of Families requesting accessibility features	0	0	0	0	0	0	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

1. Public Housing does not track the number of families that requests accessibility features; instead MHA tracks the reasonable accommodation requests. MHA began tracking reasonable accommodations requests in 2018. Also the wait list for Public Housing families identifies people with disabilities but this does not correlate to requests for accessible features in a unit.
2. The Memphis Housing Authority’s Voucher Program does not track the number of vouchers issued with requests for accessible units as this is done between the

tenant and the owner/agent/landlord.

- There is no tracking of the number of Domestic Violence (DV) victims by either the PH or HCV program. The Special Needs Department at the City of Memphis Division of Housing and Community Development.

Data Source: Memphis Housing Authority

Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	39	112	2	79	31	0	0
Black/African American	0	0	2407	7365	168	6873	336	0	0
Asian	0	0	0	1	0	7	0	0	0
American Indian/Alaska Native	0	0	4	4	0	19	1	0	0
Pacific Islander	0	0	1	1	0	12	1	0	0
Other	0	0	10	47	0	0	0	0	0

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 24 – Race of Public Housing Residents by Program Type

Data Source: Memphis Housing Authority

Ethnicity of Residents

Ethnicity	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	40	218	1	206	11	0	0
Not Hispanic	0	0	2420	7261	768	6732	357	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: Memphis Housing Authority

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

MHA's four high-rises developments including Jefferson Square, Borda Tower, Venson Center, and Barry Tower all have open waiting lists. In addition, there is one family site, Kefauver Terrace, whose waiting list is also open. Waiting lists for all other sites are presently closed for new applications with exception of College Park Senior, Cleaborn Pointe at Heritage Park Senior, Legends Park North and Magnolia Terrace. The most recent wait list data shows that the vast majority of wait list households are very low income, Black/African Americans. There were 1,743 families categorized as disabled on the PH waitlist. The Housing Choice Voucher Program has over 15,000 people on the waiting list and currently the need for accessible units is not tracked as this is between the tenant and owner/landlord.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

Out of 15,710 households on one or more waiting lists for the Housing Choice Voucher Program, 2,617 (6.8%) are elderly. Approximately 11,000 (70%) of families have one or more children.

The waiting list for Housing Choice Vouchers includes 7,225 households of which 213 are families with disabilities, 87 elderly families, 4944 families with children and 1981 other families. 3874 are extremely low income (below 30% AMI), 1288 are very low income (above 30% AMI but below 50% AMI), and 1043 are low income (above 50% AMI but below 80 % AMI).

Discussion

The needs of households awaiting public housing units differ from the larger population as there appears to be a greater need for 1 bedroom and two bedroom units for the waitlisted public housing population. 36 percent of public housing residents need a one bedroom unit compared to 12.2 percent of occupied 1 bedroom units city-wide. 38 percent of households waitlisted for a public housing unit need a two bedroom unit compared to 28 percent of occupied two bedroom units city-wide.

However, these differences highlighted through the required tables do not capture the changes that have occurred in Memphis. For example, efficiency to bed room units have not increased as a share of households even through the share of 1 and 2 person households in the city has increased. Additionally, in 2000, the most households owned their homes; where as in 2017, roughly 60 percent of households rent. The changes in household sizes and household tenure has increased the competition for smaller rental units in the city and have spurred new apartment developments in the Midtown and Downtown neighborhoods.

Similar to the market driven demand for smaller rental units, there has been an increased need for efficiency to two bedroom units for households trying to use Housing Choice Vouchers. Although needs for households seeking public housing differ from city-wide need, Housing Choice Voucher households are in more direct competition because the public housing backlog is long and contains many households that would get priority over single-person households. Because competition for small rental units increased as household sizes decreased among the city-wide HCV population, it has become more difficult for HCV users to find smaller units, so they often end up over housed or without a voucher.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

In 2011, the Mayors of the City of Memphis and Shelby County initiated the Action Plan to End Homelessness, a strategic effort to utilize evidence-based practices, realign existing resources, and generate new resources to reduce the number of people who experience homelessness in our community. Since 2012, we have begun to see the results of the plan, as overall homelessness has been reduced 41%. Chronic homelessness is down 67% and family homelessness has been reduced by 50%.

Point In Time Data: Point In Time data is our most reliable benchmark for determining progress in that it is the one time each year that the unsheltered population and programs that do not participate in HMIS are captured. Memphis and Shelby County volunteers counted 1, 262 people who met HUD’s definition of literally homeless in January 2018. In nearly every category, homelessness fell in 2018. There were fewer single individuals, fewer individuals sheltered, and fewer people in families who were literally homeless on January 23rd, 2018.

Annualized Data: Our primary tool for measuring annualized homelessness data is through our Homeless Management Information System, administered by the Community Alliance for the Homeless. The Annual Homeless Assessment Report (AHAR) also shows a decrease in the most recent year, though not as dramatic as the Point In Time data.

Length of Stay: As part of the community’s performance benchmarking process, programs are scored by a variety of factors that correspond with the HEARTH Act’s emphasis on reducing the number of people who experience homelessness and the length of time they spend homelessness. The 2012 performance assessment was the first to score programs based on their length of stay. This performance measure is an important factor on the scorecard for Rank and Reviewing CoC NOFA Competition to show how important improving this data set for our community is for programs.

Homeless Needs Assessment

Population	Estimate number of persons experiencing homelessness on a given night	Estimate number of persons experiencing	Estimate number of persons becoming	Estimate number of persons exiting	Estimate number of days persons experiencing
-------------------	--	--	--	---	---

	Unsheltered	Sheltered	homelessness each year	homelessness each year	homelessness each year	homelessness each year
Households with Adults and Children	0	109	109	109	0	365
Household with Only Children	0	17	17	17	0	365
Household with Adults Only	102	732	834	73	0	365
Chronically Homeless Individuals	8	79	87	77	0	365
Chronically Homeless Families	0	0	0	0	0	365
Veterans	13	218	231	0	18	365
Unaccompanied Youth	6	64	70	39	0	365
Persons with HIV	1	76	77	68	0	365

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

Data from HMIS showed that during the FY2017 4228 persons exited emergency shelter, transitional housing, or PH-RRH programs and of that number 1,860 exited to permanent destinations. For Permanent Housing programs, a total of 853 persons were in permanent supportive housing projects at that start of the year and of that number 808 were able to exit to permanent destinations or were successfully retained in the program. Overall, the average length of time individuals and persons in families remained homeless was 178 days. Continuing efforts to lower this number can be seen through improvements to the By Name list and the policies and procedures surrounding how to improve referrals, diversion, and prevention efforts.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	191	14
Black or African American	897	79
Asian	1	0
American Indian or Alaska Native	2	1
Pacific Islander	0	1
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	8	1
Not Hispanic	1,116	101

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

Approximately 1,467 families were screened and assessed as experiencing literal homelessness through MIFA in 2018, with 128 of those families the families of veterans. An additional 595 families were also screened and assessed as imminently homeless.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

The majority of individuals and families experiencing homelessness in Memphis/Shelby County are African American. A racial disparities report conducted by the University of Tennessee Health and Science Center showed the proportion of Black/African Americans is much higher among the homeless population than among the county and city general populations. This racial disparities report found that 95% of the homeless population in Memphis and Shelby County were African American. Of the 1,124 persons identified in the 2018 PIT count as experiencing homelessness in emergency shelters or transitional housing, 897 (80%) were African-American. By comparison, Caucasian individuals only made up 17% of those counted, while the remaining percentages were made up by those identifying as mixed race, Asian, and American Indian or Alaskan Native. A racial disparities report conducted by UTHSC showed that 95.5% of the homeless population in Shelby County was African-American, while in comparison only 4% were Caucasian. Comparing this to general population demographics, African-

Americans make up 53.2% of the population of Shelby County while Caucasians make up 39.6% of the population. Based on comparisons between the general population and the rate of these two main demographics experiencing homelessness, it can be seen that African-Americans experience homelessness at a drastically higher rate compared to another larger demographic. Additionally, those reporting their ethnicity to be Hispanic Latino made up 6% of the population, but in comparison only composed 0.2% of the homeless population.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Since 2015, PIT Count reports of persons experiencing sheltered and unsheltered homelessness have showed an overall decline for both categories. The 2018 PIT Count reported 1,124 persons counted in total as experiencing sheltered homelessness, which is down from 1,548 in 2016. The total unsheltered count for 2018 showed 102 persons experiencing homelessness, which is down from 121 from 2016. Breaking those numbers down further by population, chronically homeless persons saw overall decrease in total persons counted from 106 in 2016 to 87 in 2018. Looking at these numbers more in depth, although chronically homeless sheltered persons were up from 2016, unsheltered chronically homeless persons decreased dramatically from 76 in 2016 to only 8 in 2018. These numbers showed that not only was the number of chronically homeless persons decreased, but those who were found to be chronically homeless had a significantly greater access to shelter options decreasing the number of those persons sleeping on the streets or in places not meant for habitation. For households with children, no families were counted unsheltered, but those identified as sheltered decreased significantly from 165 in 2016 to 109 in 2018. While veteran homeless is down 42% since 2012, comparing more recent data from the PIT report shows this is the only subpopulation that has seen less dramatic decreases, however the 2018 count of 231 is still lower than the 2016 count of 240.

Discussion: Optional

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction:

This section discusses the characteristics and needs of persons belonging to several subpopulations in the Memphis area who are not always homeless but may require supportive services, including the elderly and frail elderly, persons with disabilities (mental, physical, developmental), persons with HIV/AIDS and their families, persons with alcohol or drug addiction, abused children and their families, victims of domestic violence, veterans, very-low income persons, and persons with criminal records and their families.

The housing needs of each one of these groups differ enormously. Some of them have characteristics that make it difficult to gather the most basic information about them. While there are many agencies and groups involved in improving the quality of information available for some of these groups, it is still difficult to produce precise numbers and to forecast with certainty what their needs will be in the future. As such, in most instances we are utilizing and citing the most readily available data from state sources as certain other state/community entities service these specific groups and as such, can better address their needs.

The state of Tennessee has a total population of 6,597,381. The Memphis, TN-MS-AR Metro Area is made up of 1,344,058 people, with approximately 70% of those people residing in Shelby County. The city of Memphis has a population of 654,723. 26.9% of all people in Memphis live below the poverty level.

The racial makeup of Memphis is approximately 63.9% African American, 29.2% White, 3.4% Some other race, 1.6% Asian, 1.6% two or more races, and .2% American Indian or Alaskan Native; there are an estimated 123 Native Hawaiians or Other Pacific Islanders. (Source: 2013-2017 American Community Survey 5-Year Estimates).

HOPWA

Current HOPWA formula use:	
Cumulative cases of AIDS reported	3,296
Area incidence of AIDS	11
Rate per population	11.9
Number of new cases prior year (3 years of data)	544
Rate per population (3 years of data)	14.24
Current HIV surveillance data:	
Number of Persons living with HIC (PLWH)	7,426
Area Prevalence (PLWH per population)	.56%
Number of new HIV cases reported last year	311

Table 26 – HOPWA Data

Data Source: CDC HIV Surveillance

HIV Housing Need (HOPWA Grantees Only)

Type of HOPWA Assistance	Estimates of Unmet Need
Tenant based rental assistance	656
Short-term Rent, Mortgage, and Utility	278
Facility Based Housing (Permanent, short-term or transitional)	75

Table 27 – HIV Housing Need

Data HOPWA CAPER and HOPWA Beneficiary Verification Worksheet
Source:

Describe the characteristics of special needs populations in your community:

According to the 2013-2017 American Community Survey 5 Year Estimates, 15.1% (98,810) of Memphis residents are elderly (age 62 and over), of whom 32.1% (31,796) of those residents are considered to be “frail elderly” (age 75 and over).

There are 89,034 civilian noninstitutionalized persons with disabilities in Memphis, making up 13.8% of the total population. This subpopulation is comprised of 8,304 persons under 18 years old, 51,119 persons between the ages of 18 and 64, and 29,611 persons aged 65 years or older (2013-2017 American Community Survey 5-Year Estimates). According to the 2018 Shelby County and City of Memphis Analysis of Impediments to Fair Housing, about 16% of Memphis residents have some type of disability, with 37% of these persons being 65 years and older.

HUD defines a person with disabilities as a person who:

- has a disability as defined in Section 223 of the Social Security Act, or
- is determined by HUD regulations to have a physical, mental or emotional impairment that: a) is expected to be of long, continued, and indefinite duration; b) substantially impedes his or her ability to live independently; and c) is of such a nature that such ability could be improved by more suitable housing conditions, or
- has a developmental disability as defined in the Developmental Disabilities Assistance and Bill of Rights Act, or
- has the disease acquired immunodeficiency syndrome (AIDS) or any conditions arising from the etiologic agent for acquired immunodeficiency syndrome (HIV).

The Center for Disease Control and Prevention’s annual HIV Surveillance Report provides an overview of the status of HIV disease in the United States. The most current report provides data for year 2016 for the state of Tennessee and the Memphis, TN-MS-AR MSA. There were 16,425 persons living with diagnosed HIV in Tennessee, year-end 2015. Within the MSA during 2016, 308 persons were diagnosed as having HIV infection, ranking it seventh in the nation, and

143 persons were diagnosed as Stage 3 (AIDS). The Memphis, TN-MS-AR MSA had a prevalence of 6,600 persons living with diagnosed HIV infection (year-end 2015) and a prevalence of 3,189 for stage 3 (AIDS).

An annual survey sponsored by the U.S. Substance Abuse and Mental Health Services Administration (SAMHSA) provides the primary source of information on the use of illicit drugs and alcohol among non-institutionalized persons ages 12 years and older. In 2016, an estimated 20.1 million persons in the U.S. were classified with substance dependence or abuse in the past year, that is 7.5% of the population aged 12 and older. Of these, 2.3 million were classified with dependence or abuse of both alcohol and illicit drugs, 7.4 million had dependence or abuse of illicit drugs but not alcohol, and 15.1 million had dependence or abuse of alcohol but not illicit drugs. In 2016, the rate of substance dependence or abuse for persons aged 12 or older in the South was 7%.

The state is divided into seven Behavioral Health Planning Regions by the Tennessee Department of Mental Health and Substance Abuse Services (TDMHSAS); These regional boundaries are used by SAMHSA for determining small area surveillance estimates of alcohol and other drug use. Memphis falls into Region 7, which consists exclusively of Shelby County. The region had a prevalence rate of 7% for reported illicit drug use among adults age 18 and over (2016). For 2012-2014, the Region had a prevalence of 5.8% of reported alcohol dependence or abuse and among adults age 18 and over.

The Tennessee Department of Mental Health and Substance Abuse Services (TDMHSAS) states that for FY2017 there were 11,983 total admissions to regional mental health institutes and private psychiatric hospitals that contract with TDMHSAS, of which 12.48% (1,495) were in Shelby County.

There were 14,004 admissions to TMDHSAS-funded substance abuse treatment services for FY2016, of which 15.24% (2,134) were in Shelby County. Of the 2,134 Shelby County admissions, 71.6% were male and 51% were African American. (Source: TDMHSAS 2017 Tennessee Behavioral Health County and Region Services Data Book)

Throughout Tennessee, there were 78,100 reported cases of domestic violence in 2016 per the Tennessee Bureau of Investigation CJIS Support Center's Domestic Violence Report (2016); women were nearly three times as likely to be victims.

During 2017, there were 20,101 total reported domestic violence offenses in Shelby County, with 17,863 (about 89%) of those specifically coming from Memphis (Source: Memphis Shelby Crime Commission 2017 Annual Report).

There are 31,931 veterans living in Memphis (2013-2017 American Community Survey 5-Year Estimates). At the 2018 Point-in-time collection, there were 231 homeless veterans in Memphis; 98 were in emergency shelter, 120 were in transitional housing, and 13 were unsheltered. 96% of these homeless veterans were male and 4% were female (Community Alliance for the Homeless, Inc. 2018 Point-in-time Report for Memphis/Shelby County, TN).

Persons with a criminal background and their families have been identified as a special needs subpopulation in Memphis in terms of requiring supportive services for housing, employment, and other social services. However, data measuring the specific numbers in this subpopulation is not readily available.

What are the housing and supportive service needs of these populations and how are these needs determined?

The primary housing and supportive needs of these subpopulations with special needs (the elderly, frail elderly, persons with disabilities, persons with HIV/AIDS and their families, persons struggling with substance abuse, victims of domestic violence, and persons with a criminal record and their families) are identified by service providers who request CDBG, ESG, HOME or HOPWA funding and through continuous meetings and consultations with service providers and stakeholders who serve these populations or possess expertise in these areas. These needs include transitional housing, tenant-based rental assistance, permanent housing and placement, facility-based housing for persons with HIV/AIDS and their families, job-training and employment skills, accessibility modifications for disabled and senior homeowners, in-home services for seniors, and social services such as counseling and case management.

The elderly population and persons with disabilities tend to have similar needs, as disabilities emerge with age. These populations require accessible in-home features and ground floor housing units, as well as access to sidewalks and transportation. They may also need, especially the elderly and frail elderly, in-home assistance such as personal care, meal delivery, and homemaker services. The elderly and persons with disabilities may require other supportive services such as case management, employment services, and assistance with gaining access to fair housing.

Persons living with HIV/AIDS and their families need housing options that are sensitive to challenges stemming from stigmas, lack of employment, and other issues due to health complications. This population also requires supportive services that assist with healthcare accessibility, education, and counseling.

Victims of domestic violence need safe and affordable housing, removal of barriers to relocation, for perpetrators to be held accountable, and supportive services including counseling and case management.

Persons who struggle with mental health and/or substance abuse need access to treatment services, housing with fewer barriers due to prior history, stigma, etc., and supportive housing when returning from mental and physical health institutions.

Many Veterans face adversity after reentering civilian life. They may need supportive services (e.g., employment services) and especially housing assistance, as indicated by the existence of a homeless veteran population.

Persons with criminal records and their families face a need for housing assistance. However, this population may be disqualified from eligibility for public housing or Section 8 rental assistance, thus housing assistance for low-income members of this subpopulation must be provided by other nongovernmental organizations.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

The EMSA is comprised of the following counties: Fayette, Shelby, and Tipton Counties in Tennessee, DeSoto, Marshall, Tate, and Tunica Counties in Mississippi, and Crittenden County in Arkansas. Estimates vary somewhat between data sources (the CDC, Tennessee Department of Health, and Ryan White HIV/AIDS Program).

The Tennessee Department of Health's 2016 Tennessee HIV Epidemiology Profile found a total of 6,507 persons living with HIV in Memphis. This population was 79.1% male, 20.8% female, and 0.1% transgender. The racial/ethnic makeup of PLWH in Memphis was 49% White, 46.7% Black, 2.7% Hispanic, and 1.6% Other.

The Center for Disease Control and Prevention's most current annual HIV Surveillance Report provides data for year 2016 for the state of Tennessee and the Memphis, TN-MS-AR Metropolitan Statistical Area. There were 16,425 persons living with diagnosed HIV in Tennessee, year-end 2015. Within the MSA during 2016, 308 persons were diagnosed as having HIV infection, ranking it seventh in the nation, and 143 persons were diagnosed as Stage 3 (AIDS). The Memphis, TN-MS-AR MSA had a prevalence of 6,600 persons living with diagnosed HIV infection (year-end 2015) and a prevalence of 3,189 for stage 3 (AIDS).

The Ryan White HIV/AIDS Program Annual Client-Level Data Report 2017 finds that there were 13,655 total clients in Tennessee in 2017. There were 5,596 total clients within the Memphis Transitional Grant Area (TGA), which is defined by the same boundaries as the EMSA. Of the Memphis TGA clients, 67.5% were male, 30.5% were female, and 1.9% were transgender; these clients were 88.6% African American, 7.6% White, 2.6% Hispanic or Latino, 0.2% Asian, and 0.2% American Indian or Alaskan Native.

Discussion:

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction’s need for Public Facilities:

Quality publicly owned amenities in a community offer the support for private ventures and strong neighborhoods. Public and private investment each play a significant part in revitalizing and stabilizing neighborhoods. Public facility improvements send a message to neighborhoods that the City supports an area by reinvesting and creates confidence for private investment. Neighborhood livability and creating and maintaining quality neighborhoods are goals of the city of Memphis.

Shelby County Schools is proposing the consolidation of 28 schools into 10 new schools. This due to the loss of population in the western portion of the city and the center of population shifting to the eastern portions of the district. This proposal is will save the district at least \$700 million in deferred maintenance and transportation costs.

The Memphis 3.0 Plan proposes to have the city “build up, not out”. Most of these areas have ample facilities that need to be improved and upgraded to keep them as viable facilities.

There are Streetscape improvements and retrofitting once suburban, now urban communities, to be more walkable and bikable through complete street programs and enhanced streetscapes, multi-use paths and roadways has become a more desirable environment to live, work and play.

How were these needs determined?

The process by which these needs were identified included a triangulation of several research methodologies (focus groups, one-on-one interviews, archival research, and surveys); which involved an analysis of local economic conditions, with attention placed on the interest of the primary target groups (low-moderate income residents and communities). Representatives from community-based organizations (CBOs), government, planning agencies and other stakeholders weighed-in on local trends and needs.

Describe the jurisdiction’s need for Public Improvements:

Public involvement results continually point to the need for infrastructure improvements in the low-moderate income areas of the city. Sidewalks and ADA compliant roadways and curbs, and crime prevention through environment design (CPTED) in particular are frequently in the top tier of needs identified by the constituency (not only for the community at-large; but more specifically vulnerable populations such as the elderly). This includes streetscape, improved roads that would improve the safety for its citizens. However, a shrinking city budget does not allow for all of the needs to be met. Nevertheless, both the city of Memphis and Shelby County are working collaboratively to address many of these. Hallmark to this partnership is one initiative among many.

The City and County have adopted the Mid-South Regional Greenprint and Sustainability Plan; a 25-year plan designed to enhance regional sustainability by establishing a unified vision for a region-wide network of green space areas, which serves to address long-term housing and land use, resource conservation, environmental protection, accessibility, community health and wellness, transportation alternatives, economic development, neighborhood engagement, and social equity in the Greater Memphis Area.

How were these needs determined?

There are a number of organizations focusing on livability issues, including public improvement needs that have information available. These include BLDG Memphis, Memphis Center for Independent Living, Memphis Regional Design Center, and Mid-South Complete Streets Coalition. The city has undertaken the Memphis 3.0 Comprehensive Plan to plan the future growth of the city. With limitations on Annexation imposed by the Tennessee State Legislature, growth by annexation has been curbed. This means the city can try to grow through redevelopment of developed areas with existing infrastructure. In some cases there will be areas deannexed to help the city save funds. This includes in the Eads and Windyke areas, as well as portions of the river bottoms southwest of downtown that are vacant

Describe the jurisdiction's need for Public Services:

Public services serve critical needs of Memphis' low and moderate income people. Because of the high poverty rate in the city, the need for public services is great. This includes health providers, homelessness, child care, transportations, family literacy, job/employment training, and education services. Memphis has a significant number of public service agencies serving the needs of low and moderate income people. Yet significant needs have been identified in the area of youth-centered services - to do the high levels of youth homelessness and aging out of foster care, etc.; employment programs/services for ex-felons and occupational youth (18-24); mental health care; and alternative transportation options. Service populations are youth, ex-offenders, mentally-ill person, and families with children.

How were these needs determined?

Needs were identified through the public involvement process in conjunction with consideration of City priorities. Local service providers and research completed by government agencies, universities and service providers was taken into consideration. Community stakeholders also participated in needs assessment survey.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

Out migration from the city of Memphis has led to high vacancy rates. However, factoring in condition, these vacancy rates may be much lower. Many vacant units may be uninhabitable, especially, older, multi-family units, which comprise a large portion of vacant units. The City of Memphis' affordable housing strategies include addressing the issue of vacant housing through anti-blight initiatives. Many households have no other options and are essentially limited due to income to reside owner-occupied units or in substandard rental units.

Revitalization is occurring throughout some of Memphis' most vulnerable areas, especially in the south Memphis, downtown and midtown areas. The impact of the investment will be greatly enhanced by addressing vacant housing and problem housing with creative and lasting practices. For example, South City, a Choice Neighborhood neighborhood transformation site currently has nearly \$30 million investment from HUD. Collectively, the neighborhood will see more than \$280 million of positive economic impact over the next five years.

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

There are 298,310 housing units in the city of Memphis. 61% of the housing units are single family, detached homes, 10 % are two to four-unit homes, 17 % are five to nineteen units, and 7 % are more than 20 units.

According to the most recent ACS data (2017) - since 2012, housing units in Memphis have increased by one percent (about 3,533 units). Single family detached homes, three to four-unit buildings, and five to nine-unit buildings showed the largest increases - totaling 7,590 units. Single family attached homes and buildings with ten to nineteen units show the largest decreases, totaling a loss of 4,646 units.

There are 250,259 occupied housing units in the city of Memphis. The majority of units, 52.5 percent, are occupied by renters. This is up from 48 percent of households that rented in the 2012 American Community Survey.

The increasing demand for rental units started before the recession and increased more rapidly during and afterward. Between the two most recent 5-year ACS survey's (2012 and 2017), owner-occupied housing units decreased by 7 percent and renter-occupied housing units increased by 12 percent. In the 2000 Decennial Census, Memphis registered 250,810 occupied housing units, nearly identical to 2017, but renters made up only 44 percent of the household population in 2000.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	180,868	61%
1-unit, attached structure	12,784	4%
2-4 units	29,227	10%
5-19 units	51,491	17%
20 or more units	20,987	7%
Mobile Home, boat, RV, van, etc	2,953	1%
Total	298,310	100%

Table 28 – Residential Properties by Unit Number

Data Source: 2017 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	344	0.1%	3,906	1.6%
1 bedroom	1,739	0.7%	28,815	12.2%
2 bedrooms	18,446	7.4%	52,215	20.9%
3 or more bedrooms	98,292	39.3%	46,500	18.7%

Table 29 – Unit Size by Tenure

Data Source: 2017 ACS

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

Most of the units are in multi-family apartment projects that have been assisted by Public Housing, Housing Choice Vouchers (HCV), CDBG, and HOME funding with assistance from the State of Tennessee in the form of Low Income Housing Tax Credits (LIHTC) and tax-free bonds. There are a total of 2,565 public housing units, 1,989 units assisted by LIHTCs that are currently placed in service. 820 families are on the waiting list to receive public housing. Of these families 43% classify as very low income and 31.3% classify as low income. 64.8% (532) of the 820 families seeking public housing are labeled “families with children” and 20.6% are families with disabilities. 99.4% of the families on the waiting list are African-American. The majority of families are requesting 1 bedroom (43.3%) and 3 bedroom public housing units (37.4%)

Assistance to purchase a housing unit has been for single-family detached units. Both the City of Memphis through its Division of Housing and Community Development (HCD) and the State of Tennessee provide low interest loans and down payment assistance for purchase of housing. Existing owners are assisted with minor home repair through nonprofits, including Habitat for Humanity's Aging in Place program for senior citizens.

During fiscal years 2007 thru 2017, 1,392 affordable housing units were placed into service. Memphis has provided down payment assistance for 61 low- and moderate-income households, minor and other home rehabilitation for 349 households, tenant based rental assistance to 464 households, assisted in the development of 436 affordable rental units, and provided assistance to CHDOs toward the development of 37 rental and homeownership units.

<i>Type of Housing Choice Voucher</i>	<i>Number of Vouchers</i>
<i>Regular</i>	6,634
<i>RAD</i>	44
<i>Mainstream</i>	128
<i>Veteran Assisted Supportive Housing (VASH)</i>	492
<i>Opt-put</i>	365
<i>Family Unification Program</i>	72
<i>Foot Homes</i>	292
Total	8031

Beginning in the Fall of 2016, the last of the traditional public housing projects will be replaced. The 420 unit Foote Homes will be replaced by 712 units through the Choice Neighborhoods Implementation grant for South City. Relocation assistance was provided and HCVs assisted tenants to find affordable housing. The purpose of this program is to allow eligible families to transform rental assistance into mortgage assistance. It also provides an incentive for families to work and increase earnings. MHA also offers a homeownership program known as SHAPE (Section 8 Homeownership Assistance Program) which currently has over 30 participants

Does the availability of housing units meet the needs of the population?

Despite a large number of subsidized housing units in Memphis, there is a significant shortage of affordable housing for low and moderate income households. As shown in the Needs Assessment section, Memphis had 249,775 households (2011-2015 CHAS data) with at least one housing problem, and our current (2016) projection is 107,295 households (renters and owners). This represents approximately 57% of the city's households.

An analysis contained elsewhere in this report compares median monthly income available for housing (income less reasonable non-housing costs) in each of the city's census tracts with both median home ownership costs and median rent in the same census tract to determine housing affordability gaps on a geographic level. In 83 out of 175 census tracts studied (54%) the median income will not cover the cost of ownership of housing in that census tract. Although this is a 10% increase from the previous CHAS data report the median household income will not cover the cost of renting in that census tract.

While it should be noted that if the household represented by the census tract's median income cannot afford a house or rental unit in that particular census tract, it still might be able to afford suitable housing in another area. However, this affordability gap may indicate that the census tract does not contain sufficient housing stock in a variety of prices suitable for many of its current residents. Either the lack of sufficient home ownership or rental properties at a variety of prices in the city as a whole, or in particular sections of the city, can pose a barrier to housing opportunities across income classes.

Describe the need for specific types of housing:

The US annual average of 53,482 households have the potential to move within or to the city each year over the next five years. Over half of these households comprise the potential market for new and existing rental units, and the remaining half comprise new and existing for-sale (ownership) housing units. Younger singles and couples are likely to account for half of the annual potential market, another third are likely to be traditional and non-traditional families, and 16.5 percent are likely to be empty nesters and retirees. Memphis' total number of vacant households is 42,330.

The needs of younger singles and couples vary but the majority rent and will look for newer rental units, townhomes and condominiums. Some empty nesters may no longer want to live in traditional single-family homes and thus seek rental units that more suit their family size. This puts pressure on the potential housing market which may not be able to provide adequate housing options for these household groups. Finally, of the existing renter households, almost 1/3 still remains below 50% AMI, meaning they are economically stressed and would likely require housing aid and/or affordable housing options.

Discussion

A variety of factors has reduced the supply of affordable housing units in the city. Many of these lost units, however, were not the safe and healthy homes that are needed inadequate . High vacancy rates suggest many more units might be uninhabitable. The recession, along with limited funding sources, has made it difficult for the local market to produce affordable owner or rental units in large numbers. A growing demand for rental units has resulted in market rent rates growing faster than incomes. There is strong need for affordable homes, both rental and owner-occupied, to meet the housing needs of various household types, including families with children, the elderly, and single person households. In addition, many single family houses and units in large apartment complexes are in need of rehabilitation or on-going maintenance in order to maintain their structural integrity and livability.

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

The median value of homes in Memphis decreased by nine percent since 2000 and decreased by 10 percent since 2012, after adjusting for inflation. The weak home values were caused by the Great Recession. The effects have been increased renting, decreased ability to get a mortgage for a home that needs renovation or rehabilitation and increased out-of-state ownership as foreclosed homes became part of real estate portfolios. This final factor drives the increased rental rate of single-family homes in the city, increased evictions, and decreased neighborhood quality. (for table 1)

Since 2000, the median contract rent increased by 2 percent after adjusting for inflation. Over the same period, the median household income by 17 percent after adjusting for inflation (for all households, not just renters). Sixty-one percent of renter households pay between \$500-\$999 in rent, 23 percent pay less than \$500, and about 11 percent pay between \$1,000-\$1,499.

The 2015 CHAS data shows that there is a sufficient number of affordable units for renters and owners earning over 30 percent of the HAMFI; however, only about a third of units are affordable to ELI renters. Paradoxically, there may be more affordable units for ELI owners than renters. A reason may be that income decreases for owner households due to the recession, retirement, or other reasons shifted households into lower income brackets, but they were able to maintain home ownership, while other households both fell out of ownership and moved into lower income brackets.

Between 2018 and 2018, the Fair Market Rent for a two-bedroom rental unit increase by 5%, and the Low HOME rent increased by 3%. The Fair Market Rent is generally in line for the gross median rents for efficiencies through 3 bedrooms, but too low for a 4+ bedroom unit. The High HOME rent is on par with the gross median rents for efficiencies through two-bedroom units, but insufficient for 3 or bedroom units. The Low HOME rent is insufficient when compared to the gross median rent for all units.

Cost of Housing

	Base Year:	Most Recent Year:	% Change
Median Home Value	98300	94200	-4.17%
Median Contract Rent	600	643	7.17%

Table 30 – Cost of Housing

Data Source Comments: Adjusted for inflation. 2000 10 Year Census and 2017 American Community Survey

Rent Paid	Number	%
Less than \$500	30375	22.82%
\$500-999	81014	60.87%
\$1,000-1,499	14420	10.83%
\$1,500-1,999	1654	1.24%
\$2,000 or more	829	.62%
<i>Total</i>	128,292	100%

Table 31 - Rent Paid

Data Source Comments: 2017 American Community Survey

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	11,835	No Data
50% HAMFI	32,330	71,505
80% HAMFI	74,260	27,395
100% HAMFI	No Data	8,175
<i>Total</i>	107,145	107,075

Table 32 – Housing Affordability

Data Source: 2011-2015 CHAS

Calculation Notes: Excludes units without complete plumbing and kitchen facilities. Includes vacant and occupied rental units. Does not adjust values based on the probability a household within the rent affordability range occupies a unit that is affordable to the household—Only total units are shown. The owner column includes homes that are for sale, homes with a mortgage, and homes without a mortgage.

Variables Used: RHUD30 used in CHAS tables is rent affordable for a household earning less than 30% of the HUD-adjusted Median Family income; RHUD50 is HAMFI between 30% and 50%; RHUD80 is HAMFI between 50% and 80%; Likewise, VHUD is for values following the same pattern. VHUD100 is the number of homes available to households earning between 80% and 100% of the HAMFI.

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	658	742	875	1,194	1,372
High HOME Rent	658	742	875	1,105	1,214
Low HOME Rent	577	618	742	856	956

Table 33 – Monthly Rent

Data Source: HUD FMR and HOME Rents for 2019

Is there sufficient housing for households at all income levels?

Renters

There is not enough rental housing for ELI households. There are only 11,835 units affordable to 37,000 ELI households that rent their housing. ELI units make up only 9 percent of the rental housing stock. About 40 percent of households occupying ELI affordable units come from higher-income brackets and only 915 of these units were estimated to be vacant in 2015. Over half of ELI households live in units that require an income over 50% of the HAMFI to be affordable, and most households are paying nearly 60 percent of their incomes to live in these units.

There are 32,330 units affordable for 24,765 VLI renter households; However, only about 26 percent of VLI households live these units compared to nearly 60 percent that live in units affordable for Low-Income households (50% - 80% of HAMFI).

There are 74,260 units affordable to 26,295 Low-Income households. These units comprise about 60% of the rental housing units. Sixty-four percent of Low-Income households occupy these units while 11 percent occupy a more expensive unit.

Owners

There are 71,505 units affordable to 26,380 owner households earning under 50% of the HAMFI. Eighty-three of ELI households own an ELI-affordable home, and 21,735 of ELI owners in an affordable home have a mortgage. Nine percent of ELI owners own a home affordable at the Low-Income households.

There are 27,395 units affordable to 19,600 Low-Income owner households. Only 16 percent of LI households own a home in this price range compared to 76 percent that own a home affordable to households earning less than 50% of the HAMFI. Units with values affordable to Low-Income households comprise 22 percent of owned units.

There are 8,175 units affordable to 11,980 households earning between 80 percent and 100 percent of the HAMFI. Only 6 percent of units fall within this value range and only 5 percent of Moderate-Income households own a unit within this price range. Sixty-nine percent of MI owners live in a unit affordable to households earning less than 50% of the HAMFI and only 5 percent live in a unit above the MI affordability level.

How is affordability of housing likely to change considering changes to home values and/or rents?

Housing affordability is dependent on where the location of housing changes are likely to occur. Districts have different median household incomes, with higher incomes located further east. Projections through 2040 show that the downtown, midtown, and East Memphis areas are expected to see market-driven residential investment along the Poplar Avenue corridor. These areas are predicted to see new multi-family attached homes (City Core), with new and rehabilitated housing to the east and into Cordova. This may cause a price increase in existing single-family detached and attached homes and thus make it difficult for lower-income households to remain in their current homes. Adjacent of the Poplar Avenue investment area are edge neighborhoods in the Jackson and Lamar districts. These will need to leverage public funds, like incentives for encouraging home renovation, to stabilize the market and increase home values. In neighborhoods that are on the edges of “hot markets”—like downtown, midtown, and parts of the University District—the market value of homes will likely increase, especially if housing renovations increase, which could potentially displace home-owners and renters alike.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

The median rents referred to in this section are the gross median rents found in the American Community Survey. The main difference between the contract rent that was used earlier and the gross rent used here is that the gross rent includes an estimate of tenant-paid utilities. The gross rent estimate is only for the City of Memphis.

HUD explains that “Fair Market Rents are gross rent estimates that include rent plus the cost of all tenant-paid utilities. FMRs are set to the dollar amount at which 40 percent of the standard-quality rental housing units are rented, excluding non-market rental housing (like public housing). For jurisdictions within a metropolitan area, the FMR is based on the metropolitan area. For jurisdictions outside of a metropolitan area, the FMR is calculated at the county level.” Memphis is in a Metropolitan area. Fair Market Rents are used to set the level of, Housing Choice Vouchers, which are tenant-based rental subsidies.

The Fair Market Rent is generally in line for the gross median rents for efficiencies through 3 bedrooms, but too low for a 4+ bedroom unit (see tables at the end of this section).

The “high HOME rents are equal to the FMR or 30% of the adjusted income of a family whose income equals 65% of the AMI, whichever is lower.”

The high HOME rent is on par with the gross median rents for efficiencies through two-bedroom units, but insufficient for 3 or bedroom units.

The “low HOME rents are equal to 30% of the adjusted income for a family whose income equals 50% of the AMI.”

The low HOME rent is insufficient when compared to the gross median rent for all units.

The difference between the FMR and the HOME rent levels is that the FMR is based on the actual cost of a proportion of rental units in the market but HOME rents are based on what a tenant is expected to afford based on their income. The divergence between the High and Low HOME rents and the FMR shows the inadequacy of Very Low- and Extremely Low-Income household incomes for securing rental housing in the market. Additionally, these two income groups capture a very large share of Memphis households. As indicated earlier, there is an insufficient number of Housing Choice Vouchers available to assist this population in finding housing and in sufficient number of market rate and public housing units. More rental units need to be added to ensure housing at these income levels.

Discussion

Income is the primary driver for housing affordability in Memphis. Unemployment in 2018 averaged 4.2 percent¹ and the labor force participation rate in 2017 was 63.6 percent², in line with the national

¹ U.S. Bureau of Labor Statistics, Unemployment Rate in Memphis, TN–MS–AR (MSA) [MPHUR], retrieved from FRED, Federal Reserve Bank of St. Louis; <https://fred.stlouisfed.org/series/MPHUR>, June 17, 2019.

² American Community Survey 5-Year Estimate

average. But wages have not kept pace with inflation. Neither have rents, which have increased by 7 percent since 2000 as the share of households that rent units in the city grew from 44.2 percent to 52.5 percent. As this occurred, home prices declined. In our previous Consolidated Plan we wrote

“In the current market of depressed home prices and low interest rates there are ample homeownership opportunities for households with higher incomes, savings, and strong credit. However, both owner and rental options are far fewer for the thousands of households without these resources.”

During this time, investors scooped up these units and began renting them out to the growing number of rental households in the city. Dr. Dan Immergluck, analyzing the 2010 and 2014 Five-Year American Community Survey data, reported that the number of rental units grew by 9 percent between those two periods. The largest increase was in single family rental units at 18.3 percent. The increase in renters and single family housing rentals pushed up rents. Searching for a new measure of housing affordability, Myers and Park found that Memphis ranks second of ten cities for being the least affordable relative to its share of low-income renter households. They estimate about 27 percent of households are in the lowest quartile for income and only 11.8 percent of units are affordable to them. Likewise, the Urban Institute estimates that there are only 40.1 Affordable, Adequate, and Available units for every 100 ELI renters in Shelby County, a decrease of -8.2 units between 2000 and 2014 due to the growing renter population.

Paradoxically, Zillow Research estimates that after 1.32 years, it makes more sense to own a home in Memphis than to rent, after accounting for costs and investment gains. The median house price in Memphis is low compared to other cities and mortgage rates have been low. Despite many more Low-Income households having affordable owner units compared to renter units, historically tight credit, low incomes, and low appraisal values in many neighborhoods resulting from the history red lining have locked many potential buyers out of the owner market.

A multi-pronged approach to address the affordable housing needs in the city is needed. More quality multi-family units are needed to provide adequate housing for the renter population in the city. Additionally, the city’s down payment program will continue to provide opportunities for homeownership. Memphis 3.0 will be a guide for improving neighborhoods and market values, and a new Housing Trust Fund and Community Development Fund will provide additional funding to carry out activities. Despite these steps, without increased incomes and systemic changes, housing affordability will remain an issue in the city.

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

The 2017 five-year American Community Survey shows that there are 2,840 substandard housing units (lacking complete plumbing/and or kitchen facilities); however, inadequate housing as defined in the Worst Case Needs report covers a larger selection of housing issues that can take a toll on the physical, mental, and emotional well-being of the unit's occupants. The range of issues for inadequate housing includes problems with plumbing, heating, electrical, upkeep, overcrowding, rent burden, homelessness, and involuntary displacement. The 2017 Worst Case Needs report estimates that 90,000 households in the Memphis, TN-MS-AR metro area experienced a worst-case need. Of this number, 44,000 households did not receive government assistance and encountered a severe problem.

In Memphis, 38 percent of homes have one of the four housing problems defined in the Needs Assessment section of this paper, and 60 percent do not have a housing problem. The primary housing problem identified in the Needs Assessment is cost burdened households. In this section, a unit may have multiple issues, but in the Needs Assessment, the households were binned according to one issue. The estimate of total housing units with an issue across the number of conditions is about 6,000 household lower than in the Needs Assessment. However, it is safe to assume based on this table that cost burden is associated with having substandard and overcrowded. Additionally, the likelihood of living in a housing unit with one of the four conditions is twice as high for renters than owners, with nearly half of renters experiencing one of the selected conditions. These ratio of renters to owners experiencing a one of the conditions increases as the number of conditions increases, showing the disparity in living conditions between the two tenure types and, tangentially, the difference in securing quality housing for households that can afford to own compared to those who cannot afford to own.

The majority of homes in Memphis were built between 1950 and 1979 (51%), followed by 1980 to 1999. These homes require extensive replacements to systems and materials which inhibit more marketable kitchen and bath remodels (discretionary spending). In 2015, The Memphis, TN-MS-AR metro area had 290,000 homeowners with a median home value of \$140,000 and median incomes of \$66,000. The average per owner spending on home improvements for that year was \$2,110 and totaled \$600 Million in spending. The Memphis metro area had the lowest per owner spending and lowest total spending of the 25 top metro areas tracked by the Harvard Center for Joint Housing Studies. However, Memphis topped the list of the share of spending on replacement type projects (interior and exterior replacements, systems replacements, equipment upgrades), dedicating 59 percent of home improvement costs to this line, compared to 23 percent on discretionary projects (such as kitchen and bath remodels), and 18 percent on other projects. The outpaced the share of national spending on replacement projects of 50 percent and was lower than the 33 percent spent on discretionary projects. This shows both the limited incomes for undertaking discretionary projects while also illustrating the need for further replacement spending on Memphis's aging housing units. Without more assistance like the recently launched appraisal gap pilot from THDA, which is designed to help owners rehabilitate homes for which they could not get a loan to purchase ****Needs better definition****, the large share of single family homes will continue to fall into disrepair as the costs of maintenance increase and incomes decrease through inflation.

Lead-based paint risk is a serious issue that affects Memphis households, reflective of the number of houses built before 1980 and the number of children in both renter and owner houses residing in these

units. There 14,595 households built before 1980 with a child residing in the unit; 10,115 households are renters and 4,480 are owners. With an average household of size of three persons, this may affect between 14,595 to 22,000 children in the city.

vacant and abandoned and REO property data needed*

Describe the need for owner and rental rehabilitation based on the condition of the jurisdictions housing

Estimate the number of housing units within the jurisdiction that are occupied by low or moderate income families that contain lead based paint hazards

Definitions

Definitions HCD will adopt the definition for substandard condition found in state law within the Tennessee Code Annotated at 13-21-104, which defines blighted structure as:

"A structure that is unfit for human occupation or use, where conditions exist that are dangerous or injurious to the health, safety, or morals of the occupants of such structure, or the occupants of neighboring structures or other residents. Such conditions may include the following (without limiting the generality of the foregoing): defects therein increasing the hazards of fire, accident, or other calamities; lack of adequate ventilation, light, or sanitary facilities; dilapidation; disrepair; structural defects; or uncleanness."

Substandard, but suitable for rehabilitation is defined as:

"A housing unit for which the estimated costs to rehabilitate does not exceed 55% of the appraised value (subject to local program parameters and limitations)."

