



ANNUAL ACTION PLAN PY21/FY22

(JULY 1, 2021 – JUNE 30, 2022)

SUBSTANTIAL AMENDMENT 3

SUBMITTED TO:

THE US DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
451 7TH STREET SW, WASHINGTON, DC 20410

PREPARED BY:

CITY OF MEMPHIS DIVISION OF HOUSING AND COMMUNITY DEVELOPMENT
170 NORTH MAIN STREET, MEMPHIS, TN 38103

JIM STRICKLAND, MAYOR

MAIRI ALBERTSON, INTERIM DIRECTOR

This is the second amendment to increase funding of some existing projects and also to decrease funding for some other existing projects.

Executive Summary

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

1. Introduction

Substantial Amendment 3: The City of Memphis is amending this PY2021/FY2022 Annual Action Plan to (1) decrease funding levels for existing projects identified in the 2021 Annual Action Plan as described in the chart below. These funds are reallocated to projects in PY2025/FY2026. All changes affected by this Substantial Amendment are highlighted in yellow throughout the document.

Project Title	Amount in 2021 Annual Action Plan	Increase/Decrease	Revised Amount
Neighborhood and Community Improvement Projects	CDBG: \$1,595,125.00	Decrease Existing Project	\$1,388,762.60
Home Repair Program	CDBG: \$279,893.00	Decrease Existing Project	\$200,000.00
Community Housing Development Organization (CHDO) ADMIN	HOME: \$140,236.00	Decrease Existing Project	\$117,097.27
CHDO Projects	HOME: \$848,607.00	Decrease Existing Project	\$815,500.00
HOME Housing Projects	HOME: \$854,490.00	Decrease Existing Project	\$523,472.21
Tenant-Based Rental Assistance (TBRA)	HOME: \$482,456.00	Decrease Existing Project	\$377,420.96

The City of Memphis is located along the Mississippi River in the southwestern corner of Tennessee and bordered by the states of Arkansas and Mississippi. Memphis is the county seat of Shelby County, Tennessee. According to the 2019 ACS Five-Year Estimates, the city’s population is 651,932 and the Memphis MSA region population is 1,339,623 – making it the second largest Metropolitan Statistical Area in the state after Nashville-Davidson County and the 42nd largest in the country.

The City of Memphis is an entitlement community. As such, the city is eligible to receive direct assistance under the U.S. Department of Housing and Urban Development’s (HUD’s) Community Development Block Grant (CDBG) program, the HOME Investment Partnership Program (HOME), and the Emergency Solutions Grant (ESG). Funds for these programs must be expended within the city of Memphis for eligible participants for eligible activities as outlined by program regulations. The City of Memphis is also a formula grantee under the Housing Opportunities for Persons with AIDS (HOPWA) program. The funds are used to provide housing and supportive services to persons with HIV/AIDS in the Memphis Metropolitan area.

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

The City of Memphis' five-year Con 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 of July 1, 2019 to June 30, 2024.

As stated, the Consolidated Plan is updated each year to reflect proposed activities and goals for the upcoming program year. Therefore, this Consolidated Plan is also comprised of the 2021 Annual Action Plan. The Annual Action Plan for July 1, 2021 - June 30, 2022 identifies projects that will be or are currently being implemented and describes the use of Federal, State, and local housing resources. The following sections show the summary of our current and future plans, priorities, programs, activities and the organizational structure, supporting 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.

An evaluation of our past performance helped in the formulation of our goals or projects.

The 2019-2024 Consolidated Plan identified four categories of projects: affordable housing, homeless, non-homeless special needs, and non-housing community development. Accomplishments made in these areas during this and the previous Fiscal Year, in conjunction with public input, informed the division's decisions regarding goals and projects.

Affordable Housing:

The City of Memphis Division of Housing and Community rolled out its new Memphis Affordable Housing Trust Fund (MAHTF) in FY 2020. The Division of Housing and Community Development awarded

nearly \$1,000,000 for projects focused on housing rehabilitation for both owner-and-renter occupied units. In FY 2021, the MAHTF was used to rehabilitate 15 single family homes.

In Fiscal Year 2021, HCD provided direct financial assistance to 30 Low- and Moderate-Income homebuyers with HOME Investment Partnership Program funds and used city funds to provide down payment assistance to 53 additional homebuyers that earn over 80 percent of the HUD Adjusted Area Median Income.

Under the affordable homeownership and rental development, Frayser CDC constructed six homes for new homebuyers and two are currently occupied. Renaissance at Steele LP (The Works CDC) also rehabilitated 10 rental homes for 146 occupants. Through the Community Housing Development Organizations (CHDO's) and Neighborhood Stabilization Program (NSP1) programs, homes were constructed and rehabilitated for homebuyers and renters. Thirty-five homes were rehabilitated for both renters and homebuyers, which served over 100 people. Twenty duplexes/homes were constructed, serving almost 60 people. Habitat for Humanity's Aging in Place program rehabilitated eight single family senior homes with CDBG funding.

Homelessness:

In FY 2021, HCD provided Emergency Solutions Grant funding to 6 agencies and served 150 people. Agencies provided emergency shelter to 60 persons and rapid re-housing to 24 households. Agencies also served homeless persons through CDBG funded activities, such as employment services, assessments and referrals, housing assistance and other support services.

Non-Homeless Special Needs:

In FY 2021, HOPWA assisted 180 persons through Short-Term Rent, Mortgage, and Utility Assistance (n = 85); Tenant Based Rental Assistance (n = 34); Permanent Facility-Based Housing (n =16); and, Supportive Services (n = 55).

Non-Housing Community Development:

In FY 2021, CDBG funds supported public services that assisted low-income individuals and families across the city. CDBG is also funding an ongoing fair housing analysis, coordinated by a 501(c)(3) civil rights organization, National Fair Housing Alliance (NFHA), to assess the impact of housing rights on the city's residents. The project builds on the recently completed Memphis/Shelby County Analysis of Impediments to Fair Housing.

