

**2018-2019 ANNUAL ACTION PLAN  
FOR  
CITY OF MEMPHIS  
DIVISION OF HOUSING AND COMMUNITY  
DEVELOPMENT**

**Prepared by:  
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**City of Memphis  
Division of Housing and Community Development  
2018 Annual Action Plan**

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# Executive Summary

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

### 1. Introduction

Memphis is located in southwest Tennessee and is the s largest city in the State of Tennessee. It also serves as the county seat of Shelby County. As of the 2010 Census, the population of Memphis was 652,456; the population was estimated to be 670,000 in 2017. The population of the Memphis metropolitan area was estimated at 1,324,824 in 2010 and at 1,1,342,842 in 2016 – 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 eligible to receive direct assistance under the U.S. Department of Housing and Urban Development’s (HUD’s) Community Development Block Grant (CDBG) program; 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 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 target 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 three- or five-year Consolidated Plan and an Annual Update (Action Plan) on behalf of the City of Memphis. These plans serve as the application for funding for the following federal programs:

- Community Development Block Grant (CDBG)
- HOME Investment Partnerships Act Program (HOME)
- Emergency Solutions Grant (ESG)
- Housing Opportunities for Persons with AIDS (HOPWA).

The City of Memphis’ Consolidated Plan 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 from July 1, 2016 to June 30, 2019. The Consolidated Plan is updated each year (Annual Update) to reflect proposed activities and goals for the program year. This Consolidated Plan document is comprised of the 2018 Annual Action Plan. The Annual Action Plan for July 1, 2018 - June

30, 2019 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. Summarize the objectives and outcomes identified in the Plan**

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

The objectives and outcomes can be found in section AP-20 - Annual Goals and Objectives.

## **3. Evaluation of past performance**

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

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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, 2016 and ending June 30, 2017 in these areas helped to develop goals and projects.

Under affordable housing, HCD provided down payment assistance to 21 low and moderate income homebuyers using HOME funds. An additional 58 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. New construction of nine homeowner units was completed as part of the Eden Square development. 50 senior citizens were provided assistance in repairing their roofs in partnership with Habitat for Humanity as part of their Aging in Place initiative.

Under the homeless category, HCD provided Emergency Solutions Grant funding to eight agencies to serve a total of 1362 people. 811 persons were assisted through the HESG Shelter Category, 82 assisted through the HESG Homeless Prevention Category, 189 assisted through street outreach, and 280 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. 8,133 persons were assisted through these programs.

In the non-homeless special needs category, 2593 persons were assisted through programs funded with CDBG funds. HOPWA funds were used to provide assistance to 1745 persons including 457 persons that were served through short-term rent, mortgage, and utility assistance to prevent homelessness, 342 persons provided tenant-based rental assistance, 6 persons provided permanent housing units, 65 persons provided with transitional short term housing, and 327 through case management services.

Under non-housing community development, CDBG were also used for public service activities that benefited 2232 people. Funds were also used for planning activities including internship programs, grant writing and technical assistance, and the development of neighborhood plans. HCD was a partner in the MemShop initiative, which creates partnerships to activate vacant and underused storefronts to help build local businesses. Three businesses were assisted through the MemShop project at Film Row in the 2016 program year. The Crosstown Concourse project, which was funded with a BEDI and Section 108 loan funds, hired 229 new employees during the 2016 program year and will continue hiring in 2017. To assist in making jobs available to the community, the Crosstown team held job fairs during the program year and over 1000 people attended the two events.

#### **4. Summary of Citizen Participation Process and consultation process**

Summary from citizen participation section of plan.

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 meeting 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 January 31, 2018.

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. However, given the delay in allocations, HUD issued a waiver that reduced the comment period requirement from 30 days to 14 days. 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**

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

HCD held a public hearing on January 31, 2018 to present the previous year's CAPER and to introduce the planning process for the 2018 Annual Action Plan. Comments from this public hearing are summarized below:

1. There was a comment made regarding opportunities for HCD to partner with the Greater Memphis Alliance for a Competitive Workforce, especially in the area of information sharing.

A second public hearing is being held on May 29, 2018 to present the draft plan and begin the 30 day comment period.

## **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.

**PR-05 Lead & Responsible Agencies – 91.200(b)**

**1. Agency/entity responsible for preparing/administering the Consolidated Plan**

Describe the agency/entity 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 (optional)**

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.

Attn: Planning Department

170 North Main Street, 3rd Floor

Memphis, TN 38103

## **AP-10 Consultation – 91.100, 91.200(b), 91.215(I)**

### **1. Introduction**

The section below describes how the City coordinated with other agencies and initiatives in the development of the Annual Plan.

#### **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 participates in a variety of initiatives that are intended to enhance coordination with health, mental health, and service delivery. CoC programs are supported and coordinated through the Community Alliance for the Homeless (CAFTH). CAFTH has the responsibility of identifying community 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:

Two local providers, Memphis Area Legal Services and Catholic Charities of West Tennessee, were awarded funds to launch rapid rehousing programs for veteran individuals and families through the U.S. Veteran's Administration. OutMemphis was awarded CoC rapid rehousing funds for 10, transition-age LGBTQ youth (18-24). Agape was awarded CoC rapid rehousing funds for 11 pregnant and parenting transition-age youth. For chronically homeless individuals and families, the original Mayor's Action Plan called for 391 units of permanent housing to be created. As of 2017, our inventory includes a total of 3,606 beds, 1,352 for chronically homeless individuals and families.

Yearly conferences put on by the National Alliance to End Homelessness offer solutions and best practices to implement within our city and make our systems more effective. To enhance coordination, CAFTH has also increased partnership and participation from hospitals, Mental Health and Veterans Court systems, the Public Library System, Memphis Public Works, the Medical District, the Office of Emergency Management, and the City’s Memphis 3.0 Plan. Community education and awareness around our homeless system has been instrumental in the facilitation and planning of resources and systems. Law enforcement and local organizations want to know how and where to send those experiencing homelessness. CAFTH works diligently on public awareness, including a weekly newsletter, our online tools, news ads, radio ads, and social media.

#### **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 (CAFTH) and efforts have been made to align funding priorities in CDBG, ESG, and HOME with the Action Plan to End Homelessness. The City of Memphis Division of Housing and Community Development Administrator of the Homeless & Special Needs Department holds a permanent seat on our 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 the CoC program which is a significant, renewable funding stream to support our very successful Rapid Rehousing programs. 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 anticipate that these resources be continually designated for Rapid Rehousing and other programs related to the Mayors' Plan to End Homelessness. Rapid Rehousing proves to be a successful homeless to housing intervention, and the increase in units over the last year has contributed to the decrease in our unsheltered numbers.

**Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and 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 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.

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 is assembled 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 jurisdiction's consultations with housing, social service agencies and other entities**

**Table 2 – Agencies, groups, organizations who participated**

1	<b>Agency/Group/Organization</b>	Memphis Housing Authority
	<b>Agency/Group/Organization Type</b>	PHA
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Market Analysis Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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	<b>Agency/Group/Organization</b>	Community Alliance for the Homeless
	<b>Agency/Group/Organization Type</b>	Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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	<b>Agency/Group/Organization</b>	Mayor's Advisory Council for Citizens with Disabilities
	<b>Agency/Group/Organization Type</b>	Services-Persons with Disabilities
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	MACCD participated in discussions aimed at identifying needs, objectives, and performance metrics related to persons with disabilities
4	<b>Agency/Group/Organization</b>	Memphis Health Education and Housing Facilities Board
	<b>Agency/Group/Organization Type</b>	Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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	<b>Agency/Group/Organization</b>	Build Live Develop Grow - BLDG
	<b>Agency/Group/Organization Type</b>	Planning organization Civic Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis Economic Development Neighborhoods

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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	<b>Agency/Group/Organization</b>	MEMPHIS CENTER FOR INDEPENDENT LIVING
	<b>Agency/Group/Organization Type</b>	Housing Services-Persons with Disabilities
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs Market Analysis
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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	<b>Agency/Group/Organization</b>	Shelby County Health Department
	<b>Agency/Group/Organization Type</b>	Services-Children Services-Persons with HIV/AIDS Services-Health Health Agency
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs HOPWA Strategy Anti-poverty Strategy Lead-based Paint Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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	<b>Agency/Group/Organization</b>	Memphis Area Association of Governments
	<b>Agency/Group/Organization Type</b>	Housing Regional organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Economic Development

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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	<b>Agency/Group/Organization</b>	Memphis Area Legals Services Memphis Fair Housing Center
	<b>Agency/Group/Organization Type</b>	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
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Non-Homeless Special Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Memphis Area Legal Services (MALS) helps the City to further fair housing by investigation 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	<b>Agency/Group/Organization</b>	Greater Memphis Chamber
	<b>Agency/Group/Organization Type</b>	Business and Civic Leaders