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	32,074	26.99	63,781	48.53
With two selected Conditions	619	0.52	4,378	3.33
With three selected Conditions	30	0.03	223	0.17
With four selected Conditions	-	0.00	41	0.03
No selected Conditions	86,098	72.46	63,015	47.94
Total	118,821	100.00	131,438	100.00

Table 34 - Condition of Units

Data Source: 2017 5-Year ACS Tenure by selected physical and financial conditions.

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	7,317	6%	15,442	11%
1980-1999	24,531	21%	33,544	25%
1950-1979	66,416	56%	60,946	46%
Before 1950	20,557	17%	21,506	16%
Total	118,821	100%	131,438	100%

Table 35 – Year Unit Built

Data Source: 2017 5-Year ACS Tenure by selected physical and financial conditions.

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Housing units built before 1980 with children present	4,480	13%	10,115	22%
No Children Present	28,890	87%	35,730	78%
Total	33,370	100%	45,845	100%

Table 36 – Risk of Lead-Based Paint

Data Source: 2009-2013 ACS (Total Units) 2009-2013 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	47,456	1,252	48,708
Abandoned Vacant Units	951	209	1,160
REO Properties	54,972	437	55,409
Abandoned REO Properties	1,925	108	55,409

Table 37 - Vacant Units

Need for Owner and Rental Rehabilitation

Memphis has well over 100,000 housing units that are over 50 years old. In addition, high vacancy rates suggest that many units are not inhabitable without rehabilitation. As noted earlier, thousands of multi-family rental units have been lost to neglect and abandonment. Many single-family homes purchased at foreclosure sales by out-of-town investors are at risk of serious disrepair. Table 34 shows the severity of housing conditions from the 2017 American Community Survey. Almost half of the rental units in the city have one housing issue compared to 26% for owner occupied. These housing conditions have likely worsened over the past five years. There is a great need for housing rehabilitation in Memphis. While many of the problem properties are investor owned and typically not eligible for assistance from the city, there are many owner-occupied single-family homes in need of rehabilitation where the owner does meet income and other guidelines for assistance. In addition, several community development corporations (CDCs) and other non-profit organizations are active locally in housing rehabilitation.

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

Young children are at the greatest risk from lead poisoning, particularly from lead based paint in homes built before 1978. Close to 70% of Memphis occupied housing units were constructed before 1980 with most built before the 1978 ban of lead-based paint. If the incidence of lead-based paint is equally distributed among all income groups, there are 26,392 LMI households (13,841 owner-occupied and 12,551 renter-occupied) with children under age six and living in housing constructed during the era of lead-based paint.

Local efforts to alleviate this serious health hazard have been productive. The Shelby County Health Department regularly screens 18,000 to 20,000 at-risk children for lead poisoning each year. Their 2013 annual epidemiology report indicates a significant and continuous annual reduction in positive cases of lead poisoning since 2003.

Discussion

The City of Memphis plans to put a rental property registry ordinance in front of the Memphis City Council by July 2019 — with hopes that the blight-fighting measure will be in place by the end of 2019. The city wants to create a rental property registry to help combat blight and ensure accountability among property owners. Such a registry would require rental property owners to have a local, registered agent for inquiries regarding code violations and other matters. The creation of a rental property registry will ensure that the City of Memphis has the tools needed to properly monitor and track rental properties. It can then use data-driven decisions to focus resources on those that have a

history of code violations. There are ample opportunities, and serious need, for housing rehabilitation in Memphis. At that time public, not-for-profit, and for-profit organizations will be better informed to take strategic actions once the registry is created.

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

This section describes the supply and condition of the public and assisted housing supply in Memphis.

Totals Number of Units

	Certificate	Mod-Rehab	Public Housing	Program Type					
				Total	Project - based	Tenant - based	Vouchers		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available			2569	13,435	207	6988	492	0	275
# of accessible units			197						

*Handicapped accessible units are not tracked on the Housing Choice Voucher Program.

*Memphis Housing Authority was recently awarded 99 Mainstream Vouchers and 72 Family Unification Vouchers and is in the process of leasing. as this process is not complete, they are not reflected in the chart above.

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 38 – Total Number of Units by Program Type

Data Source: Memphis Housing Authority

Describe the supply of public housing developments:

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

The Memphis Housing Authority (MHA) has 2,569 public housing units (four are deprogrammed for Resident Services) and was recently rated by HUD as a standard performer. Scores over the last two years have been impacted by the changes in the REAC inspection process, so much so that there was an overall decline in the scores across the nation. The current condition of public housing stock is based upon HUD's Real Estate Assessment Center (REAC) inspection scores as required by HUD. MHA's scores ranged from 59 to 100 on a scale of 100 (Please see the chart below). Overall the public housing units are in good condition. MHA is working to revise its preventive maintenance program and in-house inspection process, these proactive actions are necessary to maintain housing stock that is decent, safe and sanitary.

Public Housing Condition

Public Housing Development	Average Inspection Score

Foote Homes	93
Barry Homes	75
Venson Center	64.67
Jefferson Square	77.33
Montgomery Plaza	80
Borda Towers	79.67
Askew Place	59
G.E. Patterson Pointe	83.33
Kefauver Terrace	91.5
College Park Senior	81.67
College Park Family 1	63.5
College Park Family 2	86
Uptown Square	94
Greenlaw Apartments	89
Uptown Phase 2	88.5
Metropolitan Place	95.5
Crockett Place	67
Latham Terrace	68.33
Magnolia Terrace	88.33
University Place Senior	91.33
Uptown Phase 3	66.5
Uptown Phase 4	64
University Place Phase 2	9696
Harold Ford Villas	81.67
Austin Park	96

University Place Phase 3	96.5
Legends Park East	89
Lakeview Landing	90.5
Levi Landing	92
Village at Cypresswood	94.5
Lyons Ridge Senior Apartments	83
Legends Park West	88
Legends Park North	97
Fairway Manor	94.5
Cleaborn Pointe Senior	93.5
Cleaborn Pointe Redevelopment Phase 2	95
Cleaborn Pointe Redevelopment Phase 3	97.5
Cleaborn Pointe Redevelopment Phase 4	100

*The score are average over a four year period and as part of the ranking process higher scores resulted in the property being inspected every two years.

Table 39 - Public Housing Condition

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

Public housing in Memphis has transformed in recent years. Public housing units in Memphis are now part of new, less dense, mixed income communities created by funds from the federal government’s HOPE VI program, Low Income Housing Tax Credits, and Tax Free Bonds, the latter two programs administered by the Tennessee Housing Development Agency (THDA). In 2015, HUD awarded Memphis with a Choice Neighborhoods Implementation Grant to transform its last large “traditional” public housing project, Foote Homes, into less dense, mixed income housing while also transforming the surrounding neighborhood.

In addition, most public rent subsidy payments for low- and moderate-income households are now made to private landlords under the Housing Choice Voucher (HCV) Program, formerly known as Section 8 vouchers.

The public housing agency responsible for these programs in Memphis is the Memphis Housing Authority (MHA), which manages public housing units and the distribution and use of the housing choice vouchers.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

The Memphis Housing Authority's strategy for improving the living environment for the low/moderate income families who live in public housing are: to de-concentrate poverty by increasing the production of mixed-income developments within lower-income areas or existing developments; to implement public housing security measures; to designate buildings or developments for specific resident groups (i.e. persons with disabilities, elderly, etc.) to focus more on curb appeal and landscaping improvements. MHA plans to engage in more private/public partnerships and will develop affordable housing through the creation of its own nonprofit corporation whose activities will include construction, rehabilitation, acquisition and disposition activities. This new entity will also pursue grants to assist residents to become self-sufficient.

Discussion:

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

This section describes the availability of housing and services available for homeless individuals and families in Memphis.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	180	30	367	524	0
Households with Only Adults	303	179	327	842	0
Chronically Homeless Households	Included Above	Included Above	0	743	0
Veterans	Included Above	Included Above	125	75	0
Unaccompanied Youth	Included Above	Included Above	Included Above	0	0

2018 Housing Inventory Count

Table 40 - Facilities and Housing Targeted to Homeless Households

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

While facilitating Coordinated Entry, it has become apparent the importance of street outreach and the need to enhance funding for outreach, SOAR, and supportive employment programming. SOAR is an expedited application process for accessing SSI/SSDI benefits based on their homeless status. We continue to pursue funding to expand our street outreach capacity. Especially since we have rolled out a live 24/7 online sighting tool. Anyone in the community can go online and report homelessness on CAFTH's website, which then alerts CAFTH and outreach on the need for engagement. We also maintain the Memphis Homeless Options Tool, which is an online, user friendly, database for finding food pantries, medical assistance, shelters, treatment, and more. These online tools assist us in identifying unsheltered episodes over a large geographic territory to ensure further coverage than the downtown/midtown hot spots.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

Each year, among the over 70 programs that serve homeless individuals and families in Shelby County, there are various changes. Programs open or close, change service approach or population and reduce or expand capacity. The following information describes the changes reported in the 2018 Housing Inventory Count (HIC), broken out by service categories

Emergency Shelters

Emergency shelters are available in the community for individuals and families with around 500 beds year-round, but in most cases, these are fee-based stays ranging from \$6-20/day. In addition, there are 239 seasonal/overflow beds. There is a need in the community for increased women's shelters to meet community need, as well as increased shelter options for larger families. An additional need for free shelters has also been identified by the community.

Transitional Housing

There has been a decrease in TH beds over the past 5 years due to efforts to provide more RRH and PSH programming that is shown to be more effective. The Mayors' Action Plan called for a reduction of 50% in the number of transitional housing units over 5 years based on research questioning the effectiveness of this approach. Funding has been reallocated to a new rapid re-housing program for individuals and families through the CoC Competition for federal funding. The community has adopted a performance-based approach to renewing or reallocating funds. Nonetheless, programs that operate without public funding, typically faith-based recovery programs have continued to open or expand.

Permanent Housing

Research and practice have demonstrated that Rapid Rehousing and Permanent Supportive Housing are critical strategies in ending homelessness – an approach emphasized in the Mayors’ Action Plan to End Homelessness. We have made significant progress in expanding capacity in these programs in the last 3 years, and have included RRH programming specifically for youth with a specific program for LGBTQ youth. A total of 1,366 permanent housing beds were reported in 2018.

Adoption of Housing First principles, an Intensive Community Treatment team, and use of the vulnerability prioritization process for coordinated entry are having a significant impact. FY2018’s CoC bonus project also awarded funding for a DV coordinated entry system, along with a DV specific TH-RRH program that will help better serve those fleeing domestic violence and help get those persons into stable permanent housing in a more effective way.

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

This section discusses the housing and supportive service needs of and available assistance for persons belonging to several subpopulations in the Memphis area who are not always homeless but may require supportive services, including the elderly and frail elderly, persons with disabilities (mental, physical, developmental), persons with HIV/AIDS and their families, persons with alcohol or drug addiction, abused children and their families, victims of domestic violence, veterans, very-low income persons, and persons with criminal records and their families.

HOPWA Assistance Baseline Table

Type of HOPWA Assistance	Number of Units Designated or Available for People with HIV/AIDS and their families
TBRA	138
PH in facilities	16
STRMU	250
ST or TH facilities	50
PH placement	5

Table 41– HOPWA Assistance Baseline

Data Source: HOPWA CAPER and HOPWA Beneficiary Verification Worksheet

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

A description of the supportive housing and service needs for each of the sub-populations follow.

The elderly and frail elderly need both assisted and independent living housing options. Both housing types are licensed by the State of Tennessee as either “assisted care living facilities” or “homes for the aged.” A significant gap is noted in the availability of assisted care living facilities that serve a low/moderate income population. The elderly population possesses similar needs as persons with disabilities, such as accessible housing and transportation and supportive services (e.g., in-home care, meal delivery, case management).

Persons with disabilities: Housing for persons with physical and developmental disabilities is available through several county, state, and non-profit agencies, however the needs for housing are greater than the availability of affordable housing options. The 2018 Shelby County and City of Memphis Analysis of Impediments to Fair Housing Choice has identified some needs of persons with disabilities; the primary needs identified are related to accessible housing, transportation, fair housing, and employment services.

There is a lack of ADA-compliant accessible housing in the public and private housing markets. One in four households that include a member with a disability of any type are living in housing that does not meet that member's accessibility needs. Types of improvements or modifications needed by these households include: grab bars in the bathroom, wider doorways, ramps, service or emotional support animal allowed in home, etc. About one in seven residents with disabilities live in neighborhoods where they cannot get around due to inadequate infrastructure (e.g., missing/broken sidewalks, poor street lighting, dangerous traffic).

Transportation was identified as the largest barrier to access to community amenities, facilities or services, and health services. Transportation barriers include access to accessible fixed route bus and paratransit services, accessible parking, and pedestrian infrastructure such as sidewalks, curb cuts/ramps, and crosswalks. These residents also expressed a need for better outreach to the disability community about community amenities and events and better access to mental health services.

Persons with disabilities need to experience fair housing practices. Overall, 26% of Memphis Metro survey respondents who seriously looked for housing to rent or buy experienced a denial, while households that include a member with a disability were more like to experience this (46%). The rate of respondents who felt they were discriminated against when looking for housing in the region was much higher for households including someone with a disability (23%) than for the rest of the population (15%). This population also expressed a need for modification and accommodation training for landlords, especially around service animals/emotional support animals and accessibility modifications.

Job training and coaching, transportation, and outreach to employers encouraging hiring of residents with disabilities were identified as needs of this sub-population in the Analysis of Impediments to Fair Housing Choice(2018).

Persons with HIV/AIDS and their families: need housing options that are sensitive to challenges stemming from stigmas, lack of employment, and other issues due to health complications. This population also requires supportive services that assist with healthcare accessibility, education, and counseling.

Persons with alcohol or other substance abuse problems receive private and public non-profit housing and supportive services through an array of agencies. Persons with mental illnesses are often dully diagnosed as being homeless and/or abusers of alcohol or other drugs. This population has need for treatment services, access to housing with fewer barriers due to prior history, stigma, etc., and supportive housing services after being discharged from health institutions; there are programs in place to address these needs but the demand for such services is greater than what is being provided.

Victims of domestic violence need safe housing, removal of barriers to relocation, and for perpetrators to be held accountable. There are various organizations in Memphis that serve this population in regards to housing and supportive services, such as the Family Safety Center, Case Management, Inc.. The 4.1% increase in reported offences of domestic violence from

2016 to 2017 in Memphis indicates that there is a need for housing and supportive services for victims.

Public housing residents: Although the Memphis Housing Authority has programs that provide a resident employment and training center, case management, and a Family Self-Sufficiency Program, current residents still face a need for employment opportunities.

Veterans may need housing services such as emergency and transitional housing as well as Tenant Based Rental Assistance, as indicated by the existence of a homeless veteran population. Most of the homeless veteran population was in transitional housing (Community Alliance for the Homeless, Inc. 2018 Point-in-time Report for Memphis/Shelby County, TN).

Persons with criminal records and their families often require housing assistance but may be disqualified from public housing or Section 8 rental assistance, meaning assistance with housing for low-income members of this subpopulation must be provided by other nongovernmental organizations.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

People leaving institutions are expected to need housing, community based mental health counseling and treatment, physical health care, employment services, substance abuse counseling and treatment, disability benefit application assistance, and legal advocacy services. (From *Housing First Assertive Community Treatment team (from FY19 Action Plan, section AP-65)

The City of Memphis provides funding to Case Management, Inc. to help coordinate the releases of mentally ill persons from Shelby County and City jails. In addition, the Community Alliance for the Homeless facilitates the role of Homeless Referral Center (a program administered by the MIFA) in helping connect persons returning from health institutions with supportive services and housing. The program was established in order to provide a single source of up-to-date and readily available information on permanent supportive housing resources.

The Memphis and Shelby County Coordinated Entry System has partnered with hospitals and jails to avoid street homeless episodes during discharge, as well as housing solutions and quick placement.

Hospital staff is trained on the vulnerability assessment and attend Coordinated Entry meetings to identify those in future need of homeless assistance. Other partnerships, including local crisis hospitals and DCS continue to improve. We have developed a collaborative partnership with the DCS Regional Administrator. DCS has a funding mechanism that can be used to pay rental assistance to families whose only barrier to family reunification is homelessness. CAFTH and

MIFA are working with DCS to make client referrals to both rapid rehousing and permanent supportive housing. We also continue to work with the state DCS to develop a mechanism to prevent homelessness for youth aging out of foster care.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

- **Agape Child and Family Services, Inc.** offers a variety of services to children and families. The Families in Transition (FIT) program supports homeless families and their children fleeing domestic violence by providing housing, counseling, life and parenting skills training, and job readiness training and financial guidance. Agape also offers rapid re-housing and supportive services.
- The **Aging in Place** Program provides low-income seniors with accessibility improvements, mobility modifications, weatherization enhancements, and critical home repairs to keep seniors living in their own homes longer through the combined work of Habitat for Humanity of Greater Memphis, Service Over Self, and MLGW.
- **Barron Heights CDC** is a resource for homeless veterans that provides transitional housing and addiction recovery and counseling programs.
- **CAAP, Inc.** (Cocaine Alcohol Awareness Program) is an organization that offers a variety of programs to a wide client base; it provides behavioral health and co-occurring mental health disorder services. Programs and services include, but are not limited to, Tenant-Based Rental Assistance to program graduates and victims of domestic violence, outpatient and residential substance abuse treatment, HIV/AIDS Early Intervention Services, domestic violence services, a Homeless Veterans program, Supportive Housing for Homeless Non-Veteran Males, Neighborhood Stabilization Program (NSP), and the New Foundations Transitional Housing Program (NFTH).
- **CasaLuz** aims to prevent and reduce domestic violence and related crimes in the Spanish-speaking community and to promote equal access to justice and other services. CasaLuz will provide support and advocacy services which include safety planning, assistance in reporting crimes to law enforcement, obtaining and enforcing orders of protection, accompaniment to hearings and assistance filing claims for victim compensation, etc.. To help gain access to services, the program will provide assistance with applications for social security cards, means-tested benefits or other government assistance programs, coordination of group and/or individual counseling sessions as well as spiritual counseling or other culturally appropriate therapies and education of clients of the cycle of domestic violence in immigrant communities. They anticipate serving 200 clients during the year (FY20).
- **Case Management, Inc.'s** Peabody House Emergency Shelter will provide emergency housing and related services to homeless persons with HIV/AIDS. The program is divided into the following four phases: Phase I (Stabilization), Phase II (Preparation), Phase III (Transitional), and Phase IV (Client follow-up and monitoring for one year). The program provides shelter, meals, supportive services in the form of medication monitoring, schedule assistance and appointments, referrals, emergency transportation, and assistance with housing and job

location. Peabody House will also provide 1) Mental Health and Substance Abuse Assessment, and 2) housing assessment and case management for all Peabody House residents to include one year of follow-up services. Peabody House will use flyers and pamphlets to target health departments and agencies in the Memphis Metropolitan Statistical Area.

- **Catholic Charities of West Tennessee** provides emergency shelter, rapid re-housing, and TBRA services to Veterans and their families, elderly persons, and victims fleeing domestic violence.
- **Creative Aging Memphis** will provide music and arts engagement to include the presentation of 210 place-based, professional, live musical performances and hands on workshops for older adults at 15 unique locations where seniors lives and gather. Performances include interaction between artists and participants, and may also include singing, dancing, and story-telling. Occasionally, communities organize a potluck or other party atmosphere to accompany performances. While the music and arts entertain, the primary purpose of these activities is to increase seniors' cognitive vitality, build community within senior subsidized housing communities and senior centers/programs, decrease the serious isolation experienced by many seniors, and improve overall health and well-being among underserved older adults.
- **The Exchange Club Family Center (now called "Kindred Place")** will provide services to women and children who have been exposed to domestic violence. Therapeutic/educational groups are held at the Exchange Club Center at 2180 Union Ave., where the program is based, and help families work together to minimize, or reduce, the devastating effects of the exposure to this trauma. They anticipate serving 200 children and 425 adults during the year (FY20).
- **The Family Safety Center** provides civil, criminal, health, and social services to victims of family violence and serves on the Coordinated Response to Elder Abuse (CREA) team. The FSC also provides rental and utility assistance to eligible applicants. FSC has also been awarded funding for the Camp Hope program that serves at-risk homeless, and at or below poverty line youth ages 6-12 who are victims of domestic violence.
- **Friends for Life (FFL)** serves persons living with HIV/AIDS within the Memphis Metropolitan Statistical Area. FFL proposes permanent supportive housing through the continuation of the Shelter Plus Care program. Each tenant pays 30% of their income with the remaining fair market value assessed by HUD and paid to Friends For Life. For those residents with no income, the 30% is subsidized with funding for the City of Memphis Division of Housing and Community Development. 18 persons will receive permanent supportive housing. They will also have access to the Wellness University and Positive Living Center. The supportive services provided by FFL have been designed not only to address issues relation to managing HIV/AIDS, but also to provide skills necessary for clients to be able to maintain permanent housing. FFL will provide services to more than 750 unduplicated clients; this will include 17 for the Aloysius Commons, 225 for Wellness University, 75 for Clinical Care Plan, 75 for Alcohol/Drug Counseling, and 275 for the Positive Living Center just to name a few. It will also include those receiving STRMU and TBRA rent subsidies, who will have access to the Wellness University and Positive Living Center. The Wellness University provides a comprehensive program that also provides extensive educational and training sessions to increase the self-sufficiency of persons living with the disease as well as education, and adherence to medical treatment.
- **Hope House Daycare, Inc.** provides services for children and their families affected by HIV/AIDS. Services range from their "Childcare for Persons Living with HIV/AIDS" program, life skills training, and HIV/AIDS education to health and nutrition, advocacy, and health care

coordination. Hope House's overall services are provided at three separate locations on South Idlewild in Midtown Memphis. They anticipate serving 10 children and 90 total family members during the year (FY20).

- **Karat Place** will provide 24-hour supervision and structure for approximately twelve to twenty-four women annually who are being released from incarceration. Residents may be housed at Karat Place for a minimum of six months. Some may require extended housing tenures.
- **Lowenstein House, Inc.** is a psychiatric rehabilitation program which serves low income adults, age 18 or older. It provides a comprehensive program targeting vocational skills training, job placement, interpersonal skills, independent living skills, and other educational programs. They anticipate serving 24 clients during the year (FY20).
- **Memphis Center for Independent Living (MCIL)** will be the clearinghouse for information regarding accessible housing in Memphis with MCIL developing and maintaining a database for accessible rental housing. MCIL also operates a home modification project for those with disabilities.
- **Memphis Child Advocacy Center** serves victimized youth ages 3-17 and their families following a report of suspected child abuse. Memphis Child Advocacy Center is part of a network of services that includes therapy, forensic interviews, and child abuse prevention services. They anticipate providing 720 initial meetings/crisis interviews with non-offending caregivers annually; 1200 follow up calls to non-offending caregivers annually; and 250 referrals to community resources yearly.
- **Meritan, Inc.** has several programs that serve special needs populations. There is a Specialized Foster Care Home which provides medical and therapeutic support. Home Health services are available to those recovering from illness, surgery, or injury. In-Home Personal Care is provided to help individuals with challenges due to age or a disability remain living independently, in their own homes for as long as possible. Intellectual and Developmental Disability Services provided include physical therapy, skilled nursing, residential services, and supported employment Meritan is also part of the Memphis Coordinated Response to Elder Abuse (CREA) team.

Meritan will provide supportive home and community based services for residents of the Memphis MSA who are diagnosed with HIV/AIDS at the client's home or at other meeting places agreed upon by the client and the case manager.

The Senior Community Service Employment Program provides employment opportunities for adults over 55 years of age, and whose income is less than 125% of the federal poverty level. Participants are able to work for minimum wage on a part-time basis. Eligible applicants are assisted in acquiring the necessary training and job skills to meet the requirements of the position. The program anticipates on serving 214 participants per year (FY20).

- **Metropolitan Inter-Faith Association (MIFA)** provides emergency services to eligible families in the form of utility, rent, and mortgage assistance. The Rapid Rehousing program helps eligible homeless families quickly obtain permanent stable housing. MIFA also provides some supportive services to seniors.
- **Mid-South Food Bank:** Through the **Food for Kids Backpack Program**, the Mid-South Food Bank seeks to address the "food insecurity" faced by many children in Memphis by providing wholesome food for children to take home on Friday afternoon so that they will have nutritious meals through the weekend. The Mid-South Food Bank currently serves 1300 children in the

Backpack program; they hope to increase that number for the contract period. The Food Bank's **Prepared and Perishable Food Recovery Program (PFRP)** collects and distributes nutritious, edible food that otherwise would be discarded by area restaurants, caterers, hospitals, and other food establishments. The program seeks to prevent food waste and address the problem of hunger by picking up surplus prepared, but unserved food and delivering it to nonprofit agencies serving on-sit meals. There are currently 136 agencies.

- **Shield, Inc.** provides temporary emergency shelter and supportive services to homeless families and provides permanent housing for chronically homeless individuals with mental illness and dual diagnoses. Shield, Inc. plans to provide Case Management services for two major programs that deal with homeless families in temporary emergency shelter and chronically homeless individuals with special needs. They anticipate serving an estimate of 70 to 80 families and 12 chronically homeless individuals.
- **Synergy Treatment Center** provides room, board, meals, individual and group therapy, transportation, medical care, job training, and recreational activities to those struggling with substance abuse. The program consists of two phases, the Intensive Treatment Phase and the Therapeutic Work Phase. They anticipate serving 200 clients per year.
- **YWCA of Greater Memphis** provides shelter and other supportive services to victims of domestic violence. It also provides adult education and TBRA. This agency will focus on nontraditional jobs, namely a customized forklift driving training and an introduction to training in warehouse/logistics. The program is a 10 week training program in warehouse and logistics which ranges from shipping and receiving, unloading and loading trucks, filling requisitions to basic computer skills, opening crates, recording amounts of materials and forklift certification. It also includes introduction workshops in computer literacy and soft skills. Soft skills consist of job readiness exercises like interviewing techniques, effective communication, dressing for the workplace, attendance, resume writing, interviewing for the job and financial literacy. They anticipate serving 20 clients during the year (FY20).

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

Memphis plans to meet the supportive housing and service needs of the population by:

1. Funding requests from service providers that propose to develop new permanent supportive housing
2. Funding requests from service providers that propose to provide supportive services
3. Using HOME and HOPWA funds to provide tenant-based rental assistance to income eligible persons within the Special Needs sub-populations
4. Allocate funding from service providers for public facilities that will assist income eligible Special Needs sub-populations

The low incomes of Memphis Special Needs populations, when considered along with fair market rents, support the decision to use HOME funds to provide tenant-based rental assistance.

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

There are a number of barriers to the development, maintenance, and improvements to affordable housing in the City of Memphis. The City's Land Use Policies and Zoning Ordinance have a neutral effect on the cost of housing. There are no growth limits in the City of Memphis and use updated Building Codes, which are similar to other major metropolitan areas of the same size.

Zoning for single family zoning districts allows for traditional neighborhood single family development. Zoning requirements for various multi-family zoning districts allow cluster, townhome and multi-family development. These zoning districts allow for a diversity of housing types and densities without specifying housing price.

Other Zoning Districts allow for mixed use developments that include residential uses. The City's Future Land Use map allows for a range of uses and intensities. Residential land uses range from single family to very high density. Residential uses are allowed in commercial and mixed-use categories. The location of land uses are not related to housing affordability and are distributed throughout the City.

The State of Tennessee does not provide significant financial assistance to local governments for housing, community development and/or transportation that includes funding prioritization or linking funding on the basis of local regulatory barrier removal activities.

The State does not have a legal or administrative requirement that local governments undertake periodic self-evaluation of regulations and processes to assess their impact upon housing affordability to address these barriers to affordability.

The City does not have an explicit policy that adjusts or waives existing parking requirements for all affordable housing developments.

The City does not provide for expedited permitting and approvals for all affordable housing projects in the community.

The City has not established a single, consolidated permit application process for housing development that includes building, zoning, engineering, environmental, and related permits nor does it conduct concurrent, not sequential review for all required permits and approvals.

The City does not give “as-of-right” density bonuses sufficient to offset the cost of building below market units as an incentive for any market rate residential development that includes a portion of affordable housing.

The City has not, within the past five years, modified infrastructure standards and/or authorized the use of new infrastructure technologies to significantly reduce the cost of housing, although this is under study.

Credit problems are consistent barriers affecting both homeownership and rental which limits people to substandard housing options as there are fewer options for those with poor credit. Additionally, in recent years, there has been a lack of funding for legitimate housing counseling programs which puts people at risk for scams.

Efforts by affordable housing developers are often overshadowed by blight conditions in neighborhoods.

Programs for the development of elderly housing have all but gone away and there is a lot of competition to refinance as well as stricter requirements for insurance on loans for existing properties.

Public transit routes are barriers particularly as it relates to infill housing development in neighborhoods. Recent changes in routes have made it difficult for people to get from home to work.

It is difficult to assemble and develop property in the City due to tax arrears, environmental concerns, title issues, and foreclosures, many of which require change in State law.

Since there are no longer government sponsored credit enhancement agencies, it is increasingly difficult to finance multifamily projects. While we have had a seven year trend from ownership to rental, developers are not able to get finance for rental projects.

The economy has made it much more difficult to anticipate what can potentially cause clients to default on rental or mortgage payments, which requires a great deal more intensive services, case management and counseling.

Efforts to remove identified barriers to affordable housing are examined and updated annually as part of the preparation of the Annual Action Plan.

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

The City of Memphis is the employment center for the MSA and the region. The major employment centers are the Poplar Corridor, Airport Industrial Area, Midtown Medical District and the Central Business District. The Education and Health Care Services business sector recorded 40,653 workers in the 2013-2017 American Communities Survey conducted by the United States Census. The Arts Entertainment and Accommodations business sector was second with 31,206 workers in that area. In the third group, Retail Trade business sectors employed 30,058 workers with the Transportation & Warehousing business sector following closely by employing 27,722 workers.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	318	124	0	0	0
Arts, Entertainment, Accommodations	31,206	37,341	16	12	-4
Construction	6,169	12,082	3	4	1
Education and Health Care Services	40,653	62,087	20	20	0
Finance, Insurance, and Real Estate	12,338	21,149	6	7	1
Information	2,911	4,785	1	2	1
Manufacturing	15,415	27,502	8	9	1
Other Services	7,272	10,838	4	3	-1
Professional, Scientific, Management Services	12,270	20,843	6	7	1
Public Administration	0	0	0	0	0
Retail Trade	30,458	44,670	15	14	-1
Transportation and Warehousing	27,722	48,297	14	15	1
Wholesale Trade	12,645	23,709	6	8	2

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Total	199,377	313,427	--	--	--

Table 42 - Business Activity

Data Source: 2009-2013 ACS (Workers), 2013 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	321,406
Civilian Employed Population 16 years and over	275,238
Unemployment Rate	14.36
Unemployment Rate for Ages 16-24	36.93
Unemployment Rate for Ages 25-65	9.02

Table 43 - Labor Force

Data Source: 2009-2013 ACS

Occupations by Sector	Number of People
Management, business and financial	50,986
Farming, fisheries and forestry occupations	12,762
Service	31,618
Sales and office	71,474
Construction, extraction, maintenance and repair	18,949
Production, transportation and material moving	20,738

Table 44 – Occupations by Sector

Data Source: 2009-2013 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	192,847	74%
30-59 Minutes	62,076	24%
60 or More Minutes	7,295	3%
<i>Total</i>	<i>262,218</i>	<i>100%</i>

Table 45 - Travel Time

Data Source: 2009-2013 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	22,972	6,623	22,641

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
High school graduate (includes equivalency)	58,650	11,520	29,880
Some college or Associate's degree	75,553	9,473	20,611
Bachelor's degree or higher	68,346	3,157	11,687

Table 46 - Educational Attainment by Employment Status

Data Source: 2009-2013 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	2,495	4,175	3,799	6,819	8,432
9th to 12th grade, no diploma	13,155	12,534	8,224	16,685	11,004
High school graduate, GED, or alternative	25,249	26,222	24,642	49,264	20,150
Some college, no degree	26,365	26,412	18,807	39,602	12,948
Associate's degree	1,536	5,196	5,411	10,250	2,140
Bachelor's degree	5,504	16,870	12,896	23,355	7,424
Graduate or professional degree	243	8,035	7,694	14,403	6,391

Table 47 - Educational Attainment by Age

Data Source: 2009-2013 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	16,297
High school graduate (includes equivalency)	23,304
Some college or Associate's degree	28,724
Bachelor's degree	42,731
Graduate or professional degree	54,579

Table 48 – Median Earnings in the Past 12 Months

Data Source: 2009-2013 ACS

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

Based on the Business Activity table provided, there are four major employment sectors within the City of Memphis. The Education and Health Care Services business sector recorded 40,653 workers in the

2009-2013 American Communities Survey conducted by the United States Census. The Arts Entertainment and Accommodations business sector was second with 31,206 workers in that area. In the third group, Retail Trade business sectors employed 30,058 workers with the Transportation & Warehousing business sector following closely by employing 27,722 workers.

Describe the workforce and infrastructure needs of the business community:

In 2016, GMAC Workforce completed a Comprehensive Workforce Analysis Study. The result of this study concluded:

1. Top Occupations in Demand:

There is a need for Customer Service Representatives in the Information Technology, Logistics, Manufacturing, and especially the Finance, Insurance, and Business Services. In the Information Technology sector, demand is high in the Information sector, as well as across all sectors for IT professionals on all levels. In the Medical Device Manufacturing sector, there is a demand for Machinists, and within all of the Advanced and General Manufacturing sectors.

2. Potential Workforce:

A survey of 450 unemployed and underemployed persons, revealed that 64% needed public transportation to/from worksites and 62% are willing to apply for work via smartphone. Of those surveyed, 33% were interested in customer service, 21% were interested in light manufacturing & assembly and 33% were interested in warehouse positions.

3. High Demand Occupations in 2021, Memphis MSA:

The projected high demand occupations in Memphis MSA are expected to be: Industrial

Machinery Mechanics: +6.5% increase in workers

Computer User Support: +6.4% increase in workers

Customer Service Representatives: +3.0% increase in workers

Machinists: +7.7% increase in workers

4. Higher Education Needs – Focus Group Results:

The following results were determined by focus groups in the planning process:

Information Technology firms expressed a desire for more availability of internship programs for IT students enrolled in vocational and 4-year programs.

50% of the engineering firms participating were satisfied with the pool of engineering graduates available locally. The other 50% recommended expanded training in drafting software and other methods of engineering theory.

Companies in logistics and warehousing cited a shortage of customer service representatives with sales experience as well as entry-level forklift drivers.

Manufacturers cited a strong demand for machinists, CNC operators, grinders and middle management supervisors.

All the companies expressed a willingness to work with local schools and workforce agencies to fill the gaps.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

There have been several changes announced that will have a major economic impact on the City of Memphis. There are Improvements for Lamar Avenue from the TN/MS State Line to Getwell Road will help in moving truck traffic through an area with substandard roads. Major intersections will be reconstructed with grade separated interchanges to permit better movement between Winchester, Holmes Roads and Shelby Drive. Funding for these improvements are being paid for by a US Department of Transportation Grant.

Mimeo.com, Amazon, Technicolor, Wright Medical, Monogram Foods are adding jobs to their companies and expanding their facilities in Memphis. The proposed job creation at these facilities number around 2,500 new jobs paying livable wages. Indigo Ag, a farming technology company is moving their North America Headquarters to Memphis to better serve their customers in the area.

The Memphis Convention Center is undertaking a major expansion and renovation to attract larger conventions to the city. This expansion is spurring the development of a second large convention center hotel on Civic Center Plaza to house visitors.

Arkansas residents approved a Constitutional Amendment to permit casino gambling in the state. One of these casinos will be constructed in West Memphis at Southland Gaming. This will include a new hotel and gaming facility. This investment will certainly impact the area with more tourists coming into the area to visit and an increase of businesses that support this increase.

The Union Row development, a \$950 million project has been planned in the area between Downtown and the Medical District. It is a large mixed-use development with residential, commercial and office uses on eight city blocks. This project would connect South City to the rest of the redevelopment initiatives in the city.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

The ACS data for the period 2009-2013 shows that 61,602 people over the age of 18 have not completed a high school diploma or general education equivalent. This is a decrease of 32,655 people from the last

ACS Estimate total of 94,257 people. According to GMAC Workforce, the three occupations in greatest demand across Memphis are Customer Service Representatives, Information Technology at the Skilled Entry level and Machinists. According to several focus groups the biggest issue to filling these positions is the lack of people qualified and trained to do the work.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

In 2015, the Memphis Housing Authority was awarded a Jobs Plus Grant to aid in helping residents of the Choice Neighborhood area increase their levels of employment and earnings. According to the selected Public Housing Authorities selected, Foote Homes has some of the lowest employment rates of all of the participants. The model is based on three mutually reinforcing parts which focus on improving residents employment, earnings and well being. These are:

1. Employment Related Services & Activities that help participants go through the work search process, transition to working as well as child care help
2. Rent Based Financial Incentives to help "Make Work Pay" by not penalizing participants with higher rents for higher incomes.
3. Community Support for Work by building social networks and capital resulting in strengthening social ties and activities among participants to support job prep and work efforts.

The Greater Memphis Alliance for a Competitive Workforce (GMAC Workforce) was created to build a pipeline of high-skilled workers to address the needs of businesses in the Mid-South area. Through the collaboration of its partner organizations, to build career pathways between the unemployed and the area's open high-skill positions. It will work to eliminate the skills gap in Memphis so that all can experience the prosperity that comes through economic growth.

Governor Bill Lee has proposed expanding vocational training programs to middle and high school students He wants to engage the private sector in providing opportunities in the seventh and eighth grade to begin to have conversations around the pathways for their success that include a particular skill. The goal of this proposal is to provide better futures for students that do not plan to attend college.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

No

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

The Memphis & Shelby County Regional Economic Development Plan has been undertaken by Economic Development Growth Engine for Memphis & Shelby County (EDGE) to encourage economic

development on a regional basis. WIN is partnering with three major employers, providing \$75,000 in Incumbent Worker Training funds to help improve and update their employees' job skills, thereby avoiding a potential lay-off. WIN is partnering with several other employers, providing over \$300,000 in On-the-Job Training (OJT) funds to help defray the cost of training new and existing employees in skills that will help them to excel in the workplace. The "Made in Memphis" initiative is being undertaken by WIN. They are surveying local area advanced manufacturers about the skills necessary for individuals to succeed in their work environments, and sharing that information with area training providers so they can develop and offer training to create a skilled workforce responsive to industry needs.

The Greater Memphis Chamber, said the chamber has already begun to work with companies to create programs for high school students. In October, a group of 500 Shelby County 11th and 12th graders toured Memphis-area manufacturing companies during the chamber's annual manufacturing day. One student who toured Atlantic Track was later hired for a position at the company. In November, representatives from 17 companies in a range of industries including logistics, medical device manufacturing and health sciences visited seven schools to speak with 1,500 students about apprenticeship programs.

Discussion

According to the FCC, 100% of residents in Shelby County have access to at least one Broadband internet provider. The number of providers available to consumers is important, since multiple providers begets competition and the opportunity for lower prices. 98.25% of residents have access to two providers or more, and 75.07% have access to three providers or more. Residents in urban areas are more likely to have access to more than one providers, with 76% of urban residents having access to three or more providers, compared to 40% of rural residents. 100% of the population has access to internet speeds of at least 25Mbps down, yet high speed broadband options are limited, with 86% of the population having 100Mbps down speeds offered from only one provider. 88% of the residents of Shelby County do not have access to internet speeds of 250Mbps or faster. This lack of high speed internet options could negatively affects Shelby County's ability to compete in the national technology economy.

Additionally, according to 2017 ACS data, 9,257 (9.4%) of households in the Urban County do not have internet access, signaling that the internet offered to residents may be unaffordable. This lack of internet access could interfere with household's ability to find available jobs or resources, and hinder student's ability to compete with their peers in school. Through our rehabilitation program, SCDH intends to give eligible clients the option to gain internet connectivity by include running fiber to a nearby tower that then beams the signal to homes and/or using co-ax or other cables to link homes to a nearby fiber-connected box called a node.

Severe storms and flooding are the greatest disaster risk facing Shelby County, with flooding occurring generally from one to four times each year. Shelby County's primary focus for resiliency efforts is on low-to-moderate income (LMI) areas to address post-disaster

vulnerability created by poverty and inequality. This includes vulnerabilities such as lack of transportation access, lack of food access, health disparities, and environmental justice concerns. Through Resilient Shelby and a \$60 million CDBG - National Disaster Resilience Grant from HUD, the county is working on resilience projects along Big Creek, Wolf River, and South Cypress Creek, along with a regional resilience plan, to model and plan for flood impact and other climate risks across the county. The projects focus on flood resilience, community redevelopment, and connectivity to benefit LMI communities in Memphis and Millington. SCDH intends to present the Urban County Consortium with recommended projects that aid in flood resilience.

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

There are several areas within the city of Memphis where households with multiple housing problems are concentrated. These neighborhoods tend to be more urbanized or inner city but increasingly include more suburban neighborhoods. They house a variety of populations ranging from historical African American and working-class populated neighborhoods to recently arrived Hispanic immigrants in concentrated areas. It is arguable that the entire city is a concentration of multiple housing problems based on the number of homes that are in need.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

There are several areas within the city of Memphis where minorities are concentrated and multiple housing problems can be found. Concentration is defined as a location where the amount of being greater than 70 percent. These neighborhoods include North Memphis, New Chicago, South Memphis, Klondike/Smokey City, Riverview Kansas, Mallory Heights, Frayser, Raleigh, Parkway Village, Hickory Hill, Whitehaven and Westwood.

What are the characteristics of the market in these areas/neighborhoods?

Especially in the inner city neighborhoods the housing stock is older with a higher incidence of homes suffering physical deficiencies. These older neighborhoods have a predominately minority, low-income, and low educational attainment population and many have lower housing costs but higher rates of crime. The more suburban neighborhoods (Raleigh, Parkway Village, Hickory Hill, and Whitehaven) have a housing stock built during the 1960s and 1970s where some homes have deferred maintenance following the recent housing crisis. Demographically, they are African American and Hispanic, and have higher incomes than their urban counterparts. In the past ten years these areas had some of the highest decline of home property value.

Are there any community assets in these areas/neighborhoods?

In most of these areas, there are public facilities. These include parks, churches, libraries and community centers. In addition to the public assets, most neighborhoods have nonprofits, churches, and community development corporations that focus on redevelopment and community development in

these areas. Other facilities include LeMoyne College, University of Memphis, Southwest Tennessee College, Rhodes College, University of Tennessee, Baptist College of Nursing and Southern College of Optometry.

Are there other strategic opportunities in any of these areas?

In 2017, the Governor designated four areas in Shelby County Enterprise Zones. These areas include Millington, the Central City Core, the Whitehaven area near Graceland, and the Fairgrounds, Orange Mound. These zones provided several incentives of different types for redevelopment in those areas. The aforementioned areas may have Community Development Corporations (CDC), Community Housing Development Organizations (CHDO) and/or active neighborhood associations. Since this time, these CDCs and CHDOs have continued to assist neighborhoods by buying dilapidated and foreclosed properties, whereby they rehabilitate the home and most importantly the community. Within the South City area, the Memphis Housing Authority and the City of Memphis were successful in receiving the Choice Neighborhoods Implementation grant that will revitalize a neighborhood. The Union Row development is proposing to redevelop the closed Wonder Bread plant with another developer proposing to cover Danny Thomas Blvd with a park cover. This development will connect downtown to the medical district to South City. In Orange Mound, a call for proposals was published for the redevelopment of the Historic Melrose High School. Redevelopment plans are currently underway.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

Memphis' Consolidated Plan covers five fiscal years and identify needs, priorities, objectives and strategies that the city will work to accomplish. The plan assesses market conditions, affordable housing, and community development. The City of Memphis, through its organizational unit, the Division of Housing and Community Development ("HCD") will use the Consolidated Plan's Five-Year Strategic Plan and each respective Annual Plan, as foundational guides for program and project development and the use of federal entitlements. Memphis' plan establishes data-driven, placed-based priorities for investment, and are align with and works in context of the City of Memphis' Comprehensive Plan, Memphis 3.0 . The City of Memphis allocates funding from four entitlement grants: Community Development Block Grant (CDBG); HOME Investment Partnerships; Emergency Solutions Grant (ESG); and Housing Opportunities for Persons with AIDS (HOPWA). Funding received from HUD will assist the City of Memphis in implementing plans to achieve anchored growth on strengths of the core and neighborhoods; a city of greater connectivity and access; and a city of opportunity for all. FY20-FY24, Memphis will focus of the following:

Non-Homeless Special Needs – HCD will coordinate with nonprofit agencies to provide services that address the special needs populations as defined below.