In FY 2022, roughly 21% of the budget will be allocated for Neighborhood Economic and Community Development activities. City funds will also leverage existing funds to support the Neighborhood Partnership Grant (NPG) activities. The grant will provide funding for 16 agencies to support business and economic development, community initiatives to address social, and housing problems and other

community development activities such as financial literacy classes, drug/alcohol treatment programs, self-sufficiency classes, and computer literacy for all residents in the city.

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 division covers the Consolidated Planning process, the citizen participation process, and any updates or amendments to previous plans. At the second hearing, the division presents the draft Annual Action Plan and solicits public comments on the draft plan.

Public hearings this year were held virtually due to the current pandemic condition, at times and locations convenient to potential beneficiaries and accommodations were made for those with disabilities. All public hearings were 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.

This year, the public hearing was held virtually on April 12, 2021. The meeting covered the draft Substantial Amendments to Fiscal Years 2017, 2018, 2019 and a draft of the Consolidated Plan/Annual Action Plan (AAP) for PY21/FY22 (July 1, 2021 - June 30, 2022).

Copies of the draft Annual Action Plan are available for review and comment for a period no less than 30 days before final submission to HUD. The Division of Housing and Community Development published a notice for public comment in the Daily News on Friday, April 2, 2021 and in La Prensa Latina on April 4, 2020. The draft Annual Action Plan is available between March 31, 2021 and April 30, 2021.

Substantial Amendment 3: The City of Memphis Citizen Participation Plan, states that substantial amendments to the Consolidated Plan or Annual Action Plan are required when the City of Memphis Division of Housing and Community Development wishes to make one of the following changes:

1. A substantial change in funding allocation priorities or a substantial change in the method of distribution of funds.
2. To carry out a new activity using funds from any program covered by the Consolidated Plan (including program income), not previously described in the Annual Action Plan.
3. To substantially change the purpose, scope, location, or beneficiaries of an activity.

Increases or decreases in funding levels for existing or already proposed projects shall not be considered a substantial change unless the increase or decrease is 25% or more than the original funding level.

Substantial amendments to the Consolidated Plan must be made public through publishing a public notice and require a 30-day public comment period.

The proposed substantial amendments were presented at a public hearing on the 16th of June 2025 and was available for a 30-day public comment period from June 17th, 2025 to July 17th, 2025. Attendance at the public hearing consisted of HCD staff.

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 did not receive public comments related to the first hearing for the Annual Action Plan.

Substantial Amendment 3: Attendance at the Public Hearing consisted of HCD staff members.

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

There were not comments or views that were not accepted.

7. Summary

The City is set on an upward trajectory in the wake of the COVID-19 pandemic through the Mayor's recent initiative known as Accelerate Memphis. Through Accelerate Memphis, the City of Memphis will issue \$200 million in bonds to facilitate catalytic community projects intended to accelerate its growth by improving quality of life, driving equity and inclusion, improving connectivity, and solving stubborn problems that are deeper than any single capital budget can solve. Among other housing and community development programs, Accelerate Memphis provides for broadband infrastructure to expand internet access to many Memphians that do not have access to broadband Internet, which negatively affects learning, job access, and quality of life. This allocation of over \$7M in Accelerate Memphis funds will bring fiber to more neighborhoods with strategies to be identified by the Memphis 3.0 Smart City Plan.

Other significant projects that would enhance the physical and socio-economic lives of the Memphian include three CDBG funded strategic initiative projects. First, the construction of the Historic Melrose High School into a mixed-use multi-purpose building and revitalization of the Historic Clayborn Temple, the goal of which is to restore these historic buildings to their former architectural glory and to continue to shape the local & national history of African American for years to come. Last, the new Frayser Library, a branch of the Memphis Public Libraries, will lead to more services such as a more extensive collection of materials, community meeting/study facilities, increased public computer capacity, and expanded regular and handicapped parking. There will also be more room for federal income tax filing assistance and meeting space for area nonprofits and neighborhood groups.

Based on allocations published 3/15/2021, the City of Memphis will be receiving \$6,778,757 in CDBG funds, \$575,820 in ESG funds, \$3,487,830 in HOPWA funds and \$3,737,532 in HOME funds to address high priority needs identified in the 5-Year Strategy period. By addressing these needs, HCD will advance the goals of neighborhood revitalization, economic development, create opportunities for self-sufficiency, provide housing resources for special needs populations, support to homeless populations, affordable housing preservation, and new affordable housing opportunities.

There were no comments received for the substantial amendments.

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

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

1. Introduction

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

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

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

HCD participates in a variety of initiatives that are intended to enhance coordination with health, mental health, and service delivery. To enhance coordination around health issues, the Common Table Health Alliance, formerly Healthy Memphis Common Table, was formed as a community-based, multi stakeholder, nonprofit, regional healthcare improvement collaborative serving 1.3 million people in the Greater Memphis metropolitan area. CTHA engages community partners, including organizations, coalitions, schools, churches, government agencies and individuals who are dedicated to improving the health and well-being of our region. CTHA is respected as an effective neutral convener of community organizations seeking to improve community health through local efforts to identify health disparities, improve healthcare quality, activate and engage healthcare consumers, increase health literacy, and align resources to address the area's most critical health issues. CTHA's success as a neutral trusted convener has resulted in several initiatives.

Homeless programs are coordinated through the Community Alliance for the Homeless that has the responsibility for identifying service and housing needs and priorities and coordinating the preparation of the application to HUD under the annual Continuum of Care funding competition.