	<b>What section of the Plan was addressed by Consultation?</b>	Market Analysis Economic Development
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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	<b>Agency/Group/Organization</b>	Memphis Ryan White Transitional Grant Area
	<b>Agency/Group/Organization Type</b>	Services-Persons with HIV/AIDS Other government - County
	<b>What section of the Plan was addressed by Consultation?</b>	HOPWA Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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	<b>Agency/Group/Organization</b>	Tennessee Housing Development Agency
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Other government - State
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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	<b>Agency/Group/Organization</b>	Shelby County Department of Housing
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Elderly Persons Service-Fair Housing Other government - County
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis Lead-based Paint Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	HCD works closely with Shelby County Department of Housing to share information and co-sponsor housing related discussions impacting Memphis and Shelby County.
14	<b>Agency/Group/Organization</b>	Women's Foundation for a Greater Memphis
	<b>Agency/Group/Organization Type</b>	Services-Children Foundation

	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Homeless Needs - Families with children Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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	<b>Agency/Group/Organization</b>	Habitat for Humanity of Greater Memphis
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Elderly Persons Services-Persons with Disabilities
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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	<b>Agency/Group/Organization</b>	Aging Commission of the Mid-South
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Elderly Persons Services-Persons with Disabilities Services-Health Service-Fair Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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	<b>Agency/Group/Organization</b>	Wesley Housing Corporation
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Elderly Persons Services-Persons with Disabilities
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Wesley Housing Corporation participated in discussions aimed at identifying the needs, objectives, and performance metrics related to housing, specifically housing for senior citizens.
18	<b>Agency/Group/Organization</b>	Metropolitan Inter-Faith Association
	<b>Agency/Group/Organization Type</b>	Housing Services-Elderly Persons Services-homeless

	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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	<b>Agency/Group/Organization</b>	CAAP
	<b>Agency/Group/Organization Type</b>	Housing Services-Elderly Persons Services-Health
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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	<b>Agency/Group/Organization</b>	CASE MANAGEMENT, INC.
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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	<b>Agency/Group/Organization</b>	Meritan
	<b>Agency/Group/Organization Type</b>	Services-Elderly Persons Services-Persons with Disabilities
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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	<b>Agency/Group/Organization</b>	Neighborhood Preservation Inc.
	<b>Agency/Group/Organization Type</b>	Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Blight
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	NPI participated in discussions aimed at identifying the needs, objectives, and performance metrics related to housing, specifically related to blight.
23	<b>Agency/Group/Organization</b>	THE WORKS, INC. CDC
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Neighborhood Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Works, Inc. participated in discussions aimed at identifying the needs, objectives, and performance metrics related to housing.

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

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

**Identify any Agency Types not consulted and provide rationale for not consulting**

Throughout the process of developing the Consolidated Three-Year Strategic Plan for 2016-2018 and 2018 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.
Memphis 3.0	City of Memphis	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.
Resilient Shelby	Memphis and Shelby County	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.

**Table 3 – Other local / regional / federal planning efforts**

**AP-12 Participation – 91.105, 91.200(c)**

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

**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 January 31, 2018 and May 29, 2018. Attendance at this public hearing included citizens, agency representatives, and staff from HCD.	Comments are summarized in the executive summary of this annual plan.	There were no comments that weren't accepted, all comments were addressed at the meeting.	
2	Newspaper Ad	Non-English Speaking - Specify other language: Spanish  Non-targeted/broad community				
3	Internet Outreach	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)
1	Public Hearing		Public hearings were held on January 31, 2018 and May 29, 2018. Attendance at this public hearing included citizens, agency representatives, and staff from HCD.	Comments are summarized in the executive summary of this annual plan.	There were no comments that weren't accepted, all comments were addressed at the meeting.	
4	Social Media	Non-targeted/broad community				

**Table 4 – Citizen Participation Outreach**

## Expected Resources

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

#### Introduction

The following federal entitlement resources will be available during the 2018 program year which begins on July 1, 2018 and ends on June 30, 2019. 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 2018 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: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	6,586,442	700,000	0	7,286,442	0	

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: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	3,580,035	50,000	0	3,630,035	0	
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	3,547,703	0	0	3,547,703	0	

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: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	540,655	0	0	540,655	0	

Table 5 - 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 2018 program 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 leverages 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 2018 program 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 publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan**

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, Memphis City government, Memphis Housing Authority, and HCD. Whether particular properties are pursued is dependent on a particular project's needs. 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 HOPE VI and 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. A new nonprofit, Blight Authority of Memphis, was established as a property land bank for the city of Memphis. The organization plans to purchase, demolish and clean up blighted properties across the city.

**Discussion**

The following activities are limited by regulatory caps:

Activity	Cap	Allocation	PI/Estimated	Amount to Budget	Budgeted
CDBG Admin and Planning	20%	\$6,586,442	\$700,000	\$1,457,288.40	\$1,395,927
CDBG Public Service	15%	\$6,586,442	\$700,000	\$987,966.30	\$440,000
HOME Admin	10%	\$3,580,035	\$50,000	\$363,003.50	\$358,004
CHDO Set-Aside	15%	\$3,580,035	\$50,000	\$544,505.25	\$1,330,000
ESG Admin	7.5%	\$540,655		\$40,549.12	\$40,549
HOPWA Admin	3%	\$3,547,703		\$106,431.09	\$106,431

## 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	End Homelessness for the Chronically Homeless	2017	2019	Homeless		Permanent Supportive Housing Outreach/Coordinated Entry	CDBG: \$140,000 ESG: \$40,000	Homelessness Prevention: 25 Persons Assisted Other: 31 Other
2	End Homelessness for Families	2017	2019	Homeless		Emergency Shelter Rapid Re-Housing Prevention Outreach/Coordinated Entry	CDBG: \$388,000 ESG: \$200,000	Tenant-based rental assistance / Rapid Rehousing: 35 Households Assisted Homeless Person Overnight Shelter: 3000 Persons Assisted Homelessness Prevention: 6500 Persons Assisted Other: 31 Other
3	End Homelessness for Veterans	2017	2019	Homeless		Rental Assistance	CDBG: \$140,000	Tenant-based rental assistance / Rapid Rehousing: 18 Households Assisted Other: 31 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	End Homelessness for Youth	2017	2019	Homeless		Emergency Shelter Transitional Housing	CDBG: \$140,000 ESG: \$142,619	Tenant-based rental assistance / Rapid Rehousing: 11 Households Assisted Other: 31 Other
5	Emergency Shelter/Rental Assistance	2017	2019	Homeless Non-Homeless Special Needs		Emergency Shelter Rapid Re-Housing Transitional Housing	CDBG: \$248,000 HOME: \$172,840 ESG: \$183,000	Tenant-based rental assistance / Rapid Rehousing: 78 Households Assisted Homeless Person Overnight Shelter: 3478 Persons Assisted Homelessness Prevention: 6500 Persons Assisted
6	Increased Public/Supportive Services	2017	2019	Homeless Non-Homeless Special Needs Non-Housing Community Development		Emergency Shelter Public Services, Facilities, and Improvements	CDBG: \$595,000	Public service activities other than Low/Moderate Income Housing Benefit: 2828 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 240 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	Permanent Supportive Housing	2017	2019	Non-Homeless Special Needs		Permanent Supportive Housing	HOPWA: \$3,441,272	Public service activities for Low/Moderate Income Housing Benefit: 483 Households Assisted Tenant-based rental assistance / Rapid Rehousing: 163 Households Assisted Overnight/Emergency Shelter/Transitional Housing Beds added: 70 Beds Housing for People with HIV/AIDS added: 121 Household Housing Unit HIV/AIDS Housing Operations: 300 Household Housing Unit
8	Quality affordable rental housing opportunities	2017	2019	Affordable Housing		Production of New Units Rehabilitation of Existing Units	HOME: \$1,989,192	Rental units constructed: 15 Household Housing Unit Rental units rehabilitated: 210 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
9	Increase homeownership opportunities	2017	2019	Affordable Housing		Production of New Units Acquisition	HOME: \$950,000	Homeowner Housing Added: 6 Household Housing Unit Direct Financial Assistance to Homebuyers: 20 Households Assisted
10	Rehabilitation/ Preservation of Existing Housing	2017	2019	Affordable Housing		Rehabilitation of Existing Units	CDBG: \$300,000 HOME: \$1,829,192	Rental units rehabilitated: 210 Household Housing Unit Homeowner Housing Rehabilitated: 50 Household Housing Unit
11	Public Improvements/Infrastructure	2017	2019	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development		Public Services, Facilities, and Improvements Acquisition Economic Development	CDBG: \$432,275	Other: 5 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
12	Planning	2017	2019	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development		Public Services, Facilities, and Improvements Production of New Units Rehabilitation of Existing Units Acquisition Economic Development	CDBG: \$80,000	Other: 15 Other
13	Economic Opportunities	2017	2019	Non-Housing Community Development		Economic Development	CDBG: \$432,715	Jobs created/retained: 24 Jobs Businesses assisted: 7 Businesses Assisted

Table 6 – Goals Summary

### Goal Descriptions

1	<b>Goal Name</b>	End Homelessness for the Chronically Homeless
	<b>Goal Description</b>	The goal to end homelessness for the chronically homeless includes providing permanent supportive housing using a Housing First approach, establishing a Coordinated Entry system that uses a common assessment tool to determine the best-fit intervention for individuals experiencing chronic homelessness, and prioritizing the most vulnerable for permanent supportive housing placement. The Coordinated Entry system should include street outreach to reach the most vulnerable citizens.