HCD's response to public services and facility needs, especially for populations with special needs, is primarily accomplished through a request for proposal process known as the Community Service Grant application process. The overall competitive process for grant awards is coordinated through the Strategic Community Investment Fund (SCIF). The City's ability to address the many community service needs is limited by a 15% cap placed on the use of CDBG funds for public services. Funding consideration will be given to those projects that propose to improve the quality of life of low and moderate-income citizens through the provision of social services by nonprofit agencies. These citizens include youth, the homeless and special needs populations that include persons with HIV/AIDS, a mental illness, the elderly, chronic substance abusers, persons with developmental and/or physical disabilities, and victims of domestic violence.

Priority Needs (PN)

PN 1: Housing Assistance to special needs populations– Housing assistance, including Emergency Housing, Tenant Based Rental Assistance, and Permanent Supportive Housing, for special needs populations including the elderly, those affected by HIV/AIDS, victims of domestic violence, the elderly, Individuals with substance abuse, Individuals with mental illness, Individuals with a physical or developmental disability.

PN 2: Access to public services and facilities - support for public services necessary to assist the homeless, populations with special needs, and others to get the resources necessary to enhance self-sufficiency and quality of life in daily living. Support for public facilities and improvements that enhance neighborhood revitalization efforts.

Goal 1: To provide housing resources for Special Needs Populations – connect populations with a special needs to existing housing resources and create new housing resources.

Goal 2: To create Opportunities for Self-sufficiency – create opportunities through programs and facilities that offer services aimed at addressing obstacles for self-sufficiency.

Outcome Indicators

- Public facility or infrastructure activities other than low/moderate-income housing benefit
- Public facility or infrastructure activities for low/moderate-income housing benefit
- Public service activities other than low/moderate-income housing benefit
- Public service activities for low/moderate-income housing benefit
- Rental units constructed
- Rental units rehabilitated
- Tenant-based rental assistance/Rapid re-housing
- Jobs created/retained
- Housing for people with HIV/AIDS added
- HIV/AIDS housing operations

Non-Housing Community Development – HCD will promote neighborhood stabilization and revitalization activities to enhance the quality of life for constituents in low-mod income areas.

The City prioritizes redevelopment and neighborhood revitalization as strategic solutions to combating crime, disinvestment, commercial and residential population declines and overall blight. It is anticipated

that neighborhood redevelopment and targeting neighborhoods for physical, social, and economic redevelopment will help to revitalize neighborhoods. There are a number of new strategies and tools for combating blight, including a new land bank authority, Blight Authority of Memphis, Inc. and Neighborhood Preservation, Inc., a receiver of problem properties having long-term challenges that have created obstacles to redevelopment. The City has a new emphasis on planning and will develop neighborhood vision plans in coordination with area CDCs and organizations, which will help align HCD's investment priorities with the neighborhood goals.

Priority Needs (PN)

PN 1: Investment in underserved neighborhoods – support efforts aimed at revitalization or stabilization of underserved neighborhoods, coordinating with strategies identified in Memphis 3.0.

PN 2: Access to employment and other economic opportunities – support projects that improvement the economic stability of people and neighborhoods.

PN 3: Access to public services and facilities - support for public services necessary to assist the homeless, populations with special needs, and others to get the resources necessary to enhance self-sufficiency and quality of life in daily living. Support for public facilities and improvements that enhance neighborhood revitalization efforts.

Goal 1: Neighborhood Revitalization – To strengthen neighborhoods through a variety of strategic neighborhood revitalization efforts.

Goal 2: Economic Development– To create pathways for people, businesses, and neighborhoods to have economic opportunities.

Goal 3: Create Opportunities for Self-sufficiency – To create opportunities through programs and facilities that offer services aimed at addressing obstacles for self-sufficiency.

Outcome Indicators

- Public facility or infrastructure activities other than low/moderate-income housing benefit
- Public facility or infrastructure activities for low/moderate-income housing benefit
- Public service activities other than low/moderate-income housing benefit
- Public service activities for low/moderate-income housing benefit
- Facade treatment/business-building rehabilitation
- Brownfield acres remediated
- Number of jobs created/retained

- Number of businesses assisted
- Number of buildings demolished

Homelessness – HCD will help reduce homelessness in the city of Memphis.

The Memphis and Shelby County Homeless Consortium develops the assessment of homeless needs. This process helps in developing the homeless priority needs, objectives and strategies. Projects proposed for ESG funding are determined through the competitive grant application process that reviews requests for funding from agencies and service providers who provide shelter and implement services that meet the needs of homeless persons.

Priority Needs (PN)

PN 1: Assistance to homeless populations and those at risk of becoming homeless – prevention, prioritization of housing resources for vulnerable individuals and families, developing and maintaining permanent housing (including increased production of subsidized housing for homeless persons), and focusing ESG resources on rapid rehousing, supportive services, including disability application assistance, coordinated entry, and emergency shelter (especially free and low-barrier)

PN 2: Access to public services and facilities - support for public services necessary to assist the homeless, populations with special needs, and others to get the resources necessary to enhance self-sufficiency and quality of life in daily living. Support for public facilities and improvements that enhance neighborhood revitalization efforts.

Goal 1: To provide support to homeless populations – support facilities and services for homeless populations

Goal 2: To create Opportunities for Self-sufficiency – create opportunities through programs and facilities that offer services aimed at addressing obstacles for self-sufficiency

Outcome Indicators

- Tenant-based rental assistance/Rapid re-housing
- Homeless person overnight shelter
- Overnight/Emergency shelter/Transitional housing beds added
- Homelessness prevention
- Housing for homeless added
- Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit
- Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit

- Public service activities other than Low/Moderate Income Housing Benefit
- Public service activities for Low/Moderate Income Housing Benefit

Housing – Memphis will work to have safe, desirable and affordable housing.

The housing activities undertaken as part of the development of the Consolidated Plan, provides data related to the housing market and needs assessment. This information, along with consultation from stakeholders helped define the priority needs, goals, and objectives for housing.

Priority Needs (PN)

PN 1: New Affordable Housing – Provide resources to create new affordable rental and homeowner housing units to increase the availability of affordable housing in the city.

PN 2: Retain Affordable Housing – Provide resources to preserve viable affordable rental and homeowners housing to insure that affordable housing is maintained.

PN 3: Address housing barriers – Insure that persons and families in need of affordable housing have the opportunity to access it.

Goal 1: New Affordable Housing Opportunities – to increase the numbers of affordable housing units to insure access to affordable housing by low and moderate income persons and families

Goal 2: Affordable Housing Preservation – to preserve and enhance existing affordable housing units to insure that low and moderate income persons and families retain housing.

Outcome Indicators

- Rental units constructed
- Rental units rehabilitated
- Homeowner Housing Added
- Homeowner Housing Rehabilitated
- Direct Financial Assistance to Homebuyers

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

Table 49 - Geographic Priority Areas

1	Area Name:	Cordova
	Area Type:	Local Target area
	Revitalization Type:	Comprehensive
	Identify the neighborhood boundaries for this target area.	US 64/Interstate 40,Wolf River/Greys Creek, Memphis City Limit
	Include specific housing and commercial characteristics of this target area.	The district is a stable thriving community with strong cohesive neighborhoods. The strong commercial corridors make the area a popular destination area for retail and other commercial services. Most of the newest housing stock in the City of Memphis is located in this area.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	<p>Memphis 3.0, the comprehensive plan for the City of Memphis held public hearings which provided this information to the staff. Engage stakeholders at all stages of the process</p> <p>The process :</p> <ul style="list-style-type: none"> Seek diverse participation Promote leadership development in disadvantaged communities Develop alternative scenarios Provide ongoing and understandable information for all participants Use a variety of communication channels Continue to engage the public after plan adoption
	Identify the needs in this target area.	Addressing of pedestrian, train and cyclist safety in the area
	What are the opportunities for	Opportunities include integration more green designs in commercial properties and parking areas.

improvement in this target area?	Maintenance of commercial lots through aesthetic improvement. The targeted anchors in this area are Old Town Cordova, The intersection of Trinity Road & Germantown Parkway, Dexter Road & Germantown Parkway and the Parkside at Shelby Farms
Are there barriers to improvement in this target area?	Relatively far from downtown and the industrial and employment core. Access and amenities are not as strong as East subarea. No rail access limits industrial opportunity

Area Name:	Core City
Area Type:	Local Target area
Revitalization Type:	Comprehensive
Identify the neighborhood boundaries for this target area.	Mississippi River, EH Crump Blvd/BNSF Railroad/South Parkway, ICCN Railroad, Poplar Avenue/ East Parkway, Jackson Avenue/Hallwood Drive/Vollintine Avenue/Mansfield Street
Include specific housing and commercial characteristics of this target area.	Varied residential uses with a large number of rehabs and redevelopment. Several historic districts exist in this area making it highly desired area to live in. The commercial areas are older and are obsolete in some cases. New retailers look to the area due to its density of potential customers. The office market is anchored by the CBD and the medical district
How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Memphis 3.0, the comprehensive plan for the City of Memphis held public hearings which provided this information to the staff. The process : Seek diverse participation Promote leadership development in disadvantaged communities Develop alternative scenarios Provide ongoing and understandable information for all participants Use a variety of communication channels

	Continue to engage the public after plan adoption
Identify the needs in this target area.	<p>Encourage growth and density by improving underutilized land development</p> <p>Improve multimodal connectivity across the district.</p> <p>Ensure quality architecture and design that promotes beautiful buildings, streets, and public realm.</p> <p>Encourage civic space investments that affect economic competitiveness and quality of life</p>
What are the opportunities for improvement in this target area?	<p>Several opportunities exist for adaptive reuse in the area such as the Wonder bread factory in progress after the successful completion of the Crosstown Concourse</p> <p>The vacant property in the Washington Bottoms area is now one of the largest vacant tracts that is likely the location of major investment.</p> <p>Investing in nurture anchors at major intersections to help increase the density at key points</p> <p>This area is part of the new Enterprise Zone Program to promote reinvestment in economically depressed areas.</p> <p>The proposed anchors for this area are:</p> <p>Poplar & Danny Thomas, Madison & Danny Thomas, Lauderdale & Vance, Mississippi & Georgia, Poplar & Alabama, Ayers & JW Williams, Jackson & Hastings, Jackson & Evergreen, Poplar & Cleveland, Cleveland & Madison, Netherwood & Willett, Lamar & Mclean, Marton & Harvard, Merton & Oxford, The Pinch, St Jude, Downtown, The Edge, Memphis Medical Center, Crosstown, Methodist Hospital, Fairgrounds, South Main, Union & Belvedere, Overton Square, Peabody Place and Cooper Young.</p>
	<p>School quality is a major barrier in a subarea that otherwise has several neighborhoods that would be attractive for new infill single-family development of rehab activity.</p> <p>Office is spread over a large area making it hard to achieve the critical mass needed for a more active public realm with more foot traffic, retail, and restaurants</p> <p>Medical District struggles to attract nonmedical office users.</p>

	<p>Rush Hour traffic creates congestion.</p> <p>Some of the oldest industrial supply in the market, the size and age are a hinderance to redevelopment.</p>
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1	Area Name:	East
	Area Type:	Local Target area
	Revitalization Type:	Comprehensive
	Identify the neighborhood boundaries for this target area.	Wolf River, Germantown City Limits, Memphis City Limits, Nonconnah Creek, Mount Moriah/Mendenhall Roads
	Include specific housing and commercial characteristics of this target area220.	<ul style="list-style-type: none"> • School quality attractive for residential development • Presence of both job and residential base means residents can live and work nearby • Current favored submarket for Class A office • Well-amenitized with retail and restaurants serving the residential and employment base • Superior regional access via 240 and Poplar Ave • Very stable subarea characterized by market-driven investment <p>The targeted anchors in this area are Sear Isle School & Park, Ridgeway & Quince, Eastgate, Poplar & Truse, White Station & Quince, Poplar & Ridgeway and Hacks Cross & Winchester.</p>
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	<p>Memphis 3.0, the comprehensive plan for the City of Memphis held public hearings which provided this information to the staff.</p> <p>The process :</p> <p>Seek diverse participation</p> <p>Promote leadership development in disadvantaged communities</p> <p>Develop alternative scenarios</p>

		<p>Provide ongoing and understandable information for all participants</p> <p>Use a variety of communication channels</p> <p>Continue to engage the public after plan adoption</p>
	Identify the needs in this target area.	<p>Encourage development that promotes pedestrian and cyclist safety.</p> <p>Build connections between neighborhoods, including collaboration among existing neighborhood associations and government entities.</p> <p>Promote affordable high quality multifamily development</p>
	What are the opportunities for improvement in this target area?	<p>Improvements to the I 240 Poplar Avenue interchange will help access in the area. MATA is looking at express bus service to help provide better access to the area from other points of the city as a employment center.</p>
	Are there barriers to improvement in this target area?	<p>Top of market pricing makes development more expensive due to high land prices.</p> <p>Traffic congestion at rush hour.</p> <p>Increasingly built out.</p>

1	Area Name:	Frayser
	Area Type:	Local Target area
	Revitalization Type:	Comprehensive
	Identify the neighborhood boundaries for this target area.	ICCN RR, Wolf River, Mississippi River, Loosahatchie River/Memphis City Limits
	Include specific housing and commercial characteristics of this target area.	<p>Mixture of housing types such as single and multi-family residential homes. Most housing stock is older.</p> <p>There are several multi-family properties that are abandoned and are in dilapidated condition</p>

		Mature commercial areas along North Thomas Street, Frayser Blvd and Hollywood/Range Line underutilized and are greyfields.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	<p>Memphis 3.0, the comprehensive plan for the City of Memphis held public hearings which provided this information to the staff.</p> <p>The process :</p> <ul style="list-style-type: none"> Seek diverse participation Promote leadership development in disadvantaged communities Develop alternative scenarios Provide ongoing and understandable information for all participants Use a variety of communication channels Continue to engage the public after plan adoption
	Identify the needs in this target area.	<p>Improve bicycle and pedestrian infrastructure to support multimodal transportation options.</p> <p>Promotion of affordable, quality single and multifamily development.</p> <p>Strategically address blight and vacancy with quality infill development.</p> <p>Addressing code enforcement issues in multifamily developments.</p> <p>Improve the quality of commercial, retail and restaurant options.</p>
	What are the opportunities for improvement in this target area?	<p>Expansion of the Nike Industrial Site will provide more jobs due to its easy access to the ICCN RR main line to Chicago and New Orleans</p> <p>The targeted anchors in this area are Northgate, Frayser Plaza, Dellwood & Steele, Delano & Watkins, Corning & Watkins, Frayser & Watkins, Whitney & Overton Crossing, Frayser Village and Frayser Gateway.</p>
	Are there barriers to improvement in this target area?	<p>Less retail and fewer amenities due to low population density.</p> <p>Limited road networks and poor regional access</p> <p>Floodplains presents development challenges; increases the costs for development in the locations with the strongest highway access.</p> <p>Distance from where workforce and majors paths of of travel are concentrated.</p>

Area Name:	Jackson
Area Type:	Local Target area
Revitalization Type:	Comprehensive
Identify the neighborhood boundaries for this target area.	Summer Avenue, Wolf River, Jackson Avenue/Chelsea Avenue, Summer Avenue, ICCN Railroad
Include specific housing and commercial characteristics of this target area.	The residential uses in the area range from single-family to large multifamily apartments. Most of the housing dates from the 1950 to 1980. Most of the commercial areas are strips along Summer & Jackson Avenue which has experienced a large decline in the quality of commercial on those streets. Jackson Avenue has the most underused commercial with several obsolete structures. There has been some reinvestment in the area with a new Aldi grocery store on Summer Avenue.
How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	<p>Memphis 3.0, the comprehensive plan for the City of Memphis held public hearings which provided this information to the staff.</p> <p>The process :</p> <ul style="list-style-type: none"> Seek diverse participation Promote leadership development in disadvantaged communities Develop alternative scenarios Provide ongoing and understandable information for all participants Use a variety of communication channels Continue to engage the public after plan adoption
Identify the needs in this target area.	<p>Increase access to open space through greenway development and the greening of vacant parcels.</p> <p>Improve pedestrian and cyclist infrastructure with a focus on safety and accessibility.</p> <p>Promote urban design standards in commercial and residential areas.</p>

<p>What are the opportunities for improvement in this target area?</p>	<p>Opportunities for redevelopment include people reinvesting in their homes in the neighborhood like Berclair and Highland Heights. Several commercial properties have been redeveloped and other greyfields.</p> <p>The targeted anchors in this area are Summer & Graham, Broad Avenue, Summer & National, Graham & Chelsea, Wells Station & Reed, Well Station & Grey, Macon & Berclair, Berclair & Janice, Macon & Wells Station, Macon & Victor, Macon & Homer and Given & Isabelle</p>
<p>Are there barriers to improvement in this target area?</p>	<p>Best industrial sites are built out.</p> <p>Wolf River limits ability to develop close to I-40; larger flood plain presents development challenges by increasing development costs.</p> <p>The result of these barriers and unbuildable areas, the area has a low population density.</p>

1	<p>Area Name:</p>	Lamar
	<p>Area Type:</p>	Local Target area
	<p>Revitalization Type:</p>	Comprehensive
	<p>Identify the neighborhood boundaries for this target area.</p>	Airways Blvd, ICCN Railroad, Interstate 240, Getwell Road, Barron Avenue, Prescott Street, Park Avenue, Buntyn Street, Southern Avenue, Josephine Street, Inez Street, Spotswood Avenue
	<p>Include specific housing and commercial characteristics of this target area.</p>	<p>Mixture of housing types such as single and multi-family residential homes. Most housing stock is older.</p> <p>The commercial characteristics are old, antiquated and underutilized.</p>
	<p>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</p>	<p>Memphis 3.0, the comprehensive plan for the City of Memphis held public hearings which provided this information to the staff.</p> <p>The process :</p> <p>Seek diverse participation</p> <p>Promote leadership development in disadvantaged communities</p>

	<p>Develop alternative scenarios</p> <p>Provide ongoing and understandable information for all participants</p> <p>Use a variety of communication channels</p> <p>Continue to engage the public after plan adoption</p>
Identify the needs in this target area.	<p>Improve bicycle and pedestrian infrastructure to support multimodal transportation options.</p> <p>Promotion of affordable, high quality multifamily development.</p> <p>Strategically address blight and large scale vacancy with redevelopment and a focus on preservation and reuse of culturally significant buildings</p> <p>Promote urban design standards at commercial spaces</p>
What are the opportunities for improvement in this target area?	<p>Opportunities include repurposing vacant lots and parking for public recreation and park development initiatives</p> <p>The Historic Melrose High School is available to be redeveloped into a community asset to act as a tourism anchor for the neighborhood.</p> <p>This area is part of the new Enterprise Zone Program to promote reinvestment in economically depressed areas.</p> <p>The targeted anchors in this area are Orange Mound, Lamar & Airways, Lamar & Kimball, Brentwood Park, Park & Getwell, Getwell & Sharpe, Sherwood and Lamar & Kimball.</p>
Are there barriers to improvement in this target area?	<p>Residential areas are largely built out.</p> <p>Best industrial areas built out.</p> <p>Floodplain presents development challenges; increases the costs of development in the locations with strongest highway access.</p>

Area Name:	Mid City/University
Area Type:	Local Target area
Revitalization Type:	Comprehensive
Identify the neighborhood	Mendenhall Road/Mount Moriah Road, Interstate 240, Getwell Road, Rhodes Avenue, Prescott Street, Park Avenue, Buntyn Street, Josephine

boundaries for this target area.	Street, Inez Street, Spotswood Avenue, ICCN Railroad, Poplar Avenue, East Parkway, Summer Avenue
Include specific housing and commercial characteristics of this target area.	<p>Mixture of housing types such as single and multi-family residential homes. Most housing stock is older with several new homes constructed in existing neighborhood.</p> <p>Most of the commercial is centered around the Highland Strip, Poplar Corridor, Summer Avenue, and Getwell Road. Poplar is the most intense of all of the commercial streets because of its location with office uses to support commercial.</p>
How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	<p>Memphis 3.0, the comprehensive plan for the City of Memphis held public hearings which provided this information to the staff.</p> <p>The process :</p> <ul style="list-style-type: none"> Seek diverse participation Promote leadership development in disadvantaged communities Develop alternative scenarios Provide ongoing and understandable information for all participants Use a variety of communication channels Continue to engage the public after plan adoption
Identify the needs in this target area.	<p>Stabilize and preserve the character of neighborhoods.</p> <p>Improve pedestrian and cyclist infrastructure to increase accessibility and support multi-modal transportation options.</p> <p>Promote re-use strategies to address vacancy and concentrations of blight</p> <p>Revitalize existing distressed commercial centers.</p>
What are the opportunities for improvement in this target area?	<p>Preservation of the historic housing stock as well as reinvestment with new homes being constructed in the area further densifying the area.</p> <p>The Highland Strip development in partnership with the University of Memphis is making the area a destination for students and residents alike.</p> <p>This area is part of the new Enterprise Zone Program to promote reinvestment in economically depressed areas.</p>

	The targeted anchors in this area are High Point terrace, Summer & Graham, Poplar Plaza, South Campus of University of Memphis, Park & Getwell, University of Memphis Main Campus, Highland Strip, Binghampton gateway, Lester Park, Tillman & McAdoo, Oak Court Mall, Colonial Village and Dunn & Cherry
Are there barriers to improvement in this target area?	<p>School quality.</p> <p>Potentially higher land prices than in Core-City locations for single-family development and rehabs.</p> <p>U of Memphis has a high share of part-time students, who are less likely to live near campus and create the “college town” atmosphere than full-time students.</p> <p>Located between the two main office cores but too far from either to capture near term demand.</p>

Area Name:	North
Area Type:	Local Target area
Revitalization Type:	Comprehensive
Identify the neighborhood boundaries for this target area.	Mississippi River, Wolf River, Jackson Avenue/Hallwood Drive/Vollintine Avenue/Mansfield Street
Include specific housing and commercial characteristics of this target area.	The commercial characteristics are old, antiquated and underutilized. The single residential uses are also old and in poor shape. There has been investment in the area in Uptown with new single family and multifamily units.
How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	<p>Memphis 3.0, the comprehensive plan for the City of Memphis held public hearings which provided this information to the staff.</p> <p>The process :</p> <p>Seek diverse participation</p> <p>Promote leadership development in disadvantaged communities</p>

	<p>Develop alternative scenarios</p> <p>Provide ongoing and understandable information for all participants</p> <p>Use a variety of communication channels</p> <p>Continue to engage the public after plan adoption</p>
Identify the needs in this target area.	<p>Improve bicycle and pedestrian infrastructure to support multimodal transportation options.</p> <p>Encourage reuse of brownfield sites.</p> <p>Strategically address blight and vacancy through land assembly with infill development, open space and agricultural areas</p> <p>Increase access to fresh and healthy foods for the entire district.</p> <p>District Flooding: Address flooding and stormwater issues throughout the district.</p>
What are the opportunities for improvement in this target area?	<p>Redevelopment of lots north of Crosstown Concourse in the Klondyke Smokey city neighborhood.</p> <p>The new development of the Uptown West area along the Wolf River Harbor as the next area of redevelopment.</p> <p>This area is part of the new Enterprise Zone Program to promote reinvestment in economically depressed areas.</p> <p>The targeted anchors in this area are Harbortown, Chelsea & Thomas, Chelsea & Ayres, Firestone & Breedlove, Brown & Watkins, Jackson & Hastings, Springdale & Brown, Chelsea & Hollywood and Douglass Park</p>
Are there barriers to improvement in this target area?	<p>Best industrial sites are built out.</p> <p>Wolf River limits ability to develop close to I-40; larger flood plain presents development challenges by increasing development costs.</p> <p>Water, highway and rail barriers break up the neighborhood and limit access to the city core</p> <p>The result of these barriers and unbuildable areas, the area has a low population density.</p>

1	Area Name:	Oakhaven/Parkway Village
	Area Type:	Local Target area
	Revitalization Type:	Comprehensive
	Identify the neighborhood boundaries for this target area.	Airways Blvd, Interstate 240, TN/MS State Line, Nonconnah Creek, Hickory Hill Road, Winchester Road, Mendenhall Road, Raines Road, Clarke Road, Shelby Drive, Crumpler Road
	Include specific housing and commercial characteristics of this target area.	Mixture of housing types such as single and multi-family residential homes. Most housing stock is older. Mature commercial areas along North Thomas Street, Frayser Blvd and Hollywood/Range Line underutilized and are greyfields
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Memphis 3.0, the comprehensive plan for the City of Memphis held public hearings which provided this information to the staff. The process : Seek diverse participation Promote leadership development in disadvantaged communities Develop alternative scenarios Provide ongoing and understandable information for all participants Use a variety of communication channels Continue to engage the public after plan adoption
	Identify the needs in this target area.	Improve bicycle and pedestrian infrastructure to support multimodal transportation options. Promotion of affordable, quality single and multifamily development. Strategically address blight and vacancy with quality infill development.

		<p>Addressing code enforcement issues in multifamily developments.</p> <p>Improve the quality of commercial, retail and restaurant options.</p>
	<p>What are the opportunities for improvement in this target area?</p>	<p>Strategically address blight and vacancy by reducing block scale and encouraging infill development and open space uses.</p> <p>Encourage active enforcement around commercial centers and civic assets.</p> <p>Promote urban design standards at commercial spaces.</p> <p>Preserve and protect residential neighborhoods from industrial uses with natural buffers.</p> <p>The targeted anchors in this area are Perkins & Knight Arnold, Mendenhall & Knight Arnold, Winchester & Tchulahoma and Shelby & Tchulahoma</p>
	<p>Are there barriers to improvement in this target area?</p>	<p>Proximity to industrial is not attractive for residential development.</p> <p>High residential vacancy.</p> <p>Lack of amenities for potential office workers.</p> <p>Office tenants relocating out of submarket to preferred locations in Core City and East</p> <p>Competes for industrial with DeSoto County, which has more land available land</p> <p>Sites close to airport mostly taken, sites close to BNSF railroad even more limited</p> <p>Uses for the Mall of Memphis site limited by proximity to neighborhood.</p>

1	Area Name:	Raleigh
	Area Type:	Local Target area
	Revitalization Type:	Comprehensive

<p>Identify the neighborhood boundaries for this target area.</p>	<p>Loosahatchie River, Wolf River, Summer Avenue, Bartlett City Limits, Memphis City Limits</p>
<p>Include specific housing and commercial characteristics of this target area.</p>	<p>The commercial in the area is greatly underutilized. Especially Austin Peay Highway which has several vacant big box stores.</p> <p>The residential in the area is mostly single family residential. The median age of the housing is around 40 years old. Most of it is well maintained. Several multi-family properties dot the area along the major streets. Some of it is low/moderate income properties</p>
<p>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</p>	<p>Memphis 3.0, the comprehensive plan for the City of Memphis held public hearings which provided this information to the staff.</p> <p>Memphis 3.0, the comprehensive plan for the City of Memphis held public hearings which provided this information to the staff.</p> <p>The process :</p> <ul style="list-style-type: none"> Seek diverse participation Promote leadership development in disadvantaged communities Develop alternative scenarios Provide ongoing and understandable information for all participants Use a variety of communication channels Continue to engage the public after plan adoption
<p>Identify the needs in this target area.</p>	<p>Increase bicycle and pedestrian safety and accessibility along major corridors with infrastructure improvements.</p> <p>Strengthen commercial areas through infill and mixed retail options.</p> <p>Emphasize Old Raleigh history with attractions and development.</p> <p>Improve the quality of public facilities and civic spaces.</p>
<p>What are the opportunities for improvement in this target area?</p>	<p>Development of the Raleigh Springs Mall town center making it a community gathering place.</p>

		<p>The Nike Distribution Center and any future development will act as a employment center attracting and new residents to the area.</p> <p>The targeted anchors in this area are Raleigh Springs Town Center, Raleigh Egypt, James Road/Old Raleigh Town Center and New Covington Pike & Austin Peay</p>
	Are there barriers to improvement in this target area?	<p>Limited large road network.</p> <p>Weak regional access relative to more central submarkets.</p> <p>Rail abuts residential.</p> <p>Floodplain presents development challenges; increases the costs of development in the locations with the strongest highway access.</p>

1	Area Name:	South
	Area Type:	Local Target area
	Revitalization Type:	Comprehensive
	Identify the neighborhood boundaries for this target area.	Mississippi River, BNSF Railroad, EH Crump Blvd, Interstate 240, Interstate 55, Nonconnah Creek, McKellar Lake
	Include specific housing and commercial characteristics of this target area.	<p>Mixture of housing types such as single and multi-family residential homes. Most housing stock is older and in average to poor shape.</p> <p>Commercial is spread inside the neighborhoods as well as Third Street, Bellevue Blvd. The largest commercial cluster is Southgate Shopping Center. The center is dated and underutilized.</p>
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	<p>Memphis 3.0, the comprehensive plan for the City of Memphis held public hearings which provided this information to the staff.</p> <p>The process :</p> <p>Seek diverse participation</p> <p>Promote leadership development in disadvantaged communities</p> <p>Develop alternative scenarios</p>

		<p>Provide ongoing and understandable information for all participants</p> <p>Use a variety of communication channels</p> <p>Continue to engage the public after plan adoption</p>
	Identify the needs in this target area.	<p>Improve bicycle and pedestrian infrastructure to support multimodal transportation options.</p> <p>Promotion of affordable, quality multifamily development.</p> <p>Strategically address blight and vacancy with building redevelopment and open space and agricultural uses</p> <p>Encouraging active code enforcement issues around commercial centers and civic assets.</p>
	What are the opportunities for improvement in this target area?	<p>Opportunities include repurposing vacant lots and parking for public recreation and park development initiatives</p> <p>Southgate Shopping Center is being redeveloped and updated to attract new tenants to the area.</p> <p>The targeted anchors in this area are Third & Crump, Neptune & Walker, Mississippi & Walker, Third & Belz, Lauderdale & Mallory, Lauderdale & Rosewood, Soulsville, Kerr & Gaither, Elvis Presley & Alcy and South and Alcy Ball.</p>
	Are there barriers to improvement in this target area?	<p>Obsolete supply for which redevelopment/cleanup costs are high, particularly given that much of the supply is on small parcels that would require assembly to accommodate new users.</p> <p>Limited amenities for residential</p> <p>Few remaining industrial sites.</p>

1	Area Name:	Southeast
	Area Type:	Local Target area
	Revitalization Type:	Comprehensive

<p>Identify the neighborhood boundaries for this target area.</p>	<p>Nonconnah Creek, Winchester Road, Mendenhall Road, Raines Road, Clarke Road, Shelby Drive, Crumpler Road, Lake Valley Drive, Riverdale Road/Memphis City Limits</p>
<p>Include specific housing and commercial characteristics of this target area.</p>	<p>The housing is modern tract housing mixed with multifamily properties. Most of the housing dates from 1970 to the present.</p> <p>There is a over abundance of commercial property in this area. A good portion of it is underutilized and vacant.</p>
<p>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</p>	<p>Memphis 3.0, the comprehensive plan for the City of Memphis held public hearings which provided this information to the staff.</p> <p>The process :</p> <ul style="list-style-type: none"> Seek diverse participation Promote leadership development in disadvantaged communities Develop alternative scenarios Provide ongoing and understandable information for all participants Use a variety of communication channels Continue to engage the public after plan adoption
<p>Identify the needs in this target area.</p>	<p>Incentivize local businesses and local jobs in current commercial areas.</p> <p>Restructure building placement and parking to maximize aesthetics, curb appeal and economic development.</p> <p>Hold property owners accountable through proactive enforcement of codes and regulations to fight blight.</p> <p>Improve connectivity, mobility, safety, an aesthetics/comfort along streets while calming traffic and supporting transit service.</p>
<p>What are the opportunities for improvement in this target area?</p>	<p>Improving accessibility through the district for and residents.</p> <p>Raw land for new land developments is shovel ready</p> <p>The targeted anchors in this area are Kirby & Winchester, Winchester & Ridgeway, and Kirby & Raines.</p>

Are there barriers to improvement in this target area?	Residential are far from SH 385, The primary access corridor Far from rail and Lamar Avenue industrial corridor.
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Area Name:	Westwood
Area Type:	Local Target area
Revitalization Type:	Comprehensive
Identify the neighborhood boundaries for this target area.	I 55, Airways Blvd, TN/MS State Line, ICCN RR, Winchester Road, Third St, Horn lake Road, McKellar Lake, Mississippi River
Include specific housing and commercial characteristics of this target area.	<p>Mixture of housing types such as single residential homes. Most housing stock is older.</p> <p>The commercial is spotty and not intense and is mostly neighborhood oriented.</p> <p>Convenient to Core-City and Mississippi</p> <ul style="list-style-type: none"> • Shovel-ready availability for Industrial • Superior rail and intermodal access • Port access • Convenient to airport
How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	<p>Memphis 3.0, the comprehensive plan for the City of Memphis held public hearings which provided this information to the staff.</p> <p>The process :</p> <p>Seek diverse participation</p> <p>Promote leadership development in disadvantaged communities</p> <p>Develop alternative scenarios</p> <p>Provide ongoing and understandable information for all participants</p> <p>Use a variety of communication channels</p>

	Continue to engage the public after plan adoption
Identify the needs in this target area.	Strategically address blight and vacancy through land assembly with infill development, agricultural uses. Improve pedestrian and cyclist infrastructure to increase accessibility and support multi-modal
What are the opportunities for improvement in this target area?	Opportunities include repurposing vacant lots and parking for public recreation and park development initiatives The Memphis Greenprint has proposed acquiring property that flooded in the 2011 flood to be used as flood detention areas for future flooding. The targeted anchors in this area are Third & Weaver, Third & Ford, Third & Fairway, Levi Library and Ford & King
Are there barriers to improvement in this target area?	No new supply of residential. Office: Not currently an office submarket, not expected to capture future office demand. Industrial: Continued development of Pidgeon Industrial Park. Limited sites after buildout. Retail: No new supply due to lack of residential; growth.

Area Name:	Whitehaven
Area Type:	Local Target area
Revitalization Type:	Comprehensive
Identify the neighborhood boundaries for this target area.	I 55/240, Airways Blvd, TN/MS State Line, ICCN RR, Winchester, Third St
Include specific housing and commercial characteristics of this target area.	Mixture of housing types such as single and multi-family residential; homes. Most housing stock is older.

	<p>Mature commercial areas along Winchester, Shelby Drive, and Elvis Presley that are underutilized and are greyfields.</p> <p>Industrial uses like light manufacturing and warehousing are located near the north of the area near the interstate</p> <ul style="list-style-type: none"> • I-55 and 240 access • Rail access • Convenient to airport • Some large sites remain • Convenient to Core-City and Mississippi • Middle-income neighborhood with high home-ownership rate and good midcentury, single-family building stock
<p>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</p>	<p>Memphis 3.0, the comprehensive plan for the City of Memphis held public hearings which provided this information to the staff.</p> <p>The process :</p> <ul style="list-style-type: none"> Seek diverse participation Promote leadership development in disadvantaged communities Develop alternative scenarios Provide ongoing and understandable information for all participants Use a variety of communication channels Continue to engage the public after plan adoption
<p>Identify the needs in this target area.</p>	<p>Addressing of blight in vacant multifamily and major structures within anchors and along major streets.</p> <p>Improve pedestrian and cyclist infrastructure to increase accessibility and safety along major corridors.</p> <p>Improve the quality of commercial, retail and restaurant options to encourage local spending in the district from residents and tourists.</p>

	Repurpose vacant lots and parking for public and park development activities
What are the opportunities for improvement in this target area?	<p>Opportunities include repurposing vacant lots and parking for public recreation and park development initiatives</p> <p>Improving accessibility through the district for tourists and residents.</p> <p>Redevelopment and expansion of Graceland and related uses.</p> <p>The targeted anchors in this area are Whitehaven Plaza, Southbrook & Southland Mall and Southwest Tennessee Community College.</p>
Are there barriers to improvement in this target area?	<p>Residential: Some rehab activity: opportunity for public incentives to ensure area stability as residents age.</p> <p>Office: no new supply; office will concentrate at major established office cores.</p> <p>Industrial: Remaining greenfield site need to be prepped and incentivized, potential long term redevelopment of Bell Blvd Park with public incentives.</p> <p>Retail: Limited opportunity due to lack of residential growth and large amount of recently delivered retail at Graceland expansion to serve tourist base.</p>

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

Throughout Memphis, median household incomes, housing values, and average rent prices differ by neighborhood and at the Census tract level. For some areas, the differences in income and housing can be stark. Areas like Core and parts of South Memphis are experiencing new rental and private developments whereas Cordova, Raleigh, and East Memphis districts are relatively stable in their housing market and could even afford to see some new development or housing renovations. Depending on a household's financial state, these changes can help to boost market-rate housing values but may send some to seek housing elsewhere. The Memphis 3.0 Comprehensive Plan has taken an anchor-based approach for future investment in the City, as investing in these anchors can support and stabilize the neighborhoods around them. A Community or Citywide Anchor is a collection of places that include multiple uses and serve the neighborhoods around them. This could include a church, a restaurant, a retail center, an office building, and an apartment building. By focusing investment in anchors, the City can prioritize its funding and have a more prominent impact on the areas being served.

The City's Housing Opportunities for Persons with AIDS (HOPWA) Grant Program provides assistance to low-income individuals diagnosed with HIV/AIDS and their family members living with them. The program is part of the City's strategy to provide housing and supportive services to low-income members of special needs populations. Programs funded with HOPWA funds must serve persons with HIV/AIDS living in Fayette, Shelby and Tipton counties in Tennessee, DeSoto, Marshall, Tate and Tunica counties in Mississippi, and Crittenden County in Arkansas.

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

1	Priority Need Name	New Affordable Housing
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Families with Children Elderly Public Housing Residents
	Geographic Areas Affected	Lamar, North, Oakhaven/Parkway Village, South, and Frayser
	Associated Goals	New Affordable Housing Opportunities
	Description	Provide resources to create new affordable rental and homeowner housing units to increase the availability of affordable housing in the City
	Basis for Relative Priority	All priority needs in the housing priority category were described as high priorities relative to each other.
	2	Priority Need Name
Priority Level		High
Population		Extremely Low Low Moderate Middle Families with Children Elderly
Geographic Areas Affected		Citywide

	Associated Goals	Affordable Housing Preservation
	Description	Provide resources to preserve viable affordable rental and homeowners housing to insure that affordable housing is maintained
	Basis for Relative Priority	All priority needs in the housing priority category were described as high priorities relative to each other.
3	Priority Need Name	Address housing barriers
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Families with Children Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or other Addictions Persons with HIV/AIDS and their families Victims of Domestic Violence
	Geographic Areas Affected	Frayser, Lamar, North, Oakhaven/Parkway Village, Raleigh, South, and Whitehaven
	Associated Goals	New Affordable Housing Opportunities Affordable Housing Preservation
	Description	Insure that persons and families in need of affordable housing have the opportunity to access it
	Basis for Relative Priority	All priority needs in the housing priority category were described as high priorities relative to each other.
	4	Priority Need Name

	Priority Level	High
	Population	Extremely Low Low Moderate Middle Families with Children Elderly
	Geographic Areas Affected	Frayser, Lamar, North, Oakhaven/Parkway Village, Raleigh, South, and Whitehaven
	Associated Goals	Neighborhood Revitalization
	Description	support efforts aimed at revitalization or stabilization of underserved neighborhoods, coordinating with strategies identified in Memphis 3.0
	Basis for Relative Priority	All priority needs in the non-housing community development priority category were described as high priorities relative to each other.
5	Priority Need Name	Access to employment and other economic opportunities
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Families with Children Elderly Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or other Addictions Persons with HIV/AIDS and their families Victims of Domestic Violence

	Geographic Areas Affected	Frayser, Lamar, Mid City/University, North, Oakhaven?, Raleigh, South?, and Whitehaven
	Associated Goals	Economic Development Create Opportunities for Self-sufficiency
	Description	support projects that improvement the economic stability of people and neighborhoods.
	Basis for Relative Priority	All priority needs in the non-housing community development priority category were described as high priorities relative to each other.
6	Priority Need Name	Access to public services and facilities
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Families with Children Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or other Addictions Persons with HIV/AIDS and their families Victims of Domestic Violence
	Geographic Areas Affected	Frayser, Raleigh, Lamar, North, and South
	Associated Goals	Create Opportunities for Self-sufficiency Provide support to homeless populations
	Description	support for public services necessary to assist the homeless, populations with special needs, and others to get the resources necessary to enhance self-sufficiency and quality of life in daily living. Support for public facilities and improvements that enhance neighborhood revitalization efforts.

	Basis for Relative Priority	All priority needs in the non-homeless special needs, homeless, and non-housing community development priority categories were described as high priorities relative to each other.
7	Priority Need Name	Housing Assistance to special needs populations
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Families with Children Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or other Addictions Persons with HIV/AIDS and their families Victims of Domestic Violence
	Geographic Areas Affected	Citywide
	Associated Goals	Provide housing resources for Special Needs Populations
	Description	Housing assistance, including Emergency Housing, Tenant Based Rental Assistance, and Permanent Supportive Housing, for special needs populations including the elderly, those affected by HIV/AIDS, victims of domestic violence, the elderly, Individuals with substance abuse, Individuals with mental illness, Individuals with a physical or developmental disability
	Basis for Relative Priority	All priority needs in the non-homeless special needs priority category were described as high priorities relative to each other.
8	Priority Need Name	Assistance to homeless populations and those at risk of becoming homeless
	Priority Level	High

Population	Chronic Homeless Individuals Families with Children Mentally Ill Chronic Substance Abuse Veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
Geographic Areas Affected	Citywide
Associated Goals	Provide support to homeless populations Create Opportunities for Self-sufficiency
Description	prevention, prioritization of housing resources for vulnerable individuals and families, developing and maintaining permanent housing (including increased production of subsidized housing for homeless persons), and focusing ESG resources on rapid rehousing, supportive services, including disability application assistance, coordinated entry, and emergency shelter (especially free and low-barrier)
Basis for Relative Priority	This priority need under the homeless priority areas was described as being high relative to other priority needs.

Table 50 – Priority Needs Summary

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	The very-low and low-incomes of special needs populations and the lack of permanent and housing units for these populations. HCD will continue to use HOME funds for rental assistance and CDBG for related support services.
TBRA for Non-Homeless Special Needs	There is an insufficient number of affordable rental housing for persons living with HIV/AIDS. HOPWA providers have requested and will utilize a portion of the HOPWA allocation for TBRA.
New Unit Production	The condition of existing affordable rental housing and the need for additional affordable rental housing units for low and very-low income residents supports the allocation of funds to the development of affordable rental housing units. HOME funds will be provided to CHDOs for this purpose.
Rehabilitation	The condition of existing affordable rental housing and owner-occupied housing and the need for additional affordable rental housing units for low and very-low income residents supports the allocation of funding to rehabilitation activities. HOME funds will be provided to CHDOs for this purpose and CDBG funds will be used to fund partner agencies to undertake rehabilitation activities.
Acquisition, including preservation	The potential for acquisition will be influenced by the market characteristics identified in the residential market analysis and will support affordable housing activities. HOME funds will be used to assist eligible homebuyers to acquire a home.

Table 51 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

The Five-Year Consolidated Plan must identify the federal, state, local and private resources expected to be available to the City to address priority needs and specific objectives identified in the Strategic Plan. These resources are identified in Table 52.

The following federal entitlement resources will be available during fiscal year 2020 (program year 2019), which begins on July 1, 2019 and ends on June 30, 2020. The Consolidated Plan describes projects and activities that are ongoing and may be funded with prior year funds. The projects on the listing of proposed projects table are only those that HCD plans to spend FY2020 Federal entitlement funds received from HUD and CDBG and HOME Program Income. The expected amounts for the remaining years under the this consolidated plan is estimated based on the current year funding allocations.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Community Development Block Grant	public/federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	\$6,647,099	\$1,450,000	0	\$7,347,099	29,388,396	Expected amounts reflect level funding based on 2020 allocations.
HOME	public/federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	\$3,394,354	\$50,000	0	\$3,444,354	13,777,416	Expected amounts reflect level funding based on 2020 allocations.

Housing Opportunities for Persons With AIDS	public/federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	\$3,532,093	0	0	3,352,093	13,408,372	Expected amounts reflect level funding based on 2020 allocations.
Emergency Solutions Grant	public/federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	\$558,874	0	0	558,874	2,235,496	Expected amounts reflect level funding based on 2020 allocations.

Table 52 - Anticipated Resources

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied.

Other resources expected to be available for housing and community development activities include foundations and other private sources, State resources, and other non-entitlement Federal sources. In the 2020 fiscal year, the City of Memphis will provide General Funds and Capital Improvement Funds that will be used to develop infrastructure, housing, social and economic initiatives. Other sources of leveraged resources may include low-income housing and historic tax credits, new markets tax credits, and private-sector equity investments that will finance redevelopment efforts in conjunction with Choice Neighborhoods and other development projects.

During the 2020 fiscal year, HCD will continue to leverage its federal entitlement dollars through its partnerships with other government agencies, mortgage companies, lenders, and private investors in the implementation of housing and other development projects that will generate additional funds. HUD requires a match of 25% for HOME and 100 % for ESG funds. The City will require Community Housing Development Organizations (CHDOs) and agencies that receive Emergency Shelter Grant funds to provide their own match with eligible non-federal sources. The competitive grant application process, the Strategic Community Investment Fund (SCIF) that HCD uses for entitlement funds, such as CDBG, HOME, ESG and HOPWA, require commitments from other funding sources.