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

Community Development Block Grants have long been a source of funding for the CoC Lead Agency and efforts have been made to align funding priorities in CDBG, ESG, and HOME with the Action Plan to End Homelessness. The head of the City of Memphis Division of Housing and Community Development is the Chair of the Mayors' Policy Committee to End Homelessness and his Homeless and Special Needs Housing Administrator holds a permanent seat on the Governing Council, the primary decision-making body for the Homeless Consortium. These individuals have a direct role in guiding and administering the NSP, CDBG, HOPWA, ESG, and HOME programs. The CoC has several Rapid Rehousing/Permanent Housing programs funded through HUD's CoC Competition program which is a significant, renewable funding stream to support permanent supportive housing initiatives in the community. The City has prioritized Community Development Block Grant, Emergency Solutions Grant and HOME funding and raised local general funding and private funding to sustain the Central Intake and Homeless Hotline. We expect these resources to be continually designated for Rapid Rehousing and other programs related to the Mayor's Plan to End Homelessness. Finally, funding has been secured through the United Way Siemer Institute to provide additional supportive services for families served by Emergency Solutions Grant (ESG) and housing stability services funded by the Mayor's Action Plan Implementation Grant (AIG), other state and private foundations. Agape's service delivery is a two-generation model which affords families, including those served through Rapid Rehousing efforts, with resources from a cradle to career continuum.

The City received over \$8M in the two rounds of the Cares Act funding to address Emergency Shelter programs during the Pandemic, and \$509,442 to fund eligible activities/projects HOPWA programs. Some of the ESG and HOPWA programs will continue in FY 2022 to further provide housing for the special needs populations and enhance opportunities for self-sufficiency among the homeless individuals and families. The City will also receive \$6,778,757 in CDBG funds, which will be used to provide diverse public service activities targeting the low-income families and communities in the city of Memphis.

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 (CoC) utilizes the priorities set by the CoC for the Emergency Solutions Grant. The City of Memphis Administrator of the Homeless & Special Needs Department serves on the Governing Council which implements/oversees the decision making of the CoC. Once funding priorities are established by the CoC, those priorities are utilized in the Emergency Solutions Grant through their application process which is open once a year for eligible

applicants. There is a selection process, which is implemented by utilizing the Ranking and Review Committee of the local Continuum of Care. The Ranking and Review Committee selects the recipients of the Emergency Solutions Grant based on the priorities that were established by the Continuum of Care along with other factors which includes past performance, operational feasibility, need for the project, project quality, and applicant capacity. ESG contracts initiated by the City of Memphis include the requirement that grantees participate in HMIS. Performance benchmarks for ESG grantees have been established by the Continuum of Care and are incorporated into ESG contracts. Data on performance was assembled this year by Community Alliance for the Homeless, which serves as both the HMIS and 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

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Table 2 – Agencies, groups, organizations who participated

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

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

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

7	Agency/Group/Organization	Shelby County Health Department
	Agency/Group/Organization Type	Housing Services - Housing Services-Persons with HIV/AIDS Services-Health Health Agency
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Anti-poverty Strategy Lead-based Paint Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Shelby County Health Department works with HCD to implement the Lead Based Paint Hazard Reduction Demonstration Program, including providing the testing to determine whether a child has elevated blood lead levels. The health department also provided data that identifies patterns in health related conditions throughout Memphis and Shelby County. The Ryan White program staff are consulted to get data needed to support the development of the non-homeless special needs component of the plan.
8	Agency/Group/Organization	Memphis Area Association of Governments
	Agency/Group/Organization Type	Housing Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	MAAG works closely with governments and nonprofit organizations to identify, craft and advocate for legislation and public that serves to improve the overall quality of life for all residents. MAAG is a regional resource for federal programs supporting economic development initiatives and is a regional advocate for economic and infrastructure. MAAG also receives funding through the State Housing Agency for home repair for low income citizens.
9	Agency/Group/Organization	Memphis Area Legals Services Memphis Fair Housing Center
	Agency/Group/Organization Type	Services - Housing Services-Education Service-Fair Housing Services - Victims
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Memphis Area Legal Services (MALS) helps the City to further fair housing by investigating fair housing complaints and through education and outreach efforts related to fair housing. MALS also has programs that assist victims of domestic violence and other legal assistance for people in need.
10	Agency/Group/Organization	Greater Memphis Chamber
	Agency/Group/Organization Type	Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Market Analysis Economic Development

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Memphis works with the Chamber on a number of initiatives aimed to strengthen Memphis' existing businesses and serve as a catalyst for new commerce and economic development; to foster partnerships that build a qualified workforce linked to targeted industry, efficient infrastructure and an environment that stimulates growth; and to accelerate growth and success by connecting people, programs and resources.
11	Agency/Group/Organization	Memphis Ryan White Transitional Grant Area
	Agency/Group/Organization Type	Services-Persons with HIV/AIDS Other government - County
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs HOPWA Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	HCD coordinates with the Memphis Ryan White Program in funding HOPWA programs and also relies on data provided through the Ryan White TGA needs assessment to determine the needs for persons living with HIV/AIDS in the Memphis MSA.
12	Agency/Group/Organization	Tennessee Housing Development Agency
	Agency/Group/Organization Type	Housing Services - Housing Other government - State
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	HCD works closely with TN Housing Development Agency (THDA) on a number of housing related topics. HCD is a participant in the West TN Affordable Housing Coalition which is made up of organizations who are interested in furthering affordable housing in the State of Tennessee. The goals and outcomes of participating in the coalition are to establish and support an active and effective network of educated stakeholders committed to understanding and addressing the needs for affordable housing in Tennessee, to effectively communicate and advocate the need for, and the social and economic impact of, affordable housing in Tennessee to law makers, policy makers, civic leaders, business leaders, housing providers, communities and the general public, and to establish and maintain active partnerships with funders of an affordable housing initiative in Tennessee.
13	Agency/Group/Organization	Shelby County Department of Housing
	Agency/Group/Organization Type	Housing Services - Housing Services-Elderly Persons Service-Fair Housing Other government - County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Lead-based Paint Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	HCD works closely with Shelby County Department of Housing to share information and co-sponsor housing related discussions impacting Memphis and Shelby County.