2	<b>Goal Name</b>	End Homelessness for Families
	<b>Goal Description</b>	The goal for ending homelessness for families is to use the Central Intake/Homeless Hotline for families with children to coordinate and prioritize emergency services including prevention services, emergency shelter, and rapid-rehousing.
3	<b>Goal Name</b>	End Homelessness for Veterans
	<b>Goal Description</b>	The goal for ending homelessness for veterans will use the coordinated entry for individuals and central intake for families, provide prevention services and rapid re-housing. This will be coordinated with with the Veteran's Administration (VA) Homeless services and other providers or veteran services to supplement the use of VA funded resources.
4	<b>Goal Name</b>	End Homelessness for Youth
	<b>Goal Description</b>	The goal for ending homelessness for youth is to enhance resources for homeless youth by increasing access to emergency shelter and transitional housing.
5	<b>Goal Name</b>	Emergency Shelter/Rental Assistance
	<b>Goal Description</b>	The goal for emergency shelter and rental assistance is to increase opportunities for emergency shelter facilities and rental housing options.
6	<b>Goal Name</b>	Increased Public/Supportive Services
	<b>Goal Description</b>	The goal is to increase availability of public and other supportive services.
7	<b>Goal Name</b>	Permanent Supportive Housing
	<b>Goal Description</b>	The goal for permanent supportive housing is to increase options for permanent supportive housing for persons who have a special need especially chronic substance abuse, HIV/AIDS, and mental illness.
8	<b>Goal Name</b>	Quality affordable rental housing opportunities
	<b>Goal Description</b>	This goal will promote accountability of both renters and landlords in helping to maintain properties; work to expand individuals' and families' choices of affordable rental homes; and encourage and support the building of inclusive and sustainable housing units.

9	<b>Goal Name</b>	Increase homeownership opportunities
	<b>Goal Description</b>	The goal for increasing homeownership opportunities is to develop and strengthen communication and partnerships with public, private and non-profits to leverage housing dollars; support homeownership education and accountability and provide pre- and post-ownership counseling; leverage housing dollars with existing and new funding resources to carry out affordable housing programs.
10	<b>Goal Name</b>	Rehabilitation/ Preservation of Existing Housing
	<b>Goal Description</b>	The goal for rehabilitation and preservation of existing housing is to provide support to programs and projects that reduce the number of vacant and abandoned housing units through rehabilitation and to insure safe and sanitary housing conditions.
11	<b>Goal Name</b>	Public Improvements/Infrastructure
	<b>Goal Description</b>	The goal for public improvements and infrastructure is to provide assistance for public infrastructure improvements that are coordinated with other neighborhood revitalization projects through entitlement and capital improvement program funding.
12	<b>Goal Name</b>	Planning
	<b>Goal Description</b>	The goal for planning is to take an active role in neighborhood planning by partnering with the Division of Planning and Development to staff the Office of Comprehensive Planning (OCP). OCP will develop neighborhood vision plans in coordination with area CDCs and organizations, which will help align HCD's investment priorities with the neighborhood goals.
13	<b>Goal Name</b>	Economic Opportunities
	<b>Goal Description</b>	The goal for economic opportunities is to provide support to programs and projects that support economic opportunities including job creation and retention and facade improvements.

## Projects

### AP-35 Projects – 91.220(d)

#### Introduction

The following projects will utilize funds available during program year 2018, which begins on July 1, 2018 and ends on June 30, 2019. The projects listed below are only those that Memphis plans to spend 2018 Federal entitlement funds received from HUD and program income from CDBG and HOME projects.

#### Projects

#	Project Name
1	Community Service Grants
2	Housing Services for TBRA
3	MIFA Homeless Referral Center
4	Memphis Center for Independent Living
5	HOPWA Projects
6	CHDO Projects
7	Legal Department Program Delivery
8	Affordable Single and Multi-Family Housing
9	Section 108 Loan Payments
10	Dream Memphis
11	Memphis Area Legal Services Fair Housing Center
12	Property Maintenance
13	Community Alliance for the Homeless
14	Intern Program
15	HOPWA Administration
16	CHDO Administration
17	HOME Administration
18	Memphis Area Legal Services Fair Housing Enforcement
19	CDBG Administration
20	Director's Office Program Delivery
21	Accounting Department Program Delivery
22	Compliance and Monitoring Program Delivery
23	Information Systems Program Delivery
24	Communications and Civic Engagement Program Delivery
25	Emergency Solutions Projects and Admin
26	Real Estate Development Program Delivery
27	Finance Department Program Delivery

#	Project Name
28	Homeless and Special Needs Program Delivery
29	Portfolio Management Program Delivery
30	Planning and Development Program Delivery
31	MIFA Homeless Hotline
32	Down Payment Assistance
33	Aging in Place
34	Community Economic Development Program
35	Neighborhood and Economic Opportunities
36	Tenant Based Rental Assistance

**Table 7 - Project Information**

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

Allocation priorities for this Annual Plan are based on priorities developed during the FY2017-FY2019 Consolidated Plan process, including consultation with partner agencies and other stakeholders and through the citizen participation process. Given the reductions in Federal funds over recent years, the City aims to make the biggest impact possible with the Federal funds. In order to accomplish this, HCD solicits proposals through a competitive request for proposal process from nonprofits and for-profits for a variety of programs. Proposals are evaluated on a number of criteria and the highest scoring proposals are selected for funding. Funding is also allocated to projects and agencies are meeting high priority needs as identified in the Consolidated Plan.

Obstacles to address underserved needs identified in the planning process are primarily a function of limited resources.

## AP-38 Project Summary

### Project Summary Information

<b>1</b>	<b>Project Name</b>	Community Service Grants
	<b>Target Area</b>	
	<b>Goals Supported</b>	Increased Public/Supportive Services
	<b>Needs Addressed</b>	Public Services, Facilities, and Improvements
	<b>Funding</b>	CDBG: \$275,000
	<b>Description</b>	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 FY2019, the agencies to be provided funding include Exchange Club Family Center; the Exchange Club - CASA; Hope House; Synergy Treatment Center; Friends for Life; Memphis Child Advocacy Center; Lowenstein House; Memphis Food Bank; Shield, Inc.; CasaLuz; and Meritan.
	<b>Target Date</b>	6/30/2019
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that 2,743 low and moderate income individuals and families will benefit from the proposed public service activities.

	<b>Location Description</b>	<p>These programs are available across the City. The location of the agencies providing the services are as follows:</p> <p>Casa Luz - 5744 Rayben Circle, Suite 4, 38115</p> <p>The Exchange Club - CASA - 2180 Union Avenue, 38104</p> <p>The Exchange Club - 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>Friends for Life - 43 North Cleveland, 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>
	<b>Planned Activities</b>	<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, services addressing food insecurity for children, services for children who are victims of abuse, programs that support persons with a substance abuse, and services for homeless families.</p>
2	<b>Project Name</b>	Housing Services for TBRA
	<b>Target Area</b>	
	<b>Goals Supported</b>	End Homelessness for Families
	<b>Needs Addressed</b>	Rental Assistance
	<b>Funding</b>	CDBG: \$80,000
	<b>Description</b>	<p>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 and the Family Safety Center will provide services under the TBRA program. Case Management, Catholic Charities, and CAAP will also funds to operate existing TBRA programs.</p>

	<b>Target Date</b>	6/30/2019
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that 78 families will benefit from the rental assistance (20 from programs funded with 2018 HOME funds and 58 from programs funded with prior year funds).
	<b>Location Description</b>	The program is available city wide.
	<b>Planned Activities</b>	Program operations for TBRA activities.
<b>3</b>	<b>Project Name</b>	MIFA Homeless Referral Center
	<b>Target Area</b>	
	<b>Goals Supported</b>	Emergency Shelter/Rental Assistance
	<b>Needs Addressed</b>	Prevention
	<b>Funding</b>	CDBG: \$120,000
	<b>Description</b>	MIFA has expanded its current intake assessment and referral services for families to include an up to date database of available beds in emergency and transitional shelters as well as permanent supportive housing which may be used by formerly homeless households. The new program, the Community Intake/Shelter and Housing Resource Center will provide assessment and referral service for homeless families that are currently in need of emergency shelter and services or those families whose situation places them at risk of needing such services.
	<b>Target Date</b>	6/30/2019
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that 6,500 homeless families or persons at risk of becoming homeless will benefit from the referral services provided through the program.
	<b>Location Description</b>	The program is available city-wide.
	<b>Planned Activities</b>	The funds will be used to pay for staff salaries and other eligible operational expenses of the program.
<b>4</b>	<b>Project Name</b>	Memphis Center for Independent Living
	<b>Target Area</b>	
	<b>Goals Supported</b>	Increased Public/Supportive Services Rehabilitation/ Preservation of Existing Housing