The City of Memphis has several business and economic development programs that use federal entitlement funds and city funds in order to leverage additional funds from other sources. The Business Development Center (BDC) a unit of The Office of Business Diversity and Compliance (OBDC) provides technical assistance to small, minority, and women business enterprises. The BDC houses multiple services, programs, and agencies to address this goal. The Center also partners with the Economic Development Growth Engine (EDGE) and the Greater Memphis Chamber to provide information about incentives to existing businesses, work to attract new businesses, and develop a plan for economic opportunities.

The City of Memphis Micro-Loan Fund Program is access to capital from \$2,500 to \$35,000 to enhance job growth and/ or retention by providing

M/W/SBEs with alternative financing. The City of Memphis Grow Memphis Fund is a partnership with the National Development Council (NDC) to provide eligible M/W/SBEs with access to capital beyond that available from conventional lending sources with loan amounts up to 2 million to support job creation and expansion of businesses. The Contractor's Assistance Program is designed to assist small, minority, and women contract firms by providing assistance with technical assistance, bonding, insurance, and capital.

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan.

The City of Memphis has an inventory of publicly owned land. There are a number of public agencies in Memphis that have or manage publicly owned land. These include the Shelby County Land Bank (which oversees properties that have been taken for nonpayment of property taxes), Shelby County government, the Blight Authority, Memphis City government, Memphis Housing Authority, and HCD. City of Memphis also has a vigilant partnership with community-based organizations. Neighborhood Preservation, one of the City's strongest partners promotes neighborhood revitalization by collaboratively developing practical and sustainable resolutions to blighted properties and to the systems that lead to widespread neglect, vacancy and abandonment of real estate. Working with code enforcement officers, local leaders, businesses, and other stakeholders, the organization work to change the state and local policy, systems, and processes in hopes of reducing number of vacant and abandoned properties.

The City of Memphis plans to put a rental property registry ordinance in place during the first Quarter of FY20 — with hopes that the blight-fighting measure will be in place by the December of 2019. The creation of a rental property registry will ensure that the City of Memphis has the tools needed to properly monitor and track rental properties. It can then use data-driven decisions to focus resources on those that have a history of code violations. The City's planned rental property registry is also intended to help combat blight and ensure accountability among property owners. Such a registry would require rental property owners to have a local, registered agent for inquiries regarding code violations and other matters.

In many cases, nonprofits can access property at reduced cost for activities that support their goals and they make requests for properties directly. As part of major revitalization initiatives, including Choice Neighborhoods, HCD and MHA in partnership with their development partners evaluates whether there are publicly owned properties that may be available to use as part of the revitalization efforts.

Lastly, fighting blight and promoting economic equity and affordable housing are among the tenets of the Memphis 3.0 comprehensive land-use plan. The city also plans to advocate for tax changes that would encourage affordable housing and institute policies to incentivize it. Such measures are seen as a key way to promote economic opportunity and encourage infill development.

Discussion

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of Memphis Division of Housing and Community Development	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	Jurisdiction
Memphis Housing Authority	PHA	Public Housing neighborhood improvements	Jurisdiction
Community Alliance for the Homeless	Non-profit organizations	Homelessness Planning	Jurisdiction
Hope House	Non-profit organizations	Non-homeless special needs	Jurisdiction
CASE MANAGEMENT, INC.	Non-profit organizations	Non-homeless special needs	Jurisdiction
Meritan	Non-profit organizations	Non-homeless special needs	Jurisdiction
FRIENDS FOR LIFE	Non-profit organizations	Non-homeless special needs	Jurisdiction
ASSOCIATED CATHOLIC CHARITIES	Non-profit organizations	Non-homeless special needs	Jurisdiction
MIFA	Non-profit organizations	Homelessness Non-homeless special needs	Jurisdiction
Karat Place	Non-profit organizations	Homelessness Non-homeless special needs	Jurisdiction
Hospitality Hub	Non-profit organizations	Homelessness	Jurisdiction
SHIELD, Inc.	Non-profit organizations	Homelessness	Jurisdiction
YWCA	Non-profit organizations	Non-homeless special needs	Jurisdiction
Agape Child & Family Services, Inc.	Non-profit organizations	Homelessness Non-homeless special needs	Jurisdiction

Barron Heights CDC	CHDO	Homelessness Non-homeless special needs	Jurisdiction
Mid-South Food Bank	Non-profit organizations	Non-homeless special needs	Jurisdiction
Lowenstein House	Non-profit organizations	Non-homeless special needs	Jurisdiction
CasaLuz	Non-profit organizations	Non-homeless special needs	Jurisdiction
Synergy Treatment Center	Non-profit organizations	Non-homeless special needs	Jurisdiction
Kindred Place	Non-profit organizations	Non-homeless special needs	Jurisdiction
Creative Aging Memphis	Non-profit organizations	Non-homeless special needs	Jurisdiction
YWCA of Greater Memphis	Non-profit organizations	Non-homeless special needs public services	Jurisdiction
Family Safety Center	Non-profit organizations	Homelessness Non-homeless special needs	Jurisdiction
Memphis Child Advocacy Center	Non-profit organizations	Non-homeless special needs	Jurisdiction

Table 53 - Institutional Delivery Structure

Assess Strengths and Gaps in the Institutional Delivery System

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	
Mortgage Assistance	X		
Rental Assistance	X	X	X
Utilities Assistance	X	X	
Street Outreach Services			
Law Enforcement	X		X
Mobile Clinics	X	X	
Other Street Outreach Services	X	X	X

Supportive Services			
Alcohol & Drug Abuse	X	X	X
Child Care	X	X	
Education	X	X	X
Employment and Employment Training	X	X	X
Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills	X	X	X
Mental Health Counseling	X	X	X
Transportation	X	X	X
Other			
Other			

Table 54 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

The service delivery system includes a range of housing and supportive services for a wide range of subpopulations. We have a centralized intake for homeless families, and a coordinated assessment process for adults unaccompanied by children. There are street outreach teams, mainstream benefit supports, targeted outreach to veterans and individuals with mental illness. For chronically homeless individuals, there are 629 units of Permanent Supportive Housing. With funding from Shelby County, we launched an Assertive Community Treatment team that provides intensive support services (mental health, substance abuse, vocational counseling, peer support, and life skills assistance) to chronically homeless individuals housed in several different permanent housing programs who need additional assistance to remain housed. Despite a call for a reduction of 50% in the number of transitional housing units over 5 years based on research questioning the effectiveness of this approach, programs that operate without public funding (typically faith-based recovery programs) have continued to open or expand. We have transitional housing units for families with children, veterans, and single individuals in recovery from substance abuse and/or mental illness. We have limited free shelter for single individuals and families with children and a more significant and growing focus on rapid rehousing for families with children.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

Our key strengths include the centralized intake process that seeks to prevent homelessness for at risk families and match families who have no choice but to enter homelessness with the best fit intervention. Our Coordinated Entry to target the most vulnerable individuals for permanent supportive housing through a validated assessment tool is also a key to prioritize families in need and is a recently added strength. We have a relatively strong network of mental health providers who offer services at no charge for persons with significant behavioral health challenges as well as relatively affordable housing stock. This and lenient occupancy laws allow special needs populations to survive on extremely low incomes through shared housing strategies. Our primary gaps are for permanent housing options for individuals or families with no income, disability application assistance, free shelter for at least three weeks for unaccompanied men and women, and permanent housing for high service need homeless families with children. Finally, we have struggled to identify appropriate housing options for victims of domestic violence.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

HCD will continue coordination with the Community Alliance for the Homeless and Continuum of Care committees to identify ways to overcome gaps for permanent housing options for individuals and families with no income, disability application assistance, free shelter for unaccompanied men and women, and permanent housing for high service need homeless families with children. We have identified priority strategies and objectives in AP-20, 23, and 65. These include continued emphasis on prioritization of housing resources for vulnerable individuals and families; increased production of subsidized housing for homeless persons, and focusing ESG resources on rapid rehousing, outreach, disability application assistance, coordinated entry, and free shelters.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Neighborhood Revitalization	2020	2024	Non-Housing Community Development	Raleigh Whitehaven Frayser Cordova Core City East Lamar Southeast Jackson Mid City Westwood Oakhaven	Investment in underserved neighborhoods	CDBG: \$3,500,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 2500 Persons Assisted Other: 200 Other
2	Economic Development	2020	2024	Non-Housing Community Development	Raleigh Whitehaven Frayser Cordova Core City East Lamar Southeast Jackson Mid City Westwood Oakhaven	Access to employment and other economic opportunities	CDBG: \$3,000,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 2500 Persons Assisted Facade treatment/business building rehabilitation: 5 Business Jobs created/retained: 200 Jobs Businesses assisted: 25 Businesses Assisted

3	Create Opportunities for Self Sufficiency	2020	2024	Homeless Non-Homeless Special Needs Non-Housing Community Development		Access to public services and facilities	CDBG: \$2,500,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 18500 Persons Assisted
4	Provide Housing Resources for Special Needs Populations	2020	2024	Non-Homeless Special Needs		Housing assistance to special needs populations	CDBG: \$350,000 HOPWA: \$17,000,000 HOME: \$750,000	Public service activities for Low/Moderate Income Housing Benefit: 1300 Households Assisted Tenant-based rental assistance / Rapid Rehousing: 980 Households Assisted Homelessness Prevention: 1975 Persons Assisted HIV/AIDS Housing Operations: 230 Household Housing Unit

5	Provide Support to Homeless Populations	2020	2024	Homeless		Assistance to homeless populations and those at risk of becoming homeless	CDBG: \$2,075,000 ESG: \$2,790,000	<p>Public service activities other than Low/Moderate Income Housing Benefit: 950 Persons Assisted</p> <p>Public service activities for Low/Moderate Income Housing Benefit: 47000 Households Assisted</p> <p>Tenant-based rental assistance / Rapid Rehousing: 8325 Households Assisted</p> <p>Homeless Person Overnight Shelter: 520 Persons Assisted</p> <p>Homelessness Prevention: 685 Persons Assisted</p> <p>Other: 215 Other</p>
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6	New Affordable Housing Opportunities	2020	2024	Housing		New Affordable Housing Address Housing Barriers	CDBG: \$700,000 HOME: \$10,000,000	Public service activities for Low/Moderate Income Housing Benefit: 1500 Households Assisted Rental units constructed: 145 Household Housing Unit Homeowner Housing Added: 25 Household Housing Unit Direct Financial Assistance to Homebuyers: 170 Households Assisted
7	Affordable Housing Preservation	2020	2024	Housing		Retain Affordable Housing Address Housing Barriers	CDBG: \$1,500,000 HOME: \$1,500,000	Rental units rehabilitated: 20 Household Housing Unit Homeowner Housing Rehabilitated: 150 Household Housing Unit

Table 55 – Goals Summary

Goal Descriptions

1	Goal Name	Neighborhood Revitalization
	Goal Description	Strengthen neighborhoods through a variety of strategic neighborhood revitalization efforts.
2	Goal Name	Economic Development
	Goal Description	Create pathways for people, businesses, and neighborhoods to have economic opportunities.
3	Goal Name	Create Opportunities for Self Sufficiency
	Goal Description	Create opportunities through programs and facilities that offer services aimed at addressing obstacles for self-sufficiency.
4	Goal Name	Provide Housing Resources for Special Needs Populations
	Goal Description	Connect populations with a special needs to existing housing resources and create new housing resources.
5	Goal Name	Provide Support to Homeless Populations
	Goal Description	Support facilities, housing, and services for homeless populations.
6	Goal Name	New Affordable Housing Opportunities
	Goal Description	Increase the numbers of affordable housing units to insure access to affordable housing by low and moderate income persons and families.
7	Goal Name	Affordable Housing Preservation
	Goal Description	Preserve and enhance existing affordable housing units to insure that low and moderate income persons and families retain housing.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2) Over the next five years, in accordance with HOME 91.315(b)(2), Memphis plans to provide affordable housing assistance to a minimum of 78 very-low to moderate income families through the Down Payment Assistance, CHDO, and Tenant Based Rental Assistance Programs.

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

N/A

Activities to Increase Resident Involvement

The new Office of Community Engagement and MHA's partner, USI (Urban Strategies, Inc) are working to increase the number of community partners that will assist residents with becoming self-sufficient as well as preserve the quality of life for the elderly and disabled.

MHA specifically promotes the need for education, financial literacy, youth development activities and homeownership. Digital connectivity for residents is a key component for keeping residents involved, as they will have access to all of MHA's website and social media accounts (Facebook, Twitter) and any opportunity will be immediately accessible. MHA also will provide more activities for residents via the resident associations that focus upon health, job training/ job placement, athletic and social programs.

Is the public housing agency designated as troubled under 24 CFR part 902?

No

Plan to remove the 'troubled' designation

N/A

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

There are a number of barriers to the development, maintenance, and improvements to affordable housing in the City of Memphis. Many of these are related to public policies, including policies affecting land and other property, land use controls, zoning ordinances, and building codes.

Since the 1970s, City and County policies of encouraging sprawl on the edges of the City and beyond have contributed to disinvestment within the inner- and middle-city. It has exacerbated a flight to the suburban fringe by middle and upper middle class citizens of all races and ethnicities. In general, they have left their homes abandoned in the wake of this sprawl.

Most of the new construction in the inner city is not affordable for low and moderate income families. Also no developers are developing housing for large families with three, four, and five bedrooms.

The State of Tennessee does not provide significant financial assistance to local governments for housing, community development and/or transportation that includes funding prioritization or linking funding on the basis of local regulatory barrier removal activities.

The State does not have a legal or administrative requirement that local governments undertake periodic self-evaluation of regulations and processes to assess their impact upon housing affordability to address these barriers to affordability.

The City does not have an explicit policy that adjusts or waives existing parking requirements for all affordable housing developments. The City does not provide for expedited permitting and approvals for all affordable housing projects in the community.

The City has not established a single, consolidated permit application process for housing development that includes building, zoning, engineering, environmental, and related permits nor does it conduct concurrent, not sequential review for all required permits and approvals.

The City does not give “as-of-right” density bonuses sufficient to offset the cost of building below market units as an incentive for any market rate residential development that includes a portion of affordable housing. Within the past five years, the City has not modified infrastructure standards and/or authorized the use of new infrastructure technologies to significantly reduce the cost of housing, although this is under study.

Credit problems are consistent barriers affecting both homeownership and rental which limits people to substandard housing options as there are fewer options for those with poor credit. Additionally, in recent years, there has been a lack of funding for legitimate housing counseling programs which puts people at risk for scams.

Efforts by affordable housing developers are often overshadowed by blight conditions in neighborhoods.

Programs for the development of elderly housing have all but gone away and there is a lot of competition to refinance as well as stricter requirements for insurance on loans for existing properties.

Public transit routes are barriers particularly as it relates to infill housing development in neighborhoods. Recent changes in routes have made it difficult for people to get from home to work.

It is difficult to assemble and develop property in the City due to tax arrears, environmental concerns, title issues, and foreclosures, many of which require change in State law.

Since there are no longer government sponsored credit enhancement agencies, it is increasingly difficult to finance multifamily projects. While we have had a seven year trend from ownership to rental, developers are not able to get finance for rental projects.

The economy has made it much more difficult to anticipate what can potentially cause clients to default on rental or mortgage payments, which requires a great deal more intensive services, case management and counseling.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

- Coordinate with Blight Authority of Memphis on issues related to blight and vacant properties affecting core city neighborhoods

- Educate non-profit and for-profit developers and lenders about current tools available for the production of affordable housing. This includes the Blight Elimination Program, which allows for qualified nonprofits to apply for loans of up to \$25,000 to cover the cost of acquiring an abandoned home, demolishing it, and greening and maintaining the property. The greened lot can then be transformed into new affordable housing or another use approved by the Tennessee Housing Development Agency (THDA) for the stabilization of the surrounding neighborhood. THDA monitors the completion of each project and forgives the loan after three years, or sooner for certain uses. THDA is currently looking into expanding the program to include blighted multi-family properties as well as single-family
- The City is underway with a major code enforcement reform which will include changes to anti-neglect codes and more efficient enforcement. Beginning in the summer of 2016, the City began to examine ways to streamline and improve code enforcement and to implement strategic reforms. The changes will improve communication and use fewer resources to address the same problems.
- Facilitate discussions with for-profit and not-for-profit housing producers and lenders regarding how to overcome impediments to the production of accessible, affordable housing
- Encourage for-profit and not-for-profit housing developers to consider partnering on affordable, accessible and large unit housing projects. Develop and coordinate resources to support the development of affordable housing.
- Shelby County Government received a \$60 million federal grant to improve its resiliency over the next three years. These funds will be used in local areas impacted by the flooding in 2011 that impacted several low and moderate income communities in Shelby County. These areas include the Boxtown and Nutbush communities where several homes were inundated by floodwaters. The proposed action is to acquire homes that were flooded and buy out residents to move to safer newer homes. There are plans to do stream modifications to increase wetland area to aid in flood water detention and levee construction.
- The Tennessee General Assembly in their recent session has affirmed its support for affordable housing by introducing several bills to help preserve neighborhoods. This includes:
 - Support for extension of the Neighborhood Preservation Act to include any county or city that has formed a land bank.
 - Reduction in the number of unrelated persons living in a single-family residence from eight to six for sober living homes.
 - Bill requiring THDA to research the availability of affordable rental housing in every county in the state annually to determine where there is a shortage of affordable

housing. The local assessor will base the tax assessment on its value in its current use as affordable housing.

SP-60 Homelessness Strategy – 91.215(d)

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

We have operated a central intake and assessment for all families facing homelessness since 2009. It includes a 24/7 phone-based screening, as well as face-to-face intake and assessment during the business day. We have a coordinated entry for single individuals that include the Vulnerability Index & Service Prioritization Decision Assistance Tool (VI-SPDAT 2.0) and a second-level assessment, the Full-SPDAT. The Hospitality Hub and the H.O.P.E. organizations provide the initial vulnerability screenings using the VI and outreach workers complete the second-level assessment for those whose score indicates the need for permanent supportive housing. Priority access to permanent supportive housing resources offered by local CoC agencies is given based on the level of vulnerability. All individuals that score higher than a 3 on the VI-SPDAT are placed on a By-Name List which is reviewed weekly with agency providers and outreach. Additionally, CAFTH's Coordinated Entry Facilitator assists with organizing referrals and communicating with outreach workers and agency providers to ensure referrals are occurring outside of the weekly meetings. Outreach workers are employed through Case Management, Inc.'s PATH program and Catholic Charities.

Addressing the emergency and transitional housing needs of homeless persons

Memphis has identified the need for low-barrier emergency shelters, and specifically additional beds for single women and families with children. There are no free shelters in Memphis and Shelby County for men. The RHY funding stream for emergency shelter beds for youth did not get renewed either. We have worked diligently with independent shelters and faith-based groups to encourage a low-barrier approach as well as swiftly accessing the new Coordinated Entry System. Outreach has a specific plan for going to emergency shelters in order to do the vulnerability assessments and engage with consumers that may be too vulnerable to access the system on their own. With the increase of youth-specific programs, we have also been able to provide other emergency solutions such as hotel stays for those not old enough to enter a shelter. Memphis Department of Corrections as well as multiple hospitals now inform CAFTH when they are taking someone to emergency shelter, so we can be proactive on the front and in getting them into Coordinated Entry.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

Coordinated Entry allows our CoC to not only house swiftly, but appropriately. Through outreach and case conferencing we are assigning units for success. With that referral comes prior months of case management, transition planning, and resource access. Our programs work hard to maintain and grow their connection to local resources and services, so our clients have a comprehensive support system in place in conjunction with their housing. Through weekly meetings, we are able to identify open units quickly and often in advance of the vacancy. Placement happens in real-time, and homeless persons are moved in efficiently. Case management entails goals and regular progress assessments to ensure stability and future prevention. Our permanent supportive housing programs maintain a 95% housing retention rate.

Catholic Charities of West Tennessee and Memphis Area Legal Services are two Rapid Rehousing initiatives that focus on single adults under the Supportive Services for Veteran Families (SSVF) program. OUTMemphis provides Rapid Rehousing for LGBTQ youth ages 18-24 who are experiencing literal homelessness or couch surfing and per HUD are classified as unstably housed. Families receiving assistance through this initiative, along with the 4 other Rapid Rehousing programs operated by non-veteran specific service providers give our CoC an opportunity for a no-wrong door approach. Walk-ins are immediately assessed for vulnerability, thereby offering early intervention and shorter homeless episodes than other individuals and families.

We continue to maintain a Housing First Assertive Community Treatment (ACT) team. The team provides intensive, integrated treatment for dually diagnosed chronically homeless individuals who reside in permanent housing. This team, supervised by Alliance Healthcare Services (AHS), includes mental health professionals, physical health professionals, case managers, and peer support specialists. With the expiration of the SAMHSA CABHI grant, the ACT team has covered the need for ongoing case management on not only some of those CABHI clients, but new clients through Coordinated Entry as well. AHS serves at least 80 individuals who are housed with permanent housing providers. The services we expect that people leaving institutions will need are housing, community based mental health counseling and treatment, physical health care, employment services, substance abuse counseling and treatment, disability benefit application assistance, and legal advocacy/services.

We have worked with the Department of Human Services (DHS) and Workforce Investment Network (WIN) to develop ongoing partnerships and to leverage resources. The Department of Children's Services (DCS) is a key partner in our family-specific permanent supportive housing program, which has the capacity of 69 units. School liaisons are now very active in our CoC committees and strategic planning. Our youth advisory board and youth committee also focus on prevention for transition age youth and foster care extension.

We also host an Emergency Housing Partnership Committee, that focuses solely on the families homeless system and its performance and sustainability. Emergency Shelters, service providers, and housing programs specific to families discuss resources, enhancements, performance measures, and capacity barriers. Hotline calls are monitored to ensure no family is ever left outside.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

The Memphis and Shelby County Coordinated Entry System has partnered with hospitals and jails to avoid street homeless episodes during discharge, as well as housing solutions and quick placement. Hospital staff is trained on the vulnerability assessment and attend Coordinated Entry meetings to identify those in future need of homeless assistance. Other partnerships, including local crisis hospitals and DCS continue to improve. We have developed a collaborative partnership with the DCS Regional Administrator. DCS has a funding mechanism that can be used to pay rental assistance to families whose only barrier to family reunification is homelessness. CAFTH and MIFA are working with DCS to make client referrals to both rapid rehousing and permanent supportive housing. We also continue to work with the state DCS to develop a mechanism to prevent homelessness for youth aging out of foster care.

We have an ongoing pilot with a local hospital to design and implement a service pathway that effectively addresses housing and supportive service needs by leveraging CAFTH's Coordinated Entry System. Using a hospital, homeless specific navigator, homeless patients are flagged and assessed for vulnerability on the front end. They also have user licenses to the Homeless Management Information Systems database, to better connect existing clients and new clients as well.

Our Emergency Housing Partnership referred 8 families for Emergency Solutions Grant funding, with 4 being served through that funding. In 2018, MIFA's central intake received 19,421

requests for assistance, and screened 3,0011 families with 5,850 client/staff interactions. MIFA also provided emergency services including rent, mortgage or utility assistance to prevent homelessness. 357 families were served through RRH assistance, with 7,356 hotel/motel nights paid for by MIFA in addition to emergency shelter referrals. 274 families were successfully mediated to avoid homelessness. MIFA also triaged 7,499 homeless hotline calls, with 73 referred to the Domestic Violence hotline.

We would still like to secure funding and a non-profit sponsor that could provide respite care to those who are homeless and have had or are awaiting surgery or other medical procedures that make it unsafe for them to discharge to homelessness.

SP-65 Lead-Based Paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

The Primary objective of the City of Memphis' Lead Paint Demonstration Grant is to reduce and/or eliminate lead hazards in low-to-very-low high-risk zip codes located with the City of Memphis/ Shelby County. The target areas have very high socio-economic and environmental risk factors that demonstrate the prevalence of lead dust exposure. Those factors include age of housing, high poverty and crime, low proficiency scores, and concentrated ethnicity. The targeted areas have documented evidence that lead poisoning is an epidemic in the Shelby county area.

The goal of the Lead Hazard Paint Program is to make housing units lead-safe using a combination of interim controls and lead abatement techniques and to identify environmental and health concerns in the property so that the owner may attempt to correct any noted deficiencies. The units must be either occupied or available for rent by families with children under six. Other goals are to conduct the recruitment and training of minority and low-income contractors and workers, and continue lead screenings throughout Memphis and Shelby County. The program partners with local faith-based and housing organizations such as Promise Development Community Development Corporation, Service Over Self (SOS), and Habitat for Humanity of Greater Memphis, etc. Other noted partnerships are with Shelby County Health Department (SCHD) and the local children's hospital, Le Bonheur Children's Medical Center to coordinate blood lead screenings and referrals for children under the age of six.

How are the actions listed above related to the extent of lead poisoning and hazards?

Grants are available to assist owners and landlords for lead remediation which are identified through lead analysis. Based on the results of the analysis, remediation work is prescribed to address, reduce and remediate lead hazards according to HUD guidelines.

How are the actions listed above integrated into housing policies and procedures?

Since its inception, HCD has identified several low-income neighborhoods for targeted initiatives and programs that focus on issues of housing. As it relates to the LBP initiatives, funding from private sources and CDBG will be used to rehabilitate eligible owner occupied and rental units that provide housing renovations and lead abatement to low and very low-income households with children under six.

To reduce the amount of lead to which children may be exposed, HCD Lead Department has designated over 240 housing units in target areas for lead hazard testing and reduction treatments.

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

The most recent American Communities Survey released in 2018 shows that 24.6% of people living in the City of Memphis at or below the poverty level. While many of the factors related to poverty are beyond the City's control, the City is committed to addressing issues related to poverty and to grow prosperity and opportunity for all of its citizens. Attacking poverty is a key priority of Mayor Strickland, recognizing that while poverty has decreased since 2014, there is still work to be done to help those who are in poverty.

Mayor Strickland introduced his poverty agenda stating that "We must recognize ours is a city rife with inequality. It is our moral obligation as children of God to lift up the poorest among us. To this end, Mayor Strickland has identified concrete goals to attack this issue, including: Prevent homelessness; expand early childhood programs; give greater access to parks, libraries, and community centers; and expand youth and jobs programs.

Activities under the homeless and special needs department are geared toward those most in need, while others, including promotion of homeownership, job training/creation, and education programs are also strategies to reducing poverty. These include the following:

- Work to enable more good jobs in Memphis. The City's spending with M/WBE businesses has doubled in the current Administration.
- The City has championed more funding for Memphis Area Transit Authority, which greatly increases job access for Memphians.
- The City has led the way on a long term plan for needs based universal pre-kindergarten
- The Memphis Opportunity Fund, the Contractors Assistance program and other programs that provide job and life skills training, assisted and transitional housing, and micro-enterprise development.
- Job creation through major economic development activities. There is \$15 billion in recent, current, or future development occurring in Memphis
- Established a program called Work Local, which connects homeless individuals to work opportunities
- The City has extended the hours of operation for libraries and community centers, made spring and summer camps free, increased programming at libraries, increased summer youth jobs, and increased the variety of programming offered through the Office of Youth Services
- Activities aimed at increasing the economic self-sufficiency of public housing and housing choice

voucher tenants. These include the Housing Choice Voucher and Public Housing Family Self-Sufficiency Programs.

- Assisting low and moderate income citizens to purchase homes; providing public service activities including youth, elderly, homeless, community, health care, and educational services to low and moderate income citizens

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan.

The anti-poverty strategies listed above are closely related to the City's plan for the provision of affordable housing.

Activities under the homeless and special needs department are geared toward those most in need, while others, including promotion of homeownership, job training/creation, and education programs are also strategies to reducing poverty. These include the following:

- Job creation through major economic development activities. This included the creation of the Community Catalyst Fund to aid in funding infrastructure improvements at revitalization sites in the Memphis 3.0 areas.
- Shelby County Mayor Lee Harris proposed during his mayoral campaign the idea Shelby County the county to chip in on funding the cash-strapped Memphis Area Transit Authority. In a sprawled-out city like Memphis, public transit is a costly proposition. With more people driving than riding, More routes and higher frequencies give Memphians more access to jobs, most of which are long distances from Memphis' poorest neighborhoods.
- Activities aimed at increasing the economic self-sufficiency of public housing and housing choice voucher tenants. These include the Housing Choice Voucher and Public Housing Family Self-Sufficiency Programs.
- The Affordable Housing Trust Fund is aimed at providing home improvement funds for low income citizens that are residing near Memphis 3.0 anchor sites.
- The Appraisal Gap Program sponsored by THDA will provide nonprofit housing agencies with a grant of up to \$20,000 to cover the gap between the organization's actual cost to build or renovate a home in eligible areas and the appraised value of the residence.
- Working with code enforcement and others to insure that problem properties are reduced, which preserves the value of neighborhood property.
- Assisting low and moderate income citizens to purchase homes; providing public service activities including youth, elderly, homeless, community, health care, and educational services to low and moderate income citizens.

SP-80 Monitoring – 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

HCD's compliance department provides project eligibility and approval, federal reviews, and long term monitoring. These three areas are coordinated with the legal, accounting, and planning departments to insure overall project collaboration and to insure that projects are tracked from conception to long-term monitoring and tracking. Compliance also provides critical functions to individual departments that administer programs. HCD is currently working to evaluate and update its policies and procedures for Compliance functions.

HCD is currently undergoing a Division restructuring to better align its programmatic and operations areas. This has involved a thorough review of all job descriptions and updates to many. The plans include hiring consultants as needed to train staff in a manner that enables them to effectively administer programs. The restructuring of the Compliance department will focus on mandatory areas of the grant programs, including Section 106, Section 504, Section 3, Environmental Reviews, and Davis Bacon wage rates. This team will provide expertise to the program areas on these requirements and coordinate the required actions for projects. The monitoring team will be made up of grant specific experts that will provide day to day guidance and direction to program staff on projects and contract management.

The Law Division has assigned an attorney to HCD and will continue to fund a senior assistant City Attorney. In addition to other services, the attorney provides legal reviews of all contracts to make sure that all legal requirements are met.

The City of Memphis created the Office of Business Diversity and Compliance (OBDC) to increase the number of M/W/SBEs certified with the City of Memphis and assist with strengthening the capacity of these companies so that they might better compete for opportunities in City of Memphis government contracting. The OBDC offers a number of programs and events that assist in outreach to minority, small, and women owned businesses. These include the "We Mean Business Symposium" networking event and a 12-week accelerator program to build capacity of existing minority businesses.

HCD's planning department works with other departments and consultants to ensure that comprehensive planning requirements are met and to assess progress made towards Consolidated Planning goals. The planning staff use a variety of means to develop, conduct, and present data that illustrates where community needs exist and where progress is being made to meet these community needs.

Expected Resources

AP-15 Expected Resources – 91.220(c)(1,2)

Introduction

The following federal entitlement resources will be available during fiscal year 2020 (program year 2019), which begins on July 1, 2019 and ends on June 30, 2020. The Consolidated Plan describes projects and activities that are ongoing and may be funded with prior year funds. The projects on the listing of proposed projects table are only those that HCD plans to spend FY2020 Federal entitlement funds received from HUD and CDBG and HOME Program Income.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Community Development Block Grant	public/federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	\$6,647,099	\$1,450,000	0	\$9,097,099	29,388,396	Expected amounts reflect level funding based on 2020 allocations.
HOME	public/federal	Acquisition Homebuyer assistance	\$3,394,354	\$50,000	0	\$3,444,354	13,377,416	Expected amounts reflect level funding

		Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA						based on 2020 allocations.
Housing Opportunities for Persons With AIDS	public/federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	\$3,532,093	0	0	\$3,352,093	13,408,372	Expected amounts reflect level funding based on 2020 allocations.
Emergency Solutions Grant	public/federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-	\$558,874	0	0	\$558,874	2,235,496	Expected amounts reflect level funding based on 2020 allocations.

		housing (rental assistance) Rental Assistance Services Transitional housing						
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Table 56 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

Other resources expected to be available for housing and community development activities include foundations and other private sources, State resources, and other non-entitlement Federal sources. In the 2020 fiscal year, the City of Memphis will provide General Funds and Capital Improvement Funds that will be used to develop infrastructure, housing, social and economic initiatives. Other sources of leveraged resources may include low-income housing and historic tax credits, new markets tax credits, and private-sector equity investments that will finance redevelopment efforts in conjunction with Choice Neighborhoods and other development projects.

During the 2020 fiscal year, HCD will continue to leverage its federal entitlement dollars through its partnerships with other government agencies, mortgage companies, lenders, and private investors in the implementation of housing and other development projects that will generate additional funds. HUD requires a match of 25% for HOME and 100 % for ESG funds. The City will require Community Housing Development Organizations (CHDOs) and agencies that receive Emergency Shelter Grant funds to provide their own match with eligible non-federal sources. The competitive grant application process, the Strategic Community Investment Fund (SCIF) that HCD uses for entitlement funds, such as CDBG, HOME, ESG and HOPWA, require commitments from other funding sources.

The City of Memphis has several business and economic development programs that use federal entitlement funds and city funds in order to leverage additional funds from other sources. The Business Development Center (BDC) a unit of The Office of Business Diversity and Compliance (OBDC) provides technical assistance to small, minority, and women business enterprises. The BDC houses multiple services, programs, and agencies to address this goal. The Center also partners with the Economic Development Growth Engine (EDGE) and the Greater Memphis Chamber to provide information about incentives to existing businesses, work to attract new businesses, and develop a plan for economic opportunities.

The City of Memphis Micro-Loan Fund Program is access to capital from \$2,500 to \$35,000 to enhance job growth and/ or retention by providing M/W/SBEs with alternative financing. The City of Memphis Grow Memphis Fund is a partnership with the National Development Council (NDC) to provide eligible M/W/SBEs with access to capital beyond that available from conventional lending sources with loan amounts up to 2 million to support job creation and expansion of businesses. The Contractor's Assistance Program is designed to assist small, minority, and women contract firms by providing assistance with technical assistance, bonding, insurance, and capital.

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

The City of Memphis has an inventory of publicly owned land. There are a number of public agencies in Memphis that have or manage publicly owned land. These include the Shelby County Land Bank (which oversees properties that have been taken for nonpayment of property taxes), Shelby County government, the Blight Authority, Memphis City government, Memphis Housing Authority, and HCD. City of Memphis also has a vigilant partnership with community-based organizations. Neighborhood Preservation, one of the City's strongest partners promotes neighborhood revitalization by collaboratively developing practical and sustainable resolutions to blighted properties and to the systems that lead to widespread neglect, vacancy and abandonment of real estate. Working with code enforcement officers, local leaders, businesses, and other stakeholders, the organization work to change the state and local policy, systems, and processes in hopes of reducing number of vacant and abandoned properties.

The City of Memphis plans to put a rental property registry ordinance in place during the first Quarter of FY20 — with hopes that the blight-fighting measure will be in place by the December of 2019. The creation of a rental property registry will ensure that the City of Memphis has the tools needed to properly monitor and track rental properties. It can then use data-driven decisions to focus resources on those that have a history of code violations. The City's planned rental property registry is also intended to help combat blight and ensure accountability among property owners. Such a registry would require rental property owners to have a local, registered agent for inquiries regarding code violations and other matters.

In many cases, nonprofits can access property at reduced cost for activities that support their goals and they make requests for properties directly. As part of major revitalization initiatives, including Choice Neighborhoods, HCD and MHA in partnership with their development partners evaluates whether there are publicly owned properties that may be available to use as part of the revitalization efforts.

Lastly, fighting blight and promoting economic equity and affordable housing are among the tenets of the Memphis 3.0 comprehensive land-use plan. The city also plans to advocate for tax changes that would encourage affordable housing and institute policies to incentivize it. Such measures are seen as a key way to promote economic opportunity and encourage infill development.

Discussion

The following activities are limited by regulatory caps:

Activity	Cap	Allocation	PI/Estimated	Amount to Budget	Budgeted
CDBG Admin and Planning	20%	\$6,647,099	\$700,000	\$1,469,420	\$1,329,420
CDBG Public Service	15%	\$6,647,099	\$700,000	\$997,064	\$827,740
HOME Admin	10%	\$3,394,354	\$50,000	\$344,435	\$199,435
CHDO Set-Aside	15%	\$3,394,354	\$50,000	\$509,153	\$299,153
ESG Admin	7.5%	\$558,874		\$41,916	\$41,916
HOPWA Admin	3%	\$3,532,093		\$105,963	\$105,963

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Neighborhood Revitalization	2020	2024	Non-Housing Community Development	Raleigh Whitehaven Frayser Cordova Core City East Lamar Southeast Jackson Mid City Westwood Oakhaven	Investment in underserved neighborhoods	CDBG: \$705,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1000 Persons Assisted Other: 240 Other
2	Economic Development	2020	2024	Non-Housing Community Development	Raleigh Whitehaven Frayser Cordova Core City East Lamar Southeast Jackson Mid City Westwood Oakhaven	Access to employment and other economic opportunities	CDBG: \$1,199,859	Jobs created/retained: 40 Jobs Businesses assisted: 5 Businesses Assisted

3	Create Opportunities for Self Sufficiency	2020	2024	Homeless Non-Homeless Special Needs Non-Housing Community Development		Access to public services and facilities	CDBG: \$510,000	Public service activities other than Low/Moderate Income Housing Benefit: 3776 Persons Assisted
4	Provide Housing Resources for Special Needs Populations	2020	2024	Non-Homeless Special Needs		Housing assistance to special needs populations	CDBG: \$72,740 HOPWA: \$3,426,130 HOME: \$150,000	Public service activities for Low/Moderate Income Housing Benefit: 260 Households Assisted Tenant-based rental assistance / Rapid Rehousing: 196 Households Assisted Homelessness Prevention: 395 Persons Assisted HIV/AIDS Housing Operations: 46 Household Housing Unit

5	Provide Support to Homeless Populations	2020	2024	Homeless		Assistance to homeless populations and those at risk of becoming homeless	CDBG: \$415,000 ESG: \$558,874	Public service activities other than Low/Moderate Income Housing Benefit: 190 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 9400 Households Assisted Tenant-based rental assistance / Rapid Rehousing: 165 Households Assisted Homeless Person Overnight Shelter: 104 Persons Assisted Homelessness Prevention: 137 Persons Assisted Other: 43 Other
6	New Affordable Housing Opportunities	2020	2024	Housing		New Affordable Housing Address Housing Barriers	CDBG: \$140,000 HOME: \$2,934,919	Public service activities for Low/Moderate Income Housing Benefit: 300 Households Assisted Rental units constructed: 29 Household Housing Unit Homeowner Housing Added: 5 Household Housing Unit Direct Financial Assistance to Homebuyers: 34 Households Assisted

7	Affordable Housing Preservation	2020	2024	Housing		Retain Affordable Housing Address housing barriers	CDBG: \$300,000 HOME: \$299,153	Rental units rehabilitated: 4 Household Housing Unit Homeowner Housing Rehabilitated: 30 Household Housing Unit
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Table 57 – Goals Summary

Goal Descriptions

1	Goal Name	Neighborhood Revitalization
	Goal Description	Strengthen neighborhoods through a variety of strategic neighborhood revitalization efforts.
2	Goal Name	Economic Development
	Goal Description	Create pathways for people, businesses, and neighborhoods to have economic opportunities.
3	Goal Name	Create Opportunities for Self Sufficiency
	Goal Description	Create opportunities through programs and facilities that offer services aimed at addressing obstacles for self-sufficiency.
4	Goal Name	Provide Housing Resources for Special Needs Populations
	Goal Description	Connect populations with a special needs to existing housing resources and create new housing resources.
5	Goal Name	Provide Support to Homeless Populations
	Goal Description	Support facilities, housing, and services for homeless populations.

6	Goal Name	New Affordable Housing Opportunities
	Goal Description	Increase the numbers of affordable housing units to insure access to affordable housing by low and moderate income persons and families.
7	Goal Name	Affordable Housing Preservation
	Goal Description	Preserve and enhance existing affordable housing units to insure that low and moderate income persons and families retain housing.

Projects

AP-35 Projects – 91.220(d)

Introduction

The following federal entitlement resources will be available during program year 2019 (fiscal year 2020), which begins on July 1, 2019 and ends on June 30, 2020. The Annual Action Plan includes projects and activities that are ongoing and may be funded with prior year funds. The projects on the listing of proposed projects are only those that Memphis plans to spend prior year and FY 2020 Federal entitlement funds received from HUD.

Projects

#	Project Name
1	Community Service Grants
2	MIFA Homeless Referral Center
3	Housing Services for TBRA
4	CHDO Projects
5	Section 108 Loan Payments
6	Dream Memphis
7	Memphis Area Legal Services Fair Housing Center
8	Property Maintenance
9	Community Alliance for the Homeless
10	Intern Program
11	2019-2022 City of Memphis TN19F001
12	CHDO Administration
13	HOME Administration
14	Memphis Area Legal Services Fair Housing Enforcement
15	CDBG Administration

16	Emergency Solutions Projects and Admin
17	MIFA Homeless Hotline
18	Down Payment Assistance
19	Aging in Place
20	Community Economic Development Program
21	Neighborhood and Economic Opportunities
22	Tenant Based Rental Assistance
23	HOME Housing Projects
24	Housing Services Eligible Under CDBG
25	Special Economic Development Delivery Costs
26	Homeowner Assistance Delivery Costs
27	South City
28	2019-2022 Hope House TNH19F001 (Hope)
29	2019-2022 Friends for Life TNH19F001 (FFL)
30	2019-2022 Meritan, Inc. TNH19F001 (MI)
31	2019-2022 Case Management TNH19F001 (CMI)

Table – Project Information

58 Describe the reasons for allocation priorities and any obstacles to addressing underserved needs.

The City of Memphis will have challenges in eliminating obstacles to underserved needs due to the reduction in its CDBG and HOME program funds and the significant number of low and moderate income citizens living in the City. While the City of Memphis has several programs aimed at addressing underserved needs, the reduction in CDBG funding results in a reduction in the amount available for public service activities. The City will continue to work with its nonprofit and other partners to identify other funding opportunities and to leverage related efforts.