14	Agency/Group/Organization	Women's Foundation for a Greater Memphis
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Health Services-Education Services-Employment Services - Narrowing the Digital Divide Foundation
	What section of the Plan was addressed by Consultation?	Public Housing Needs Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Women's Foundation for a Greater Memphis has an emphasis on poverty reduction and support to agencies that provide services to low and moderate income persons with a goal to promote sustainability and self-sufficiency. HCD works closely with the foundation around the identification of strategies that will help to further this work.
15	Agency/Group/Organization	Habitat for Humanity of Greater Memphis
	Agency/Group/Organization Type	Services - Housing Services-Elderly Persons
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Anti-poverty Strategy

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

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

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

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

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

27	Agency/Group/Organization	Friends For Life Corporation
	Agency/Group/Organization Type	Housing Services - Housing Services-Persons with HIV/AIDS Major Employer
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Friends for Life provided feedback related to identifying the needs, objectives, and performance metrics related to Non-Homeless Needs.
28	Agency/Group/Organization	UNITED HOUSING, INC
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	United Housing provided feedback related to identifying needs, objectives, and performance metrics related to Housing.
29	Agency/Group/Organization	Community LIFT
	Agency/Group/Organization Type	nonprofit/Intermediary Community Development Financial Institution
	What section of the Plan was addressed by Consultation?	Economic Development

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Community LIFT provided feedback related to identifying needs, objectives, and performance metrics related to non-housing community development
30	Agency/Group/Organization	Green and Healthy Homes Initiative Group (GHHI)
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Lead-based Paint Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	GHHI provided feedback related to identifying needs, objectives, and performance metrics related to housing.
31	Agency/Group/Organization	Family Safety Center of Memphis and Shelby County
	Agency/Group/Organization Type	Housing Services-Victims of Domestic Violence
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Family Safety Center participated in discussions around identifying needs, objectives, goals and performance metrics related to domestic violence/non-homeless special needs.
32	Agency/Group/Organization	Catholic Charities of West Tennessee
	Agency/Group/Organization Type	Housing Services - Housing

	What section of the Plan was addressed by Consultation?	Homelessness Needs - Veterans
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Catholic Charities participated in discussions and provided input on identifying needs, objectives, goals and performance metrics in the area of homelessness.
33	Agency/Group/Organization	YWCA of Greater Memphis
	Agency/Group/Organization Type	Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	YWCA participated in discussions and provided input on identifying needs, objectives, goals and performance metrics in the area of homeless and non-homeless special needs.
34	Agency/Group/Organization	Center for Transforming Communities
	Agency/Group/Organization Type	Nonprofit
	What section of the Plan was addressed by Consultation?	Community Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Center for Transforming Communities participated in discussions and provided input on identifying needs, objectives, goals and performance metrics in the area of Non-Housing Community Development.
35	Agency/Group/Organization	South City Opportunity Revitalization Empowerment
	Agency/Group/Organization Type	Nonprofit

What section of the Plan was addressed by Consultation?	Community Development
Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	South City Opportunity Revitalization Empowerment participated in discussions and provided input on identifying needs, objectives, and goals in the area of Non-Housing Community Development.

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

The Division of Housing and Community Development 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.
Memphis Housing Authority 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.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Mayors' 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.
Accelerate Memphis	City of Memphis	Accelerate Memphis is an initiative by the Mayor of the City of Memphis to invest in neighborhoods throughout the city of Memphis. The focus of the initiative includes a) large scale, multi million dollar investments in eight anchor areas, b) small investments in 34 neighborhood anchors, c) investment in broadband Internet access, d)safety improvements to eight streets, and d)investment in affordable housing.

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

The Memphis and Shelby County’s Division of Planning and Development (DPD) completed a strategic plan that outlines a new direction for Memphis - intended to create a City of great neighborhoods and opportunity for the residents that live in them. By anchoring growth around the City’s core and areas of high activity, while connecting these spaces to each other, the City can improve the quality of life for all residents. Memphis 3.0 includes strategies for enhancing land use, transportation, environment, city systems, growth and prosperity, neighborhoods, and civic capacity. HCD participated in the development of the plan and focuses our work to complement Memphis 3.0. Even though, Memphis 3.0 is designed to guide future growth and actions of the city for the next 20 years, the plan stopped short of setting policy. Thus, the Housing policy picks up from where Memphis 3.0 ended and covers components surrounding housing and neighborhood conditions in the City of Memphis. It provides guidance on housing and community development related issues in the City and County at large. HCD and DPD is currently working in partnership with a HR&A, private consultant, to develop this Housing Policy Plan for the City of Memphis and Shelby county.

The Memphis Police Division (MPD), has implemented data-driven crime reduction strategies including the Real-Time Crime Center. Based on community need and data, the police division implements strategies that are more community based. HCD works with MPD to obtain crime data and to discuss public safety needs and strategies specific to neighborhoods that HCD is working in. HCD works with Public Works relative to affordable housing, neighborhood development, and infrastructure development. They are responsible for street paving and maintenance, drain maintenance, environmental engineering, and code enforcement. All of these have an impact on housing and neighborhoods. Memphis Light Gas and Water (MLGW) has several programs that complement community development efforts. MLGW provides a special utility rebate program to provide incentives for developers of affordable housing. MLGW also has programs that encourage and certify green building standards in order to make housing more energy efficient. MLGW is also partnering to implement a repair program aimed to help the elderly to age in place. MLGW's contributions assist with helping the homeowners to make their homes more energy efficient. The Memphis Parks Division partners with HCD and neighborhoods to ensure that there are quality recreational facilities including parks, libraries, community centers, tennis courts, swimming pools, and other recreational facilities throughout the City. The Memphis Area Transit Authority (MATA) works to find solutions for low-income people needing transportation to work. The major goals for MATA are to make sure MATA services meet and support community needs, make the bus an attractive option for more people in the community, and are operated in the most cost effective and efficient way possible. At the State level, HCD works with the state housing agency, THDA, on a number of programmatic and policy related projects that will enhance the implementation of affordable housing programs, especially in the areas of rental housing and housing rehabilitation.