	<b>Needs Addressed</b>	Rehabilitation of Existing Units
	<b>Funding</b>	CDBG: \$15,000
	<b>Description</b>	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. Funds will be used to pay for staff salaries to coordinate their home modification project and to establish, update, and maintain a valid accessible rental housing database.
	<b>Target Date</b>	6/30/2019
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that 10 families in which a family member has a disability will benefit from the proposed project.
	<b>Location Description</b>	This program is available city wide.
	<b>Planned Activities</b>	Funding is used to support a home modification program and to maintain a database of accessible rental housing units.
5	<b>Project Name</b>	HOPWA Projects
	<b>Target Area</b>	
	<b>Goals Supported</b>	End Homelessness for the Chronically Homeless End Homelessness for Families Increased Public/Supportive Services Permanent Supportive Housing
	<b>Needs Addressed</b>	Permanent Supportive Housing Prevention Transitional Housing Rental Assistance Public Services, Facilities, and Improvements
	<b>Funding</b>	HOPWA: \$3,441,272
	<b>Description</b>	HOPWA funds are provided to organizations who provide a range of housing and supportive services to residents of eight counties in the Memphis EMSA, which includes Fayette, Shelby and Tipton counties, in Tennessee; DeSoto, Marshall, Tate and Tunica counties in Mississippi; and Crittenden County, Arkansas. In FY2019, the following agencies will utilize HOPWA funds: Meritan, Hope House Day Care, Inc., and Friends for Life.
	<b>Target Date</b>	6/30/2019

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that 1137 individuals or families affected by HIV/AIDS will benefit from proposed HOPWA activities. 483 people will be provided supportive services through Friends for Life, Hope House, Case Management, and Meritan; Friends for Life will serve 300 people through housing operations and Short Term Rent, Mortgage, and Utility Assistance, 163 people will be provide tenant based rental assistance through Hope House and Friends for Life, 121 people will be provided permanent through Hope House, Case Management, and Friends for Life; and 70 people will be assisted with transitional housing through Case Management.
	<b>Location Description</b>	The programs are available to persons city wide.
	<b>Planned Activities</b>	Activities include housing placement, short term rent and utility assistance, tenant based rental assistance, housing operations and supportive services.
6	<b>Project Name</b>	CHDO Projects
	<b>Target Area</b>	Orange Mound Frayser
	<b>Goals Supported</b>	Quality affordable rental housing opportunities Increase homeownership opportunities Rehabilitation/ Preservation of Existing Housing
	<b>Needs Addressed</b>	Production of New Units Rehabilitation of Existing Units Acquisition
	<b>Funding</b>	HOME: \$1,330,000
	<b>Description</b>	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. In FY2019, Frayser CDC, and Neighborhood Housing Opportunities, Inc. and Promise Development Corp. will develop housing using CHDO funds.
	<b>Target Date</b>	6/30/2019

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Twenty-five low to moderate income families will benefit from the housing rehabbed or constructed through this program.
	<b>Location Description</b>	The projects will take place in North Memphis, Orange Mound, and Frayser communities.
	<b>Planned Activities</b>	Three CHDOs will use the funding to construct 15 units of single family rental houses and to rehab 10 units of single family rental houses.
<b>7</b>	<b>Project Name</b>	Legal Department Program Delivery
	<b>Target Area</b>	
	<b>Goals Supported</b>	<p>End Homelessness for the Chronically Homeless</p> <p>End Homelessness for Families</p> <p>End Homelessness for Veterans</p> <p>End Homelessness for Youth</p> <p>Emergency Shelter/Rental Assistance</p> <p>Increased Public/Supportive Services</p> <p>Permanent Supportive Housing</p> <p>Quality affordable rental housing opportunities</p> <p>Increase homeownership opportunities</p> <p>Rehabilitation/ Preservation of Existing Housing</p> <p>Public Improvements/Infrastructure</p> <p>Planning</p> <p>Economic Opportunities</p>
	<b>Needs Addressed</b>	<p>Emergency Shelter</p> <p>Permanent Supportive Housing</p> <p>Rapid Re-Housing</p> <p>Prevention</p> <p>Outreach/Coordinated Entry</p> <p>Transitional Housing</p> <p>Rental Assistance</p> <p>Public Services, Facilities, and Improvements</p> <p>Production of New Units</p> <p>Rehabilitation of Existing Units</p> <p>Acquisition</p> <p>Economic Development</p>
	<b>Funding</b>	CDBG: \$88,260

	<b>Description</b>	These funds are used to pay for costs directly associated with carrying out legal and compliance activities for projects implemented through HCD.
	<b>Target Date</b>	6/30/2019
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A
	<b>Location Description</b>	N/A
	<b>Planned Activities</b>	Activity delivery for the legal department includes preparing contracts, recording liens, time spent ensuring proper planning & implementation of legal policies & procedures and functions as related to specific CDBG-eligible activities, time spent reviewing specific CDBG-eligible contracts, and time spent performing administrative support duties for the legal department.
<b>8</b>	<b>Project Name</b>	Affordable Single and Multi-Family Housing
	<b>Target Area</b>	
	<b>Goals Supported</b>	Quality affordable rental housing opportunities Increase homeownership opportunities Rehabilitation/ Preservation of Existing Housing Public Improvements/Infrastructure
	<b>Needs Addressed</b>	Production of New Units Rehabilitation of Existing Units Acquisition
	<b>Funding</b>	HOME: \$1,409,192
	<b>Description</b>	The affordable single and multi-family/rental housing development program provides funding toward the construction or rehabilitation of affordable rental or homeowner housing.
	<b>Target Date</b>	6/30/2019
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that funds will be used toward the development of 210 units of single family or muti family rental and homeownership housing.

	<b>Location Description</b>	HCD solicited proposals for affordable single and multi family homeownership and rental projects. At the time of the development of the annual action plan, the projects have not yet been finalized. Funds are available for projects throughout the City.
	<b>Planned Activities</b>	Funds will be used toward the construction or rehabilitation of affordable single and multi family housing.
9	<b>Project Name</b>	Section 108 Loan Payments
	<b>Target Area</b>	
	<b>Goals Supported</b>	Quality affordable rental housing opportunities
	<b>Needs Addressed</b>	Production of New Units
	<b>Funding</b>	CDBG: \$411,418
	<b>Description</b>	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.
	<b>Target Date</b>	6/30/2019
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	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.
	<b>Location Description</b>	University Place is located at 1045 E.H. Crump Boulevard.
	<b>Planned Activities</b>	Section 108 Loan Repayments will be made for University Place.
10	<b>Project Name</b>	Dream Memphis
	<b>Target Area</b>	College Park/Soulsville
	<b>Goals Supported</b>	Increased Public/Supportive Services
	<b>Needs Addressed</b>	Public Services, Facilities, and Improvements
	<b>Funding</b>	CDBG: \$165,000
	<b>Description</b>	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.
		<b>Target Date</b>

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that 85 students will benefit from the proposed activities.
	<b>Location Description</b>	All activities are held at LeMoyne-Owen College.
	<b>Planned Activities</b>	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.
<b>11</b>	<b>Project Name</b>	Memphis Area Legal Services Fair Housing Center
	<b>Target Area</b>	
	<b>Goals Supported</b>	Increased Public/Supportive Services
	<b>Needs Addressed</b>	Public Services, Facilities, and Improvements
	<b>Funding</b>	CDBG: \$100,000
	<b>Description</b>	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.
	<b>Target Date</b>	6/30/2019
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that 200 families and individuals will benefit from services provided through the Memphis fair Housing Center.
	<b>Location Description</b>	Services are provided at 22 North Front Street, Suite 1100, Memphis, TN 38103.
	<b>Planned Activities</b>	The funds will pay for salaries and other eligible operating costs needed to carry out the program.
<b>12</b>	<b>Project Name</b>	Property Maintenance
	<b>Target Area</b>	
	<b>Goals Supported</b>	Public Improvements/Infrastructure

	<b>Needs Addressed</b>	Public Services, Facilities, and Improvements
	<b>Funding</b>	CDBG: \$125,000
	<b>Description</b>	HCD uses CDBG funds to cut grass, weeds, and conduct other maintenance items on HCD-owned vacant lots.
	<b>Target Date</b>	6/30/2019
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that 225 properties owned by HCD will be maintained using these funds.
	<b>Location Description</b>	Properties are located throughout the City.
	<b>Planned Activities</b>	Property maintenance including grass cutting on HCD owned properties.
<b>13</b>	<b>Project Name</b>	Community Alliance for the Homeless
	<b>Target Area</b>	
	<b>Goals Supported</b>	End Homelessness for the Chronically Homeless End Homelessness for Families End Homelessness for Veterans End Homelessness for Youth Emergency Shelter/Rental Assistance Increased Public/Supportive Services Permanent Supportive Housing
	<b>Needs Addressed</b>	Emergency Shelter Permanent Supportive Housing Rapid Re-Housing Prevention Outreach/Coordinated Entry Transitional Housing
	<b>Funding</b>	CDBG: \$140,000
	<b>Description</b>	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.