AP-38 Project Summary

Project Summary Information

1	Project Name	Community Service Grants
	Target Area	
	Goals Supported	Create Opportunities for Self Sufficiency
	Needs Addressed	Access to public services and facilities
	Funding	CDBG: \$350,000
	Description	The City's Community Service Grant (CSG) Program seeks to improve the quality of life of low and moderate-income citizens through the provision of social services by nonprofit agencies. These citizens include youth, the homeless and special needs populations that include persons with HIV/AIDS, a mental illness, the elderly, chronic substance abusers, persons with developmental and/or physical disabilities, and victims of domestic violence. The CSG Program provides funding for projects that will help enhance the lives of these individuals. In FY2020, the agencies to be provided funding include Agape, Creative Aging Memphis, Kindred Place, Hope House; Mid-South Food Bank, YWCA, Family Safety Center, Synergy Treatment Center; Memphis Child Advocacy Center; Lowenstein House; Shield, Inc.; CasaLuz; Karat Place, and Meritan.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 3,700 low and moderate income individuals and families will benefit from the proposed public service activities.
	Location Description	Casa Luz - 5744 Rayben Circle, Suite 4, 38115

		<p>Agape Child and Family Services - 3511 Wingood Circle, Suite 4, 38118</p> <p>Creative Aging Memphis - 2029 Peabody Ave., 38104</p> <p>Kindred Place, Inc. - 2180 Union Avenue, 38104</p> <p>Hope House Daycare, Inc. - 15 South Idlewild, 38104</p> <p>Lowenstein House, Inc. - 821 South Barksdale, 38114</p> <p>Meritan, Inc. - 4700 Poplar, Suite 100, 38117</p> <p>The Mid-South Food Bank - 239 South Dudley, 38104</p> <p>Memphis Child Advocacy Center - 1085 Poplar Avenue, 38105</p> <p>Synergy Treatment Center - 2305 Airport Interchange Avenue, 38132</p> <p>Shield, Inc. - 2452 Ketchum Cove, 39114</p> <p>Karat Place - 558 Boyd St., 38126</p> <p>YWCA of Greater Memphis, 766 South Highland, 38111</p> <p>Family Safety Center, 1750 Madison Ave. Suite 600, 38104</p>
	<p>Planned Activities</p>	<p>Planned activities include support and advocacy services for immigrant communities, children's advocacy, services to victims of domestic violence, services for children and their families affected by HIV/AIDS, services for people with mental illness, employment opportunities for adults over 55, programming for senior citizens, services addressing food insecurity for children, services for children who are victims of abuse, programs that support persons with a substance abuse, services for women being released from incarceration, and services for homeless families.</p>

2	Project Name	MIFA Homeless Referral Center
	Target Area	
	Goals Supported	Provide Support to Homeless Populations
	Needs Addressed	Assistance to homeless persons and those at risk
	Funding	CDBG: \$130,000
	Description	MIFA operates the 24-hour Homeless Hotline for families with children and provides screening for callers to determine if the caller is homeless or in imminent risk of being homeless. Hotline staff provide mediation, shelter assessment and referral services, including a database of available beds in emergency and transitional shelters for homeless families. MIFA hotline program also electronically captures and reports caller data and disposition via CoActionNet.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 4,000 homeless families or persons at risk of becoming homeless will benefit from the referral services provided through the program.
	Location Description	The program is available city-wide.
	Planned Activities	The funds will be used to pay for staff salaries and other eligible operational expenses of the program.
3	Project Name	Housing Services for TBRA
	Target Area	
	Goals Supported	Provide Housing for Special Needs Populations

	Needs Addressed	Housing Assistance to special needs populations
	Funding	CDBG: \$72,740
	Description	Funds are provided to agencies that operate the tenant based rental assistance programs which provide rental and utility assistance to special needs populations. In FY2019, YWCA of Greater Memphis, Case Management, and the Family Safety Center will provide services under the TBRA program.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 36 families will benefit from the rental assistance (20 from programs funded with 2018 HOME funds). Additional units will be made available through programs that will be selected during PY2019.
	Location Description	The program is available city wide.
	Planned Activities	Program operations for TBRA activities.
4	Project Name	CHDO Projects
	Target Area	
	Goals Supported	New Affordable Housing Opportunities Affordable Housing Preservation
	Needs Addressed	New Affordable Housing Retain Affordable Housing Address housing barriers
	Funding	HOME: \$299,153
	Description	Funding is provided on a competitive basis to not for profit organizations that have been certified as CHDOs. CHDOs must be organized under state and local law for the purpose

		of providing decent, affordable housing (this must be evidenced in the Charter, Articles of Incorporation by-laws, or board resolution); have no individual benefit to members; have a clearly defined geographic service area; have nonprofit status; have a board that is representative of the community it serves; and demonstrate at least one year of experience in serving its community.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that eight low to moderate income families will benefit from the housing rehabbed or constructed through this program.
	Location Description	The projects and locations will be determined during program year 2019.
	Planned Activities	CHDOs will use the funding to construct or rehab an estimated eight units of single family rental houses for rental or homeownership housing.
5	Project Name	Section 108 Loan Payments
	Target Area	
	Goals Supported	Economic Development New Affordable Housing Opportunities Affordable Housing Preservation
	Needs Addressed	New Affordable Housing Retain Affordable Housing Access to employment & economic opportunities
	Funding	CDBG: \$2,475,080

	Description	The funds are being used to make repayments for a Section 108 loan for University Place, Court Square, Bass Pro, Crosstown Concourse, Exchange Building, and the Citizen at Union and McLean.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	The funds are being used to make repayments for a Section 108 loan for University Place, which provided 405 units of mixed-income family rental properties and senior housing; Bass Pro at the Pyramid, which created 756 full time jobs, 434 of which were filled by low and moderate income people; Court Square Center, which created 74 housing units and 50,000 sq. ft of commercial space; Crosstown Concourse, which is still underway and projects to create 865 new jobs (has created 348 full time jobs as of July 2018); the Citizen at Union, which is creating 173 apartments and 9,800 sq. ft. of retail space; and the Exchange Building, which preserved 202 units of affordable housing.
	Location Description	University Place is located at 1045 E.H. Crump Boulevard, Court Square Center is located at 62 North Main Street, Bass Pro is located at 1 Bass Pro Drive, The Exchange Building is located at 9 North Second Street, the Citizen at Union and McLean is located at the corner of Union and McLean, and Crosstown Concourse is located at 1350 Concourse Avenue.
	Planned Activities	Section 108 Loan Repayments will be made for University Place, Crosstown Concourse, Bass Pro, Exchange Building, and the Citizen at Union and McLean.
6	Project Name	Dream Memphis
	Target Area	
	Goals Supported	Create Opportunities for Self Sufficiency
	Needs Addressed	Access to public services and facilities

	Funding	CDBG: \$160,000
	Description	The City of Memphis, in partnership with LeMoyne-Owen College, has designed a program, Dream Memphis, to be an educational program complemented with a social and health and wellness component, designed to encourage high school students to stay in school and succeed.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 76 students will benefit from the proposed activities.
	Location Description	All activities are held at LeMoyne-Owen College.
	Planned Activities	The Education curriculum will include classes covering topics such as ACT prep, math, English, Social Skills, Self-Esteem, and Health Education. The Health and Wellness curriculum will include basketball, volleyball, and swimming.
7	Project Name	Memphis Area Legal Services Fair Housing Center
	Target Area	
	Goals Supported	New Affordable Housing Opportunities Affordable Housing Preservation
	Needs Addressed	Address housing barriers
	Funding	CDBG: \$100,000
	Description	The fair housing activities implemented by Memphis Area Legal Services will help the City ensure that persons of similar income levels, regardless of race, color, sex, religion, national origin, disability or familial status have the same housing choices available to

		them. Additionally, MALS will inform members of the public of their rights under the fair housing laws and will provide counseling and legal assistance, investigation of complaints and enforcement of fair housing laws.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 200 families and individuals will benefit from services provided through the Memphis fair Housing Center.
	Location Description	Services are provided at 22 North Front Street, Suite 1100, Memphis, TN 38103.
	Planned Activities	The funds will pay for salaries and other eligible operating costs needed to carry out the program.
8	Project Name	Property Maintenance
	Target Area	
	Goals Supported	Neighborhood Revitalization
	Needs Addressed	Investment in underserved neighborhoods
	Funding	CDBG: \$125,000
	Description	HCD uses CDBG funds to cut grass, weeds, and conduct other maintenance items on HCD-owned vacant lots.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 225 properties owned by HCD will be maintained using these funds.

	Location Description	Properties are located throughout the City.
	Planned Activities	Property maintenance including grass cutting on HCD owned properties.
9	Project Name	Community Alliance for the Homeless
	Target Area	
	Goals Supported	Provide Support to Homeless Populations
	Needs Addressed	Assistance to homeless persons and those at risk
	Funding	CDBG: \$150,000
	Description	The Community Alliance for the Homeless will serve as a catalyst in promoting community partnerships to provide more effective services for the homeless. They will also help improve the quality and scope of services available to the homeless in Memphis and Shelby County, Tennessee. Community Alliance will identify agencies in Memphis that serve the homeless, and work with said agencies to comply with local regulations and standards, and improve the services available for and provided to the homeless.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that the Alliance will provide assistance to 43 agencies during the program year.
	Location Description	The Community Alliance for the Homeless is located at 44 North Second Street, Suite 302, Memphis, TN 38103.
	Planned Activities	The funds will be used for staff salaries and other operational expenses to coordinate homeless related activities and agencies.

10	Project Name	Intern Program
	Target Area	
	Goals Supported	Neighborhood Revitalization
	Needs Addressed	Investment in underserved neighborhoods
	Funding	CDBG: \$80,000
	Description	This program provides internship opportunities to college students who are interested in housing and community development and allowed them to learn first-hand about neighborhood development in Memphis. Students from the University of Memphis, Rhodes College and LeMoyne-Owen College participate in this program. Interns provide capacity for nonprofits to carry out projects that they would not otherwise be able to do.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	This program provides internship opportunities to college students who are interested in housing and community development and allowed them to learn first-hand about neighborhood development in Memphis and provide capacity to nonprofits to undertake activities that they otherwise would not be able to. Students from the University of Memphis, Rhodes College and LeMoyne-Owen College participate in this program.
	Location Description	Students from the University of Memphis, Rhodes College, and LeMoyne-Owen College participate in the program. Interns are placed in low and moderate communities in Memphis.
	Planned Activities	Internships for students at three local universities to be placed with agencies focusing on housing and community development.

11	Project Name	2019-2022 City of Memphis TN19F001
	Target Area	
	Goals Supported	Provide Support to Homeless Populations
	Needs Addressed	Housing Assistance to special needs populations
	Funding	HOPWA: \$105,963
	Description	HOPWA program administration funds are used by the City of Memphis to pay for grantee costs associated with the administration of HOPWA projects.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	These costs are for administration of the HOPWA Program.
	Location Description	N/A
	Planned Activities	Program Administration.
12	Project Name	CHDO Administration
	Target Area	
	Goals Supported	New Affordable Housing Opportunities Affordable Housing Preservation
	Needs Addressed	New Affordable Housing Retain Affordable Housing Address housing barriers

	Funding	HOME: \$160,000
	Description	CHDOs participating in projects will receive administrative funds under the CHDO administration program.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	CHDOs (to be selected during PY2019) will receive administrative funds under the CHDO administration program.
	Location Description	The locations will determined when CHDOs have been selected.
	Planned Activities	Program administration.
13	Project Name	HOME Administration
	Target Area	
	Goals Supported	New Affordable Housing Opportunities Affordable Housing Preservation
	Needs Addressed	New Affordable Housing Retain Affordable Housing Address housing barriers
	Funding	HOME: \$199,435
	Description	HOME regulations permit the City to use ten percent (10%) of the annual HOME allocation for HCD staff who are responsible for HOME program administration. Only those HCD Departments who administered HOME funded-activities utilize the allocated HOME administrative funds.

	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	N/A
	Planned Activities	Program Administration
14	Project Name	Memphis Area Legal Services Fair Housing Enforcement
	Target Area	
	Goals Supported	New Affordable Housing Opportunities Affordable Housing Preservation
	Needs Addressed	New Affordable Housing Retain Affordable Housing Address housing barriers
	Funding	CDBG: \$40,000
	Description	Memphis Area Legal Services operates the Fair Housing Enforcement program which is designed to eradicate issues of unfair housing and promote equal opportunity and fair housing practices in the Memphis area.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 100 people will be assisted with Fair Housing Complaints.

	Location Description	Services are provided at 22 North Front Street, Suite 1100, Memphis, TN 38103.
	Planned Activities	The program provides assistance to people who have fair housing complaints through investigation and enforcement of fair housing laws.
15	Project Name	CDBG Administration
	Target Area	
	Goals Supported	Neighborhood Revitalization Economic Development Create Opportunities for Self Sufficiency
	Needs Addressed	Retain Affordable Housing Address housing barriers Investment in underserved neighborhoods Access to employment & economic opportunities Access to public services and facilities
	Funding	CDBG: \$1,179,420
	Description	CDBG program administration funds are used for the costs and carrying charges related to the execution of community development activities assisted in whole or in part with CDBG funds. A more detailed definition of eligible program administration costs can be found in the Federal CDBG Regulations at 24 CFR 570.206.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	N/A

	Location Description	N/A
	Planned Activities	Program Administration.
16	Project Name	Emergency Solutions Projects and Admin
	Target Area	
	Goals Supported	Provide Support to Homeless Populations
	Needs Addressed	Assistance to homeless persons and those at risk
	Funding	ESG: \$558,874
	Description	The Emergency Solutions Grant (ESG) Program is a competitive funding process open to organizations that serve homeless populations. The ESG program is specifically designed for rehabilitating and/or converting existing emergency and transitional shelters; to provide adequate operating funds for existing or new emergency and transitional shelters; to provide certain essential services to homeless individuals; and provide funding for programs and activities designed to prevent homelessness. In FY2020, MIFA, Catholic Charities, Agape Child and Family Services, Inc., Barron Heights, Hospitality Hub, Shield, and YWCA will use ESG funds to implement programs.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 459 people will benefit from the proposed activities of Rapid-Re-Housing, Homeless Prevention, Street Outreach, HMIS, and Emergency Shelter.
	Location Description	Services will be provided through the following agencies: Agape - 3160 Director's Row, 38131, MIFA - 910 Vance Avenue, 38126, Catholic Charities - 1325 Jefferson, 38104, Shield, Inc. - 2552 Poplar Ave # 215, 38112, , Hospitality Hub -

		82 N. 2nd, 38103, Barron Heights - Barron Heights - 1385 Lamar, 38104 and YWCA - 766 South Highland, 38111
	Planned Activities	ESG will be used to provide Rapid-Re-Housing, Homeless Prevention, Street Outreach, HMIS and Emergency Shelter. \$516,958 will be used for projects and \$41,916 will be used for administration.
17	Project Name	MIFA Homeless Hotline
	Target Area	
	Goals Supported	Provide Support to Homeless Populations
	Needs Addressed	Assistance to homeless persons and those at risk
	Funding	CDBG: \$135,000
	Description	MIFA's Emergency Shelter Placement (ESP) provides mediation and shelter assessment and referral services, including a database of available beds in emergency and transitional shelters for homeless families.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 5,400 homeless or imminently homeless families or individuals are expected to benefit from referrals through this program.
	Location Description	This program is available city-wide.
	Planned Activities	The funds will be used to pay a portion of the salaries for the staff as well as other operating costs.
18	Project Name	Down Payment Assistance

	Target Area	
	Goals Supported	New Affordable Housing Opportunities
	Needs Addressed	New Affordable Housing
	Funding	HOME: \$250,000
	Description	The Down Payment Assistance program provides assistance with down payments and closing costs for low and moderate income homebuyers.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 34 low to moderate income families will benefit from the down payment assistance program.
	Location Description	The program is available city wide.
	Planned Activities	The Down Payment Assistance program provides assistance with down payments and closing costs for low and moderate income homebuyers.
19	Project Name	Aging in Place
	Target Area	
	Goals Supported	Affordable Housing Preservation
	Needs Addressed	Retain Affordable Housing
	Funding	CDBG: \$300,000
	Description	Habitat for Humanity of Greater Memphis, Service Over Self and Memphis Light, Gas & Water have come together to provide the Aging in Place Program. This program serves

		low-income seniors across Shelby County and focuses on accessibility improvements, mobility modifications, weatherization enhancements and critical home repairs that are crucial to help seniors live in their own homes longer. Together Memphis Habitat, SOS and MLGW want to make continued homeownership for seniors across Shelby County a reality so they can age in place with the comfort and dignity they deserve.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 30 households will be assisted through the program.
	Location Description	
	Planned Activities	This program is available to eligible households city wide.
20	Project Name	Community Economic Development Program
	Target Area	Frayser, South Memphis
	Goals Supported	Economic Development
	Needs Addressed	Access to employment & economic opportunities
	Funding	CDBG: \$100,000
	Description	The Community Economic Development Program provides financial incentives to non-profits and for-profits desiring to develop commercial, office, or industrial projects in Memphis' low-investment neighborhoods. The CEDP funding is intended to provide a financial incentive to make the development of the land and properties in low investment areas more cost effective to developers.
	Target Date	6/30/2020

	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that full time equivalent (FTE) jobs will be created through two projects selected through a competitive process, Frayser CDC will create 10 FTE positions and Knowledge Quest will create 5 FTE positions. Both projects will provide services that will benefit primarily low and moderate income areas.
	Location Description	Frayser - 3219 Watkins and 3225 Watkins, 38127 South Memphis - 1071 LaClede, 38126
	Planned Activities	Frayser CDC will retrofit a property to accommodate a full service restaurant. As indicated in the project specifications, the building will be renovated inside and out. The parking areas will be improved and expanded to adequately accommodate traffic. As indicated in the project specifications, the building and grounds will be fully renovated, at an estimated cost of \$300,000, after the cost of purchase and additional soft costs. The final product will change the look of the street and alter perception of the area. Green Leaf, through Knowledge Quest, is proposing to (1) Make leasehold improvements to a newly erected Innovation Greenhouse to expand yield and sales by expanding commercial sales. (2) Erect a new Commercial Greenhouse to expand growing the growing season thereby increasing yields and sales as well as increasing access to local, healthy fruits and vegetables. (3) Erect a Commercial Farm Stand and Outdoor Kitchen/Classroom to expand education, good health knowledge and generate income through agri-tourism.
21	Project Name	Neighborhood and Economic Opportunities
	Target Area	Raleigh Whitehaven Frayser Cordova

		Core City East Lamar Southeast Jackson Mid City Westwood Oakhaven
	Goals Supported	Neighborhood Revitalization Economic Development
	Needs Addressed	Investment in underserved neighborhoods Access to employment & economic opportunities Access to public services and facilities
	Funding	CDBG: \$1,099,859
	Description	Neighborhood and Economic Opportunities will support programs and projects that enhance neighborhood and economic opportunities including job creation and retention, facade improvements, and assistance for neighborhood improvements that are coordinated with other neighborhood revitalization projects.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that the project will assist businesses, neighborhoods, and create or retain jobs.
	Location Description	This program will be available for projects throughout the City.

	Planned Activities	Planned activities include support for programs and projects that enhance neighborhood and economic opportunities including job creation and retention and facade improvements and assistance for neighborhood improvements that are coordinated with other neighborhood revitalization projects.
22	Project Name	Tenant Based Rental Assistance
	Target Area	
	Goals Supported	Provide Housing for Special Needs Populations
	Needs Addressed	Housing Assistance to special needs populations
	Funding	HOME: \$150,000
	Description	Funds are used by nonprofit organizations to provide rental and utility assistance to special needs populations. Projects will be selected through a competitive process.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 36 low and moderate income families will receive assistance through the existing TBRA programs. Additional families will be assisted through programs funded with PY2019 HOME funds.
	Location Description	This program is available city wide.
	Planned Activities	This program provides rental and utility assistance.
23	Project Name	HOME Housing Projects
	Target Area	

	Goals Supported	New Affordable Housing Opportunities Affordable Housing Preservation
	Needs Addressed	New Affordable Housing Retain Affordable Housing Address housing barriers
	Funding	HOME: \$2,385,766
	Description	HOME funds available will be awarded through a competitive process for HOME eligible single and multi family projects.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	The number of units to be built or rehabilitated will be determined through a competitive process.
	Location Description	The locations of projects will be identified as projects are selected.
	Planned Activities	Eligible activities for consideration include new construction or rehabilitation of affordable single family housing and new construction or rehabilitation of affordable rental housing.
24	Project Name	Housing Services Eligible Under CDBG
	Target Area	
	Goals Supported	New Affordable Housing Opportunities Affordable Housing Preservation
	Needs Addressed	New Affordable Housing Retain Affordable Housing

	Funding	CDBG: \$702,497
	Description	Activity Delivery costs associated with carrying out CDBG-eligible housing activities or in support of the HOME Program.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	N/A. Accomplishments are tied to specific CDBG and HOME housing activities.
	Location Description	Citywide.
	Planned Activities	Activity delivery costs incurred by HCD that are associated with the execution of eligible housing activities, such as preparing and issuing RFPs, reviewing and approving applications, inspections, document processing, and other related tasks.
25	Project Name	Special Economic Development Delivery Costs
	Target Area	
	Goals Supported	Economic Development
	Needs Addressed	Investment in underserved neighborhoods Access to employment & economic opportunities
	Funding	CDBG: \$346,171
	Description	Activity delivery costs associated with carrying out CDBG eligible economic development activities, including Section 108.
	Target Date	6/30/2020

	Estimate the number and type of families that will benefit from the proposed activities	N/A. Accomplishments are tied to specific CDBG economic development activities.
	Location Description	Citywide.
	Planned Activities	Activity delivery costs incurred by HCD that are associated with the execution of eligible economic development activities, such as underwriting, deed/lien processing, performing necessary reviews and inspections, and other tasks.
26	Project Name	Homeowner Assistance Delivery Costs
	Target Area	
	Goals Supported	New Affordable Housing Opportunities
	Needs Addressed	Address housing barriers
	Funding	CDBG: \$51,332
	Description	Activity delivery costs associated with carrying out CDBG eligible homeowner assistance programs.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	N/A. Accomplishments are tied to specific homebuyer assistance activities.
	Location Description	Citywide.
	Planned Activities	Activity delivery costs incurred by HCD that are associated with the execution of eligible homebuyer activities, such as underwriting, document preparations, accepting and

		reviewing applications, and other tasks needed to carry out eligible homebuyer activities.
27	Project Name	South City
	Target Area	Core City
	Goals Supported	Neighborhood Revitalization
	Needs Addressed	Investment in underserved neighborhoods Access to employment & economic opportunities Access to public services and facilities
	Funding	CDBG: \$500,000
	Description	Funds will be used to support critical community improvements in the South City neighborhood.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that the facility being funded will serve the entire South City area.
	Location Description	620 South Lauderdale, 38126
	Planned Activities	It is anticipated that funds will be used to redevelop a vacant school in South City into a mixed use facility that will include an early childhood education center, office space, retail, community space and other uses.
28	Project Name	2019-2022 Hope House TNH19F001 (Hope)
	Target Area	

	Goals Supported	Provide Housing for Special Needs Populations
	Needs Addressed	Housing Assistance to special needs populations
	Funding	HOPWA: \$1,525,285
	Description	Hope House is a 501 (c) 3 organization who provides day care and social services to children and families infected and affected by HIV/AIDS. The social service programs they provide are parenting classes, play therapy for children, individual counseling, GED classes, life skills classes, HIV/AIDS education, support groups, emergency financial assistance, advocacy, and referrals.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 95 families will be provided TBRA by Hope House.
	Location Description	TBRA units are available throughout the Metropolitan Statistical Area.
	Planned Activities	Hope House will use HOPWA funds to provided Tenant Based Rental Assistance to clients.
29	Project Name	2019-2022 Friends for Life TNH19F001 (FFL)
	Target Area	Mid City
	Goals Supported	Provide Housing for Special Needs Populations
	Needs Addressed	Housing Assistance to special needs populations
	Funding	HOPWA: \$1,263,456

	Description	<p>Friends for Life proposes providing permanent supportive housing through the continuation of its Permanent Supportive Housing and Supportive Services Program located at 35 North Claybrook known as Aloysius Commons. Aloysius Commons is a 16 unit facility (16 total residents, including 15 single adults and (1) adult living with a dependent child) for homeless persons living with HIV/AIDS. Seventeen (16) persons or households will receive permanent supportive housing. They will also have access to the Wellness University and Positive Living Center. Eligible persons from the Wellness University and the Positive Living Center receive housing related supportive services as well. Eligible persons living with HIV/AIDS are in the Memphis Metropolitan Statistical Area (MSA). The MSA includes, Shelby, Fayette and Tipton counties in Tennessee; Crittenden County in Arkansas; and, Desoto, Marshall, Tate and Tunica counties in Mississippi. The supportive services provided by Friends For Life are designed to empower participants to reach a higher level of self-sufficiency. These services help participants remain adherent to life-sustaining medication and improve their quality of life, while also decreasing the threat of homelessness. Friends For Life will provide services to 200 unduplicated clients. This will include (16) for the Aloysius Commons, (550) for Wellness University, (7) for Clinical Care Plan, (75) for Alcohol/Drug Abuse Counseling and (275) for the Positive Living Center. All services will be provided at Friends For Life’s main program and administrative building at 43 North Cleveland as well as the Permanent Supportive Housing Program located at 35 North Claybrook. In some cases, supportive services will be provided at the collaborating agency location where services such as mental and addictive services are provided. The funding will be utilized to cover 1 year of service</p>
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	<p>It is estimated that 16 persons will benefit from permanent housing, 200 persons will be provided with supportive services, 395 clients and family members will be prevented from becoming homeless through short-term rent, mortgage, and utility assistance, and 65 persons will be provided with tenant based rental assistance.</p>

	Location Description	TBRA is available throughout the metropolitan statistical area, other services are available at facilities located at 43 North Cleveland and 35 North Claybrook.
	Planned Activities	Friends for Life will use HOPWA funds for TBRA, STRMU, Supportive Services, and Permanent Housing.
30	Project Name	2019-2022 Meritan, Inc. TNH19F001 (MI)
	Target Area	
	Goals Supported	Provide Housing for Special Needs Populations
	Needs Addressed	Housing Assistance to special needs populations
	Funding	HOPWA: \$224,663
	Description	<p>Meritan will provide supportive home and community base services for residents of Shelby County, and Desoto, and Marshall, Tate, Tunica counties in Mississippi diagnosed with HIV/AIDS at the client's home or at other meeting places agreed upon by the client and the case manager. The service will be provided by Home Care Specialists and a Case Manager at the clients' residence based on the individual client's needs.</p> <p>Appropriateness of care will be based upon client assessments, re-assessments, and desired outcomes. The Case Manager will complete a comprehensive assessment which may include the following areas: relevant health and safety issues; independent living skills, and daily living skills. The Home Care Specialists will provide assistance and support with activities of daily functioning, access to services, and social interaction to clients living with HIV/AIDS. Referrals are received from the Shelby County Health Department, the general public, the Inter-Agency Network, through self and family referrals, the Mid-South Coalition on HIV/AIDS, the community Alliance for the Homeless, the United Way, Friends for Life, MIFA, Scared Heart Mission in DeSoto County and other state and local agencies. HOPWA will also partially pay the personnel costs for a Vice President, a Scheduler, Case Managers, several FTE Home Care</p>

		Specialists position; as well as operating costs such as supplies, insurance, communications, etc.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	Meritan, Inc. will serve 60 low income residents and their family members living with HIV/AIDS. The program will utilize funding over the course of 1 year.
	Location Description	Services will be provided in client's homes.
	Planned Activities	The Case Managers will complete a comprehensive assessment which may include the following areas: relevant health and safety issues; independent living skills, and daily living skills. The Home Care Specialists will provide assistance and support with activities of daily functioning, access to services, and social interaction to clients living with HIV/AIDS.
31	Project Name	2019-2022 Case Management TNH19F001 (CMI)
	Target Area	Mid City
	Goals Supported	Provide Housing for Special Needs Populations
	Needs Addressed	Housing Assistance to special needs populations
	Funding	HOPWA: \$412,726
	Description	CMI is requesting HOPWA funds for their HOPWA project otherwise known as Peabody House. Case Management's Peabody House Emergency Shelter will provide emergency housing for the homeless and persons with HIV/AIDS for a period of 120 days. The program provides shelter, meals, supportive services in the form of medication monitoring, schedule assistance and appointments, referrals, emergency transportation, and assistance with housing and job location. Peabody House will provide emergency

		housing and related services to 70 homeless persons with HIV/AIDS, with 30 of them being unduplicated. Peabody House will provide 1) short term supportive housing and related services, 2) Mental Health and Substance Abuse Assessment, 3) housing assessment and case management for all Peabody House residents to include on year of follow-up services. CMI's Case Manager will be trained and will provide SSI/SSDI Outreach Access and Recovery (SOAR) services to clients that are eligible, with an income source that may provide stabilization and prevention of future homelessness. The program is divided into the following four phases: Phase I (Stabilization), Phase II (Preparation), Phase III (Transitional), and Phase IV (Client follow up and monitoring for one year). Each phase is scheduled for 40 days and its objective is to ultimately place clients in permanent housing. Peabody House will target health departments and agencies in Tunica and Marshall Counties in Mississippi, Crittenden County in Arkansas, and Tipton and Fayette Counties in Tennessee. This funding will be utilized over the course of 1 year.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 30 unduplicated clients will benefit from housing assistance by Case Management, Inc.
	Location Description	Peabody House is located at 176 Peabody Avenue, Memphis, TN 38104.
	Planned Activities	CMI is requesting HOPWA funds for their HOPWA project otherwise known as Peabody House. Case Management's Peabody House Emergency Shelter will provide emergency housing for the homeless and persons with HIV/AIDS for a period of 120 days. The program provides shelter, meals, supportive services in the form of medication monitoring, schedule assistance and appointments, referrals, emergency transportation, and assistance with housing and job location.

		<p>Peabody House will provide emergency housing and related services to 70 homeless persons with HIV/AIDS, with 30 of them being unduplicated.</p> <p>Peabody House will provide 1) short term supportive housing and related services, 2) Mental Health and Substance Abuse Assessment, 3) housing assessment and case management for all Peabody House residents to include on year of follow-up services. CMI's Case Manager will be trained and will provide SSI/SSDI Outreach Access and Recovery (SOAR) services to clients that are eligible, with an income source that may provide stabilization and prevention of future homelessness. The program is divided into the following four phases: Phase I (Stabilization), Phase II (Preparation), Phase III (Transitional), and Phase IV (Client follow up and monitoring for one year). Each phase is scheduled for 40 days and its objective is to ultimately place clients in permanent housing.</p> <p>Peabody House will target health departments and agencies in Tunica and Marshall Counties in Mississippi, Crittenden County in Arkansas, and Tipton and Fayette Counties in Tennessee. This funding will be utilized over the course of 1 year.</p>
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AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

In FY2020, services provided through the CDBG program will be concentrated primarily in low/moderate income neighborhoods. Most areas of the City are low and moderate income areas per HUD definition (51% or more of people within an area have incomes 80% or below the Median Family Income). Other programs operate on a citywide basis but serve only low and moderate income persons. HOME funds must be utilized for housing activities benefiting low and moderate income people and are targeted accordingly.

For the first time in four decades, a comprehensive plan has been developed to outline a new direction for Memphis - intended to create a City of great neighborhoods and opportunity for the residents that live in them. By anchoring growth around the City’s core and areas of high activity, while connecting these spaces to each other, the City can improve the quality of life for all residents. Memphis 3.0 is a guiding document for the City of Memphis that includes strategies for enhancing land use, transportation, environment, city systems, growth and prosperity, neighborhoods, and civic capacity. Over the last two years, staff engaged in conversations with residents from all over the city to develop a shared vision statement with specific goals, along with implementation ideas to help the city grow and develop over time. HCD will focus efforts in the 3.0 planning districts in a way that supports the plan’s recommendations.

Geographic Distribution

1	Area Name:	Cordova
	Area Type:	Local Target area
	Revitalization Type:	Comprehensive
	Identify the neighborhood boundaries for this target area.	US 64/Interstate 40,Wolf River/Greys Creek, Memphis City Limit
	Include specific housing and commercial characteristics of this target area.	The district is a stable thriving community with strong cohesive neighborhoods. The strong commercial corridors make the area a popular destination area for retail and other commercial services. Most of the newest housing stock in the City of Memphis is located in this area.

<p>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</p>	<p>Memphis 3.0, the comprehensive plan for the City of Memphis held public hearings which provided this information to the staff. Engage stakeholders at all stages of the process</p> <p>The process :</p> <ul style="list-style-type: none"> Seek diverse participation Promote leadership development in disadvantaged communities Develop alternative scenarios Provide ongoing and understandable information for all participants Use a variety of communication channels Continue to engage the public after plan adoption
<p>Identify the needs in this target area.</p>	<p>Addressing of pedestrian, train and cyclist safety in the area</p>
<p>What are the opportunities for improvement in this target area?</p>	<p>Opportunities include integration more green designs in commercial properties and parking areas.</p> <p>Maintenance of commercial lots through aesthetic improvement.</p> <p>The targeted anchors in this area are Old Town Cordova, The intersection of Trinity Road & Germantown Parkway, Dexter Road & Germantown Parkway and the Parkside at Shelby Farms</p>
<p>Are there barriers to improvement in this target area?</p>	<p>Relatively far from downtown and the industrial and employment core.</p> <p>Access and amenities are not as strong as East subarea.</p> <p>No rail access limits industrial opportunity</p>

<p>Area Name:</p>	<p>Core City</p>
<p>Area Type:</p>	<p>Local Target area</p>
<p>Revitalization Type:</p>	<p>Comprehensive</p>
<p>Identify the neighborhood</p>	<p>Mississippi River, EH Crump Blvd/BNSF Railroad/South Parkway, ICCN Railroad, Poplar Avenue/ East Parkway, Jackson Avenue/Hallwood Drive/Vollintine Avenue/Mansfield Street</p>

boundaries for this target area.	
Include specific housing and commercial characteristics of this target area.	<p>Varied residential uses with a large number of rehabs and redevelopment. Several historic districts exist in this area making it highly desired area to live in.</p> <p>The commercial areas are older and are obsolete in some cases. New retailers look to the area due to its density of potential customers. The office market is anchored by the CBD and the medical district</p>
How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	<p>Memphis 3.0, the comprehensive plan for the City of Memphis held public hearings which provided this information to the staff.</p> <p>The process :</p> <ul style="list-style-type: none"> Seek diverse participation Promote leadership development in disadvantaged communities Develop alternative scenarios Provide ongoing and understandable information for all participants Use a variety of communication channels Continue to engage the public after plan adoption
Identify the needs in this target area.	<p>Encourage growth and density by improving underutilized land development</p> <p>Improve multimodal connectivity across the district.</p> <p>Ensure quality architecture and design that promotes beautiful buildings, streets, and public realm.</p> <p>Encourage civic space investments that affect economic competitiveness and quality of life</p>
What are the opportunities for improvement in this target area?	<p>Several opportunities exist for adaptive reuse in the area such as the Wonder bread factory in progress after the successful completion of the Crosstown Concourse</p> <p>The vacant property in the Washington Bottoms area is now one of the largest vacant tracts that is likely the location of major investment.</p>

	<p>Investing in nurture anchors at major intersections to help increase the density at key points</p> <p>This area is part of the new Enterprise Zone Program to promote reinvestment in economically depressed areas.</p> <p>The proposed anchoes for this area are:</p> <p>Poplar & Danny Thomas, Madison & Danny Thomas, Lauderdale & Vance, Mississippi & Georgia, Poplar & Alabama, Ayers & JW Williams, Jackson & Hastings, Jackson & Evergreen, Poplar & Cleveland, Cleveland & Madison, Netherwood & Willett, Lamar & Mclean, Marton &Harvard, Merton & Oxford, The Pinch, St Jude, Downtown, The Edge, Memphis Medical Center, Crosstown, Methodist Hospital, Fairgrounds, South Main, Union & Belvedere, Overton Square, Peabody Place and Cooper Young.</p>
	<p>School quality is a major barrier in a subarea that otherwise has several neighborhoods that would be attractive for new infill single-family development of rehab activity.</p> <p>Office is spread over a large area making it hard to achieve the critical mass needed for a more active public realm with more foot traffic, retail, and restaurants</p> <p>Medical District struggles to attract nonmedical office users.</p> <p>Rush Hour traffic creates congestion.</p> <p>Some of the oldest industrial supply in the market, the size and age are a hinderance to redevelopment.</p>

1	Area Name:	East
	Area Type:	Local Target area
	Revitalization Type:	Comprehensive
	Identify the neighborhood boundaries for this target area.	Wolf River, Germantown City Limits, Memphis City Limits, Nonconnah Creek, Mount Moriah/Mendenhall Roads

	<p>Include specific housing and commercial characteristics of this target area220.</p>	<ul style="list-style-type: none"> • School quality attractive for residential development • Presence of both job and residential base means residents can live and work nearby • Current favored submarket for Class A office • Well-amenitized with retail and restaurants serving the residential and employment base • Superior regional access via 240 and Poplar Ave • Very stable subarea characterized by market-driven investment <p>The targeted anchors in this area are Sear Isle School & Park, Ridgeway & Quince, Eastgate, Poplar & Truse, White Station & Quince, Poplar & Ridgeway and Hacks Cross & Winchester.</p>
	<p>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</p>	<p>Memphis 3.0, the comprehensive plan for the City of Memphis held public hearings which provided this information to the staff.</p> <p>The process :</p> <p>Seek diverse participation</p> <p>Promote leadership development in disadvantaged communities</p> <p>Develop alternative scenarios</p> <p>Provide ongoing and understandable information for all participants</p> <p>Use a variety of communication channels</p> <p>Continue to engage the public after plan adoption</p>
	<p>Identify the needs in this target area.</p>	<p>Encourage development that promotes pedestrian and cyclist safety.</p> <p>Build connections between neighborhoods, including collaboration among existing neighborhood associations and government entities.</p> <p>Promote affordable high quality multifamily development</p>
	<p>What are the opportunities for improvement in this target area?</p>	<p>Improvements to the I 240 Poplar Avenue interchange will help access in the area. MATA is looking at express bus service to help provide better access to the area from other points of the city as a employment center.</p>

	Are there barriers to improvement in this target area?	<p>Top of market pricing makes development more expensive due to high land prices.</p> <p>Traffic congestion at rush hour.</p> <p>Increasingly built out.</p>
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1	Area Name:	Frayser
	Area Type:	Local Target area
	Revitalization Type:	Comprehensive
	Identify the neighborhood boundaries for this target area.	ICCN RR, Wolf River, Mississippi River, Loosahatchie River/Memphis City Limits
	Include specific housing and commercial characteristics of this target area.	<p>Mixture of housing types such as single and multi-family residential homes. Most housing stock is older.</p> <p>There are several multi-family properties that are abandoned and are in dilapidated condition</p> <p>Mature commercial areas along North Thomas Street, Frayser Blvd and Hollywood/Range Line underutilized and are greyfields.</p>
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	<p>Memphis 3.0, the comprehensive plan for the City of Memphis held public hearings which provided this information to the staff.</p> <p>The process :</p> <ul style="list-style-type: none"> Seek diverse participation Promote leadership development in disadvantaged communities Develop alternative scenarios Provide ongoing and understandable information for all participants Use a variety of communication channels Continue to engage the public after plan adoption

	Identify the needs in this target area.	<p>Improve bicycle and pedestrian infrastructure to support multimodal transportation options.</p> <p>Promotion of affordable, quality single and multifamily development.</p> <p>Strategically address blight and vacancy with quality infill development.</p> <p>Addressing code enforcement issues in multifamily developments.</p> <p>Improve the quality of commercial, retail and restaurant options.</p>
	What are the opportunities for improvement in this target area?	<p>Expansion of the Nike Industrial Site will provide more jobs due to its easy access to the ICCN RR main line to Chicago and New Orleans</p> <p>The targeted anchors in this area are Northgate, Frayser Plaza, Dellwood & Steele, Delano & Watkins, Corning & Watkins, Frayser & Watkins, Whitney & Overton Crossing, Frayser Village and Frayser Gateway.</p>
	Are there barriers to improvement in this target area?	<p>Less retail and fewer amenities due to low population density.</p> <p>Limited road networks and poor regional access</p> <p>Floodplains presents development challenges; increases the costs for development in the locations with the strongest highway access.</p> <p>Distance from where workforce and majors paths of of travel are concentrated.</p>

Area Name:	Jackson
Area Type:	Local Target area
Revitalization Type:	Comprehensive
Identify the neighborhood boundaries for this target area.	Summer Avenue, Wolf River, Jackson Avenue/Chelsea Avenue, Summer Avenue, ICCN Railroad
Include specific housing and commercial characteristics of this target area.	The residential uses in the area range from single-family to large multifamily apartments. Most of the housing dates from the 1950 to 1980. Most of the commercial areas are strips along Summer & Jackson Avenue which has experienced a large decline in the quality of commercial on those streets. Jackson Avenue has the most underused

	commercial with several obsolete structures. There has been some reinvestment in the area with a new Aldi grocery store on Summer Avenue.
How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	<p>Memphis 3.0, the comprehensive plan for the City of Memphis held public hearings which provided this information to the staff.</p> <p>The process :</p> <ul style="list-style-type: none"> Seek diverse participation Promote leadership development in disadvantaged communities Develop alternative scenarios Provide ongoing and understandable information for all participants Use a variety of communication channels Continue to engage the public after plan adoption
Identify the needs in this target area.	<p>Increase access to open space through greenway development and the greening of vacant parcels.</p> <p>Improve pedestrian and cyclist infrastructure with a focus on safety and accessibility.</p> <p>Promote urban design standards in commercial and residential areas.</p>
What are the opportunities for improvement in this target area?	<p>Opportunities for redevelopment include people reinvesting in their homes in the neighborhood like Berclair and Highland Heights. Several commercial properties have been redeveloped and other greyfields.</p> <p>The targeted anchors in this area are Summer & Graham, Broad Avenue, Summer & National, Graham & Chelsea, Wells Station & Reed, Well Station & Grey, Macon & Berclair, Berclair & Janice, Macon & Wells Station, Macon & Victor, Macon & Homer and Given & Isabelle</p>
Are there barriers to improvement in this target area?	<p>Best industrial sites are built out.</p> <p>Wolf River limits ability to develop close to I-40; larger flood plain presents development challenges by increasing development costs.</p> <p>The result of these barriers and unbuildable areas, the area has a low population density.</p>

1	Area Name:	Lamar
	Area Type:	Local Target area
	Revitalization Type:	Comprehensive
	Identify the neighborhood boundaries for this target area.	Airways Blvd, ICCN Railroad, Interstate 240, Getwell Road, Barron Avenue, Prescott Street, Park Avenue, Buntyn Street, Southern Avenue, Josephine Street, Inez Street, Spottswood Avenue
	Include specific housing and commercial characteristics of this target area.	Mixture of housing types such as single and multi-family residential homes. Most housing stock is older. The commercial characteristics are old, antiquated and underutilized.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Memphis 3.0, the comprehensive plan for the City of Memphis held public hearings which provided this information to the staff. The process : Seek diverse participation Promote leadership development in disadvantaged communities Develop alternative scenarios Provide ongoing and understandable information for all participants Use a variety of communication channels Continue to engage the public after plan adoption
	Identify the needs in this target area.	Improve bicycle and pedestrian infrastructure to support multimodal transportation options. Promotion of affordable, high quality multifamily development. Strategically address blight and large scale vacancy with redevelopment and a focus on preservation and reuse of culturally significant buildings Promote urban design standards at commercial spaces

	<p>What are the opportunities for improvement in this target area?</p>	<p>Opportunities include repurposing vacant lots and parking for public recreation and park development initiatives</p> <p>The Historic Melrose High School is available to be redeveloped into a community asset to act as a tourism anchor for the neighborhood.</p> <p>This area is part of the new Enterprise Zone Program to promote reinvestment in economically depressed areas.</p> <p>The targeted anchors in this area are Orange Mound, Lamar & Airways, Lamar & Kimball, Brentwood Park, Park & Getwell, Getwell & Sharpe, Sherwood and Lamar & Kimball.</p>
	<p>Are there barriers to improvement in this target area?</p>	<p>Residential areas are largely built out.</p> <p>Best industrial areas built out.</p> <p>Floodplain presents development challenges; increases the costs of development in the locations with strongest highway access.</p>

<p>Area Name:</p>	<p>Mid City/University</p>
<p>Area Type:</p>	<p>Local Target area</p>
<p>Revitalization Type:</p>	<p>Comprehensive</p>
<p>Identify the neighborhood boundaries for this target area.</p>	<p>Mendenhall Road/Mount Moriah Road, Interstate 240, Getwell Road, Rhodes Avenue, Prescott Street, Park Avenue, Buntyn Street, Josephine Street, Inez Street, Spottswood Avenue, ICCN Railroad, Poplar Avenue, East Parkway, Summer Avenue</p>
<p>Include specific housing and commercial characteristics of this target area.</p>	<p>Mixture of housing types such as single and multi-family residential homes. Most housing stock is older with several new homes constructed in existing neighborhood.</p> <p>Most of the commercial is centered around the Highland Strip, Poplar Corridor, Summer Avenue, and Getwell Road. Poplar is the most intense of all of the commercial streets because of its location with office uses to support commercial.</p>
<p>How did your consultation and citizen participation process help you to identify this</p>	<p>Memphis 3.0, the comprehensive plan for the City of Memphis held public hearings which provided this information to the staff.</p> <p>The process :</p>

<p>neighborhood as a target area?</p>	<p>Seek diverse participation</p> <p>Promote leadership development in disadvantaged communities</p> <p>Develop alternative scenarios</p> <p>Provide ongoing and understandable information for all participants</p> <p>Use a variety of communication channels</p> <p>Continue to engage the public after plan adoption</p>
<p>Identify the needs in this target area.</p>	<p>Stabilize and preserve the character of neighborhoods.</p> <p>Improve pedestrian and cyclist infrastructure to increase accessibility and support multi-modal transportation options.</p> <p>Promote re-use strategies to address vacancy and concentrations of blight</p> <p>Revitalize existing distressed commercial centers.</p>
<p>What are the opportunities for improvement in this target area?</p>	<p>Preservation of the historic housing stock as well as reinvestment with new homes being constructed in the area further densifying the area.</p> <p>The Highland Strip development in partnership with the University of Memphis is making the area a destination for students and residents alike.</p> <p>This area is part of the new Enterprise Zone Program to promote reinvestment in economically depressed areas.</p> <p>The targeted anchors in this area are High Point terrace, Summer & Graham, Poplar Plaza, South Campus of University of Memphis, Park & Getwell, University of Memphis Main Campus, Highland Strip, Binghampton gateway, Lester Park, Tillman & McAdoo, Oak Court Mall, Colonial Village and Dunn & Cherry</p>
<p>Are there barriers to improvement in this target area?</p>	<p>School quality.</p> <p>Potentially higher land prices than in Core-City locations for single-family development and rehabs.</p> <p>U of Memphis has a high share of part-time students, who are less likely to live near campus and create the “college town” atmosphere than full-time students.</p>

	Located between the two main office cores but too far from either to capture near term demand.
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Area Name:	North
Area Type:	Local Target area
Revitalization Type:	Comprehensive
Identify the neighborhood boundaries for this target area.	Mississippi River, Wolf River, Jackson Avenue/Hallwood Drive/Vollintine Avenue/Mansfield Street
Include specific housing and commercial characteristics of this target area.	The commercial characteristics are old, antiquated and underutilized. The single residential uses are also old and in poor shape. There has been investment in the area in Uptown with new single family and multifamily units.
How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	<p>Memphis 3.0, the comprehensive plan for the City of Memphis held public hearings which provided this information to the staff.</p> <p>The process :</p> <ul style="list-style-type: none"> Seek diverse participation Promote leadership development in disadvantaged communities Develop alternative scenarios Provide ongoing and understandable information for all participants Use a variety of communication channels Continue to engage the public after plan adoption
Identify the needs in this target area.	<p>Improve bicycle and pedestrian infrastructure to support multimodal transportation options.</p> <p>Encourage reuse of brownfield sites.</p> <p>Strategically address blight and vacancy through land assembly with infill development, open space and agricultural areas</p> <p>Increase access to fresh and healthy foods for the entire district.</p>

	District Flooding: Address flooding and stormwater issues throughout the district.
What are the opportunities for improvement in this target area?	<p>Redevelopment of lots north of Crosstown Concourse in the Klondyke Smokey city neighborhood.</p> <p>The new development of the Uptown West area along the Wolf River Harbor as the next area of redevelopment.</p> <p>This area is part of the new Enterprise Zone Program to promote reinvestment in economically depressed areas.</p> <p>The targeted anchors in this area are Harbortown, Chelsea & Thomas, Chelsea & Ayres, Firestone & Breedlove, Brown & Watkins, Jackson & Hastings, Springdale & Brown, Chelsea & Hollywood and Douglass PaRK</p>
Are there barriers to improvement in this target area?	<p>Best industrial sites are built out.</p> <p>Wolf River limits ability to develop close to I-40; larger flood plain presents development challenges by increasing development costs.</p> <p>Water, highway and rail barriers break up the neighborhood and limit access to the city core</p> <p>The result of these barriers and unbuildable areas, the area has a low population density.</p>

1	Area Name:	Oakhaven/Parkway Village
	Area Type:	Local Target area
	Revitalization Type:	Comprehensive
	Identify the neighborhood boundaries for this target area.	Airways Blvd, Interstate 240, TN/MS State Line, Nonconnah Creek, Hickory Hill Road, Winchester Road, Mendenhall Road, Raines Road, Clarke Road, Shelby Drive, Crumpler Road
	Include specific housing and commercial characteristics of this target area.	<p>Mixture of housing types such as single and multi-family residential homes. Most housing stock is older.</p> <p>Mature commercial areas along North Thomas Street, Frayser Blvd and Hollywood/Range Line underutilized and are greyfields</p>

	<p>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</p>	<p>Memphis 3.0, the comprehensive plan for the City of Memphis held public hearings which provided this information to the staff.</p> <p>The process :</p> <ul style="list-style-type: none"> Seek diverse participation Promote leadership development in disadvantaged communities Develop alternative scenarios Provide ongoing and understandable information for all participants Use a variety of communication channels Continue to engage the public after plan adoption
	<p>Identify the needs in this target area.</p>	<ul style="list-style-type: none"> Improve bicycle and pedestrian infrastructure to support multimodal transportation options. Promotion of affordable, quality single and multifamily development. Strategically address blight and vacancy with quality infill development. Addressing code enforcement issues in multifamily developments. Improve the quality of commercial, retail and restaurant options.
	<p>What are the opportunities for improvement in this target area?</p>	<ul style="list-style-type: none"> Strategically address blight and vacancy by reducing block scale and encouraging infill development and open space uses. Encourage active enforcement around commercial centers and civic assets. Promote urban design standards at commercial spaces. Preserve and protect residential neighborhoods from industrial uses with natural buffers.