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**

The Division of Housing and Community Development reviews and analyses available data, statistics and trends pertaining to local housing and community development needs to create its Strategic and Annual Action Plans. Outreach efforts used to broaden citizen participation include networking with organizations that represent neighborhood groups, targeted populations (homeless, seniors, mentally ill, etc.), and non-profit and for-profit housing development entities. Input received from interaction with and outreach to these participants provides a base for Memphis’s planning efforts and goal setting activities. Public hearing this year was held virtually on April 12, 2021.

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	Non-targeted/broad community	Public hearings held on September 14, 2020 and April 12, 2021.	N/A	N/A	N/A
	Public Hearing: Substantial Amendment 3	Non-targeted/broad community	A public hearing was held on June 16th, 2025. Attendance at this public hearing included staff from HCD.	Comments are summarized in the executive summary of this Annual Action Plan.	There were no comments provided at the meeting.	N/A

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)
2	Newspaper Ad	Non-English Speaking - Specify other language: Spanish Non-targeted/broad community	La Prensa, Daily Memphian	N/A	N/A	N/A
	Newspaper Ad: Substantial Amendment 3	Non-English Speaking - Specify other language: Spanish Non-targeted/broad community	N/A	Comments are summarized in the executive summary of this Annual Action Plan.	N/A	N/A
3	Internet Outreach	Non-targeted/broad community	Presentation available on HCD's website	N/A	N/A	N/A
	Internet Outreach: Substantial Amendment 3	Non-targeted/broad community	N/A	Comments are summarized in the executive summary of this Annual Action Plan.	N/A	N/A

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)
4	Social Media	Non-targeted/broad community	Advertised on Facebook	N/A	N/A	N/A
	Social Media: Substantial Amendment 3	Non-targeted/broad community	N/A	Comments are summarized in the executive summary of this Annual Action Plan.	N/A	N/A

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

The table below shows the description of the expected resources.

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	6,878,650.00	603,924.00	0.00	7,482,574.00	0.00	

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	2,806,532.00	50,000.00	0.00	2,856,532.00	0.00	
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	3,487,830.00	0.00	0.00	3,487,830.00	0.00	

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	575,821.00	0.00	0.00	575,821.00	0.00	

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 2021 fiscal year, the City of Memphis provided General Funds and Capital Improvement Funds to develop infrastructure, housing, social and economic initiatives. Other sources of leveraged resources included low-income housing and historic tax credits, new markets tax credits, and private-sector equity investments which financed redevelopment efforts in conjunction with Choice Neighborhoods and other development projects.

In FY 2022, 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 generate additional funds. HUD requires a match of 25% for HOME and 100 % for ESG funds. The City requires 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 to leverage additional funds from other sources. The Entrepreneurs Network Center (ENC), a unit of The Office of Business Diversity and Compliance (OBDC) provides technical assistance to small, minority, and women business enterprises. The ENC 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 accesses 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.

In the 2022 fiscal year, the City will continue to utilize the Emergency Rental Program through a \$13.5m grant for its HOME program. The Local Initiatives Support Coalition (LISC) will partner with the city on a \$2m project, and \$1m of which will be provided by the city through a revolving loan.

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

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

As part of major revitalization initiatives, including Choice Neighborhoods, HCD and MHA in partnership with their development partners evaluates whether there are publicly owned properties that may be available to use as part of the revitalization efforts. Further, the city continues to fight blight and promote economic equity and affordable housing through the Memphis 3.0 comprehensive land-use plan. More importantly, the Accelerate Memphis initiative has allocated \$10M to revitalize the former Melrose high school to become the Historic Melrose mixed use development; a state of the art library branch and genealogy center, co-located with senior housing units. Accelerate Memphis also commits \$7.5M investments in affordable housing that support the needs of Memphis residents. These funds will be used for infrastructure, acquisition, and demolition in support of affordable housing development in Memphis 3.0 anchors ensuring that long-term affordability in Memphis neighborhoods remains a priority as redevelopment occurs.

Discussion

The following activities are limited by regulatory caps:

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Neighborhood Revitalization	2019	2023	Non-Housing Community Development	Raleigh Whitehaven Frayser Core City East Lamar Southeast Jackson Mid City Westwood Oakhaven & Parkway Village North South	Investment in underserved neighborhoods	CDBG: \$798,693.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Economic Development	2019	2023	Non-Housing Community Development	Raleigh Whitehaven Frayser Core City East Lamar Southeast Jackson Mid City Westwood Oakhaven & Parkway Village North South	Access to employment & economic opportunities	CDBG: \$1,890,029.00	Jobs created/retained: 50 Jobs Businesses assisted: 24 Businesses Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Create Opportunities for Self Sufficiency	2019	2023	Homeless Non-Homeless Special Needs Non-Housing Community Development	Raleigh Whitehaven Frayser Core City East Lamar Southeast Jackson Mid City Westwood Oakhaven & Parkway Village North South	Access to employment & economic opportunities Access to public services and facilities	CDBG: \$350,000.00	Public service activities other than Low/Moderate Income Housing Benefit: 6871 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Provide Housing for Special Needs Populations	2019	2023	Non-Homeless Special Needs	Raleigh Whitehaven Frayser Core City East Lamar Southeast Jackson Mid City Westwood Oakhaven & Parkway Village North South	Address housing barriers Housing Assistance to special needs populations	HOPWA: \$3,383,195.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 90 Persons Assisted Public service activities other than Low/Moderate Income Housing Benefit: 1224 Persons Assisted Tenant-based rental assistance / Rapid Rehousing: 165 Households Assisted Homelessness Prevention: 275 Persons Assisted HIV/AIDS Housing Operations: 16 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Provide Support to Homeless Populations	2019	2023	Homeless	Raleigh Whitehaven Frayser Cordova Core City East Lamar Southeast Jackson Mid City Westwood Oakhaven & Parkway Village North South	Address housing barriers Housing Assistance to special needs populations	ESG: \$532,634.00	Public service activities other than Low/Moderate Income Housing Benefit: 48 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 2400 Households Assisted Tenant-based rental assistance / Rapid Rehousing: 329 Households Assisted Homeless Person Overnight Shelter: 941 Persons Assisted Homelessness Prevention: 16 Persons Assisted Other: 19 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	New Affordable Housing Opportunities	2019	2023	Affordable Housing	Raleigh Whitehaven Frayser Cordova Core City East Lamar Southeast Jackson Mid City Westwood Oakhaven & Parkway Village North South	New Affordable Housing Address housing barriers	CDBG: \$300,000.00 HOME: \$1,645,839.00	Public service activities for Low/Moderate Income Housing Benefit: 300 Households Assisted Rental units constructed: 18 Household Housing Unit Homeowner Housing Added: 8 Household Housing Unit Direct Financial Assistance to Homebuyers: 28 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	Affordable Housing Preservation	2019	2023	Affordable Housing	Raleigh Whitehaven Frayser Cordova Core City East Lamar Southeast Jackson Mid City Westwood Oakhaven & Parkway Village North South	Retain Affordable Housing Address housing barriers	CDBG: \$80,000.00 HOME: \$250,000.00	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 550 Households Assisted Homeowner Housing Rehabilitated: 38 Household Housing Unit