	<b>Target Date</b>	6/30/2019
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that the Alliance will provide assistance to 31 agencies during the program year.
	<b>Location Description</b>	The Community Alliance for the Homeless is located at 44 North Second Street, Suite 302, Memphis, TN 38103.
	<b>Planned Activities</b>	The funds will be used for staff salaries and other operational expenses to coordinate homeless related activities and agencies.
<b>14</b>	<b>Project Name</b>	Intern Program
	<b>Target Area</b>	
	<b>Goals Supported</b>	Quality affordable rental housing opportunities Increase homeownership opportunities Rehabilitation/ Preservation of Existing Housing Public Improvements/Infrastructure Planning Economic Opportunities
	<b>Needs Addressed</b>	Rental Assistance Public Services, Facilities, and Improvements Production of New Units Rehabilitation of Existing Units Acquisition Economic Development
	<b>Funding</b>	CDBG: \$80,000
	<b>Description</b>	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.
	<b>Target Date</b>	6/30/2019
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that 15 students and 15 organizations will benefit from participating in the internship program.

	<b>Location Description</b>	Students from the University of Memphis, Rhodes College, and LeMoyne-Owen College participate in the program.
	<b>Planned Activities</b>	Internships for students at three local universities to be placed with agencies focusing on housing and community development.
<b>15</b>	<b>Project Name</b>	HOPWA Administration
	<b>Target Area</b>	
	<b>Goals Supported</b>	End Homelessness for the Chronically Homeless End Homelessness for Families End Homelessness for Veterans End Homelessness for Youth Emergency Shelter/Rental Assistance Increased Public/Supportive Services Permanent Supportive Housing
	<b>Needs Addressed</b>	Permanent Supportive Housing Rapid Re-Housing Prevention Transitional Housing
	<b>Funding</b>	HOPWA: \$106,431
	<b>Description</b>	HOPWA program administration funds are used to pay for grantee costs associated with the administration of HOPWA projects.
	<b>Target Date</b>	6/30/2019
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	Programs are available city wide.
	<b>Planned Activities</b>	Program Administration.
<b>16</b>	<b>Project Name</b>	CHDO Administration
	<b>Target Area</b>	Orange Mound Frayser
	<b>Goals Supported</b>	Quality affordable rental housing opportunities Increase homeownership opportunities Rehabilitation/ Preservation of Existing Housing

	<b>Needs Addressed</b>	Production of New Units Rehabilitation of Existing Units Acquisition
	<b>Funding</b>	HOME: \$160,000
	<b>Description</b>	Frayser CDC, Promise Development Corp., and Neighborhood Housing Opportunities, Inc. will receive administrative funds under the CHDO administration program.
	<b>Target Date</b>	6/30/2019
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Three CHDOs will receive administrative funds under the CHDO administration program.
	<b>Location Description</b>	North Memphis, Frayser, and Orange Mound.
	<b>Planned Activities</b>	Program administration.
17	<b>Project Name</b>	HOME Administration
	<b>Target Area</b>	
	<b>Goals Supported</b>	Emergency Shelter/Rental Assistance Permanent Supportive Housing Quality affordable rental housing opportunities Increase homeownership opportunities Rehabilitation/ Preservation of Existing Housing
	<b>Needs Addressed</b>	Rental Assistance Production of New Units Rehabilitation of Existing Units Acquisition
	<b>Funding</b>	HOME: \$358,004
	<b>Description</b>	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.
	<b>Target Date</b>	6/30/2019

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A
	<b>Location Description</b>	N/A
	<b>Planned Activities</b>	Program Administration.
<b>18</b>	<b>Project Name</b>	Memphis Area Legal Services Fair Housing Enforcement
	<b>Target Area</b>	
	<b>Goals Supported</b>	Increased Public/Supportive Services
	<b>Needs Addressed</b>	Public Services, Facilities, and Improvements
	<b>Funding</b>	CDBG: \$40,000
	<b>Description</b>	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.
	<b>Target Date</b>	6/30/2019
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that 100 people will be assisted with Fair Housing Complaints.
	<b>Location Description</b>	Services are provided at 22 North Front Street, Suite 1100, Memphis, TN 38103.
	<b>Planned Activities</b>	The program provides assistance to people who have fair housing complaints through investigation and enforcement of fair housing laws.
<b>19</b>	<b>Project Name</b>	CDBG Administration
	<b>Target Area</b>	
	<b>Goals Supported</b>	Increased Public/Supportive Services Quality affordable rental housing opportunities Rehabilitation/ Preservation of Existing Housing Public Improvements/Infrastructure Planning Economic Opportunities

	<b>Needs Addressed</b>	Public Services, Facilities, and Improvements Rehabilitation of Existing Units Acquisition Economic Development
	<b>Funding</b>	CDBG: \$1,275,927
	<b>Description</b>	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.
	<b>Target Date</b>	6/30/2019
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A
	<b>Location Description</b>	N/A
	<b>Planned Activities</b>	Program Administration.
20	<b>Project Name</b>	Director's Office Program Delivery
	<b>Target Area</b>	
	<b>Goals Supported</b>	Increased Public/Supportive Services Quality affordable rental housing opportunities Increase homeownership opportunities Rehabilitation/ Preservation of Existing Housing Public Improvements/Infrastructure Planning Economic Opportunities
	<b>Needs Addressed</b>	Public Services, Facilities, and Improvements Production of New Units Rehabilitation of Existing Units Acquisition Economic Development
	<b>Funding</b>	CDBG: \$375,535
	<b>Description</b>	These funds are used for the costs directly associated with the implementation of housing and economic development projects carried out through the director's office.

	<b>Target Date</b>	6/30/2019
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A
	<b>Location Description</b>	This activity will apply to projects available city wide.
	<b>Planned Activities</b>	Activity delivery under the Director's office includes time spent ensuring proper planning & implementation of housing and economic development policies & procedures and projects and functions as related to specific CDBG-eligible activities for housing and economic development programs and time spent implementing projects and directing department staff.
<b>21</b>	<b>Project Name</b>	Accounting Department Program Delivery
	<b>Target Area</b>	
	<b>Goals Supported</b>	<p>End Homelessness for the Chronically Homeless</p> <p>End Homelessness for Families</p> <p>End Homelessness for Veterans</p> <p>End Homelessness for Youth</p> <p>Emergency Shelter/Rental Assistance</p> <p>Increased Public/Supportive Services</p> <p>Permanent Supportive Housing</p> <p>Quality affordable rental housing opportunities</p> <p>Increase homeownership opportunities</p> <p>Rehabilitation/ Preservation of Existing Housing</p> <p>Public Improvements/Infrastructure</p> <p>Planning</p> <p>Economic Opportunities</p>

	<b>Needs Addressed</b>	Emergency Shelter Permanent Supportive Housing Rapid Re-Housing Prevention Outreach/Coordinated Entry Transitional Housing Rental Assistance Public Services, Facilities, and Improvements Production of New Units Rehabilitation of Existing Units Acquisition Economic Development
	<b>Funding</b>	CDBG: \$441,273
	<b>Description</b>	Funds will be used for accounting functions directly associated with the implementation of housing and community development projects.
	<b>Target Date</b>	6/30/2019
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A
	<b>Location Description</b>	This activity will benefit projects city wide.
	<b>Planned Activities</b>	Activity delivery under the accounting department includes processing contractor and grantee invoices, approving change orders, and time spent performing administrative support duties.
<b>22</b>	<b>Project Name</b>	Compliance and Monitoring Program Delivery
	<b>Target Area</b>	

<b>Goals Supported</b>	<p>End Homelessness for the Chronically Homeless</p> <p>End Homelessness for Families</p> <p>End Homelessness for Veterans</p> <p>End Homelessness for Youth</p> <p>Emergency Shelter/Rental Assistance</p> <p>Increased Public/Supportive Services</p> <p>Permanent Supportive Housing</p> <p>Quality affordable rental housing opportunities</p> <p>Increase homeownership opportunities</p> <p>Rehabilitation/ Preservation of Existing Housing</p> <p>Public Improvements/Infrastructure</p> <p>Planning</p> <p>Economic Opportunities</p>
<b>Needs Addressed</b>	<p>Emergency Shelter</p> <p>Permanent Supportive Housing</p> <p>Rapid Re-Housing</p> <p>Prevention</p> <p>Outreach/Coordinated Entry</p> <p>Transitional Housing</p> <p>Rental Assistance</p> <p>Public Services, Facilities, and Improvements</p> <p>Production of New Units</p> <p>Rehabilitation of Existing Units</p> <p>Acquisition</p> <p>Economic Development</p>
<b>Funding</b>	CDBG: \$656,488
<b>Description</b>	These funds are used to pay for costs directly involved in delivering housing, community, economic development programs through the department responsible for division monitoring and compliance with federal regulations.
<b>Target Date</b>	6/30/2019
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A
<b>Location Description</b>	This activity will apply to projects city wide.