		The targeted anchors in this area are Perkins & Knight Arnold, Mendenhall & Knight Arnold, Winchester & Tchulahoma and Shelby & Tchulahoma
	Are there barriers to improvement in this target area?	<p>Proximity to industrial is not attractive for residential development.</p> <p>High residential vacancy.</p> <p>Lack of amenities for potential office workers.</p> <p>Office tenants relocating out of submarket to preferred locations in Core City and East</p> <p>Competes for industrial with DeSoto County, which has more land available land</p> <p>Sites close to airport mostly taken, sites close to BNSF railroad even more limited</p> <p>Uses for the Mall of Memphis site limited by proximity to neighborhood.</p>

1	Area Name:	Raleigh
	Area Type:	Local Target area
	Revitalization Type:	Comprehensive
	Identify the neighborhood boundaries for this target area.	Loosahatchie River, Wolf River, Summer Avenue, Bartlett City Limits, Memphis City Limits
	Include specific housing and commercial characteristics of this target area.	<p>The commercial in the area is greatly underutilized. Especially Austin Peay Highway which has several vacant big box stores.</p> <p>The residential in the area is mostly single family residential. The median age of the housing is around 40 years old. Most of it is well maintained. Several multi-family properties dot the area along the major streets. Some of it is low/moderate income properties</p>
	How did your consultation and citizen participation	Memphis 3.0, the comprehensive plan for the City of Memphis held public hearings which provided this information to the staff.

<p>process help you to identify this neighborhood as a target area?</p>	<p>Memphis 3.0, the comprehensive plan for the City of Memphis held public hearings which provided this information to the staff.</p> <p>The process :</p> <ul style="list-style-type: none"> Seek diverse participation Promote leadership development in disadvantaged communities Develop alternative scenarios Provide ongoing and understandable information for all participants Use a variety of communication channels Continue to engage the public after plan adoption
<p>Identify the needs in this target area.</p>	<ul style="list-style-type: none"> Increase bicycle and pedestrian safety and accessibility along major corridors with infrastructure improvements. Strengthen commercial areas through infill and mixed retail options. Emphasize Old Raleigh history with attractions and development. Improve the quality of public facilities and civic spaces.
<p>What are the opportunities for improvement in this target area?</p>	<ul style="list-style-type: none"> Development of the Raleigh Springs Mall town center making it a community gathering place. The Nike Distribution Center and any future development will act as a employment center attracting and new residents to the area. The targeted anchors in this area are Raleigh Springs Town Center, Raleigh Egypt, James Road/Old Raleigh Town Center and New Covington Pike & Austin Peay
<p>Are there barriers to improvement in this target area?</p>	<ul style="list-style-type: none"> Limited large road network. Weak regional access relative to more central submarkets. Rail abuts residential. Floodplain presents development challenges; increases the costs of development in the locations with the strongest highway access.

1	Area Name:	South
	Area Type:	Local Target area
	Revitalization Type:	Comprehensive
	Identify the neighborhood boundaries for this target area.	Mississippi River, BNSF Railroad, EH Crump Blvd, Interstate 240, Interstate 55, Nonconnah Creek, McKellar Lake
	Include specific housing and commercial characteristics of this target area.	Mixture of housing types such as single and multi-family residential homes. Most housing stock is older and in average to poor shape. Commercial is spread inside the neighborhoods as well as Third Street, Bellevue Blvd. The largest commercial cluster is Southgate Shopping Center. The center is dated and underutilized.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Memphis 3.0, the comprehensive plan for the City of Memphis held public hearings which provided this information to the staff. The process : Seek diverse participation Promote leadership development in disadvantaged communities Develop alternative scenarios Provide ongoing and understandable information for all participants Use a variety of communication channels Continue to engage the public after plan adoption
	Identify the needs in this target area.	Improve bicycle and pedestrian infrastructure to support multimodal transportation options. Promotion of affordable, quality multifamily development. Strategically address blight and vacancy with building redevelopment and open space and agricultural uses Encouraging active code enforcement issues around commercial centers and civic assets.

	<p>What are the opportunities for improvement in this target area?</p>	<p>Opportunities include repurposing vacant lots and parking for public recreation and park development initiatives</p> <p>Southgate Shopping Center is being redeveloped and updated to attract new tenants to the area.</p> <p>The targeted anchors in this area are Third & Crump, Neptune & Walker, Mississippi & Walker, Third & Belz, Lauderdale & Mallory, Lauderdale & Rosewood, Soulsville, Kerr & Gaither, Elvis Presley & Alcy and South and Alcy Ball.</p>
	<p>Are there barriers to improvement in this target area?</p>	<p>Obsolete supply for which redevelopment/cleanup costs are high, particularly given that much of the supply is on small parcels that would require assembly to accommodate new users.</p> <p>Limited amenities for residential</p> <p>Few remaining industrial sites.</p>

1	<p>Area Name:</p>	<p>Southeast</p>
	<p>Area Type:</p>	<p>Local Target area</p>
	<p>Revitalization Type:</p>	<p>Comprehensive</p>
	<p>Identify the neighborhood boundaries for this target area.</p>	<p>Nonconnah Creek, Winchester Road, Mendenhall Road, Raines Road, Clarke Road, Shelby Drive, Crumpler Road, Lake Valley Drive, Riverdale Road/Memphis City Limits</p>
	<p>Include specific housing and commercial characteristics of this target area.</p>	<p>The housing is modern tract housing mixed with multifamily properties. Most of the housing dates from 1970 to the present.</p> <p>There is a over abundance of commercial property in this area. A good portion of it is underutilized and vacant.</p>
	<p>How did your consultation and citizen participation process help you to identify this</p>	<p>Memphis 3.0, the comprehensive plan for the City of Memphis held public hearings which provided this information to the staff.</p> <p>The process :</p> <p>Seek diverse participation</p>

<p>neighborhood as a target area?</p>	<p>Promote leadership development in disadvantaged communities</p> <p>Develop alternative scenarios</p> <p>Provide ongoing and understandable information for all participants</p> <p>Use a variety of communication channels</p> <p>Continue to engage the public after plan adoption</p>
<p>Identify the needs in this target area.</p>	<p>Incentivize local businesses and local jobs in current commercial areas.</p> <p>Restructure building placement and parking to maximize aesthetics, curb appeal and economic development.</p> <p>Hold property owners accountable through proactive enforcement of codes and regulations to fight blight.</p> <p>Improve connectivity, mobility, safety, an aesthetics/comfort along streets while calming traffic and supporting transit service.</p>
<p>What are the opportunities for improvement in this target area?</p>	<p>Improving accessibility through the district for and residents.</p> <p>Raw land for new land developments is shovel ready</p> <p>The targeted anchors in this area are Kirby & Winchester, Winchester & Ridgeway, and Kirby & Raines.</p>
<p>Are there barriers to improvement in this target area?</p>	<p>Residential are far from SH 385, The primary access corridor</p> <p>Far from rail and Lamar Avenue industrial corridor.</p>

<p>Area Name:</p>	<p>Westwood</p>
<p>Area Type:</p>	<p>Local Target area</p>
<p>Revitalization Type:</p>	<p>Comprehensive</p>
<p>Identify the neighborhood boundaries for this target area.</p>	<p>I 55, Airways Blvd, TN/MS State Line, ICCN RR, Winchester Road, Third St, Horn lake Road, McKellar Lake, Mississippi River</p>

<p>Include specific housing and commercial characteristics of this target area.</p>	<p>Mixture of housing types such as single residential homes. Most housing stock is older.</p> <p>The commercial is spotty and not intense and is mostly neighborhood oriented.</p> <p>Convenient to Core-City and Mississippi</p> <ul style="list-style-type: none"> • Shovel-ready availability for Industrial • Superior rail and intermodal access • Port access • Convenient to airport
<p>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</p>	<p>Memphis 3.0, the comprehensive plan for the City of Memphis held public hearings which provided this information to the staff.</p> <p>The process :</p> <p>Seek diverse participation</p> <p>Promote leadership development in disadvantaged communities</p> <p>Develop alternative scenarios</p> <p>Provide ongoing and understandable information for all participants</p> <p>Use a variety of communication channels</p> <p>Continue to engage the public after plan adoption</p>
<p>Identify the needs in this target area.</p>	<p>Strategically address blight and vacancy through land assembly with infill development, agricultural uses.</p> <p>Improve pedestrian and cyclist infrastructure to increase accessibility and support multi-modal</p>
<p>What are the opportunities for improvement in this target area?</p>	<p>Opportunities include repurposing vacant lots and parking for public recreation and park development initiatives</p> <p>The Memphis Greenprint has proposed acquiring property that flooded in the 2011 flood to be used as flood detention areas for future flooding.</p>

	The targeted anchors in this area are Third & Weaver, Third & Ford, Third & Fairway, Levi Library and Ford & King
Are there barriers to improvement in this target area?	<p>No new supply of residential.</p> <p>Office: Not currently an office submarket, not expected to capture future office demand.</p> <p>Industrial: Continued development of Pidgeon Industrial Park. Limited sites after buildout.</p> <p>Retail: No new supply due to lack of residential; growth.</p>

Area Name:	Whitehaven
Area Type:	Local Target area
Revitalization Type:	Comprehensive
Identify the neighborhood boundaries for this target area.	I 55/240, Airways Blvd, TN/MS State Line, ICCN RR, Winchester, Third St
Include specific housing and commercial characteristics of this target area.	<p>Mixture of housing types such as single and multi-family residential; homes. Most housing stock is older.</p> <p>Mature commercial areas along Winchester, Shelby Drive, and Elvis Presley that are underutilized and are greyfields.</p> <p>Industrial uses like light manufacturing and warehousing are located neat the north of the area near the interstate</p> <ul style="list-style-type: none"> • I-55 and 240 access • Rail access • Convenient to airport • Some large sites remain • Convenient to Core-City and Mississippi

	<ul style="list-style-type: none"> • Middle-income neighborhood with high home-ownership rate and good midcentury, single-family building stock
<p>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</p>	<p>Memphis 3.0, the comprehensive plan for the City of Memphis held public hearings which provided this information to the staff.</p> <p>The process :</p> <ul style="list-style-type: none"> Seek diverse participation Promote leadership development in disadvantaged communities Develop alternative scenarios Provide ongoing and understandable information for all participants Use a variety of communication channels Continue to engage the public after plan adoption
<p>Identify the needs in this target area.</p>	<ul style="list-style-type: none"> Addressing of blight in vacant multifamily and major structures within anchors and along major streets. Improve pedestrian and cyclist infrastructure to increase accessibility and safety along major corridors. Improve the quality of commercial, retail and restaurant options to encourage local spending in the district from residents and tourists. Repurpose vacant lots and parking for public and park development activities
<p>What are the opportunities for improvement in this target area?</p>	<ul style="list-style-type: none"> Opportunities include repurposing vacant lots and parking for public recreation and park development initiatives Improving accessibility through the district for tourists and residents. Redevelopment and expansion of Graceland and related uses. The targeted anchors in this area are Whitehaven Plaza, Southbrook & Southland Mall and Southwest Tennessee Community College.

<p>Are there barriers to improvement in this target area?</p>	<p>Residential: Some rehab activity: opportunity for public incentives to ensure area stability as residents age.</p> <p>Office: no new supply; office will concentrate at major established office cores.</p> <p>Industrial: Remaining greenfield site need to be prepped and incentivized, potential long term redevelopment of Bell Blvd Park with public incentives.</p> <p>Retail: Limited opportunity due to lack of residential growth and large amount of recently delivered retail at Graceland expansion to serve tourist base.</p>
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Table 59 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Throughout Memphis, median household incomes, housing values, and average rent prices differ by neighborhood and at the Census tract level. For some areas, the differences in income and housing can be stark. Areas like Core and parts of South Memphis are experiencing new rental and private developments whereas Cordova, Raleigh, and East Memphis districts are relatively stable in their housing market and could even afford to see some new development or housing renovations. Depending on a household’s financial state, these changes can help to boost market-rate housing values but may send some to seek housing elsewhere. The Memphis 3.0 Comprehensive Plan has taken an anchor-based approach for future investment in the City, as investing in these anchors can support and stabilize the neighborhoods around them. A Community or Citywide Anchor is a collection of places that include multiple uses and serve the neighborhoods around them. This could include a church, a restaurant, a retail center, an office building, and an apartment building. By focusing investment in anchors, the City can prioritize its funding and have a more prominent impact on the areas being served.

Discussion

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The City of Memphis undertakes a number of activities to support affordable housing. In FY20, affordable housing for homeless individuals and families will be supported through permanent supportive housing. Affordable housing for persons with special needs will be supported through tenant based rental assistance through HOME and HOPWA funds. Housing for non-homeless will be supported through Down Payment Assistance, CHDO projects, the Aging in Place program, and other projects to be identified.

One Year Goals for the Number of Households to be Supported	
Homeless	46
Non-Homeless	72
Special-Needs	196
Total	314

Table 60 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	242
The Production of New Units	4
Rehab of Existing Units	34
Acquisition of Existing Units	34
Total	314

Table 61 - One Year Goals for Affordable Housing by Support Type

Discussion

AP-60 Public Housing – 91.220(h)

Introduction

The Memphis Division of Housing and Community Development (HCD) works closely with the Memphis Housing Authority in area redevelopment and revitalization efforts. In addition to planning neighborhood and area redevelopment, these efforts extend to identifying ways in which entitlement funds (CDBG and HOME) may be used to support the expansion of rental housing opportunities for low

and very-low income residents.

Actions planned during the next year to address the needs to public housing

Working in conjunction with the Memphis Housing Authority (MHA) during the next year, the City will assist the MHA in implementing the Choice Neighborhoods Implementation Grant for South City, which includes the City's last large traditional public housing development, Foote Homes. Phase I of new construction for the Choice Neighborhood Implementation (CNI) is set for completion in the fall of 2019. Occupancy of the first units should begin in the summer of 2019. Phase I has 114 units. The Phase II closing was August 29, 2018 and construction began in November 2018 and is scheduled to be completed in the first quarter of 2020. Phase II has 134 units. The Agency has an approved CHAP for 73 Project-based units associated with revitalization of Foote Homes in the South City area (see the chart above). Demolition of the west side of the project to grade was completed in November 2018. The Phase III closing is set for the fall of 2019.

The Agency plans through the formation of a nonprofit engage in development activities designed to increase the number of affordable housing units. Rehabilitation of existing units and the construction of additional ones are but one function of this proposed agency. A senior designated housing facility is planned for Legends Park. MHA through partnerships is looking to fulfill the increased need for veteran housing, including assisted living facilities that can meet the needs of those who have served in the military.

The Housing Choice Voucher Program has 8,031 vouchers available. Most of them are regular vouchers others with a small number for the elderly, veterans, and others. The agency was recently awarded seventy-two (72) Family Unification Program (FUP) vouchers. The FUP program is designed to serve two populations: 1.) Families who because of the lack of adequate housing are in danger of losing the child to out-of-home care or who experiencing delay in the discharge of a child from out-of-home care and 2.) Youth who have aged out of foster care but are not yet 24 years of age. MHA received ninety-nine vouchers for the Mainstream Voucher Program to assist a non-elderly person with disabilities and his/her family. Twenty-five (25) additional Veterans Assistance Supportive Housing (VASH) vouchers were awarded for a total to 492 vouchers to assist homeless veterans and their families. The 2018 voucher awards are additional tools from HUD for the City of Memphis and the Memphis Housing Authority to reduce homelessness and keep family units intact.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

The City, through the Memphis Housing Authority (MHA), works with Urban Strategies Memphis HOPE in coordinating and promoting programs that enhance the economic and social self-sufficiency of public housing residents. MHA also has an informal and formal grievance procedure that provides for the disposition of resident complaints or grievances. MHA has a Resident Advisory Board which meets with

residents to receive input, suggestions, and concerns as to public housing authority policies, operations and management. There are two Homeownership programs at MHA:

One is at McKinley Park. This property is proposed to be revised to allow for higher income residents to purchase a home in South City. Applicant can qualify for up to \$10,000 from the city for Down Payment Assistance.

The second program is the SHAPE program. This program allows for the conversion of a Rental Assistance Voucher to a Mortgage Assistance Voucher for 15 years. The Head of Household must be employed continuously for 1 year. The employment requirement is waived for a disabled family.

Both of these programs require the completion of a Qualified Homeownership Counseling Program.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

Memphis Housing Authority is not a troubled public housing agency.

Discussion

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

The Memphis/Shelby County Mayor's Action Plan to End Homelessness, the guiding set of strategies for the Memphis/Shelby County Continuum of Care, focuses on the evidence-based strategies of permanent housing and rapid rehousing along with targeting the best fit interventions to the appropriate subpopulation. The plan calls for an increase in permanent housing and a decrease in transitional housing. The CoC has reallocated 100% of our CoC funded transitional housing units to permanent housing programs, either rapid rehousing or permanent supportive housing. Based on the 2016 Consolidated Application (submitted in September, 2016), we no longer have transitional housing beds funded through the CoC, down from 854 units in the 2011 application. Since 2012, overall homelessness in Memphis and Shelby County has fallen by 41%. (Source: Community Alliance for the Homeless 2018 Point In Time Count.)

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The Continuum of Care is working to reduce and end homelessness by improving system performance measures to ensure that services and resources are utilized in the the most effective ways. These system performance measures include improving our community's rate of exits to permanent destinations, decreasing our rates of returns to homelessness, improving the length of stay standards for program types, and increasing income for clients. Ongoing data quality checks through our HMIS system allow us to better monitor how well programs are reaching these goals, which contribute towards the overall success of the community towards ending homelessness. In addition to improving system performance measures, a coordinated approach to referrals and outreach is coordinated through weekly By-Name List meetings. These meetings bring together outreach workers and agency providers throughout the community to discuss names of individuals on the Coordinated Entry By-Name List who are waiting for housing opportunities. Through this process, outreach workers are able to assess individuals for their needs and then give updates and coordinate with agencies for referrals when housing opportunities are available. This has brought to light the importance of street outreach and the need to enhance funding for outreach and SOAR activities. SOAR is an approach for people who were experiencing or at risk of homelessness to have quick access to SSI/SSDI benefits. We expect to pursue funding to expand and enhance our street outreach presence in the coming years. We have also established an electronic assessment and referral tool (www.memphishomelessoptions.org) to maximize our existing resources and make it easier for people experiencing homelessness to seek help.

The community's outreach and engagement approach includes a 24/7 phone-based hotline, two walk-in centers, and roving street outreach presence. For families with children, we have a centralized intake that screens, on average 251 families per month and our phone-based hotline receives 625 calls/month. The central intake number is based on the average for 2018. These numbers are believed to be lower than prior years due to increased telephone screening and community awareness that divert families who are not literally homeless walked in for services. Those who do not meet HUD's definition of

literally homeless are receiving mediation and other prevention services. Through Rapid Rehousing efforts, the community is housing an all-time high number of families.

Addressing the emergency shelter and transitional housing needs of homeless persons

Memphis has identified the need for free/no fee emergency shelter especially for single women and families with children. MIFA has utilized funding for emergency shelter alternatives for families when traditional shelters are full by paying for hotel/motels. However, there is still a need for more emergency shelter options especially for larger families. The need is also present for low-barrier emergency shelters, which in addition to having no fees includes shelter without stipulation of participating in services, programming, which includes faith-based.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

The US Veterans Administration awarded two local providers, Catholic Charities of West Tennessee and Memphis Area Legal Services, funding in the amount of \$1.3 million to launch a Rapid Rehousing initiative under the Supportive Services for Veteran Families (SSVF) program. Approximately 60% of those receiving assistance under the program are homeless households with a veteran, and 40% are households that are imminently homeless. Families receiving assistance through this initiative, along with the Rapid Rehousing programs operated by other service providers, experience shorter homeless episodes than other families, and based on newly released research, have lower rates of return to homelessness than other similar households.

MIFA serves as the point of entry for all families experiencing homelessness and coordinates emergency shelter or hotel/motel stays for families facing literal homelessness. In addition, MIFA also has mediation services, coordinated the RRH and PSH program referrals for families, and has case managers who work to ensure families are able to learn skills necessary to sustain their own housing and live independently. Unaccompanied youth are also prioritized through this system, and coordination through youth specific programming and housing helps to ensure youth are specifically addressed for housing and resource needs. This system also works with other systems of care such as hospitals, DCS, mental health facilities, and more to work to ensure that individuals discharged or leaving those destinations are able to effectively enter into the housing navigation system.

Alliance Healthcare Services launched a 3-year program to provide services to homeless veterans and other chronically homeless individuals. The services are delivered using a Critical Time Intervention (CTI) model of case management. CTI is a time-limited evidence based practice (EBP) that focuses on transitioning people from the streets and shelters into permanent housing. The services are designed to help individuals successfully navigate the difficult transition from homelessness to housing. The

program has been used effectively with veterans and people with substance abuse or co-occurring disabilities.

In an effort to prevent a return to homelessness for individuals who were chronically homeless, we continue to maintain a Housing First Assertive Community Treatment (ACT) team. The team provides intensive, integrated treatment for dually diagnosed chronically homeless individuals who reside in permanent housing. This team, supervised by Alliance Healthcare Services includes mental health professionals, physical health professionals, case managers, and peer support specialists. AHS serves at least 80 individuals who are housed with permanent supportive housing providers. The services we expect people leaving institutions to need are housing, community based mental health counseling and treatment, physical health care, employment services, substance abuse counseling and treatment, disability benefit application assistance, and legal advocacy/services.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

The US Veterans Administration awarded two local providers, Catholic Charities of West Tennessee and Memphis Area Legal Services, funding in the amount of \$1.3 million to launch a Rapid Rehousing initiative under the Supportive Services for Veteran Families (SSVF) program. Approximately 60% of those receiving assistance under the program are homeless households with a veteran, and 40% are households that are imminently homeless. Families receiving assistance through this initiative, along with the Rapid Rehousing programs operated by other service providers, experience shorter homeless episodes than other families, and based on newly released research, have lower rates of return to homelessness than other similar households.

OUTMemphis and Agape both have Rapid-Re-Housing programs geared towards youth ages 18-24, and OUTMemphis is breaking ground this year on a Youth Drop-In Center and Youth Emergency Shelter. The shelter will be the only youth-specific shelter in Memphis/Shelby County and will have 4 beds where youth are able to stay for up to 30 days. Our community was also recently awarded Family Unification Program vouchers which can be used to help families that are involved in DCS and whose only barrier to reunification is housing. These vouchers can also be used for youth who have a history of foster care involvement, and are helping us to bridge gaps between different systems of care.

Alliance Healthcare Services launched a 3-year program to provide services to homeless veterans and other chronically homeless individuals. The services are delivered using a Critical Time Intervention (CTI) model of case management. CTI is a time-limited evidence based practice (EBP) that focuses on transitioning people from the streets and shelters into permanent housing. The services are designed to help individuals successfully navigate the difficult transition from homelessness to housing. The program has been used effectively with veterans and people with substance abuse or co-occurring

disabilities. This program is in its final year and is expected to serve 80 households during this final year. The agency has identified a SAMSHA grant that will allow the program to continue. If funded, the services could continue up to 5 additional years.

In an effort to prevent a return to homelessness for individuals who were chronically homeless, we continue to maintain a Housing First Assertive Community Treatment (ACT) team. The team provides intensive, integrated treatment for dually diagnosed chronically homeless individuals who reside in permanent housing. This team, supervised by Alliance Healthcare Services includes mental health professionals, physical health professionals, case managers, and peer support specialists. AHS serves at least 80 individuals who are housed with permanent supportive housing providers. The services we expect people leaving institutions to need are housing, community based mental health counseling and treatment, physical health care, employment services, substance abuse counseling and treatment, disability benefit application assistance, and legal advocacy/services.

Discussion (optional)

AP-70 HOPWA Goals - 91.220 (I)(3)

One year goals for the number of households to be provided housing through the use of HOPWA for:	
Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family	245
Tenant-based rental assistance	160
Units provided in permanent housing facilities developed, leased, or operated with HOPWA funds	16
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds	70
Total	491

Table 62 – HOPWA Housing Goals

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

Based on the 2019 Memphis-Shelby County Analysis of Impediments to Fair Housing (AI), the following are public policy barriers to affordable housing:

1) Segregation persists.

Contributing factors to segregation include historical settlement patterns, distribution of attainable/affordable housing (both market-rate and publicly assisted housing), land use and zoning regulations, disparities in mortgage lending, and economic factors

2) Disparities in housing needs.

Contributing factors to disparities in housing needs include lower homeownership rates among most minority groups, availability affordable units in a range of sizes, lack of private investments in specific neighborhoods, economic factors, and lending discrimination.

3) Disparities in access to opportunity.

Contributing factors to disparities in access to opportunity include availability of affordable units in a range of sizes, limited support for multifamily housing, distribution of publicly assisted housing, NIMBYism, lack of private investments in specific neighborhoods, lending discrimination, steering, land use and zoning laws, limited/lack of public transit in certain areas, and economic disparities.

4) Barriers to housing choice for people with disabilities.

Contributing factors include a lack of accessible housing across the region; lack of fair housing knowledge/compliance among landlords; limited public transportation in many neighborhoods, lack of public and private investment.

5) Location and utilization of publicly assisted housing

Contributing factors include lack of affordable housing in a range of unit sizes, NIMBYism, land use and zoning regulations.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

- Coordinate with Blight Authority of Memphis on issues related to blight and vacant properties affecting core city neighborhoods
- Educate non-profit and for-profit developers and lenders about current tools available for the production of affordable housing. This includes the Blight Elimination Program, which allows for qualified nonprofits to apply for loans of up to \$25,000 to cover the cost of acquiring an abandoned home, demolishing it, and greening and maintaining the property. The greened lot can then be transformed into new affordable housing or another use approved by the Tennessee Housing Development Agency (THDA) for the stabilization of the surrounding neighborhood. THDA monitors the completion of each project and forgives the loan after three years, or sooner for certain uses. THDA is currently looking into expanding the program to include blighted multi-family properties as well as single-family
- In December 2018, the City Council approved the use of the International Property Maintenance Code
- Facilitate discussions with for-profit and nonprofit housing producers and lenders regarding how to overcome impediments to the production of accessible, affordable housing
- Encourage for-profit and not-for-profit housing developers to consider partnering on affordable, accessible and large unit housing projects. Develop and coordinate resources to support the development of affordable housing.
- Shelby County Government received a \$60 million federal grant to improve its resiliency over three years. These funds will be used in local areas impacted by the flooding in 2011 that impacted several low and moderate income communities in Shelby County. These areas include the Boxtown and Nutbush communities where several homes were inundated by floodwaters. The proposed action is the acquire homes that were flooded and buy out residents to move to safer newer homes. There are plans to do stream modifications to increase wetland area to aid in flood water detention and levee construction.
- The Tennessee General Assembly in their recent session has affirmed its support for affordable housing by introducing several bills to help preserve neighborhoods. This includes:
 - Support for extension of the Neighborhood Preservation Act to include any county or city that has formed a land bank.
 - Reduction in the number of unrelated persons living in a single-family residence from

eight to six for sober living homes.

- Bill requiring THDA to research the availability of affordable rental housing in every county in the state annually to determine where there is a shortage of affordable housing. The local assessor will base the tax assessment on its value in its current use as affordable housing.

Discussion:

AP-85 Other Actions – 91.220(k)

Introduction:

In FY20, the Division of Housing and Community Development will follow the strategies outlined in the Five-Year Consolidated Plan and pursue activities intended to reduce homelessness, foster and maintain affordable housing, reduce poverty, and enhance coordination with other government, nonprofit, for-profit, philanthropic, and other organizations to achieve a common goal of meeting the needs of the citizens of Memphis.

CDBG and HOME funds are targeted in areas with high concentrations of poverty – where investment is needed most. A lack of quality affordable rental housing remains a challenge in Memphis. HOME and CDBG funds will be used to develop or preserve affordable rental housing through CHDOs and other for-profit and non-profit housing developers. The City of Memphis has several programs aimed at addressing underserved needs. The City will continue to work with its nonprofit and other partners to identify other funding opportunities and to leverage related efforts. The Continuum of Care planning process will be conducted by the City's sub-contract agreement with the Community Alliance for the Homeless. The Alliance assists in the planning process by ensuring there is input from the broader community, facilitate the preparation of the City's Continuum of Care application and update the Needs Assessment for Homeless and Other Special Needs Populations. HCD gives particular attention to outreach efforts and expanding options to serve the severely mentally ill and others with special needs who are homeless through the Tenant Based Rental Assistance program and housing construction projects.

Actions planned to foster and maintain affordable housing.

During the 2019 program year, the actions planned to foster and maintain affordable housing will include the following:

- Work to establish an Affordable Housing Trust fund with local dollars
- Support for the Aging in Place program through Habitat for Humanity, which provides home repairs for senior citizens
- Down payment assistance for first time homebuyers
- Property Acquisition
- Support the activities of Community Housing Development Organizations and Community Development Organizations to acquire, rehabilitate, or construct affordable housing
- Support the Memphis Fair Housing Center on their investigations, education, and outreach
- Support activities aimed at reducing blight
- Support the Memphis Housing Authority's efforts to revitalize public housing and neighborhoods

through the Choice Neighborhood Implementation Grant for South City

- Support the development of affordable rental and homeownership housing through the affordable single and multi-family housing program
- Support tenant based rental assistance programs for populations with special needs

In addition to these programs, HCD will also participate in other initiatives aimed at promoting affordable housing including the Tennessee Affordable Housing Coalition, work with appropriate committees and boards, and other activities as opportunities arise.

Actions planned to reduce lead-based paint hazards.

The HUD Office of Lead Hazard Control and Healthy Homes provides funds to reduce lead-based paint hazards in housing where children under six could potentially reside. The OLHCHH enforces HUD's lead-based paint regulations, provides public outreach and technical assistance to help protect children and their families from health and safety hazards in the home. The City of Memphis was awarded a \$3,714,272 lead demonstration grant to reduce lead hazards and healthy housing interventions.

HCD expects to identify or receive referrals on at least 500 housing units for potential lead hazard reduction work, and will determine eligibility, enroll and complete a minimum of 300 inspections and risk assessment and 65 healthy housing assessments on those housing units. This will result in remediation and clearance for at least 240 housing units, rental and owner-occupied. HCD maintains lists of owner-occupied and rental properties built prior to 1978 that have already been identified as potential candidates for hazard reduction activities. These lists will be used on an ongoing basis to identify potential units for remediation and to notify owners of funding availability.

HCD Lead Hazard Reduction staff will coordinate lead hazard outreach and education efforts with partners such as the Shelby County Health Department, Shelby County Environmental Court, State of Tennessee- Division of Solid Waste Department of Environment and Conservation (TDEC) and MHA. These partners will provide avenues for involving private management companies, owners of rental properties, faith- and community-based organizations, and contractors in both identification and reduction of lead hazards. HCD will utilize lead demonstration grant funds to provide employment training in the field of lead hazard reduction for at least 65 low-income individuals as lead hazard workers and 15 individuals as lead hazard supervisors.

Shelby County Health Department will provide blood lead level testing, ongoing medical case management for children with EBLs, clearance and follow-up inspections of housing units.

The City of Memphis has agreed to establish a partnership through a memorandum of understanding

with a group of stakeholders called the Healthy Homes Partnership (HHP). HHP is a collaborative established to conduct research, identify, develop and advance best practices and strategies, including but not limited to appropriate legal, policy and regulatory measures to increase the availability of and access to healthy housing for residents in the Local Jurisdictions.

FY 20 Goals for the Lead Program will be:

- to continue providing public outreach, technical assistance and education to help protect children and their families from health and safety hazards in their home within the City of Memphis, Shelby County.
- To identify or receive referrals on at least 167 housing units for potential lead hazard reduction work, and will determine eligibility, enroll and complete a minimum of 100 inspections and risk assessment and 25 healthy housing assessments on those housing units.
- to incorporate healthy homes interventions within the lead program process, using healthy homes supplement funding, while bridging the gap where housing impacts health.
- to continue to provide employment training in the field of lead hazard reduction for at least 65 low-income individuals as lead hazard workers and 15 individuals as lead hazard supervisors.

As one grant round closes after the three- year period, the success of the program depends on the ability to continually apply for grant funding opportunities through the announcements of Notice of Funding Availability (NOFA). The next announcement is estimated to be in Spring 2019.

Continue to support the efforts of the lead programs partners and HHP to sustain the program.

Actions planned to reduce the number of poverty-level families.

The most recent American Communities Survey released in 2018 shows that 24.6% of people living in the City of Memphis at or below the poverty level. While many of the factors related to poverty are beyond the City's control, the City is committed to addressing issues related to poverty and to grow prosperity and opportunity for all of its citizens. Attacking poverty is a key priority of Mayor Strickland, recognizing that while poverty has decreased since 2014, there is still work to be done to help those who are in poverty.

Mayor Strickland introduced his poverty agenda stating that "We must recognize ours is a city rife with inequality. It is our moral obligation as children of God to lift up the poorest among us. To this end, Mayor Strickland has identified concrete goals to attack this issue, including: Prevent homelessness;

expand early childhood programs; give greater access to parks, libraries, and community centers; and expand youth and jobs programs.

Activities under the homeless and special needs department are geared toward those most in need, while others, including promotion of homeownership, job training/creation, and education programs are also strategies to reducing poverty. These include the following:

- Work to enable more good jobs in Memphis. The City's spending with M/WME businesses has doubled in the current Administration.
- The City has championed more funding for Memphis Area Transit Authority, which greatly increases job access for Memphians.
- The City has led the way on a long term plan for needs based universal pre-kindergarten
- The Memphis Opportunity Fund, the Contractors Assistance program and other programs that provide job and life skills training, assisted and transitional housing, and micro-enterprise development.
- Job creation through major economic development activities. There is \$15 billion in recent, current, or future development occurring in Memphis
- Established a program called Work Local, which connects homeless individuals to work opportunities
- The City has extended the hours of operation for libraries and community centers, made spring and summer camps free, increased programming at libraries, increased summer youth jobs, and increased the variety of programming offered through the Office of Youth Services
- Activities aimed at increasing the economic self-sufficiency of public housing and housing choice voucher tenants. These include the Housing Choice Voucher and Public Housing Family Self-Sufficiency Programs.
- Assisting low and moderate income citizens to purchase homes; providing public service activities including youth, elderly, homeless, community, health care, and education services to low and moderate income citizens

Actions planned to develop institutional structure

HCD is currently undergoing a Division restructuring to better align its programmatic and operations areas. Under operations, the plans include hiring consultants as needed and developing a training protocol to train compliance and program staff in a manner that enables them to effectively administer programs. The restructuring of the Compliance department will focus on mandatory areas of the grant programs, including Section 106, Section 504, Section 3, Environmental Reviews, and Davis Bacon wage rates. This team will provide expertise to the program areas on these requirements and coordinate the required actions for projects. The monitoring team will be made up of grant specific experts that will

provide day to day guidance and direction to program staff on projects and contract management. HCD has an increased focus on data and analytics to assist in industry expertise, decision making and tracking performance.

Significant changes in the programs area will be to create an Affordable Housing Department that will oversee all HOME funded housing programs, with the exception of Tenant Based Rental Assistance and to realign several programs under a Development Services Department, which will oversee programs that provide more direct services through the Division, including lead based paint hazard reduction and weatherization. We are also working to transform the current Office of Civic Engagement into a Neighborhood Partnerships Department that will work directly as a liaison with Neighborhoods.

HCD has effective partnerships with others working in housing and community development in the region. These include CHDOs, CDCs, other nonprofit housing providers, for profit developers, the Memphis Housing Authority, lenders, the Tennessee Housing Development Agency, the Health Education and Housing Facilities Board, service providers, government agencies, and other related entities. These partnerships help to leverage federal resources and create more affordable housing opportunities.

Actions planned to enhance coordination between public and private housing and social service agencies

Memphis has a good history of successful partnerships aimed at providing housing and community development programs and services to its citizens. A variety of public and private resources are coordinated to help Memphis' families and individuals through traditional and innovative approaches to meeting the needs.

Annually, local service providers and developers are invited to submit applications for funding from the Strategic Community Investment Fund (commonly referred to as SCIF). SCIF provides an opportunity for organizations and agencies to submit competitive applications. The funds are awarded to eligible nonprofit, for-profit, faith-based, and other organizations to implement community and economic development programs. The funds through this process are primarily available for programs that benefit low and moderate-income persons of Memphis and must be aligned with the City of Memphis' 5-year Consolidated Plan.

HCD will continue to work with key local government departments to carry out housing and community development strategies. By way of implementing the Memphis 3.0 Comprehensive Plan, and the Affordable Housing Trust Fund – Memphis will strategically collaborate with stakeholders. Other partners include but are not limited to: Memphis Police Department, Memphis Fire Department, Public

Works, Engineering, Public Services and Neighborhoods, General Services, the Office of Planning and Development, Shelby County Housing, Shelby County Health Department, Office of Community Services, Memphis Light Gas and Water, Shelby County Schools, the Weatherization Program, the Lead Hazard reduction Program, the Green and Healthy Homes Initiative, and the Memphis Housing Authority. All of these departments have a role in shaping and maintaining healthy communities. HCD will communicate and coordinate with appropriate departments as needed.

Equally important are the partnerships with local nonprofit service providers, homeless service and housing providers, community housing development organizations, community development corporations, faith-based institutions, organizations serving persons with special needs, foundations, intermediaries, private housing developers, quasi government agencies, and others. The partnerships may include the grant funding, coordination with programs provided through these organizations, leveraging resources, information sharing, and other activities aimed at identifying and meeting the needs within the community.

HCD will also continue to work closely with the regional and local HUD field office to receive technical assistance and trainings as needed, as well as working together on shared initiatives and events such as Fair Housing and others. HCD works with the State Housing Agency (the Tennessee Housing Development Agency) through several programs and opportunities including: low-income housing tax credits, multi-family programs, anti-blight programs, networking and information sharing through the Tennessee Affordable Housing Coalition, and other initiatives.

In the area of economic development, HCD will partner with the Memphis Chamber, Economic Development Growth Engine, the Small Business Administration, Workforce Investment Network, City of Memphis Office of Business Diversity and Compliance, and other agencies charged with economic development to make connections between entrepreneurs, businesses, training programs, and job seekers to enhance access to jobs and economic growth and opportunities.

Discussion:

HCD partnered with Shelby County to complete an update of the Analysis of Impediments to Fair Housing (AI). The updated AI was completed in March 2019.

During the 2019 program year, HCD will work with partner agencies to undertake actions to overcome impediments to fair housing. Related goals include:

- Address fair housing concerns in the ownership market
- Address fair housing concerns in the rental market
- Address fair housing concerns related to land use and development policies
- Continue to increase fair housing knowledge and capacity in the region
- Utilize economic development tools to promote fair housing choice and access to opportunity
- Promote equity in access to community assets

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

Introduction:

Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan. The years are 2018, 2019, and 2020.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed Response:
CDBG - \$458,661

The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan Response: \$2,552,755

The amount of surplus funds from urban renewal settlements Response: \$0.00

The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan.
Response: \$0.00

The amount of income from float-funded activities Response: \$0.00

Total Program Income - \$3,011,416

Other CDBG Requirements

1. The amount of urgent need activities \$0.00

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220(I)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is

as follows:

The Division of Housing and Community Development will leverage the use of HOME funds as follows:

- Through its partnerships with local non-profit housing development corporations and CHDOs who will provide private sources of funding;
 - Through its partnerships with for-profit affordable housing developers who will provide private financing, LIHTCs and other State of Tennessee funding where available
2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:
1. For a per-unit subsidy of less than \$15,000.00 per unit, the period of affordability is no less than 5 years
 2. of \$15,000.00 to \$40,000.00 per unit, the period of affordability is no less than 10 years
 3. of more than \$40,000.00 per unit, the period of affordability is no less than 15 years

If HOME assistance is used as a development subsidy, it isn't subject to recapture, and resale guidelines are used.

Resale guidelines apply if the sale doesn't meet the affordability requirements for the specified time period. The sales agreement includes deed restrictions or covenants running with the land to ensure compliance with the resale requirements. A buyer who qualifies as a low-income family is an eligible buyer; and the homebuyer shall occupy the property as the principal residence. In the event of resale, the sales price must remain affordable to low-income homebuyers. Lien, restrictive covenant or the deed restriction recorded with the property enforces these provisions. If a homebuyer desires to sell or transfer ownership of a HOME-assisted property during the affordability period recapture guidelines apply where direct HOME Program assistance has been received by the homebuyer.

Where a proposed sale doesn't comply with HOME regulations governing the period of affordability or income-eligibility, recapture provisions apply.

Fair Return - Fair return includes the seller's payments which are long lasting in nature and add to the capital value of the property. These include: additions, upgrades or modifications; improvements that increase the size of the property or; creates a material addition. Such activities need to be documented by approved permits evidencing completed improvements or executed

improvement contracts. Adding appliances such as; garbage disposals, water heaters, cabinets, electrical repairs, landscaping, plumbing fixtures, carpets, painting, kitchen exhaust fans, shower doors, and tub enclosures are not eligible for consideration.

These guidelines are placed in the City's agreement with grantees and subrecipients who shall include references to the recapture guidelines in its associated sales contract, deeds of trust, mortgages, and deed restrictions.

- 1) When the initial homebuyer sells the HOME assisted unit to a non-eligible family: The seller will be entitled to pay-off of first/second mortgages; recover investment (or down payment); and documented capital improvements expenses in that order; If proceeds remain, the City shall recapture the pro rata share of HOME subsidy that remains on a straight-line declining basis.
 - 2) The sales price may not prevent a low-income family to purchase the home. In each case, the following applies: The seller can pay-off a first/second mortgage; The seller must determine if he will lower the sales price to comply with HOME regulations governing resale to eligible, low-income families; Should proceeds remain, the seller is entitled to recover out-of-pocket down payment costs and documented capital improvements expenses in that order. If proceeds remain, the City shall recapture the pro rata share of HOME subsidy that remains on a straight-line declining basis. The amount repaid shall be reduced by a pro rata fraction according to the anniversary of the closing date.
 - 3) If homeowner does not comply with the City's recapture option, has not made capital improvements, and seeks to sell the property at a price beyond the affordability of a low-income purchaser, the seller will be entitled to pay-off of first/second mortgages; The remaining proceeds may be recaptured by the City in an amount up to the full amount of the HOME subsidy assistance.
3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

Units acquired with HOME funds are primarily associated with the CHDO program. In an effort to maintain the focus of the HOME Program, CHDO organizations shall include a provision in its deed of trust that ensures the housing unit assisted with HOME funds is maintain as an affordable housing unit for low income families throughout the period of affordability. The Deed of Trust will need to have legal language in it that indicates whether the recapture or resale option was selected. A copy of the restriction included in the deed of trust shall be submitted to the Non-Profit Housing Center.