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Neighborhood Revitalization
	Goal Description	Strengthen neighborhoods through a variety of strategic neighborhood revitalization efforts.

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

Projects

AP-35 Projects – 91.220(d)

Introduction

The following federal entitlement resources will be available during program year 2021 (fiscal year 2022), which begins on July 1, 2021 and ends on June 30, 2022. The Annual Action Plan includes projects and activities that are ongoing and may be funded with prior year funds. The projects on the listing of proposed projects are only those that Memphis plans to spend prior year and FY 2022 Federal entitlement funds received from HUD.

Projects

#	Project Name
1	Emergency Solution Grants Projects and Admin
2	MIFA - Homeless Referral Center
3	Community Service Grants
4	CHDO Projects
5	Section 108 Loan Repayments
6	Dream Memphis
7	Memphis Area Legal Services Fair Housing Center
8	Community Alliance for the Homeless
9	Intern Program
10	MIFA Homeless Hotline
11	Down Payment Assistance
12	Neighborhood and Community Improvement Projects
13	Housing Services for TBRA
14	Home Repair Program
15	HOME Administration
16	Community Housing Development Organization (CHDO) ADMIN
17	HOPWA Administration
18	HOPWA Projects
19	Senior Housing Program/Aging in Place
20	HOME Housing Projects
21	Tenant-Based Rental Assistance (TBRA)
22	Memphis Area Legal Service Fair Housing Enforcement
23	CDBG Program Administration
24	Housing Services
25	Special Economic Development Delivery Costs

#	Project Name
26	Homeowner Assistance Delivery Costs
27	Rehabilitation Admin Activity Delivery
28	HOME ARP Supportive Services
29	HOME ARP Acquisition and Development of Non-Congregate Shelters
30	HOME ARP Tenant Based Rental Assistance
31	HOME ARP Development of Affordable Rental Housing
32	HOME ARP Non-Profit Operating Expenses
33	HOME ARP Non-Profit Capacity Building
34	HOME ARP Administration and Planning

Table 7 - Project Information

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

AP-38 Project Summary
Project Summary Information

1	Project Name	Emergency Solution Grants Projects and Admin
	Target Area	Raleigh Whitehaven Frayser Cordova Core City East Lamar Southeast Jackson Mid City Westwood Oakhaven & Parkway Village North South
	Goals Supported	Provide Support to Homeless Populations
	Needs Addressed	Assistance to homeless persons and those at risk
	Funding	ESG: \$575,821.00
	Description	The Emergency Solutions Grant (ESG) Program is a competitive funding process open to organizations that serve homeless populations. The ESG program is specifically designed for rehabilitating and/or converting existing emergency and transitional shelters; to provide adequate operating funds for existing or new emergency and transitional shelters; to provide certain essential services to homeless individuals; and provide funding for programs and activities designed to prevent homelessness. In FY2022, MIFA, Catholic Charities, Agape Child and Family Services, Inc., Salvation Army, Shield, Alliance Healthcare Services, and YWCA will use ESG funds to implement programs. \$532,634 will be used for projects and \$43,187 will be for administrative purposes.
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 996 people will benefit from the proposed activities of Rapid Re-Housing, Homeless Prevention, and Emergency Shelter.

	Location Description	<p>Services will be provided through the following agencies:</p> <p>Agape - 3160 Director's Row, 38131, MIFA - 910 Vance Avenue, 38126, Catholic Charities - 1325 Jefferson, 38104, Shield, Inc. - 2552 Poplar Ave # 215, 38112, Salvation Army 696 Jackson Avenue, 38105, and YWCA – 766 South Highland, 38111.</p> <p>Hospitality Hub - 28 North Claybrook, 38104, Room In the Inn - 409 Ayers Street, 38105, and Salvation Army - 696 Jackson Ave. 38107.</p>
	Planned Activities	<p>ESG will be used to provide Rapid-Re-Housing, Homeless Prevention, and Emergency Shelter. For the regular entitlement allocation, \$532,634 will be used for projects and \$43,187 will be for administration purposes.</p>
2	Project Name	MIFA - Homeless Referral Center
	Target Area	<p>Raleigh Whitehaven Frayser Cordova Core City East Lamar Southeast Jackson Mid City Westwood Oakhaven & Parkway Village North South</p>
	Goals Supported	Provide Support to Homeless Populations
	Needs Addressed	Assistance to homeless persons and those at risk
	Funding	CDBG: \$130,000.00
	Description	<p>MIFA operates the 24-hour Homeless Hotline for families with children and provides screening for callers to determine if the caller is homeless or in imminent risk of being homeless. Hotline staff provide mediation, shelter assessment and referral services, including a database of available beds in emergency and transitional shelters for homeless families. MIFA hotline program also electronically captures and reports caller data and disposition via CoActionNet.</p>