	<b>Planned Activities</b>	These funds are used to pay for costs directly involved in delivering housing, community, economic development programs through the department responsible for division monitoring and compliance with federal regulations.
<b>23</b>	<b>Project Name</b>	Information Systems Program Delivery
	<b>Target Area</b>	
	<b>Goals Supported</b>	End Homelessness for the Chronically Homeless End Homelessness for Families End Homelessness for Veterans End Homelessness for Youth Emergency Shelter/Rental Assistance Increased Public/Supportive Services Permanent Supportive Housing Quality affordable rental housing opportunities Increase homeownership opportunities Rehabilitation/ Preservation of Existing Housing Public Improvements/Infrastructure Planning Economic Opportunities
	<b>Needs Addressed</b>	Emergency Shelter Permanent Supportive Housing Rapid Re-Housing Prevention Outreach/Coordinated Entry Transitional Housing Rental Assistance Public Services, Facilities, and Improvements Production of New Units Rehabilitation of Existing Units Acquisition Economic Development
	<b>Funding</b>	CDBG: \$57,000
	<b>Description</b>	Funds will be used to pay directly related information and technology costs needed to provide services and programs through HCD.
	<b>Target Date</b>	6/30/2019

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A
	<b>Location Description</b>	The activity will benefit projects city wide.
	<b>Planned Activities</b>	Funds will be used to pay directly related information and technology costs needed to provide services and programs through HCD.
<b>24</b>	<b>Project Name</b>	Communications and Civic Engagement Program Delivery
	<b>Target Area</b>	
	<b>Goals Supported</b>	Increased Public/Supportive Services Quality affordable rental housing opportunities Increase homeownership opportunities Rehabilitation/ Preservation of Existing Housing Public Improvements/Infrastructure Planning Economic Opportunities
	<b>Needs Addressed</b>	Public Services, Facilities, and Improvements Production of New Units Rehabilitation of Existing Units Economic Development
	<b>Funding</b>	CDBG: \$297,268
	<b>Description</b>	Activity Delivery under communications and civic engagement includes time spent ensuring proper planning & implementation of community and economic development policies & procedures and functions as related to specific CDBG-eligible activities; time spent implementing projects, directing staff, ensuring compliance, reporting for HUD, and department reporting the Director.
	<b>Target Date</b>	6/30/2019
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A
	<b>Location Description</b>	This activity will benefit projects city wide.

	<b>Planned Activities</b>	Activity under communications and civic engagement includes time spent overseeing day-to-day specific CDBG-eligible activities, project development and implementation, and preparing program reports.
25	<b>Project Name</b>	Emergency Solutions Projects and Admin
	<b>Target Area</b>	
	<b>Goals Supported</b>	End Homelessness for the Chronically Homeless End Homelessness for Families End Homelessness for Veterans End Homelessness for Youth Emergency Shelter/Rental Assistance Increased Public/Supportive Services Permanent Supportive Housing
	<b>Needs Addressed</b>	Emergency Shelter Permanent Supportive Housing Rapid Re-Housing Prevention Outreach/Coordinated Entry
	<b>Funding</b>	ESG: \$540,655
	<b>Description</b>	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 FY2019, MIFA, Catholic Charities, Agape Child and Family Services, Inc., Shield, and YWCA will use ESG funds to implement programs.
	<b>Target Date</b>	6/30/2019
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that 569 people will benefit from the proposed activities of Rapid-Re-Housing, Homeless Prevention, and Emergency Shelter.
	<b>Location Description</b>	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, and YWCA - 766 South Highland, 38111

	<b>Planned Activities</b>	ESG will be used to provide Rapid-Re-Housing and Emergency Shelter. \$500,106 will be used for projects and \$40,549 will be used for admin.
26	<b>Project Name</b>	Real Estate Development Program Delivery
	<b>Target Area</b>	
	<b>Goals Supported</b>	Quality affordable rental housing opportunities Increase homeownership opportunities Rehabilitation/ Preservation of Existing Housing
	<b>Needs Addressed</b>	Production of New Units Rehabilitation of Existing Units Acquisition
	<b>Funding</b>	CDBG: \$520,649
	<b>Description</b>	Activity delivery under the Real Estate Department includes time spent ensuring proper planning & implementation of Real Estate Development policies & procedures, and functions as related to specific CDBG-eligible activities for affordable housing development; time spent implementing projects, directing department staff, ensuring compliance, reporting for HUD, and department reporting to Administrator & Director; time spent completing short-term monitoring reviews & documentation to grantees/developers regarding documentation needed to ensure compliance, and time spent performing administrative support duties.
	<b>Target Date</b>	6/30/2019
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A
	<b>Location Description</b>	This activity will benefit projects city wide.

	<b>Planned Activities</b>	Activity delivery under the Real Estate Department includes time spent ensuring proper planning & implementation of Real Estate Development policies & procedures, and functions as related to specific CDBG-eligible activities for affordable housing development; time spent implementing projects, directing department staff, ensuring compliance, reporting for HUD, and department reporting to Administrator & Director; time spent completing short-term monitoring reviews & documentation to grantees/developers regarding documentation needed to ensure compliance, and time spent performing administrative support duties.
27	<b>Project Name</b>	Finance Department Program Delivery
	<b>Target Area</b>	
	<b>Goals Supported</b>	Quality affordable rental housing opportunities Increase homeownership opportunities Rehabilitation/ Preservation of Existing Housing
	<b>Needs Addressed</b>	Production of New Units Rehabilitation of Existing Units Acquisition
	<b>Funding</b>	CDBG: \$247,198
	<b>Description</b>	Activity delivery for the finance department includes oversee day-to-day specific CDBG-eligible rehabilitation activities, time spent performing administrative support duties for the housing rehabilitation departments, performing specific CDBG-eligible activity implementation work; construction progress inspections, contractor payments, change orders, and initiation.322198
	<b>Target Date</b>	6/30/2019
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A
	<b>Location Description</b>	This activity will benefit projects city wide.

	<b>Planned Activities</b>	Activity delivery for the finance department includes oversee day-to-day specific CDBG-eligible rehabilitation activities, time spent performing administrative support duties for the housing rehabilitation departments, performing specific CDBG-eligible activity implementation work; construction progress inspections, contractor payments, change orders, and initiation.
28	<b>Project Name</b>	Homeless and Special Needs Program Delivery
	<b>Target Area</b>	
	<b>Goals Supported</b>	End Homelessness for the Chronically Homeless End Homelessness for Families End Homelessness for Veterans End Homelessness for Youth Emergency Shelter/Rental Assistance Increased Public/Supportive Services Permanent Supportive Housing
	<b>Needs Addressed</b>	Emergency Shelter Permanent Supportive Housing Rapid Re-Housing Prevention Outreach/Coordinated Entry Transitional Housing Rental Assistance
	<b>Funding</b>	CDBG: \$323,352
	<b>Description</b>	These funds are used to pay for costs directly involved in carrying out programs through the Homeless & Special Needs department, including community services grants
	<b>Target Date</b>	6/30/2019
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A
	<b>Location Description</b>	This activity will benefit projects city wide.

	<b>Planned Activities</b>	Activity delivery under the Homeless and Special Needs department includes time spent managing grantee contracts, monitoring, notification to grantees regarding documentation needed to ensure compliance; time spent implementing projects, directing department staff, ensuring compliance, reporting for HUD, and department reporting to Administrator & Director; and time spent ensuring proper planning & implementation of department policies & procedures, staff oversight, and functions as related to specific CDBG-eligible activities for the homeless and those with special needs.
<b>29</b>	<b>Project Name</b>	Portfolio Management Program Delivery
	<b>Target Area</b>	
	<b>Goals Supported</b>	Quality affordable rental housing opportunities Increase homeownership opportunities Rehabilitation/ Preservation of Existing Housing
	<b>Needs Addressed</b>	Production of New Units Rehabilitation of Existing Units Acquisition
	<b>Funding</b>	CDBG: \$348,351
	<b>Description</b>	These funds are used to pay for costs directly associated in carrying out activities in the portfolio management department including monitoring for long-term compliance.
	<b>Target Date</b>	6/30/2019
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A
	<b>Location Description</b>	This activity will benefit projects city wide.
	<b>Planned Activities</b>	Activity delivery for the Portfolio Management Department includes preparing loan documentation, processing loan repayments, and time spent performing support duties.
<b>30</b>	<b>Project Name</b>	Planning and Development Program Delivery
	<b>Target Area</b>	