Recapture: The legal mechanism used to enforce the repayment of all or a portion of the direct HOME subsidy if the homeowner decides to sell the house within the affordability period. In selecting the recapture option the homeowner may sell the property to any willing buyer. The City requires full repayment of the direct HOME subsidy when resale occurs during the affordability

period.

Resale: This option ensures that the HOME-assisted unit remains affordable over the entire affordability period. Therefore if the house is sold the new purchaser must be low-income by HOME definition and the house is the buyer principle resident.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

This is not applicable to HCD.

Emergency Solutions Grant (ESG) Reference 91.220(I)(4)

1. Include written standards for providing ESG assistance (may include as attachment)

The following written standards are for providing ESG assistance:

- Heads of households must be caring for at least one dependent child for whom there is evidence of legal custody or a disabled relative requiring care from the head of household for activities of daily living. (Exceptions are made for Veterans Administration Supportive Housing program and the Foster Care/Independent Living program.)
 - Households must be residents of Shelby County.
 - Households must demonstrate they have income below 30% of the Area Median Income for the City of Memphis.
 - Households must demonstrate (and have verification from at least two collateral contacts) that they will be literally homeless but for this assistance and that they have no other resources (financial or relational) to prevent them from becoming homeless.
 - Households must demonstrate ability to retain their housing beyond the initial period of assistance through both earned and unearned income sources.
2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

Memphis and Shelby County has one Coordinated Entry System with 2 access points - families and individuals. The Coordinated Entry access point for Families with children is designed to assist

families through a central intake via a 24/7 hotline or walk-in. Utilizing a progressive engagement approach, a standard process triages all families to the most appropriate service, prioritizing score, client need, and situation. Prevention and shelter diversion is provided through emergency financial assistance and mediation. When diversion is not feasible, emergency shelter or transitional housing referrals are provided. Although we encourage low-barrier shelter, in the event a family is denied on behalf of a shelter, hotel vouchers are used instead. The Coordinated Entry process has been enhanced, to include the community-wide family-specific vulnerability assessment to clients coming from that emergency shelter referral. This assessment allows staff to make the most housing appropriate decision, permanent supportive housing or rapid rehousing, for that family in need. All abiding by HUD requirements, we are offering client-choice permanent housing in as short a time as possible.

Individuals unaccompanied by children access Coordinated Entry through a no-wrong door, decentralized approach. There is street outreach that covers the geographic area, walk-in to central hubs, or walk-in to other agencies that can administer the vulnerability assessment tool, or via phone to the Coordinated Entry Facilitator. Depending on the population (family, adult, or transition age youth 18-24) you will receive the designated Vulnerability Index & Service Prioritization Decision Assistance Tool (VI-SPDAT or TAY-VI). Individuals are placed on a community By Name List for housing based on their vulnerability and HUD specific prioritization guidelines. Individuals are referred to housing through a weekly case conferencing session that includes outreach workers, housing and shelter providers, mental health service providers, the VA homeless services division, and other participating agencies within Coordinated Entry. The housing will always be appropriate to the specific population in need, including youth-specific housing programs.

3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

Through the Strategic Community Investment Funds (SCIF) application, the City of Memphis Department of Housing and Community Development annually opens a competitive process to the community to apply for ESG funds and other federal funds. The application specifies that funds are made available to private non-profit, faith-based, and other organizations that provide programs that benefit low and moderate income persons of Memphis. The City holds a widely published workshop to inform the community about the programs and how they can make applications to the City for the available funds. Community Alliance for the Homeless sends out notices and information on the SCIF to 680 individuals. Community Alliance directly encourages organizations to apply for funds for the priority services such as a low-barrier emergency shelter and street outreach.

The City of Memphis in collaboration with the local Continuum of Care utilizes the priorities set by

the CoC for the Emergency Solutions Grant. The City of Memphis Administrator of the Homeless & Special Needs Dept. serves on the Governing Council which implements/oversees the decision making of the CoC. Once priorities are established by the CoC, those priorities are utilized in the Emergency Solutions Grant through their application process which is open once a year for eligible applicants. There is a selection process which is implemented by utilizing the Ranking and Review Committee of the local Continuum of Care. The Ranking and Review Committee selects the recipients of the Emergency Solutions Grant based on the priorities that were established by the Continuum of Care along with other factors which includes past performance, operational feasibility, need for the project, project quality, and applicant capacity.

4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

The City currently has a standing position for a formerly homeless person that serves on the Continuum of Care Governing Council, the CoC's primary decision-making body. This person has full rights and responsibilities of other council members including a vote on any action taken by the Council on behalf of the CoC. The CoC's Rank and Review Committee also has a standing position for a formerly homeless individual.

5. Describe performance standards for evaluating ESG.

The Continuum of Care has developed a Performance Benchmark chart which is included in each Emergency Solutions Grant contractual agreement. The Benchmark Performance Chart is utilized to monitor the progress of each ESG recipient. ESG funded agencies are required to enter data into the CoC Homeless Management Information System. The system produces an Annual Performance Report (APR) for each program.

Appendix - Alternate/Local Data Sources

Application for Federal Assistance SF-424		
* 1. Type of Submission: <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application	* 2. Type of Application: <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision	* If Revision, select appropriate letter(s): _____ * Other (Specify): _____
* 3. Date Received: 06/24/2019	4. Applicant Identifier: _____	
5a. Federal Entity Identifier: _____	5b. Federal Award Identifier: _____	
State Use Only:		
6. Date Received by State: _____	7. State Application Identifier: _____	
8. APPLICANT INFORMATION:		
* a. Legal Name: City of Memphis		
* b. Employer/Taxpayer Identification Number (EIN/TIN): 62-6000361/49023018	* c. Organizational DUNS: 0513862580000	
d. Address:		
* Street1: 170 North Main Street, 3rd Floor	Street2: _____	
* City: Memphis	County/Parish: _____	
* State: TN: Tennessee	Province: _____	
* Country: USA: UNITED STATES	* Zip / Postal Code: 38103-0000	
e. Organizational Unit:		
Department Name: _____	Division Name: _____	
f. Name and contact information of person to be contacted on matters involving this application:		
Prefix: _____	* First Name: Mairi	
Middle Name: _____	* Last Name: Albertson	
Suffix: _____	Title: _____	
Organizational Affiliation: _____		
* Telephone Number: 901-636-7365	Fax Number: _____	
* Email: Mairi.Albertson@memphistn.gov		

Application for Federal Assistance SF-424

*** 9. Type of Applicant 1: Select Applicant Type:**

C: City or Township Government

Type of Applicant 2: Select Applicant Type:

Type of Applicant 3: Select Applicant Type:

* Other (specify):

*** 10. Name of Federal Agency:**

U.S. Department of Housing and Urban Development

11. Catalog of Federal Domestic Assistance Number:

CFDA Title:

*** 12. Funding Opportunity Number:**

14.218

* Title:

Community Development Block Grant Entitlement Program

13. Competition Identification Number:

Title:

14. Areas Affected by Project (Cities, Counties, States, etc.):

Add Attachment

Delete Attachment

View Attachment

*** 15. Descriptive Title of Applicant's Project:**

2019 Entitlement Allocation and Annual Plan

Attach supporting documents as specified in agency instructions.

Add Attachments

Delete Attachments

View Attachments

Application for Federal Assistance SF-424

16. Congressional Districts Of:

* a. Applicant

* b. Program/Project

Attach an additional list of Program/Project Congressional Districts if needed.

Add Attachment

Delete Attachment

View Attachment

17. Proposed Project:

* a. Start Date:

* b. End Date:

18. Estimated Funding (\$):

* a. Federal	<input type="text" value="6,647,099.00"/>
* b. Applicant	<input type="text" value="0.00"/>
* c. State	<input type="text" value="0.00"/>
* d. Local	<input type="text" value="0.00"/>
* e. Other	<input type="text" value="0.00"/>
* f. Program Income	<input type="text" value="1,450,000.00"/>
* g. TOTAL	<input type="text" value="8,097,099.00"/>

*** 19. Is Application Subject to Review By State Under Executive Order 12372 Process?**

- a. This application was made available to the State under the Executive Order 12372 Process for review on
- b. Program is subject to E.O. 12372 but has not been selected by the State for review.
- c. Program is not covered by E.O. 12372.

*** 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)**

Yes No

If "Yes", provide explanation and attach

Add Attachment

Delete Attachment

View Attachment

21. *By signing this application, I certify (1) to the statements contained in the list of certifications and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 218, Section 1001)**

** I AGREE

** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

Authorized Representative:

Prefix: * First Name:
Middle Name:
* Last Name:
Suffix:

* Title:

* Telephone Number: Fax Number:

* Email:

* Signature of Authorized Representative: 

* Date Signed:

APPROVED AS TO FORM:

CITY ATTORNEY

CAK

ASSURANCES - CONSTRUCTION PROGRAMS

OMB Number: 4040-0009
Expiration Date: 01/31/2019

Public reporting burden for this collection of information is estimated to average 15 minutes per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Office of Management and Budget, Paperwork Reduction Project (0348-0042), Washington, DC 20503.

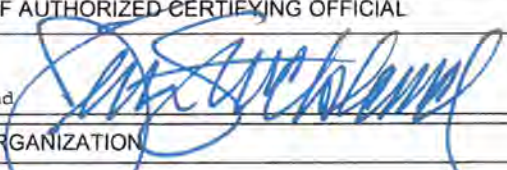
PLEASE DO NOT RETURN YOUR COMPLETED FORM TO THE OFFICE OF MANAGEMENT AND BUDGET. SEND IT TO THE ADDRESS PROVIDED BY THE SPONSORING AGENCY.

NOTE: Certain of these assurances may not be applicable to your project or program. If you have questions, please contact the Awarding Agency. Further, certain Federal assistance awarding agencies may require applicants to certify to additional assurances. If such is the case, you will be notified.

As the duly authorized representative of the applicant, I certify that the applicant:

1. Has the legal authority to apply for Federal assistance, and the institutional, managerial and financial capability (including funds sufficient to pay the non-Federal share of project costs) to ensure proper planning, management and completion of project described in this application.
2. Will give the awarding agency, the Comptroller General of the United States and, if appropriate, the State, the right to examine all records, books, papers, or documents related to the assistance; and will establish a proper accounting system in accordance with generally accepted accounting standards or agency directives.
3. Will not dispose of, modify the use of, or change the terms of the real property title or other interest in the site and facilities without permission and instructions from the awarding agency. Will record the Federal awarding agency directives and will include a covenant in the title of real property acquired in whole or in part with Federal assistance funds to assure non-discrimination during the useful life of the project.
4. Will comply with the requirements of the assistance awarding agency with regard to the drafting, review and approval of construction plans and specifications.
5. Will provide and maintain competent and adequate engineering supervision at the construction site to ensure that the complete work conforms with the approved plans and specifications and will furnish progressive reports and such other information as may be required by the assistance awarding agency or State.
6. Will initiate and complete the work within the applicable time frame after receipt of approval of the awarding agency.
7. Will establish safeguards to prohibit employees from using their positions for a purpose that constitutes or presents the appearance of personal or organizational conflict of interest, or personal gain.
8. Will comply with the Intergovernmental Personnel Act of 1970 (42 U.S.C. §§4728-4763) relating to prescribed standards of merit systems for programs funded under one of the 19 statutes or regulations specified in Appendix A of OPM's Standards for a Merit System of Personnel Administration (5 C.F.R. 900, Subpart F).
9. Will comply with the Lead-Based Paint Poisoning Prevention Act (42 U.S.C. §§4801 et seq.) which prohibits the use of lead-based paint in construction or rehabilitation of residence structures.
10. Will comply with all Federal statutes relating to non-discrimination. These include but are not limited to: (a) Title VI of the Civil Rights Act of 1964 (P.L. 88-352) which prohibits discrimination on the basis of race, color or national origin; (b) Title IX of the Education Amendments of 1972, as amended (20 U.S.C. §§1681 1683, and 1685-1686), which prohibits discrimination on the basis of sex; (c) Section 504 of the Rehabilitation Act of 1973, as amended (29 U.S.C. §794), which prohibits discrimination on the basis of handicaps; (d) the Age Discrimination Act of 1975, as amended (42 U.S.C. §§6101-6107), which prohibits discrimination on the basis of age; (e) the Drug Abuse Office and Treatment Act of 1972 (P.L. 92-255), as amended relating to nondiscrimination on the basis of drug abuse; (f) the Comprehensive Alcohol Abuse and Alcoholism Prevention, Treatment and Rehabilitation Act of 1970 (P.L. 91-616), as amended, relating to nondiscrimination on the basis of alcohol abuse or alcoholism; (g) §§523 and 527 of the Public Health Service Act of 1912 (42 U.S.C. §§290 dd-3 and 290 ee 3), as amended, relating to confidentiality of alcohol and drug abuse patient records; (h) Title VIII of the Civil Rights Act of 1968 (42 U.S.C. §§3601 et seq.), as amended, relating to nondiscrimination in the sale, rental or financing of housing; (i) any other nondiscrimination provisions in the specific statute(s) under which application for Federal assistance is being made; and (j) the requirements of any other nondiscrimination statute(s) which may apply to the application.

11. Will comply, or has already complied, with the requirements of Titles II and III of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (P.L. 91-646) which provide for fair and equitable treatment of persons displaced or whose property is acquired as a result of Federal and federally-assisted programs. These requirements apply to all interests in real property acquired for project purposes regardless of Federal participation in purchases.
12. Will comply with the provisions of the Hatch Act (5 U.S.C. §§1501-1508 and 7324-7328) which limit the political activities of employees whose principal employment activities are funded in whole or in part with Federal funds.
13. Will comply, as applicable, with the provisions of the Davis-Bacon Act (40 U.S.C. §§276a to 276a-7), the Copeland Act (40 U.S.C. §276c and 18 U.S.C. §874), and the Contract Work Hours and Safety Standards Act (40 U.S.C. §§327-333) regarding labor standards for federally-assisted construction subagreements.
14. Will comply with flood insurance purchase requirements of Section 102(a) of the Flood Disaster Protection Act of 1973 (P.L. 93-234) which requires recipients in a special flood hazard area to participate in the program and to purchase flood insurance if the total cost of insurable construction and acquisition is \$10,000 or more.
15. Will comply with environmental standards which may be prescribed pursuant to the following: (a) institution of environmental quality control measures under the National Environmental Policy Act of 1969 (P.L. 91-190) and Executive Order (EO) 11514; (b) notification of violating facilities pursuant to EO 11738; (c) protection of wetlands pursuant to EO 11990; (d) evaluation of flood hazards in floodplains in accordance with EO 11988; (e) assurance of project consistency with the approved State management program developed under the Coastal Zone Management Act of 1972 (16 U.S.C. §§1451 et seq.); (f) conformity of Federal actions to State (Clean Air) implementation Plans under Section 176(c) of the Clean Air Act of 1955, as amended (42 U.S.C. §§7401 et seq.); (g) protection of underground sources of drinking water under the Safe Drinking Water Act of 1974, as amended (P.L. 93-523); and, (h) protection of endangered species under the Endangered Species Act of 1973, as amended (P.L. 93-205).
16. Will comply with the Wild and Scenic Rivers Act of 1968 (16 U.S.C. §§1271 et seq.) related to protecting components or potential components of the national wild and scenic rivers system.
17. Will assist the awarding agency in assuring compliance with Section 106 of the National Historic Preservation Act of 1966, as amended (16 U.S.C. §470), EO 11593 (identification and protection of historic properties), and the Archaeological and Historic Preservation Act of 1974 (16 U.S.C. §§469a-1 et seq.).
18. Will cause to be performed the required financial and compliance audits in accordance with the Single Audit Act Amendments of 1996 and OMB Circular No. A-133, "Audits of States, Local Governments, and Non-Profit Organizations."
19. Will comply with all applicable requirements of all other Federal laws, executive orders, regulations, and policies governing this program.
20. Will comply with the requirements of Section 106(g) of the Trafficking Victims Protection Act (TVPA) of 2000, as amended (22 U.S.C. 7104) which prohibits grant award recipients or a sub-recipient from (1) Engaging in severe forms of trafficking in persons during the period of time that the award is in effect (2) Procuring a commercial sex act during the period of time that the award is in effect or (3) Using forced labor in the performance of the award or subawards under the award.

SIGNATURE OF AUTHORIZED CERTIFYING OFFICIAL	TITLE
 Jim Strickland	Mayor
APPLICANT ORGANIZATION	DATE SUBMITTED
City of Memphis	06/24/2019

SF-424D (Rev. 7-97) Back

APPROVED AS TO FORM:

CITY ATTORNEY



Application for Federal Assistance SF-424

* 1. Type of Submission:

- Preapplication
 Application
 Changed/Corrected Application

* 2. Type of Application:

- New
 Continuation
 Revision

* If Revision, select appropriate letter(s):

* Other (Specify):

* 3. Date Received:

06/24/2019

4. Applicant Identifier:

5a. Federal Entity Identifier:

5b. Federal Award Identifier:

State Use Only:

6. Date Received by State:

7. State Application Identifier:

8. APPLICANT INFORMATION:

* a. Legal Name:

City of Memphis

* b. Employer/Taxpayer Identification Number (EIN/TIN):

62-6000361/49023018

* c. Organizational DUNS:

0513862580000

d. Address:

* Street1:

170 North Main Street, 3rd Floor

Street2:

* City:

Memphis

County/Parish:

* State:

TN: Tennessee

Province:

* Country:

USA: UNITED STATES

* Zip / Postal Code:

38103-0000

e. Organizational Unit:

Department Name:

Division Name:

f. Name and contact information of person to be contacted on matters involving this application:

Prefix:

* First Name:

Mairi

Middle Name:

* Last Name:

Albertson

Suffix:

Title:

Organizational Affiliation:

* Telephone Number:

901-636-7365

Fax Number:

* Email:

Mairi.Albertson@memphistn.gov

Application for Federal Assistance SF-424

*** 9. Type of Applicant 1: Select Applicant Type:**

C: City or Township Government

Type of Applicant 2: Select Applicant Type:

Type of Applicant 3: Select Applicant Type:

* Other (specify):

*** 10. Name of Federal Agency:**

U.S. Department of Housing and Urban Development

11. Catalog of Federal Domestic Assistance Number:

CFDA Title:

*** 12. Funding Opportunity Number:**

14.241

* Title:

Housing Opportunities for Persons With AIDS Program

13. Competition Identification Number:

Title:

14. Areas Affected by Project (Cities, Counties, States, etc.):

Add Attachment

Delete Attachment

View Attachment

*** 15. Descriptive Title of Applicant's Project:**

2019 Entitlement Allocation and Annual Plan

Attach supporting documents as specified in agency instructions.

Add Attachments

Delete Attachments

View Attachments

Application for Federal Assistance SF-424

16. Congressional Districts Of:

* a. Applicant

* b. Program/Project

Attach an additional list of Program/Project Congressional Districts if needed.

17. Proposed Project:

* a. Start Date:

* b. End Date:

18. Estimated Funding (\$):

* a. Federal	<input type="text" value="3,532,093.00"/>
* b. Applicant	<input type="text" value="0.00"/>
* c. State	<input type="text" value="0.00"/>
* d. Local	<input type="text" value="0.00"/>
* e. Other	<input type="text" value="0.00"/>
* f. Program Income	<input type="text" value="0.00"/>
* g. TOTAL	<input type="text" value="3,532,093.00"/>

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- c. Program is not covered by E.O. 12372.

*** 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)**

- Yes
- No

If "Yes", provide explanation and attach

21. *By signing this application, I certify (1) to the statements contained in the list of certifications and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 218, Section 1001)**

** I AGREE

** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

Authorized Representative:

Prefix: * First Name:
Middle Name:
* Last Name:
Suffix:

* Title:

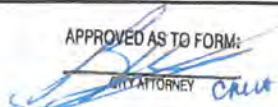
* Telephone Number: Fax Number:

* Email:

* Signature of Authorized Representative: 

* Date Signed:

APPROVED AS TO FORM:


CITY ATTORNEY *CAW*

ASSURANCES - CONSTRUCTION PROGRAMS

OMB Number: 4040-0009
Expiration Date: 01/31/2019

Public reporting burden for this collection of information is estimated to average 15 minutes per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Office of Management and Budget, Paperwork Reduction Project (0348-0042), Washington, DC 20503

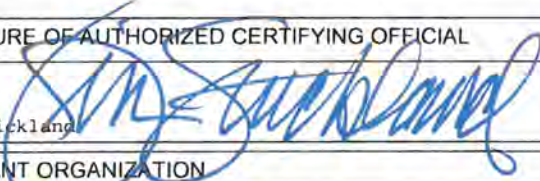
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SIGNATURE OF AUTHORIZED CERTIFYING OFFICIAL	TITLE
 Jim Strickland	Mayor
APPLICANT ORGANIZATION	DATE SUBMITTED
City of Memphis	06/24/2019

SF-424D (Rev. 7-97) Back

APPROVED AS TO FORM:

CITY ATTORNEY



Application for Federal Assistance SF-424		
* 1. Type of Submission: <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application	* 2. Type of Application: <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision	* If Revision, select appropriate letter(s): <input type="text"/> * Other (Specify): <input type="text"/>
* 3. Date Received: 06/24/2019	4. Applicant Identifier: <input type="text"/>	
5a. Federal Entity Identifier: <input type="text"/>	5b. Federal Award Identifier: <input type="text"/>	
State Use Only:		
6. Date Received by State: <input type="text"/>	7. State Application Identifier: <input type="text"/>	
8. APPLICANT INFORMATION:		
* a. Legal Name: <input type="text" value="City of Memphis"/>		
* b. Employer/Taxpayer Identification Number (EIN/TIN): <input type="text" value="62-6000361/49023018"/>	* c. Organizational DUNS: <input type="text" value="051386258000"/>	
d. Address:		
* Street1: 170 North Main Street, 3rd Floor	Street2: <input type="text"/>	
* City: Memphis	County/Parish: <input type="text"/>	
* State: TN: Tennessee	Province: <input type="text"/>	
* Country: USA: UNITED STATES	* Zip / Postal Code: 38103-0000	
e. Organizational Unit:		
Department Name: <input type="text"/>	Division Name: <input type="text"/>	
f. Name and contact information of person to be contacted on matters involving this application:		
Prefix: <input type="text"/>	* First Name: Mairi	
Middle Name: <input type="text"/>	* Last Name: Albertson	
Suffix: <input type="text"/>	Title: <input type="text"/>	
Organizational Affiliation: <input type="text"/>		
* Telephone Number: 901-636-7365	Fax Number: <input type="text"/>	
* Email: Mairi.Albertson@memphistn.gov		

Application for Federal Assistance SF-424

*** 9. Type of Applicant 1: Select Applicant Type:**

C: City or Township Government

Type of Applicant 2: Select Applicant Type:

Type of Applicant 3: Select Applicant Type:

* Other (specify):

*** 10. Name of Federal Agency:**

U.S. Department of Housing and Urban Development

11. Catalog of Federal Domestic Assistance Number:

CFDA Title:

*** 12. Funding Opportunity Number:**

14.239

* Title:

HOME Investment Partnerships Program

13. Competition Identification Number:

Title:

14. Areas Affected by Project (Cities, Counties, States, etc.):

Add Attachment

Delete Attachment

View Attachment

*** 15. Descriptive Title of Applicant's Project:**

2019 Entitlement Allocation and Annual Plan

Attach supporting documents as specified in agency instructions.

Add Attachments

Delete Attachments

View Attachments

Application for Federal Assistance SF-424

16. Congressional Districts Of:

* a. Applicant

* b. Program/Project

Attach an additional list of Program/Project Congressional Districts if needed.

Add Attachment

Delete Attachment

View Attachment

17. Proposed Project:

* a. Start Date:

* b. End Date:

18. Estimated Funding (\$):

* a. Federal	<input type="text" value="3,394,354.00"/>
* b. Applicant	<input type="text" value="0.00"/>
* c. State	<input type="text" value="0.00"/>
* d. Local	<input type="text" value="0.00"/>
* e. Other	<input type="text" value="0.00"/>
* f. Program Income	<input type="text" value="50,000.00"/>
* g. TOTAL	<input type="text" value="3,444,354.00"/>

*** 19. Is Application Subject to Review By State Under Executive Order 12372 Process?**

- a. This application was made available to the State under the Executive Order 12372 Process for review on
- b. Program is subject to E.O. 12372 but has not been selected by the State for review.
- c. Program is not covered by E.O. 12372.

*** 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)**

Yes No

If "Yes", provide explanation and attach

Add Attachment

Delete Attachment

View Attachment

21. *By signing this application, I certify (1) to the statements contained in the list of certifications and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 218, Section 1001)**

** I AGREE

** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

Authorized Representative:

Prefix: * First Name:
Middle Name:
* Last Name:
Suffix:

* Title:

* Telephone Number: Fax Number:

* Email:

* Signature of Authorized Representative: 

* Date Signed:

APPROVED AS TO FORM:

CITY ATTORNEY

CAH

ASSURANCES - CONSTRUCTION PROGRAMS

OMB Number: 4040-0009
Expiration Date: 01/31/2019

Public reporting burden for this collection of information is estimated to average 15 minutes per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Office of Management and Budget, Paperwork Reduction Project (0348-0042), Washington, DC 20503.

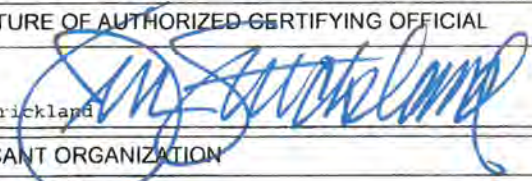
PLEASE DO NOT RETURN YOUR COMPLETED FORM TO THE OFFICE OF MANAGEMENT AND BUDGET. SEND IT TO THE ADDRESS PROVIDED BY THE SPONSORING AGENCY.

NOTE: Certain of these assurances may not be applicable to your project or program. If you have questions, please contact the Awarding Agency. Further, certain Federal assistance awarding agencies may require applicants to certify to additional assurances. If such is the case, you will be notified.

As the duly authorized representative of the applicant, I certify that the applicant:

1. Has the legal authority to apply for Federal assistance, and the institutional, managerial and financial capability (including funds sufficient to pay the non-Federal share of project costs) to ensure proper planning, management and completion of project described in this application.
2. Will give the awarding agency, the Comptroller General of the United States and, if appropriate, the State, the right to examine all records, books, papers, or documents related to the assistance; and will establish a proper accounting system in accordance with generally accepted accounting standards or agency directives.
3. Will not dispose of, modify the use of, or change the terms of the real property title or other interest in the site and facilities without permission and instructions from the awarding agency. Will record the Federal awarding agency directives and will include a covenant in the title of real property acquired in whole or in part with Federal assistance funds to assure non-discrimination during the useful life of the project.
4. Will comply with the requirements of the assistance awarding agency with regard to the drafting, review and approval of construction plans and specifications.
5. Will provide and maintain competent and adequate engineering supervision at the construction site to ensure that the complete work conforms with the approved plans and specifications and will furnish progressive reports and such other information as may be required by the assistance awarding agency or State.
6. Will initiate and complete the work within the applicable time frame after receipt of approval of the awarding agency.
7. Will establish safeguards to prohibit employees from using their positions for a purpose that constitutes or presents the appearance of personal or organizational conflict of interest, or personal gain.
8. Will comply with the Intergovernmental Personnel Act of 1970 (42 U.S.C. §§4728-4763) relating to prescribed standards of merit systems for programs funded under one of the 19 statutes or regulations specified in Appendix A of OPM's Standards for a Merit System of Personnel Administration (5 C.F.R. 900, Subpart F).
9. Will comply with the Lead-Based Paint Poisoning Prevention Act (42 U.S.C. §§4801 et seq.) which prohibits the use of lead-based paint in construction or rehabilitation of residence structures.
10. Will comply with all Federal statutes relating to non-discrimination. These include but are not limited to: (a) Title VI of the Civil Rights Act of 1964 (P.L. 88-352) which prohibits discrimination on the basis of race, color or national origin; (b) Title IX of the Education Amendments of 1972, as amended (20 U.S.C. §§1681 1683, and 1685-1686), which prohibits discrimination on the basis of sex; (c) Section 504 of the Rehabilitation Act of 1973, as amended (29 U.S.C. §794), which prohibits discrimination on the basis of handicaps; (d) the Age Discrimination Act of 1975, as amended (42 U.S.C. §§6101-6107), which prohibits discrimination on the basis of age; (e) the Drug Abuse Office and Treatment Act of 1972 (P.L. 92-255), as amended relating to nondiscrimination on the basis of drug abuse; (f) the Comprehensive Alcohol Abuse and Alcoholism Prevention, Treatment and Rehabilitation Act of 1970 (P.L. 91-616), as amended, relating to nondiscrimination on the basis of alcohol abuse or alcoholism; (g) §§523 and 527 of the Public Health Service Act of 1912 (42 U.S.C. §§290 dd-3 and 290 ee 3), as amended, relating to confidentiality of alcohol and drug abuse patient records; (h) Title VIII of the Civil Rights Act of 1968 (42 U.S.C. §§3601 et seq.), as amended, relating to nondiscrimination in the sale, rental or financing of housing; (i) any other nondiscrimination provisions in the specific statute(s) under which application for Federal assistance is being made; and (j) the requirements of any other nondiscrimination statute(s) which may apply to the application.

11. Will comply, or has already complied, with the requirements of Titles II and III of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (P.L. 91-646) which provide for fair and equitable treatment of persons displaced or whose property is acquired as a result of Federal and federally-assisted programs. These requirements apply to all interests in real property acquired for project purposes regardless of Federal participation in purchases.
12. Will comply with the provisions of the Hatch Act (5 U.S.C. §§1501-1508 and 7324-7328) which limit the political activities of employees whose principal employment activities are funded in whole or in part with Federal funds.
13. Will comply, as applicable, with the provisions of the Davis-Bacon Act (40 U.S.C. §§276a to 276a-7), the Copeland Act (40 U.S.C. §276c and 18 U.S.C. §874), and the Contract Work Hours and Safety Standards Act (40 U.S.C. §§327-333) regarding labor standards for federally-assisted construction subagreements.
14. Will comply with flood insurance purchase requirements of Section 102(a) of the Flood Disaster Protection Act of 1973 (P.L. 93-234) which requires recipients in a special flood hazard area to participate in the program and to purchase flood insurance if the total cost of insurable construction and acquisition is \$10,000 or more.
15. Will comply with environmental standards which may be prescribed pursuant to the following: (a) institution of environmental quality control measures under the National Environmental Policy Act of 1969 (P.L. 91-190) and Executive Order (EO) 11514; (b) notification of violating facilities pursuant to EO 11738; (c) protection of wetlands pursuant to EO 11990; (d) evaluation of flood hazards in floodplains in accordance with EO 11988; (e) assurance of project consistency with the approved State management program developed under the Coastal Zone Management Act of 1972 (16 U.S.C. §§1451 et seq.); (f) conformity of Federal actions to State (Clean Air) implementation Plans under Section 176(c) of the Clean Air Act of 1955, as amended (42 U.S.C. §§7401 et seq.); (g) protection of underground sources of drinking water under the Safe Drinking Water Act of 1974, as amended (P.L. 93-523); and, (h) protection of endangered species under the Endangered Species Act of 1973, as amended (P.L. 93-205).
16. Will comply with the Wild and Scenic Rivers Act of 1968 (16 U.S.C. §§1271 et seq.) related to protecting components or potential components of the national wild and scenic rivers system.
17. Will assist the awarding agency in assuring compliance with Section 106 of the National Historic Preservation Act of 1966, as amended (16 U.S.C. §470), EO 11593 (identification and protection of historic properties), and the Archaeological and Historic Preservation Act of 1974 (16 U.S.C. §§469a-1 et seq.).
18. Will cause to be performed the required financial and compliance audits in accordance with the Single Audit Act Amendments of 1996 and OMB Circular No. A-133, "Audits of States, Local Governments, and Non-Profit Organizations."
19. Will comply with all applicable requirements of all other Federal laws, executive orders, regulations, and policies governing this program.
20. Will comply with the requirements of Section 106(g) of the Trafficking Victims Protection Act (TVPA) of 2000, as amended (22 U.S.C. 7104) which prohibits grant award recipients or a sub-recipient from (1) Engaging in severe forms of trafficking in persons during the period of time that the award is in effect (2) Procuring a commercial sex act during the period of time that the award is in effect or (3) Using forced labor in the performance of the award or subawards under the award.

SIGNATURE OF AUTHORIZED CERTIFYING OFFICIAL  Jim Strickland	TITLE Mayor
APPLICANT ORGANIZATION City of Memphis	DATE SUBMITTED 06/24/2019

SF-424D (Rev. 7-97) Back

APPROVED AS TO FORM:

 CITY ATTORNEY *CM*

Application for Federal Assistance SF-424		
* 1. Type of Submission: <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application	* 2. Type of Application: <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision	* If Revision, select appropriate letter(s): _____ * Other (Specify): _____
* 3. Date Received: 06/24/2019	4. Applicant Identifier: _____	
5a. Federal Entity Identifier: _____	5b. Federal Award Identifier: _____	
State Use Only:		
6. Date Received by State: _____	7. State Application Identifier: _____	
B. APPLICANT INFORMATION:		
* a. Legal Name: City of Memphis		
* b. Employer/Taxpayer Identification Number (EIN/TIN): 62-6000361/49023018	* c. Organizational DUNS: 0513862580000	
d. Address:		
* Street1: 170 North Main Street, 3rd Floor	Street2: _____	
* City: Memphis	County/Parish: _____	
* State: _____	TN: Tennessee	
Province: _____	* Country: _____	
* Zip / Postal Code: 38103-0000	USA: UNITED STATES	
e. Organizational Unit:		
Department Name: _____	Division Name: _____	
f. Name and contact information of person to be contacted on matters involving this application:		
Prefix: _____	* First Name: Mairi	
Middle Name: _____	* Last Name: Albertson	
Suffix: _____	Title: _____	
Organizational Affiliation: _____		
* Telephone Number: 901-636-7365	Fax Number: _____	
* Email: Mairi.Albertson@memphistn.gov		

Application for Federal Assistance SF-424

*** 9. Type of Applicant 1: Select Applicant Type:**

C: City or Township Government

Type of Applicant 2: Select Applicant Type:

Type of Applicant 3: Select Applicant Type:

* Other (specify):

*** 10. Name of Federal Agency:**

U.S. Department of Housing and Urban Development

11. Catalog of Federal Domestic Assistance Number:

CFDA Title:

*** 12. Funding Opportunity Number:**

14.231

* Title:

Emergency Solutions Grant Program

13. Competition Identification Number:

Title:

14. Areas Affected by Project (Cities, Counties, States, etc.):

Add Attachment

Delete Attachment

View Attachment

*** 15. Descriptive Title of Applicant's Project:**

2019 Entitlement Allocation and Annual Plan

Attach supporting documents as specified in agency instructions

Add Attachments

Delete Attachments

View Attachments

Application for Federal Assistance SF-424

16. Congressional Districts Of:

* a. Applicant

* b. Program/Project

Attach an additional list of Program/Project Congressional Districts if needed.

17. Proposed Project:

* a. Start Date:

* b. End Date:

18. Estimated Funding (\$):

* a. Federal	<input type="text" value="558,874.00"/>
* b. Applicant	<input type="text" value="0.00"/>
* c. State	<input type="text" value="0.00"/>
* d. Local	<input type="text" value="0.00"/>
* e. Other	<input type="text" value="0.00"/>
* f. Program Income	<input type="text" value="0.00"/>
* g. TOTAL	<input type="text" value="558,874.00"/>

*** 19. Is Application Subject to Review By State Under Executive Order 12372 Process?**

- a. This application was made available to the State under the Executive Order 12372 Process for review on
- b. Program is subject to E. O. 12372 but has not been selected by the State for review.
- c. Program is not covered by E.O. 12372.

*** 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)**

Yes No

If "Yes", provide explanation and attach

21. *By signing this application, I certify (1) to the statements contained in the list of certifications and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 218, Section 1001)**

** I AGREE

** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

Authorized Representative:

Prefix: * First Name:

Middle Name:

* Last Name:

Suffix:

* Title:

* Telephone Number: Fax Number:

* Email:

* Signature of Authorized Representative: 

* Date Signed:

APPROVED AS TO FORM:

CITY ATTORNEY

ASSURANCES - CONSTRUCTION PROGRAMS

OMB Number: 4040-0009
Expiration Date: 01/31/2019

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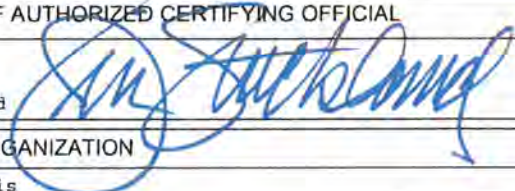
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18. Will cause to be performed the required financial and compliance audits in accordance with the Single Audit Act Amendments of 1996 and OMB Circular No. A-133, "Audits of States, Local Governments, and Non-Profit Organizations."
19. Will comply with all applicable requirements of all other Federal laws, executive orders, regulations, and policies governing this program.
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SIGNATURE OF AUTHORIZED CERTIFYING OFFICIAL  Jim Strickland	TITLE Mayor
APPLICANT ORGANIZATION City of Memphis	DATE SUBMITTED 06/24/2019

SF-424D (Rev. 7-97) Back

APPROVED AS TO FORM:

 CITY ATTORNEY *cmv*

CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

Affirmatively Further Fair Housing -- The jurisdiction will affirmatively further fair housing, which means it will conduct an analysis of impediments to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting that analysis and actions in this regard.

Anti-displacement and Relocation Plan -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, and implementing regulations at 49 CFR 24; and it has in effect and is following a residential anti-displacement and relocation assistance plan required under section 104(d) of the Housing and Community Development Act of 1974, as amended, in connection with any activity assisted with funding under the CDBG or HOME programs.

Anti-Lobbying -- To the best of the jurisdiction's knowledge and belief:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;
2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and
3. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

Authority of Jurisdiction -- The consolidated plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations.

Consistency with plan -- The housing activities to be undertaken with CDBG, HOME, ESG, and HOPWA funds are consistent with the strategic plan.

Section 3 -- It will comply with section 3 of the Housing and Urban Development Act of 1968, and implementing regulations at 24 CFR Part 135.

Signature/Authorized Representative

6/24/2019
Date

APPROVED AS TO FORM:

CITY ATTORNEY

cmk

Specific CDBG Certifications

The Entitlement Community certifies that:

Citizen Participation -- It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105.

Community Development Plan -- Its consolidated housing and community development plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that provide decent housing, expand economic opportunities primarily for persons of low and moderate income. (See CFR 24 570.2 and CFR 24 part 570)

Following a Plan -- It is following a current consolidated plan (or Comprehensive Housing Affordability Strategy) that has been approved by HUD.

Use of Funds -- It has complied with the following criteria:

1. **Maximum Feasible Priority.** With respect to activities expected to be assisted with CDBG funds, it certifies that it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low and moderate income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include activities which the grantee certifies are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available);
2. **Overall Benefit.** The aggregate use of CDBG funds including section 108 guaranteed loans during program year(s) 2018, 2019, and 2020 (a period specified by the grantee consisting of one, two, or three consecutive program years), shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period;
3. **Special Assessments.** It will not attempt to recover any capital costs of public improvements assisted with CDBG funds including Section 108 loan guaranteed funds by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

The jurisdiction will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108, unless CDBG funds are used to pay the proportion of fee or assessment attributable to the capital costs of public improvements financed from other revenue sources. In this case, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. Also, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

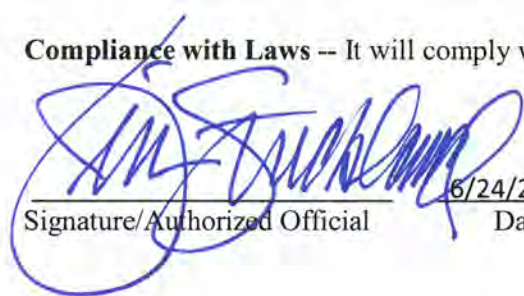
Excessive Force -- It has adopted and is enforcing:

1. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and
2. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction;

Compliance With Anti-discrimination laws -- The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 USC 2000d), the Fair Housing Act (42 USC 3601-3619), and implementing regulations.

Lead-Based Paint -- Its activities concerning lead-based paint will comply with the requirements of 24 CFR Part 35, subparts A, B, J, K and R;

Compliance with Laws -- It will comply with applicable laws.



Signature/Authorized Official

6/24/2019
Date

Mayor
Title

APPROVED AS TO FORM:

CITY ATTORNEY *cm*

Specific HOME Certifications

The HOME participating jurisdiction certifies that:

Tenant Based Rental Assistance -- If the participating jurisdiction intends to provide tenant-based rental assistance:

The use of HOME funds for tenant-based rental assistance is an essential element of the participating jurisdiction's consolidated plan for expanding the supply, affordability, and availability of decent, safe, sanitary, and affordable housing.

Eligible Activities and Costs -- it is using and will use HOME funds for eligible activities and costs, as described in 24 CFR § 92.205 through 92.209 and that it is not using and will not use HOME funds for prohibited activities, as described in § 92.214.

Appropriate Financial Assistance -- before committing any funds to a project, it will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other Federal assistance than is necessary to provide affordable housing:



Signature/Authorized Official

June 24, 2019
Date

Mayor
Title

APPROVED AS TO FORM:


CITY ATTORNEY

ESG Certifications

The Emergency Solutions Grants Program Recipient certifies that:

Major rehabilitation/conversion – If an emergency shelter’s rehabilitation costs exceed 75 percent of the value of the building before rehabilitation, the jurisdiction will maintain the building as a shelter for homeless individuals and families for a minimum of 10 years after the date the building is first occupied by a homeless individual or family after the completed rehabilitation. If the cost to convert a building into an emergency shelter exceeds 75 percent of the value of the building after conversion, the jurisdiction will maintain the building as a shelter for homeless individuals and families for a minimum of 10 years after the date the building is first occupied by a homeless individual or family after the completed conversion. In all other cases where ESG funds are used for renovation, the jurisdiction will maintain the building as a shelter for homeless individuals and families for a minimum of 3 years after the date the building is first occupied by a homeless individual or family after the completed renovation.

Essential Services and Operating Costs – In the case of assistance involving shelter operations or essential services related to street outreach or emergency shelter, the jurisdiction will provide services or shelter to homeless individuals and families for the period during which the ESG assistance is provided, without regard to a particular site or structure, so long the jurisdiction serves the same type of persons (e.g., families with children, unaccompanied youth, disabled individuals, or victims of domestic violence) or persons in the same geographic area.

Renovation – Any renovation carried out with ESG assistance shall be sufficient to ensure that the building involved is safe and sanitary.

Supportive Services – The jurisdiction will assist homeless individuals in obtaining permanent housing, appropriate supportive services (including medical and mental health treatment, victim services, counseling, supervision, and other services essential for achieving independent living), and other Federal State, local, and private assistance available for such individuals.

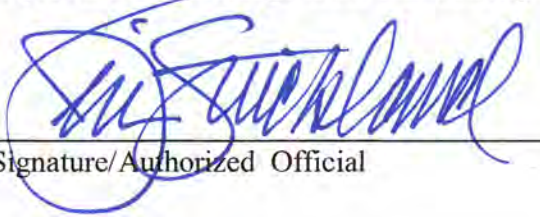
Matching Funds – The jurisdiction will obtain matching amounts required under 24 CFR 576.201.

Confidentiality – The jurisdiction has established and is implementing procedures to ensure the confidentiality of records pertaining to any individual provided family violence prevention or treatment services under any project assisted under the ESG program, including protection against the release of the address or location of any family violence shelter project, except with the written authorization of the person responsible for the operation of that shelter.

Homeless Persons Involvement – To the maximum extent practicable, the jurisdiction will involve, through employment, volunteer services, or otherwise, homeless individuals and families in constructing, renovating, maintaining, and operating facilities assisted under the ESG program, in providing services assisted under the ESG program, and in providing services for occupants of facilities assisted under the program.

Consolidated Plan – All activities the jurisdiction undertakes with assistance under ESG are consistent with the jurisdiction’s consolidated plan.

Discharge Policy – The jurisdiction will establish and implement, to the maximum extent practicable and where appropriate policies and protocols for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, mental health facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent this discharge from immediately resulting in homelessness for these persons.