	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 250 homeless families or persons at risk of becoming homeless will benefit from the referral services provided through the program.
	Location Description	This program and services are available city-wide.
	Planned Activities	The funds will be used to pay for staff salaries and other eligible operational expenses of the program.
3	Project Name	Community Service Grants
	Target Area	Core City
	Goals Supported	Create Opportunities for Self Sufficiency
	Needs Addressed	Access to public services and facilities
	Funding	CDBG: \$350,000.00
	Description	The City's Community Service Grant (CSG) Program seeks to improve the quality of life of low and moderate-income citizens through the provision of social services by nonprofit agencies. These citizens include youth, the homeless and special needs populations that include persons with HIV/AIDS, a mental illness, the elderly, chronic substance abusers, persons with developmental and/or physical disabilities, and victims of domestic violence. The CSG Program provides funding for projects that will help enhance the lives of these individuals. In FY2022, the agencies to be provided funding include Agape, Creative Aging Memphis, Kindred Place, Hope House; Downtown Memphis Ministry, Inc.; YWCA of Greater Memphis, Family Safety Center, Innovate Memphis; Synergy Treatment Center; Memphis Child Advocacy Center; Friends for Life; Shield, Inc.; The Medical District Collaboration Hire Local; The Salvation Army, and Meritan.
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 4,145 low and moderate income individuals and families will benefit from the proposed public service activities.

	Location Description	Downtown Memphis Ministry, Inc - 1950 Madison Avenue, Memphis, TN 38104, Agape Child and Family Services - 3511 Wingood Circle, Suite 4, 38118 Creative Aging Memphis - 2029 Peabody Ave., 38104 Kindred Place, Inc. - 2180 Union Avenue, 38104 Hope House Daycare, Inc. - 15 South Idlewild, 38104 The Salvation Army - 800 E. Parkway S. Memphis, TN 38104 Meritan, Inc. - 4700 Poplar, Suite 100, 38117 The Mid-South Food Bank - 239 South Dudley, 38104 Memphis Child Advocacy Center - 1085 Poplar Avenue, 38105 Synergy Treatment Center - 2305 Airport Interchange Avenue, 38132 Shield, Inc. - 2452 Ketchum Cove, 39114 Innovate Memphis - 516 Tennessee St, Memphis, 38103 YWCA of Greater Memphis - 766 South Highland, 38111 Family Safety Center - 1750 Madison Ave. Suite 600, 38104 The Medical District Collaboration Hire Local - 656 Madison Ave, Memphis, TN 38103
	Planned Activities	Planned activities include support and advocacy services for immigrant communities, children's advocacy, services to victims of domestic violence, services for children and their families affected by HIV/AIDS, services for people with mental illness, employment opportunities for adults over 55, programming for senior citizens, services addressing food insecurity for children, services for children who are victims of abuse, programs that support persons with a substance abuse, services for women being released from incarceration, and services for homeless families.
4	Project Name	CHDO Projects
	Target Area	Frayser Lamar
	Goals Supported	New Affordable Housing Opportunities Affordable Housing Preservation
	Needs Addressed	New Affordable Housing Retain Affordable Housing Address housing barriers
	Funding	HOME: \$815,500.00

	Description	Funding is provided on a competitive basis to not for profit organizations that have been certified as CHDOs. CHDOs must be organized under state and local law for the purpose of providing decent, affordable housing (this must be evidenced in the Charter, Articles of Incorporation by-laws, or board resolution); have no individual benefit to members; have a clearly defined geographic service area; have nonprofit status; have a board that is representative of the community it serves; and demonstrate at least one year of experience in serving its community.
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that sixteen low to moderate income families will benefit from the housing rehabbed or constructed through this program.
	Location Description	Projects will take place in the Frayser and Orange Mound communities.
	Planned Activities	CHDOs will use the funding to construct eight units for rental housing and rehab eight units of single family homeownership housing.
5	Project Name	Section 108 Loan Repayments
	Target Area	Core City Mid City
	Goals Supported	Economic Development New Affordable Housing Opportunities Affordable Housing Preservation
	Needs Addressed	New Affordable Housing Access to employment & economic opportunities
	Funding	CDBG: \$3,512,041.00
	Description	The funds are being used to make repayments for a Section 108 loan for University Place, Court Square, Crosstown Concourse, Exchange Building, and the Citizen at Union and McLean.
	Target Date	6/30/2022

	Estimate the number and type of families that will benefit from the proposed activities	The funds are being used to make repayments for a Section 108 loan for University Place, which provided 405 units of mixed-income family rental properties and senior housing; Bass Pro at the Pyramid, which created 756 full time jobs, 434 of which were filled by low and moderate income people; Court Square Center, which created 74 housing units, 50,000 sq. ft of commercial space and 396 jobs; Crosstown Concourse, which is still underway and projects to create 500 new jobs (has created 430 full time jobs as of July 2018); the Citizen at Union, which is creating 173 apartments and 9,800 sq. ft. of retail space; and the Exchange Building, which preserved 202 units of affordable housing.
	Location Description	University Place is located at 1045 E.H. Crump Boulevard, Court Square Center is located at 62 North Main Street, Bass Pro is located at 1 Bass Pro Drive, The Exchange Building is located at 9 North Second Street, the Citizen at Union and McLean is located at the corner of Union and McLean, and Crosstown Concourse is located at 1350 Concourse Avenue.
	Planned Activities	University Place is located at 1045 E.H. Crump Boulevard, Court Square Center is located at 62 North Main Street, Bass Pro is located at 1 Bass Pro Drive, The Exchange Building is located at 9 North Second Street, the Citizen at Union and McLean is located at the corner of Union and McLean, and Crosstown Concourse is located at 1350 Concourse Avenue.
6	Project Name	Dream Memphis
	Target Area	South
	Goals Supported	Create Opportunities for Self Sufficiency
	Needs Addressed	Access to public services and facilities
	Funding	CDBG: \$170,000.00
	Description	The City of Memphis, in partnership with LeMoyne-Owen College, has designed a program, Dream Memphis, to be an educational program complemented with a social and health and wellness component, designed to encourage high school students to stay in school and succeed.
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 76 students will benefit from the proposed activities.
	Location Description	All activities are held at LeMoyne-Owen College.