	<b>Goals Supported</b>	Quality affordable rental housing opportunities Increase homeownership opportunities Rehabilitation/ Preservation of Existing Housing Public Improvements/Infrastructure Planning Economic Opportunities
	<b>Needs Addressed</b>	Public Services, Facilities, and Improvements Production of New Units Rehabilitation of Existing Units Acquisition Economic Development
	<b>Funding</b>	CDBG: \$223,009
	<b>Description</b>	Funds will be used to pay for costs directly related to carrying out preparation of neighborhood and community development plans.
	<b>Target Date</b>	6/30/2019
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A
	<b>Location Description</b>	This activity will benefit projects city wide.
	<b>Planned Activities</b>	Activity delivery under the Planning and Development Department includes time spent ensuring proper planning & implementation of Planning and Development policies & procedures and functions as related to specific CDBG-eligible activities, time spent managing grantee contracts, monitoring, notification to grantees regarding documentation needed to ensure compliance, preparing contracts, processing contractor payments, and overseeing day to day specific CDBG eligible activities.
<b>31</b>	<b>Project Name</b>	MIFA Homeless Hotline
	<b>Target Area</b>	
	<b>Goals Supported</b>	Emergency Shelter/Rental Assistance
	<b>Needs Addressed</b>	Emergency Shelter Rental Assistance
	<b>Funding</b>	CDBG: \$128,000

	<b>Description</b>	MIFA will operate a hotline for homeless and imminently homeless families and individuals from 7 a.m. to 7 p.m., Monday through Friday (excluding holidays). Caller are to be provided with phone-based screenings to determine whether the caller is or is about to become homeless.
	<b>Target Date</b>	6/30/2019
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 3,000 homeless or imminently homeless families or individuals are expected to benefit from referrals through this program.
	<b>Location Description</b>	This program is available city-wide.
	<b>Planned Activities</b>	The funds will be used to pay a portion of the salaries for the staff as well as other operating costs.
<b>32</b>	<b>Project Name</b>	Down Payment Assistance
	<b>Target Area</b>	
	<b>Goals Supported</b>	Increase homeownership opportunities
	<b>Needs Addressed</b>	Acquisition
	<b>Funding</b>	HOME: \$200,000
	<b>Description</b>	The Down Payment Assistance program provides assistance with down payments and closing costs for low and moderate income homebuyers.
	<b>Target Date</b>	6/30/2019
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that 20 low to moderate income families will benefit from the down payment assistance program.
	<b>Location Description</b>	The program is available city wide.
	<b>Planned Activities</b>	The Down Payment Assistance program provides assistance with down payments and closing costs for low and moderate income homebuyers.
<b>33</b>	<b>Project Name</b>	Aging in Place
	<b>Target Area</b>	
	<b>Goals Supported</b>	Rehabilitation/ Preservation of Existing Housing
	<b>Needs Addressed</b>	Rehabilitation of Existing Units

	<b>Funding</b>	CDBG: \$300,000
	<b>Description</b>	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.
	<b>Target Date</b>	6/30/2019
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that 50 households will be assisted through the program.
	<b>Location Description</b>	This program is available to eligible households city wide.
	<b>Planned Activities</b>	The program will provide roof repairs to homeowners participating in the Aging in Place program through Habitat for Humanity.
<b>34</b>	<b>Project Name</b>	Community Economic Development Program
	<b>Target Area</b>	Raleigh South City
	<b>Goals Supported</b>	Economic Opportunities
	<b>Needs Addressed</b>	Economic Development
	<b>Funding</b>	CDBG: \$9,440
	<b>Description</b>	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.
	<b>Target Date</b>	6/30/2019

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that 14 full time equivalent (FTE) jobs will be created through two projects selected through a competitive process, Refuge Memphis will create 8 FTE positions and Clayborn Temple will create 6 FTE positions. Clayborn Temple is also a public facility serving the community located in a low and moderate income neighborhood.
	<b>Location Description</b>	Refuge Memphis is located at 3683 Austin Peay and Clayborn Temple is located at 294 Hernando.
	<b>Planned Activities</b>	Refuge Memphis will renovate the interior of their facility to operate a social enterprise that will provide job training at the Refuge Job-Training Thrift Store. The renovations will create at least 8 full time equivalent jobs.  Clayborn Temple will use funds toward the rehabilitation of the historic structure as a public facility and it is estimated that 6 FTE positions will be created through this project.
<b>35</b>	<b>Project Name</b>	Neighborhood and Economic Opportunities
	<b>Target Area</b>	
	<b>Goals Supported</b>	Public Improvements/Infrastructure Planning Economic Opportunities
	<b>Needs Addressed</b>	Public Services, Facilities, and Improvements Acquisition Economic Development
	<b>Funding</b>	CDBG: \$423,275
	<b>Description</b>	Neighborhood and economic opportunities will support 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.
	<b>Target Date</b>	6/30/2019
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that the project will assist businesses, neighborhoods, and create or retain jobs.
	<b>Location Description</b>	This program will be available for projects throughout the City.

	<b>Planned Activities</b>	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.
<b>36</b>	<b>Project Name</b>	Tenant Based Rental Assistance
	<b>Target Area</b>	
	<b>Goals Supported</b>	Emergency Shelter/Rental Assistance
	<b>Needs Addressed</b>	Rental Assistance
	<b>Funding</b>	HOME: \$172,840
	<b>Description</b>	Funds are used to nonprofit organizations to provide rental and utility assistance to special needs populations. In FY2019, Family Safety Center and the YWCA of Greater Memphis will provide services under the TBRA program.
	<b>Target Date</b>	6/30/2019
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that 20 low and moderate income families will receive assistance through the TBRA program. An additional 58 will be assisted through three programs funded with prior year HOME funds.
	<b>Location Description</b>	This program is available city wide.
	<b>Planned Activities</b>	This program provides rental and utility assistance.

## **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 the program year 2018, 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.

The neighborhoods that will be focused on in program year 2018 include the following: Uptown, University Place, New Chicago, Whitehaven, Fairgrounds/Beltline, Aerotropolis, Annesdale Snowden, Frayser, Binghampton, Orange Mound, Legends Park, College Park/Soulsville, Glenview, Klondike/Smokey City, Raleigh, Memphis Medical Center, Hickory Hill/Southeast Memphis, Pyramid/Pinch District, Crosstown, South City, Victorian Village, Downtown, Uptown North/Bickford/Bearwater, Riverfront, Berclair, Cooper Young, Midtown/Heart of the Arts/Overton Square, Latham Terrace, Hyde Park/Douglas, Riverview Kansas, Linden/Pontotoc, University District, and Jackson/Hollywood.

### **Rationale for the priorities for allocating investments geographically**

In addition to working in low and moderate income areas, HCD utilizes a targeted approach to neighborhood revitalization. HCD also recognizes that neighborhoods have distinct needs and must have different revitalization strategies and approaches to redevelopment. To accomplish this, HCD engages in community planning efforts, working closely with neighborhood-based organizations and other City Divisions, including the Office of Planning and development to identify what is needed in a particular community. HCD collects, analyzes and monitors data to identify underserved areas and uses Geographic Information Systems (GIS) to map existing conditions and to track progress made in targeted areas. HCD also targets neighborhoods on the basis of the following criteria: Location, Amount of investment, Proximity to other investment, and Ability to sustain and leverage City/Federal investment.

## Affordable Housing

### AP-55 Affordable Housing – 91.220(g)

#### Introduction

The City of Memphis undertakes a number of activities to support affordable housing. In the 2018 program year, affordable housing for homeless individuals and families will be supported through tenant based rental assistance and ESG funded rapid re-housing. Affordable housing for persons with special needs will be supported through HOPWA funds for permanent housing and tenant based rental assistance for persons with HIV/AIDS. Housing for non-homeless will be supported through Down Payment Assistance, CHDO projects, single and multi-family projects funded through the affordable single and multi-family housing program, and the Aging in Place program.

<b>One Year Goals for the Number of Households to be Supported</b>	
Homeless	144
Non-Homeless	305
Special-Needs	284
Total	733

**Table 8 - One Year Goals for Affordable Housing by Support Requirement**

<b>One Year Goals for the Number of Households Supported Through</b>	
Rental Assistance	428
The Production of New Units	25
Rehab of Existing Units	260
Acquisition of Existing Units	20
Total	733

**Table 9 - One Year Goals for Affordable Housing by Support Type**

## **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 traditional public housing development, Foote Homes. Phase two will be demolished in the Second Quarter of 2018. There are also plans to improve the general operation of the agency by eliminating waste and streamlining operations. Several capital improvements to physical plan of the agency are scheduled to update and improve the living conditions for the residents.

The Project Based Voucher Program has 7,487 vouchers available. Most of them are regular vouchers others with a small number for the elderly, veterans, and others.