Signature/Authorized Official

June 24, 2019
Date

Mayor
Title

APPROVED AS TO FORM:


CITY ATTORNEY CMK

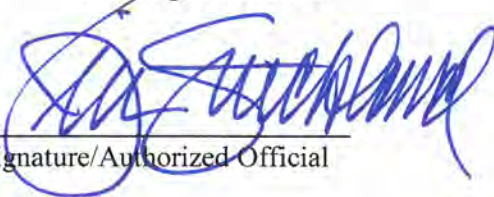
HOPWA Certifications

The HOPWA grantee certifies that:

Activities -- Activities funded under the program will meet urgent needs that are not being met by available public and private sources.

Building -- Any building or structure assisted under that program shall be operated for the purpose specified in the plan:

1. For at least 10 years in the case of assistance involving new construction, substantial rehabilitation, or acquisition of a facility,
2. For at least 3 years in the case of assistance involving non-substantial rehabilitation or repair of a building or structure.



Signature/Authorized Official

June 24, 2019
Date

APPROVED AS TO FORM:

CITY ATTORNEY *cut*

Mayor
Title

APPENDIX TO CERTIFICATIONS

INSTRUCTIONS CONCERNING LOBBYING:

A. Lobbying Certification

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

**AVISO DE AUDIENCIA PÚBLICA Y
RESUMEN DEL BORRADOR DEL
PLAN CONSOLIDADO PARA EL
PLAN ESTRATÉGICO DE LOS AÑOS FISCALES 2020-2024 y PLAN DE ACCIÓN ANUAL DEL AÑO FISCAL 2020**

La División de Vivienda y Desarrollo Comunitario (Housing and Community Development/HCD, por sus siglas en inglés) de la Ciudad de Memphis ha preparado un borrador del Plan Consolidado Federal de 5 Años para los Años Fiscales 2020-2024 de la Ciudad de Memphis y el Plan de Acción Anual para el Año Fiscal 2020 (1 de julio del 2019 al 30 de junio del 2020). El Plan Consolidado de 5 Años aborda el uso propuesto de los fondos recibidos del Departamento de Vivienda y Desarrollo Urbano de los Estados Unidos durante los Años Fiscales Federales 2019-2023. El Plan de Acción Anual para el Año Fiscal 2020 (Año del Programa de HUD 2019) es requerido por el Departamento de Vivienda y Desarrollo Urbano de los EE.UU. (U.S. Department of Housing and Urban Development/HUD, por sus siglas en inglés) para recibir los fondos para la Subvención de Desarrollo Comunitario (Community Development Block Grant/CDBG, por sus siglas en inglés), así como la de HOME, Soluciones de Emergencia (Emergency Solutions Grant/ESG, por sus siglas en inglés) y la de Oportunidades de Vivienda para Personas con SIDA (Housing Opportunities for Persons With AIDS/HOPWA, por sus siglas en inglés). El Plan de Acción Anual Propuesto describe las actividades propuestas por la HCD para abordar las necesidades de vivienda y desarrollo comunitario, especialmente las necesidades en áreas de ingresos bajos a moderados de la Ciudad de Memphis.

Estimación de Fondos para el Año Fiscal 2020 que serán recibidos

Nombre del Programa	Fondos Estimados	Porcentaje del Total
Programa CDBG (CDBG Program)	\$6,647,099.00	42%
Proyección de Ingresos del Programa CDBG (Projected CDBG Program Income)	\$700,000.00	4%
Ingresos del Programa de Reembolso de Préstamos de la Sección 108 (Section 108 Loan Repayment Program Income)	\$750,000.00	5%
Programa HOME (HOME Program)	\$3,394,354.00	22%
Proyección de Ingresos del Programa HOME (Projected HOME Program Income)	\$50,000.00	1%
Programa ESG (ESG Program)	\$558,874.00	4%
HOPWA	\$3,532,093.00	22%
TOTAL	\$15,632,420.00	100%

Gastos por Necesidades Prioritarias en el Año Fiscal 2020

Categoría de Necesidades Prioritarias	Gastos Propuestos	Porcentajes
Vivienda	\$5,958,360.00	38%
Personas Sin Hogar	\$869,458.00	6%
Necesidades Especiales	\$3,541,630.00	23%
Desarrollo Urbano, Económico y Comunitario	\$3,426,238.00	22%
Administración General y Planificación	\$1,836,734.00	11%
TOTAL	\$15,632,420.00	100%

Período de Revisión Pública y Comentarios del Plan Consolidado Propuesto

Las copias del Plan Consolidado propuesto estarán disponibles durante un período de treinta días para comentarios y una revisión pública desde el 23 de mayo del 2019 al 21 de junio del 2019. El plan puede ser revisado en la HCD, en el 701 North Main Street; en la Biblioteca Central Benjamín Hooks, en el 3030 Poplar Avenue; o en la siguiente página web: <http://www.cityofmemphis.org/Government/HousingCommunityDevelopment.aspx>

Las copias del plan propuesto también estarán disponibles por petición, llamando al (901) 636-7403 o TDD (901) 636-7422.

Audiencia Pública

El martes, 28 de mayo del 2019, de 5:30 p.m. a 6:30 p.m., la División de Vivienda y Desarrollo Comunitario (HCD, por sus siglas en inglés) de la Ciudad de Memphis llevará a cabo una audiencia pública para presentar y recibir comentarios sobre su propuesta de Plan Estratégico de los Años Fiscales 2020-2024 y Plan de Acción Anual del Año Fiscal 2020. La audiencia se llevará a cabo en la Biblioteca Central Benjamín Hooks, ubicada en el 3030 Poplar Avenue, Memphis, TN 38111. Las personas u organizaciones que deseen formular observaciones sobre el Plan Consolidado están invitadas a asistir a esta audiencia pública.

La HCD ha trabajado con un consultor para completar un Análisis de Impedimentos para la Vivienda Justa (AI). Dicho Análisis de Impedimentos (AI) está disponible en el siguiente sitio web: <http://www.cityofmemphis.org/Government/HousingCommunityDevelopment.aspx>

Las personas que deseen hacer comentarios sobre los temas mencionados, pero que no pueden asistir, podrán hacerlo por escrito al Planning Department, City of Memphis, Division of Housing and Community Development (Departamento de Planificación, Ciudad de Memphis, División de Vivienda y Desarrollo Comunitario), en el 170 North Main Street, 3rd Floor (3er piso) Memphis, Tennessee 38103. Los comentarios por escrito serán recibidos hasta las 5:00 p.m. el 21 de junio del 2019. Para obtener más información acerca de la audiencia pública, o si va a asistir a la reunión pero tiene necesidades especiales, por favor llame al Departamento de Planificación y Desarrollo (Planning & Development Department) al (901) 576-7370 o TDD (901) 576-7422.

La División de Vivienda y Desarrollo Comunitario de la Ciudad de Memphis (the City of Memphis Division of Housing and Community Development) no discrimina por motivos de raza, color, origen nacional, sexo, religión, edad o discapacidad en el empleo o la prestación de servicios.

Proveedor de igualdad de oportunidades/igualdad de acceso.

Jim Strickland,
Alcalde

DA FE:
Doug McGowen
Director de Operaciones

Robben se despide del Bayern

Robben Says Farewell to Bayern

Es tiempo de despedidas. Arjen Robben se ha despedido de los aficionados del Bayern a falta de dos partidos -la final de Copa y la última jornada de Liga- que podrían significar dos nuevos títulos que añadir a su exitoso paso por Múnich.

El extremo holandés, que llegó al Allianz procedente del Real Madrid en el 2009, ha ganado ocho Ligas, cuatro Copas, cinco Supercopas, una Champions y una Supercopa de Europa y un Mundial de Clubes. Todo ello con una aportación individual sobresaliente: ha marcado 143 goles y repartido 101 asistencias en 307 partidos.

Sin embargo, a sus 35 años, ha llegado el momento de decir adiós. Lo hizo en una emotiva rueda de prensa en la que Rafinha también se despidió del Bayern.

Sobre su futuro

"No es fácil tomar una decisión. Todo el pack tiene que ser adecuado. No solo el futbolístico, también para mi familia. Quizá me lleve un largo tiempo. La retirada también es una opción, pero no creo que la tome".

Diez años en el Bayern

"Ya lo he dicho cientos de veces: venir al Bayern fue la mejor decisión de mi carrera. Estoy muy agradecido. Diez años es mucho tiempo, pero creo que es una buena señal cuando pasan tan rápido. Esto demuestra que ha sido muy especial. Me he divertido y he sido feliz aquí".

Cambiar el Madrid por el Bayern

"Fue un paso difícil para mí en ese momento. El Bayern no tenía tanto éxito internacional y quería ganar la Champions. Quizá la gente no lo vio bien (el cambio), pero el club ha progresado mucho y rápido desde entonces. Estoy orgulloso de haber sido parte de ese desarrollo".

Su relación con Ribéry

"Conectamos desde el primer día. Nos hemos divertido mucho en la cancha, hemos marcado goles maravillosos. Asistencias de Franck... y goles míos. También al revés, pero no tantos", bromeó.

Su último partido en Bundesliga

"En mi cabeza lo he jugado tres veces ya. En mi último partido con la selección estaba cargado de adrenalina. Quieres demostrar tantas cosas. Ahora vuelvo a tener la piel de gallina. En el Allianz, lleno, yo diciendo adiós después de 10 años, Ribéry después de 12, imaginar que jugamos desde el inicio, que nos proclamamos campeones... No hay nada mejor. Ese sería mi sueño".

Marca

Public Notices

CONSTRUCTION OF: FY19 AVERY RENOVATIONS

PLANS, SPECIFICATIONS AND DEPOSIT INFORMATION AVAILABLE FROM: Michael Terry, Renaissance Group, Inc., 9700 Village Circle, Suite 100; Lakeland, TN 38002; (901) 332-5533.

Construction Project Note(s): A Mandatory Pre-Bid Conference will be held on May 22, 2019, at 1:30 pm at Gymnasium North Door, 2668 Avery, Memphis, TN 38112. For further information please contact Michael Terry, Renaissance Group, Inc., 9700 Village Circle, Suite 100; Lakeland, TN 38002; (901) 332-5533.

(7) RFQ #3530
CONSTRUCTION OF: FY19
RELOCATE ICE MACHINES FOR
FS 2, 11 & REFRIGERATORS AT
FS18

PLANS, SPECIFICATIONS AND DEPOSIT INFORMATION AVAILABLE FROM: Ryan Herter, P.E.; 2787 Stage Center Drive, Suite 101, Bartlett, TN 38134. (901) 379-0500; RHETTER@INNOVATIVEES-LLS.COM.

Construction Project Note(s): A Mandatory Pre-Bid Conference will be held on May 22, 2019, at 10:30 am at Fire Station #18, 3426 Southern Avenue, Memphis, TN 38111. For further information please contact Ryan Herter, P.E.; 2787 Stage Center Drive, Suite 101, Bartlett, TN 38134. (901) 379-0500; RHETTER@INNOVATIVEES-LLS.COM.

By Order of the Mayor of the City of Memphis, Tennessee.
Jim Strickland
Mayor

Tim Boyles, City Purchasing Agent
May 14, 15, 2019 Bod69206

ALL INTERESTED RESPONDERS

The Shelby County Board of Education will accept written proposals for IFB # 05312019 - Advanced Manufacturing Equipment, Resources, and Curriculum. Visit our website for additional information: www.scsk12.org/Departments/Procurement/ServicesLink, click on Bids & RFPs. Questions concerning proposals should be addressed to Procurement Services at procurementservices@scsk12.org. Thank you for your interest and responses.
May 15, 2019 Bod69217

Misc. Notices

Shelby County

PUBLIC NOTICE

Pursuant to the Order of Sale Of Real Property in the case United States of America v. James D. Dupree (deceased) and Lettie G. Dupree (deceased), et al., Case No: 2:17-cv-02775-TLP-dkv (W.D. TN), the United States will offer to sell at public auction, to the highest bidder, in the sole discretion of the United States, according to law and pursuant to the terms and conditions set herein, the property described below:
Date: June 6, 2019
Time: 10:00 AM (Registration and Open House: 9:00 AM-10:00 AM)
Minimum Bid: \$34,800.00
Place of Sale: 5495 Winchester, Suite 7, Memphis, TN 38115
Open House: Wednesday, June 5, 2019 from 1:00-3:00 PM
Title Offered: The property shall be offered for sale at public auction, free and clear of all liens and interests of the parties to this action.
Description of Property: Suites 7 & 8 located at 5495 Winchester, Memphis, TN 38115 in the Winchester Plaza Office Condominiums.
Legal Description: Units No. 7 and 8, Winchester Office Plaza Condominiums, as described in Master Deed recorded under Register's Number U8-4484 in the Register's Office of Shelby County, Tennessee; reference to which Master Deed is hereby made for a more particular description of the subject

property; and being the same property described in and conveyed by Deed of record as Instrument No. EN 3195, recorded 7/26/1994, in the Register's Office of Shelby County, Tennessee.

The Terms of Payment: No bid (except for bids made by the United States) shall be accepted by the IRS, unless the same is accompanied by a certified check or cashier's check, in the minimum amount of twenty percent of the amount of the bid made payable to the United States District Court for the Western District of Tennessee. Before being permitted to bid at the sale, all bidders shall display to the IRS proof that they are able to comply with this requirement. No bids will be received from any person who has not presented proof that, if he or she is the successful bidder, he or she can make the deposit required by the Order.

The successful bidder shall tender the balance of the purchase price, in certified funds payable to the United States District Court for the Western District of Tennessee, at Internal Revenue Service, 109 S. Highland, Room 103, Jackson, TN 38301 on or before sixty (60) business days from the date of sale.

In the event the successful bidder defaults on any of the terms contained in the Order, the deposit shall be forfeited and retained by the IRS as part of the proceeds of sale, and the real property shall again be offered for sale, without further permission of the Court, under the terms and conditions of the Order, or, in the alternative the real property shall be sold to the second highest bidder.

The United States may bid as a creditor against its judgments without tender of cash.

The sale of the real property shall be subject to confirmation by the Court. Upon confirmation of the sale and receipt of the entire purchase price, the Court shall issue and the IRS shall deliver to the purchaser, a deed conveying the real property to the purchaser. Upon confirmation of the sale, all interests in, liens against, or claims to, the real property that are or may be asserted by any of the parties to this action are discharged and extinguished.

The United States reserves the right to reject any and all bids and to withdraw the property form sale.
Form of Payment: All payments must be by cash, certified check, cashiers or treasurer's check or by a United States postal, bank, express, or telegraph money order. Make check or money order payable to the United States District Court of the Western District of Tennessee

www.lrauctions.gov
It is important that any interested party contact:

Roberta Colee
Internal Revenue Service
Property Appraisal and Liquidation Specialist
109 S. Highland, Room 103
Jackson, TN 38301
Cell: 731-225-5011
May 1, 8, 15, 22, 2019 Mod68998

PUBLIC NOTICE

The Memphis Light, Gas and Water Division's Power Supply Advisory Team will meet on Thursday, May 16, 10 a.m. at the Whitehaven Community Center, 4318 Graefeland Dr. Memphis, TN 38116. This meeting is open to the public, however, seating will be limited. This is a working meeting for PSAI members.
May 14, 15, 16, 2019 Mod69172

NOTICE OF PROPOSED BRANCH RELOCATION

Notice is hereby given that Community Bank of Mississippi, Forest, Scott County, Mississippi has made application to the Federal Deposit Insurance Corporation, Washington, D.C. 20429 and to the Commissioner, Department of Banking and Consumer Finance, State of Mississippi, for written consent to relocate a branch office from 6465 North Quail Hollow Road, Memphis, Shelby County, Tennessee 38120 a distance of 528 feet to a temporary office to be established and operated within the same neighborhood at 6525 North Quail Hollow Road, Suite 107, Memphis, Shelby County, Tennessee.

Any person wishing to comment on this application may file his/her

comments in writing with the Regional Director of the Federal Deposit Insurance Corporation at its Regional Office in Memphis, Tennessee, 6060 Primacy Parkway, Ste. 300, Memphis, Tennessee 38119 not later than May 30, 2019. The nonconfidential portions of the application are on file in the regional office and are available for public inspection during regular business hours. Photocopies of information in the nonconfidential portion of the application file will be made available upon request.

Any interested person may file a written protest and/or comments to said application with the Commissioner. Any protest shall specify the interest of the protestant in the application and state the grounds for protest. Protest, in writing, should be addressed to the Commissioner, Department of Banking and Consumer Finance, State of Mississippi, Post Office Box 12129, Jackson, Mississippi 39236-2129. Processing will be complete no earlier than the 15th day following this publication or the date of receipt of the application by the Commissioner, whichever is later.

This notice is published pursuant to Part 303.7 of the Rules and Regulations of the Federal Deposit Insurance Corporation and pursuant to Section 81-7-1, Mississippi Code of 1972. Community Bank of Mississippi Forest, Mississippi
May 15, 2019 Mod69183

NOTICE OF PROPOSED SALE OF REAL PROPERTY

BY SHELBY COUNTY GOVERNMENT
Notice is hereby given, pursuant to T.C.A. § 67-5-2507, that Shelby County Government has received an Offer to Purchase for the following property:

Khaleskey, LLC
Tax Parcel # 04802500000050
Tax Sale 1502
Price Offered: \$3500.00
Terms: Cash
Additional Offers to Purchase, of at least ten percent (10%) higher may be submitted within Ten (10) working days of this notice. If additional offers are received during this ten (10) day period, all prospective Purchasers must attend a Public "Bid Off" at 9:30 a.m. on June 03, 2019, to be held in the Shelby County Land Bank Office, to determine the highest and best offer.
The property shall thereafter be sold to the prospective Purchaser making the highest and best offer without warranties of any sort.

SHELBY COUNTY LAND BANK
584 ADAMS AVENUE, MEMPHIS, TN 38103
ANDREA PETTIS (901) 222-2582
May 15, 2019 Mod69214

NOTICE OF PROPOSED SALE OF REAL PROPERTY

BY SHELBY COUNTY GOVERNMENT
Notice is hereby given, pursuant to T.C.A. § 67-5-2507, that Shelby County Government has received an Offer to Purchase for the following property:

Daniel Densford and Amy Densford
Tax Parcel # M011510H000470
Tax Sale 1502
Price Offered: \$500.00
Terms: Cash

Additional Offers to Purchase, of at least ten percent (10%) higher may be submitted within Ten (10) working days of this notice. If additional offers are received during this ten (10) day period, all prospective Purchasers must attend a Public "Bid Off" at 9:30 a.m. on June 04, 2019, to be held in the Shelby County Land Bank Office, to determine the highest and best offer.
The property shall thereafter be sold to the prospective Purchaser making the highest and best offer without warranties of any sort.

SHELBY COUNTY LAND BANK
584 ADAMS AVENUE, MEMPHIS, TN 38103
ANDREA PETTIS (901) 222-2582
May 15, 2019 Mod69215

PUBLIC NOTICE

The Walk to Cure Arthritis will take place this Saturday, May 18th in downtown Memphis. The 2-mile walk will begin at 10 a.m. at AutoZone Ballpark at the corner of BB King St. and Union Ave. and head east on Union; South on 4th; West on Vance; North on Front; East on Madison; South on Main; East on

Union and end at the entrance to the ballpark at the corner of BB King and Union. For information, please call 901-341-4145.
May 15, 2019 Mod69216

NOTICE OF PROPOSED SALE OF REAL PROPERTY

BY SHELBY COUNTY GOVERNMENT
Notice is hereby given, pursuant to T.C.A. § 67-5-2507, that Shelby County Government has received an Offer to Purchase for the following property:
Karnisha Wilder
Tax Parcel # 04205300000100
Tax Sale 1501
Price Offered: \$9000.00
Terms: Cash
Additional Offers to Purchase, of at least ten percent (10%) higher may be submitted within Ten (10) working days of this notice. If additional offers are received during this ten (10) day period, all prospective Purchasers must attend a Public "Bid Off" at 9:00 a.m. on June 05, 2019, to be held in the Shelby

County Land Bank Office, to determine the highest and best offer.
The property shall thereafter be sold to the prospective Purchaser making the highest and best offer without warranties of any sort.

SHELBY COUNTY LAND BANK
584 ADAMS AVENUE, MEMPHIS, TN 38103
ANDREA PETTIS (901) 222-2582
May 15, 2019 Mod69220

PUBLIC NOTICE

V Kustoms
1525 Elvis Presley Blvd.
Memphis, TN, 38106
901-630-2812
The following vehicles will be sold at auction on Friday, May 24, 2019 at 10 a.m. at 1525 Elvis Presley Blvd., Memphis, TN, 38106.
2012 Infiniti FX
VIN#:JN8AS1MWC2M150566
2011 Nissan MSV
VIN#:1N4AA5AP4B8C9034
May 15, 2019 Mod69225

NOTICE OF PUBLIC HEARING & DRAFT SUMMARY CONSOLIDATED PLAN

FY2020-2024 STRATEGIC PLAN and FY2020 ANNUAL ACTION PLAN

The City of Memphis Division of Housing and Community Development (HCD) has prepared a draft of the Federal 5-Year Consolidated Plan for City of Memphis Fiscal Years 2020-2024 and the Annual Action Plan for Fiscal Year 2020 (July 1, 2019-June 30, 2020). The 5-Year Consolidated Plan addresses the proposed use of funds received from the U.S. Department of Housing and Urban Development during Federal Fiscal Years 2019-2023. The Annual Action Plan for FY2020 (HUD Program Year 2019) is required by the U. S. Department of Housing and Urban Development (HUD) for the receipt of Community Development Block Grant (CDBG), HOME Grant, Emergency Solutions Grant (ESG), and Housing Opportunities for Persons With AIDS (HOPWA) Entitlement funds. The Proposed Annual Action Plan describes activities proposed by HCD to address housing and community development needs, especially needs in low- to moderate- income areas of the City of Memphis.

Program Name	Estimated FY 2020 Funds to be Received	Estimated Funds	Percent of Total
CDBG Program	\$6,647,099.00	\$50,000.00	42%
Projected CDBG Program Income	\$700,000.00		4%
Section 108 Loan Repayment	\$750,000.00		5%
Program Income			
HOME Program	\$3,394,354.00		22%
Projected HOME Program Income	\$50,000.00		1%
ESG Program	\$558,874.00		4%
HOPWA	\$3,532,093.00		22%
TOTAL	\$15,632,420.00		100%

Fiscal Year 2020 Expenditures by Priority Needs

Priority Need Category	Proposed Expenditures	Percentages
Housing	\$5,958,360.00	38%
Homeless	\$869,458.00	6%
Special Needs	\$3,541,630.00	23%
Neighborhood, Economic, & Community Development	\$3,426,238.00	22%
General Administration & Planning	\$1,836,734.00	11%
TOTAL	\$15,632,420.00	100%

Proposed Consolidated Plan Public Review and Comment Period

Copies of the proposed Consolidated Plan will be available for a thirty day public review and comment period beginning May 23, 2019 and ending June 21, 2019. The plan may be reviewed at HCD at 170 North Main Street, the Benjamin Hooks Central Library at 3030 Poplar Avenue, or on the following website: <http://www.cityofmemphis.org/Government/HousingCommunityDevelopment.aspx>. Copies of the proposed plan will also be available upon request, by calling (901) 636-7403 or TDD (901) 636-7422.

Public Hearing

On Tuesday, May 28, 2019, from 5:30 p.m. until 6:30 p.m., the City of Memphis Division of Housing and Community Development (HCD) will hold a public hearing to present and receive comments on its proposed Fiscal Year 2020-2024 Strategic Plan and FY2020 Annual Action Plan. The hearing will be held at the Benjamin Hooks Central Library, located at 3030 Poplar Avenue, Memphis, TN 38111. Persons or organizations wishing to comment on the Consolidated Plan are invited to attend this public hearing.

HCD has worked with a consultant to complete an Analysis of Impediments to Fair Housing (AI). The AI is available following website: <http://www.cityofmemphis.org/Government/HousingCommunityDevelopment.aspx>

Persons wishing to comment on the above subjects, but who are unable to attend, may do so by writing to the Planning Department, City of Memphis, Division of Housing and Community Development, 170 North Main Street, 3rd Floor, Memphis, Tennessee 38103. Written comments will be received until 5:00 p.m. June 21, 2019. For more information about the public hearing or if you plan to attend the meeting but have special needs, please call the Planning & Development Department at (901) 576-7370 or TDD (901) 576-7422.

The City of Memphis Division of Housing and Community Development does not discriminate on the basis of race, color, national origin, sex, religion, age, or disability in employment or provisions of services.

Equal opportunity/equal access provider.

Jim Strickland,
Mayor

ATTEST:
Doug McGowen
Chief Operating Officer

May 15, 2019 Mod69213

Notice of Public Sale

The following vehicles will be sold at auction on 6/13/19 at Marion Towing located at 1601 East Brooks Rd., Memphis, TN 38116. Owner of said vehicles have the right to make claim prior to the sale date at the above address. Marion Towing contact #901-345-5128.

No.	Year	Make	Model	Vehicle Identification
1	2004	Chevrolet	Mailbu	1G1ZS5ZF84F206128
2	2005	Ford	Explorer	1FMPU16565LA17507

May 15, 2019 Mod69218

In a statement on Tuesday, Epicenter President and CEO Leslie Lynn Smith said the proposal was "intended to offer a de-risked opportunity for investments in local startups through a new fund."

"We've intentionally built a competitive investment fund to support the Memphis economy while mitigating potential risks to the hard-earned pensions of local workers by identifying a guarantee of the principal, as well as waiving the management fees and carry typically associated with a fund like this," Smith said.

"While we're disappointed, we respect the early feedback from the city's consultant and will continue to work to find ways to achieve an investment in this critically important capital tool for Memphis entrepreneurs."

The Commercial Appeal business columnist Ted Dwanoff contributed to this report.

CEO Leslie Lynn Smith said the proposal was "intended to offer a de-risked opportunity for investments in local startups through a new fund."

"We've intentionally built a competitive investment fund to support the Memphis economy while mitigating potential risks to the hard-earned pensions of local workers by identifying a guarantee of the principal, as well as waiving the management fees and carry typically associated with a fund like this," Smith said.

"While we're disappointed, we respect the early feedback from the city's consultant and will continue to work to find ways to achieve an investment in this critically important capital tool for Memphis entrepreneurs."

The Commercial Appeal business columnist Ted Dwanoff contributed to this report.

programs with Robinson's work, and they say that any profit that may come from the project will be distributed to racial justice initiatives.

Whatever form the material takes, the filmmakers note is simple.

Said Sarah Kunstler: "How do we help more people hear what Jeff is saying?"

Smith said the proposal was "intended to offer a de-risked opportunity for investments in local startups through a new fund."

"We've intentionally built a competitive investment fund to support the Memphis economy while mitigating potential risks to the hard-earned pensions of local workers by identifying a guarantee of the principal, as well as waiving the management fees and carry typically associated with a fund like this," Smith said.

"While we're disappointed, we respect the early feedback from the city's consultant and will continue to work to find ways to achieve an investment in this critically important capital tool for Memphis entrepreneurs."

NOTICE OF PUBLIC HEARING
REPORT, MEMPHIS CONSOLIDATED PLAN FOR FY2020-FY2024, AND FISCAL YEAR 2020 ANNUAL ACTION PLAN

On Thursday, February 7, 2019 from 8:30 p.m. to 8:30 p.m., the City of Memphis Division of Housing and Community Development (HCD) will hold a public hearing to present the FY 2018 Consolidated Annual Performance Evaluation Report (CAPEV) as submitted to the U.S. Department of Housing and Urban Development (HUD) and to request participation in the City of Memphis Consolidated Plan for FY2020-2024 and the Fiscal Year 2020 Annual Action Plan. The Annual Action Plan is the City's plan for Community Development Block Grant (CDBG), HOME Investment Partnerships (HOPW) and Emergency Shelter Grant (ESG), and Housing Opportunities for Persons with AIDS (HOPWA) entitlement grant funds. The hearing will be held at the Benjamin Hooks Central Library, located at 3030 Poplar Avenue, Memphis, TN 38111. The City will ensure the citizen's participation process that will be used to help establish priorities for strategies, programs, and the use of the FY 2020 entitlement funds for the period starting July 1, 2019 - June 30, 2020.

Persons wishing to comment on the above subjects but who are unable to attend may do so by email to the Planning Department, City of Memphis, Division of Housing and Community Development at planning@memphiscity.gov. For more information, please call (901) 578-7370 or TDD (901) 578-7422. The City will schedule a second public hearing in approximately April of 2019 at which the Draft Consolidated Plan Three-Year Strategic Plan for FY2020-2024 and Annual Action Plan for FY2020 will be presented for public comment.

The City of Memphis is required to provide notice of substantial amendments to the Consolidated Plan. The following table includes amendments to the FY2019 Consolidated Plan. The substantial amendments to the 2019 Annual Action Plan is available on the Housing and Community Development Website at <http://www.memphiscity.gov/resources> thru under "Useful Links."

Project Title	Amount in 2018	Increase/Decrease	Revised Amount
Legal Department	CDBG: \$98,260	Decrease/Eliminate	\$0.00
Director's Office	CDBG: \$375,535	Decrease/Eliminate	\$0.00
Accounting Department	CDBG: \$441,273	Decrease/Eliminate	\$0.00
Conference and Meeting Program	CDBG: \$658,488	Decrease/Eliminate	\$0.00
Information Systems	CDBG: \$57,000	Decrease/Eliminate	\$0.00
Community and Organizational Development	CDBG: \$297,268	Decrease/Eliminate	\$0.00
Real Estate Development Program	CDBG: \$520,649	Decrease/Eliminate	\$0.00
Finance Department	CDBG: \$247,196	Decrease/Eliminate	\$0.00
Housing and Special Program Delivery	CDBG: \$323,352	Decrease/Eliminate	\$0.00
Health Program Delivery	CDBG: \$348,351	Decrease/Eliminate	\$0.00
Physical Management	CDBG: \$222,009	Decrease/Eliminate	\$0.00
Planning and Development Program	CDBG: \$411,418	Increase/Exclude	\$2,004,088.00
Section 108 Loan	CDBG: \$151,173.71	Increase/New Project	CDBG: \$151,173.71
Special ED Activity	CDBG: \$208,208.12	Increase/New Project	CDBG: \$208,208.12
Home Services	CDBG: \$275,821.67	Increase/New Project	CDBG: \$275,821.67
Homeownership Assistance Delivery	CDBG: \$208,208.12	Increase/New Project	CDBG: \$208,208.12

Written comments on the project should be sent or before February 22, 2019 to Planning Department at planning@memphiscity.gov. HCD will respond to all comments on or before February 29, 2019.

The Memphis Division of Housing and Community Development does not discriminate on the basis of race, color, national origin, sex, religion, age, or disability in employment or the provision of services. The City of Memphis is an equal opportunity/equal access provider.

Mayor
 Jim Strickland
 ATTEST
 Doug McGowan
 Chief Operating Officer

the teenager for the challenge of the greater world, Robinson said but it damn near killed me — after Sarah Kunstler — maker — heard one of his cation program. She im- d film partner, Emily, to the filmmakers — who "William Kunstler: Dis- commentary about their at premiered in 2009 at the "Who We Are" event June 19 ("Juneenth") and the scenes for this of Obeng Akkmgbe (a "Good Wife") and pro- also a producer of the in-stage participants in- Denis O'Hare and Amy from American history. ent will be incorporated during the filmmakers' up the documentary. It's sure yet if their doz- ; sculpted into a single episodic series on race school and library.

CEO Leslie Lynn Smith said the proposal was "intended to offer a de-risked opportunity for investments in local startups through a new fund."

"We've intentionally built a competitive investment fund to support the Memphis economy while mitigating potential risks to the hard-earned pensions of local workers by identifying a guarantee of the principal, as well as waiving the management fees and carry typically associated with a fund like this," Smith said.

"While we're disappointed, we respect the early feedback from the city's consultant and will continue to work to find ways to achieve an investment in this critically important capital tool for Memphis entrepreneurs."

The Commercial Appeal business columnist Ted Dwanoff contributed to this report.

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NOTICE OF PUBLIC HEARING
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Mayor
 Jim Strickland
 ATTEST
 Doug McGowan
 Chief Operating Officer

**PROPOSED CITIZEN PARTICIPATION PLAN
FOR
CITY OF MEMPHIS
DIVISION OF HOUSING AND COMMUNITY DEVELOPMENT**

2019

**Prepared by:
City of Memphis
Division of Housing and Community Development
701 North Main Street
Memphis, TN 38107**

**Jim Strickland, Mayor
Paul A. Young, Director**

**City of Memphis
Proposed Citizen Participation Plan**

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Citizen Participation Plan for City of Memphis Division of Housing and Community Development (HCD)

Amended 2019

Introduction

The Consolidated Plan (Plan) and Assessment of Fair Housing (AFH) are required by the U.S. Department of Housing and Urban Development (HUD) for jurisdictions to receive federal housing and community development funding. The City of Memphis receives Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), Emergency Solutions Grant (ESG) and Housing Opportunities for Persons with AIDS (HOPWA) funding annually. The Plan examines the housing and community development needs of the City, sets priorities for the CDBG, HOME, and HOPWA funds, establishes an Annual Action Plan for meeting current and future needs, and identifies the City's performance in meeting its annual goals through the Consolidated Annual Performance Evaluation Report (CAPER). The AFH replaces the Analysis of Impediments to Fair Housing (AI) to assist the City in identifying fair housing issues and related contributing factors to achieve comprehensive community development goals and affirmatively further fair housing. The Plan and AFH are also required to have a strategy for resident participation in the planning process.

A requirement of the Consolidated Plan and AFH is a Citizen Participation Plan that sets forth the City's policies and procedures for citizen participation. The purposes of this Citizen Participation Plan are to:

- provide for and encourage citizen participation in the development of the Consolidated Plan, any substantial amendments to the Consolidated Plan, the Annual Action Plan, any substantial amendments to the Annual Action Plan, the annual performance reports, the Assessment of Fair Housing, and any of its revisions prior to their submittal to HUD; and
- encourage effective citizen participation, with particular emphasis on participation by persons of low- and moderate-income; who are residents of slum and blighted areas and who live in the community development target areas; and minority groups, in implementing these federally-funded programs in accordance with the federal regulations found at 24 CFR Part 91.

The Citizen Participation Plan also sets out the public's role in the planning, implementation, and assessment of the programs covered by the Consolidated Plan and the One-Year Action Plan (together, the "Plan") for Federal Funds including: the Community Development Block Grant (CDBG) program, the HOME Investment Partnerships (HOME) program, Emergency Solutions Grant (ESG), and Housing Opportunities for Persons With AIDS (HOPWA), and other HUD

grants and programs operated by the City where applicable, any substantial amendments to the Consolidated Plan; the performance reports submitted to HUD, and the Assessment of Fair Housing (“AFH”) and any revisions to it.

This Citizen Participation Plan was revised in accordance with a HUD-issued memorandum from the Principal Deputy Assistant Secretary, Community Planning and Development (CPD), to all CPD Formula Program Grantees with regard to incorporating 24 CFR Part 5 Affirmatively Furthering Fair Housing into 24 CFR 91.10 Consolidated Program Year 24 CFR 91.105 Citizen Participation Plan for local governments.

In the event that HUD suspends or delays the submission of the AFH, the legal obligation to affirmatively further fair housing will continue. Until required to submit an AFH according to the suspension date, Shelby County will affirmatively further fair housing by: conducting an analysis of impediments (AI) to fair housing choice, taking appropriate actions to overcome the effects of any impediments, and keeping records reflecting the analysis and actions.

Purpose of the Citizen Participation Plan

The City recognizes the importance of public participation in both defining and understanding current housing, community development, and fair housing needs, and prioritizing resources to address those needs. The City’s Citizen Participation Plan is designed to provide residents of all ages, genders, economic levels, races, ethnicities and special needs equal access to become involved in the Plan each year. This document also serves as the City’s Citizen Participation Plan for the 2016 Consolidated Plan program year. This Citizen Participation Plan was written in accordance with Section 91.105 of HUD’s Consolidated Plan regulations.

In order to ensure maximum participation in the Consolidated Plan process among all populations and needs groups, and in order to ensure that their issues and concerns are adequately addressed, the City will follow the standards set forth in its adopted Citizen Participation Plan during development of its Consolidated Plan, Substantial Amendments, Annual Action Plan, Assessment of Fair Housing and CAPER. The participation process will be developed and monitored by the City’s Department of Housing and Community Development (HCD) Division and will include individual citizens, neighborhood residents and organizations; social service, advocacy and nonprofit agencies; private sector businesses and institutions; and elected officials and government agencies whose missions and interests overlap with those of HCD.

Encouragement of Citizen Participation

The Consolidated Plan and AFH processes offer opportunities for resident participation through public meetings and review of draft documents. The City will ensure the participation of persons with special needs and/or persons who are often underrepresented in public process and organizations that represent such persons of low income, persons of color, non-English speaking persons, persons with disabilities, persons with AIDS, and persons who are homeless. The City

further endeavors to ensure the participation of local and regional institutions including Continuum of Care, businesses, developers, nonprofit organizations, philanthropic organizations, and community-based and faith-based organizations. In conjunction with public housing agency consultations, residents of public and assisted housing developments, including any resident advisory boards, resident councils, and resident management corporations, along with other low-income residents are encouraged to participate.

Affirmatively Furthering Fair Housing

The City will consult with community-based and regionally-based organizations representing protected class members, and organizations that enforce fair housing laws, including participants in the:

- Fair Housing Assistance Program (FHAP);
- Fair housing organizations;
- Nonprofit organizations that receive funding under the Fair Housing Initiative Program (FHIP); and
- Other public and private fair housing service agencies, to the extent that such entities operate within the grantee's area.

This consultation will help provide a better basis for the AFH/AI, the City's certification to affirmatively further fair housing, and other portions of the consolidated plan concerning affirmatively furthering fair housing. This consultation will occur with any organizations the City can identify that have relevant knowledge or data to inform the AFH/AI.

To the greatest extent practicable, the organizations involved in the consultations will be sufficiently independent and representative to provide meaningful feedback on the AFH/AI, the consolidated plan, and their implementation. At a minimum, the City will consult with above referenced organizations in the development of both the AFH/AI and the consolidated plan. Consultation on the consolidated plan shall specifically seek input into how the goals identified in an accepted AFH inform the priorities and objectives of the consolidated plan.

Access to Information

Prior to the adoption of a Consolidated Plan, Substantial Amendments, the Annual Action Plan, the Assessment of Fair Housing, and CAPER, the City will make available to interested parties the Draft documents for a comment period of no less than 30 days, 15 days for the CAPER, or as otherwise directed by HUD. The dates of the public comment periods will be identified in a notice regarding the availability of the documents, which will be published in the *Commercial Appeal* and/or the *Daily News*, and/or the *Memphis Flyer* and in *La Prensa Latina Bilingual Newspaper*. The City will also distribute information through other communication channels including email, social media, and other avenues.

The City will consider any comments by individuals or groups received in writing during the Consolidated Plan and AFH process and at the public hearings. A summary of the written and oral comments received during the comment period will be included in the Consolidated Plan, Substantial Amendments, Action Plan, Assessment of Fair Housing, or CAPER, as applicable.

Access to Records

The City will provide residents, public agencies and other interested parties with reasonable and timely access to information and records related to the AFH, Consolidated Plan and use of assistance under the programs covered in this Plan for the preceding five years.

Public Hearings/Meetings

In accordance with HUD regulations, the City will hold at least two public hearings/meetings a year to obtain resident's views and to respond to proposals and questions. The two hearings/meetings will be conducted at a minimum of two different stages of the program year. At least one of the public hearings/meetings will be held before the draft Consolidated Plan is published for comment in order to obtain the views of citizens on housing and community development needs. Together, these meetings will address housing and community development needs, development of proposed activities, and review of program performance.

Each public hearing will be publicized at least one week prior to the hearing/meeting date. Notices will include the date, time and location of the hearing/meeting, as well as a summary of the matter that will be discussed. A contact name and telephone number will be provided to allow interested parties to ask questions or to make requests for special accommodations.

Public hearings/meetings will be held at times and in locations that are convenient to potential and actual beneficiaries, with accommodations for persons with disabilities.

When non-English speaking residents are expected to attend a public hearing or meeting, the City will supply a Spanish interpreter. If other non-English speaking residents are expected, the City will seek interpreter services from appropriate service organizations assisting such persons. The City will contract with an outside service provider should the need arise for additional translation services.

Availability of Draft and Final Documents to the Public

All draft and final documents included in the Consolidated Planning Process, i.e. Consolidated Plan, Substantial Amendments, Annual Action Plan, Assessment of Fair Housing, and CAPER, will be available on the City's website, the HCD office, and the Benjamin L. Hooks Central Public Library (City's main branch of the public library).

These documents will include:

- a. The amount of federal assistance that the City expects to receive during the coming program year (including both grant funds and program income).
- b. The range of activities that may be undertaken, including the estimated amount that will benefit person of low- and moderate-income.
- c. A plan to minimize the displacement of persons and to assist persons displaced by the City activities, specifying the types and levels of assistance the City will make available (or require others to make available) to persons displaced, even if no displacement is expected to occur.
- d. The citizen participation plan must require that the grantee make available to the public, residents, public agencies, and other interested parties any HUD-provided data and other supplemental information the grantee plans to incorporate into its AFH/AI at the start of the public participation process (or as soon as feasible after). HCD may make HUD-provided data available to the public by cross-referencing to the data on HUD's website.
- e. Published summaries of the AFH/AI and Consolidated Plan will describe the content and purpose of the AFH/AI or the consolidated plan, as applicable, and will include a list of locations where copies of the entire proposed document may be examined.

Technical Assistance

HCD will provide technical assistance to any persons or groups interested in commenting on the AFH/AI or developing CDBG, HOME, ESG or HOPWA funding proposals. Technical assistance in preparing grant proposals and applications is available to organizations representative of low- and very low-income persons. This assistance is available in the initial Strategic Community Investment Fund (SCIF) grant application workshops conducted by HCD staff for each grant program and on a limited basis prior to the application deadline.

Complaints

HCD will provide a timely, substantive written response to every written citizen complaint related to the Consolidated Plan, Substantial Amendments, the Action Plan, the Assessment of Fair Housing/Analysis of Impediments to Fair Housing and CAPER, where practicable, within 15 working days of receipt. A summary of any written complaints received during the comment period will be included in the Consolidated Plan, Substantial Amendments, Action Plan, Assessment of Fair Housing or CAPER as applicable.

Amendments

Amendments to the Consolidated Plan shall be made when HCD wishes to make one of the following decisions:

1. A substantial change in funding allocation priorities or a substantial change in the method of distribution of funds;
2. To carry out a new activity using funds from any program covered by the Consolidated Plan (including program income), not previously described in the Annual Action Plan;
3. To substantially change the purpose, scope, location or beneficiaries of an activity.

Increases or decreases in funding levels for existing or already proposed projects shall not be considered a substantial change unless the increase or decrease is 25% or more than the original funding level.

Amendments to the Citizen Participation Plan will be made when a change in federal regulations requires it, or when changes in the public notification, public hearing or Consolidated Plan constituency group process are made.

Requirements for Amendments - Public Notice, Review and Submission to HUD

Substantial amendments to the Consolidated Plan must be made public through publishing a public notice and require a 30 day public comment period. Amendments must go through the 30 day public comment period and be submitted to HUD before any program changes embodied in the amendment are made. The City must consider any comments regarding such amendments which are received in writing or at a public hearing, if any, and a summary of comments not accepted and the reasons shall be attached to the substantial amendment of the Consolidated Plan.

For any amendment affecting the Housing Opportunities for People with AIDS (HOPWA) program, that would involve acquisition, rehabilitation, conversion, lease, repair or construction of properties to provide housing, an environmental review of the proposed revised use of funds must be completed by HUD in accordance with 24 CFR 574.510.

Public Review of the Citizen Participation Plan

This Citizen Participation Plan was made available for public review and comment prior to adoption, in accordance with the Consolidated Plan public notice, public hearing/meeting and public comment procedures described herein. Any substantial amendments to this Citizen Participation Plan will be made available for public review and comment through the same process prior to adoption. This Citizen Participation Plan will be available on the City's website. Copies will also be made available to those that do not have internet access at no charge and will be made available in a format accessible to persons with disabilities, upon request. Interested residents should call or e-mail HCD to request a copy of the Citizen Participation Plan.

Calendar of the Program Planning Year

The list below serves as a general guide to the planning process throughout each program year. Actual activities are subject to change subject to factors including, but not limited to, HUD announcement of formula allocations, HUD notices or guidance impacting the planning process at any time, and City staffing and capacity.

November-December	Begin annual planning process
January-February	Hold the first of two required annual public hearings to present the CAPER and to solicit input on community development needs to be addressed in the plan
January-March	Prepare draft of proposed plan
April	Make proposed plan available for public review for at least thirty days and hold public hearing to present proposed plan
May	Incorporate public comments into final plan and submit to HUD by May 15 for review and approval
July	Begin Program Year/execute grant agreements for entitlement funds Begin drafting CAPER for previous Program Year
August	Prepare proposed CAPER
September	Make proposed CAPER available for public review and comment for at least fifteen days and hold the second of two required annual public hearings to present proposed CAPER Submit CAPER to HUD by September 30