### **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.

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

### **Introduction**

The Memphis/Shelby County Mayors' 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 interventions that are most appropriate for each subpopulation (youth, adults, families, veterans, fleeing domestic violence). The plan calls for an increase in permanent housing and a decrease in transitional housing. In 2010 we started with 378 units of permanent housing. Currently we have 1352 permanent supportive units and roughly 590 rapid rehousing permanent housing units due to the successful funding of 3 new rapid rehousing programs, 2 of which are youth specific. HUD also determined most standard transitional housing to be expensive and ineffective, and recommended that communities adjust accordingly. The TN-501 CoC reallocated 100% of our CoC funded transitional housing units to permanent housing programs, either rapid rehousing or permanent supportive housing. Since 2012, overall homelessness in Memphis and Shelby County is down 31%, veterans 48%, unsheltered 76%, families 26%, and chronic homelessness down 75%. (Source: Community Alliance for the Homeless 2017 Point in Time Count) In the 2017 application round, Community Alliance for the Homeless (CAFTH) submitted the Collaborative Application, and our CoC was awarded 100% of the renewal request for funding, totaling \$6,753,127.00.

### **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 one-year goals for reducing and ending homelessness are as follows:

- 1) Increase outreach, SOAR certified access, and supportive employment programming.

While facilitating Coordinated Entry, the need to enhance funding for outreach, SOAR, and supportive employment programming has become apparent. 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.

- 2) Improving partnerships with our local housing authority to secure homeless preference and move-on vouchers.

We are also working to partner with the local housing authority on not only creating homeless

preference, but a type of move-on voucher, so that those stable enough to move on without intensive case management still have a voucher option, yet open a space to serve another vulnerable client. We are preparing a protocol on how to best implement those two things while looking at other cities for best practice. Additionally, we received technical assistance on how best to engage and commit HUD-assisted multi-family properties to designate a percentage of homeless preference units. We also created a landlord work group, to increase engagement and participation from landlords willing to expand their preferred unit capacity to our homeless population. This has encouraged successful program/landlord relationships.

One-Year Goals are continued under "Discussion" below.

### **Addressing the emergency shelter 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 months prior 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 94% housing

retention rate.

Catholic Charities of West Tennessee and Memphis Area Legal Services are two Rapid Rehousing initiatives under the Supportive Services for Veteran Families (SSVF) program. 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 for 72 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.

**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 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 received 97 requests for Emergency Solutions Prevention services. 9 families were served in 2017 through MIFA. Additionally, 40% of households served through the SSVF program will receive prevention assistance. In 2017, MIFA's central intake triaged 8,550 families and provided emergency services of with rent, mortgage or utility assistance to prevent homelessness. 2,361 families were served. Others were also assisted with mediation to avoid homelessness. Of those 8,550 triaged: 6,405 were hotline calls and 2,361 physical central intakes. 11,334 food vouchers were also distributed.

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.

## **Discussion**

### Continued One-Year Goals to Reduce and End Homelessness

#### 3) Continue to enhance and sustain Coordinated Entry for Families and Individuals.

In conjunction with the Federal benchmarks used to end homelessness, our CoC has taken a number of steps to reduce current episodes of homelessness, and make future episodes rare, brief and nonrecurring using a systematic crisis response. CAFTH was awarded a Supportive Services Only Coordinated Entry grant for \$100,000 to expand, implement, and sustain a community-wide mainstream response to anyone experiencing homelessness, while providing a fair and equal accessible approach. Through Coordinated Entry, a team of street outreach, housing providers and faith-based providers meet weekly to case conference the Unsheltered population using a CoC By Name List. The By Name List tracks the progress of every consumer identified as homeless from engagement and service connection to housing placement. Our CoC implemented a city-wide vulnerability assessment tool, so that all consumers are assessed the same way and prioritized for services and housing using a HUD mandated scale for vulnerability.

4) Successfully practice diversion and mediation, while utilizing our shelter systems for families as best we can, when answering homeless hotline calls.

Our community's outreach and engagement approach also includes a 24/7 phone-based homeless hotline, walk-in centers, and a geographically strategized street outreach presence. 2017 reports show a total of 8,550 triages, of which 6,405 were hotline calls, and a total of 2,361 families served. For families with children, we have a centralized intake that screens, on average 178 families per month and our phone-based hotline receives 534 calls per month. The central intake number is based on the average for FY17. Intake works hard at diversion, mediation, and other prevention services, including 11,334 food vouchers in 2017. Through successful Rapid Rehousing navigation, families are not timing out of shelter and coming back in for another shelter placement.

**AP-70 HOPWA Goals– 91.220 (I)(3)**

<b>One year goals for the number of households to be provided housing through the use of HOPWA for:</b>	
Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family	300
Tenant-based rental assistance	175
Units provided in permanent housing facilities developed, leased, or operated with HOPWA funds	26
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds	75
<b>Total</b>	<b>576</b>

## **AP-75 Barriers to affordable housing – 91.220(j)**

### **Introduction:**

**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
- 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 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.

## **AP-85 Other Actions – 91.220(k)**

### **Actions planned to address obstacles to meeting underserved needs**

A primary focus of the entitlement grants is to address affordable housing needs. 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, although 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. 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 2018 program year, HCD will meet foster and maintain affordable housing through the following activities:

- Support for the Aging in Place program through Habitat for Humanity, which provides home repairs for senior citizens
- Homeownership down payment assistance
- 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. The City has also looked at developing a local Affordable Housing Trust Fund that would serve as a permanent, publicly funded

mechanism to reduce housing needs for low-income families and individuals by producing, preserving, and subsidizing affordable housing for both homeownership and rental. The effort has been gaining support and it is likely to be launched in the 2018 program year.

### **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 office 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.

The FY 19 Goals for the Lead Program are to Continue to provide public outreach, technical assistance and education to help protect children and their families from health and safety hazards in the home in

the City of Memphis.

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.

Incorporate healthy homes interventions within the lead program process, using healthy homes supplement funding, while bridging the gap where housing impacts health.

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 2018.

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 American Communities Survey shows that 26.2% 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 component of Mayor Strickland. To this end, Mayor Strickland has identified concrete goals to attack this issue, including: reduce housing burdens for Memphis residents and families, prevent homelessness; expand early childhood programs; give greater access to parks, libraries, and community centers; and expand youth and jobs programs, Curb food insecurity and ending food Deserts, help families to build assets, address blight and trash, and increase programming in community centers, including programs aimed at literacy, recognizing that if a third grader can read at the third grade level, then have a 90% chance of graduating high school, even if they grow up in poverty.

Many activities under HCD 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
- 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.
- 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 education services to low and moderate income citizens
- Growing the number of summer youth jobs

### **Actions planned to develop institutional structure**

HCD has operated the City of Memphis entitlement program for many years, since the CDBG program was created, and has a well-established structure for implementing its programs. HCD has and will continue to have broad partnerships with other agencies in the community who provide housing and community development programs and services. General administration, program implementation, and monitoring of the CDBG, HOME, ESG, and HOPWA programs are the responsibility of HCD. HCD is continually looking for ways to improve its service delivery to sub-grantees and other internal and external customers and undertakes professional development activities as appropriate.

To increase the availability of affordable housing for Memphis residents, HCD partners with 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, and other related agencies. These partnerships help to leverage federal resources and create more affordable housing opportunities.

To meet the needs of the homeless population in Memphis, the City of Memphis and Shelby County Mayors convened a group of stakeholders in 2010 around the development of the Action Plan to End Homelessness. HCD is currently working the Community Alliance for the Homeless and homeless housing and service providers to implement the strategies identified in the plan.

HCD recognizes the need for continual development, capitalization, and capacity building for the agency as well as for our non-profit partners to carry out housing and other activities. During the 2018 program year, HCD staff will continue to identify and participate in training opportunities, especially for staff directly involved in the delivery and administration of funds.

### **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.

HCD will continue to work with key local government departments to carry out housing and community

development strategies. These 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, and the Memphis Housing Authority. All of these departments have a role in shaping and maintaining healthy communities and 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:**

During the 2018 program year, HCD will work with partner agencies to undertake actions to overcome impediments to fair housing. These include:

- Conduct housing provider outreach in non-impacted areas and maintain an online property listing service for landlords in Memphis and Shelby County in partnership with MHA
- HCD will provide funding to Memphis area legal services to undertake fair housing education and outreach as well as investigation and enforcement regarding fair housing complaints
- Participation in fair housing conferences and events

HCD is partnering with Shelby County to complete an update of the Analysis of Impediments to Fair Housing (AI). We were working together toward completion of the Assessment of Fair Housing and had procured a team of consultants to assist. However, with the postponement of the Assessment of Fair

Housing, we are now working together to update the AI. During the 2018 program year, we will complete the updated AI.

# Program Specific Requirements

## AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

### Introduction:

#### 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.

1. 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	0
2. 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.	4,000,000
3. The amount of surplus funds from urban renewal settlements	0
4. 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	0
5. The amount of income from float-funded activities	0
<b>Total Program Income:</b>	<b>4,000,000</b>

#### Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. 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.	90.00%

#### 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 downpayment); 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 downpayment 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(l)(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.