	Planned Activities	The Education curriculum will include classes covering topics such as ACT prep, math, English, Social Skills, Self-Esteem, and Health Education. The Health and Wellness curriculum will include basketball, volleyball, and swimming.
7	Project Name	Memphis Area Legal Services Fair Housing Center
	Target Area	Raleigh Whitehaven Frayser Cordova Core City East Lamar Southeast Jackson Mid City Westwood Oakhaven & Parkway Village North South
	Goals Supported	New Affordable Housing Opportunities Affordable Housing Preservation
	Needs Addressed	Address housing barriers
	Funding	CDBG: \$100,000.00
	Description	The fair housing activities implemented by Memphis Area Legal Services will help the City ensure that persons of similar income levels, regardless of race, color, sex, religion, national origin, disability or familial status have the same housing choices available to them. Additionally, MALS will inform members of the public of their rights under the fair housing laws and will provide counseling and legal assistance, investigation of complaints and enforcement of fair housing laws.
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 200 families and individuals will benefit from services provided through the Memphis fair Housing Center.
	Location Description	Services are provided at 22 North Front Street, Suite 1100, Memphis, TN 38103, but services are available for anyone in the City.

	Planned Activities	The funds will pay for salaries and other eligible operating costs needed to carry out the program.
8	Project Name	Community Alliance for the Homeless
	Target Area	Raleigh Whitehaven Frayser Cordova Core City East Lamar Southeast Jackson Mid City Westwood Oakhaven & Parkway Village North South
	Goals Supported	Provide Housing for Special Needs Populations
	Needs Addressed	Assistance to homeless persons and those at risk
	Funding	CDBG: \$150,000.00
	Description	The Community Alliance for the Homeless will serve as a catalyst in promoting community partnerships to provide more effective services for the homeless. They will also help improve the quality and scope of services available to the homeless in Memphis and Shelby County, Tennessee. Community Alliance will identify agencies in Memphis that serve the homeless, and work with said agencies to comply with local regulations and standards, and improve the services available for and provided to the homeless.
	Target Date	6/23/2022
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that the Alliance will provide assistance to 19 agencies during the program year.
	Location Description	The Community Alliance for the Homeless is located at 44 North Second Street, Suite 302, Memphis, TN 38103.
	Planned Activities	The funds will be used for staff salaries and other operational expenses to coordinate homeless related activities and agencies.

9	Project Name	Intern Program
	Target Area	Raleigh Whitehaven Frayser Core City East Lamar Southeast Jackson Mid City Westwood Oakhaven & Parkway Village North South
	Goals Supported	Neighborhood Revitalization
	Needs Addressed	Investment in underserved neighborhoods
	Funding	CDBG: \$100,000.00
	Description	This program provides internship opportunities to college students who are interested in housing and community development and allowed them to learn first-hand about neighborhood development in Memphis. Students from the University of Memphis, Rhodes College, Southwest Tennessee Community College, Christian Brothers University, and LeMoyne-Owen College participate in this program. Interns provide capacity for nonprofits to carry out projects that they would not otherwise be able to do.
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 20 students will provide assistance to 20 community development organizations to carry out projects.
	Location Description	Students from the University of Memphis, Southwest Tennessee Community College, Christian Brothers University, Rhodes College, and LeMoyne-Owen College participate in the program. Interns are placed in low and moderate communities in Memphis.
Planned Activities	Internships for students at local universities to be placed with agencies focusing on housing and community development projects.	
10	Project Name	MIFA Homeless Hotline

	Target Area	Raleigh Whitehaven Frayser Cordova Core City East Lamar Southeast Jackson Mid City Westwood Oakhaven & Parkway Village North South
	Goals Supported	Provide Support to Homeless Populations
	Needs Addressed	Assistance to homeless persons and those at risk
	Funding	CDBG: \$135,000.00
	Description	MIFAs Emergency Shelter Placement (ESP) provides mediation and shelter assessment and referral services, including a database of available beds in emergency and transitional shelters for homeless families.
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 4,000 homeless or imminently homeless families or individuals are expected to benefit from referrals through this program
	Location Description	This program is available city-wide.
	Planned Activities	The funds will be used to pay a portion of the salaries for the staff as well as other operating costs.
11	Project Name	Down Payment Assistance

	Target Area	Raleigh Whitehaven Frayser Cordova Core City East Lamar Southeast Jackson Mid City Westwood Oakhaven & Parkway Village North South
	Goals Supported	New Affordable Housing Opportunities
	Needs Addressed	Address housing barriers
	Funding	HOME: \$250,000.00
	Description	The Down Payment Assistance program provides assistance with down payments and closing costs for low-and-moderate-income homebuyers.
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 28 low-to-moderate-income families will benefit from the down payment assistance program. An additional 68 families are expected to benefit from down payment assistance funded with local City dollars.
	Location Description	This program is available city-wide.
	Planned Activities	The Down Payment Assistance program provides assistance with down payments and closing costs for low-and-moderate-income homebuyers.
12	Project Name	Neighborhood and Community Improvement Projects

Target Area	Raleigh Whitehaven Frayser Cordova Core City East Lamar Southeast Jackson Mid City Westwood Oakhaven & Parkway Village North South
Goals Supported	Neighborhood Revitalization Economic Development
Needs Addressed	Investment in underserved neighborhoods Access to employment & economic opportunities Access to public services and facilities
Funding	CDBG: \$1,388,762.60
Description	Neighborhood & Community Improvement Projects will provide for a variety of activities that support the revitalization of low and moderate-income neighborhoods. Eligible activities will include acquisition, demolition, public facilities, public services, infrastructure, job creation and retention, facade improvements, special economic development, and assistance for neighborhood improvements that are coordinated with other neighborhood revitalization projects Memphis 3.0., and HCD's Neighborhood Economic Development Opportunities program
Target Date	6/30/2022
Estimate the number and type of families that will benefit from the proposed activities	It is estimated that the project will assist businesses, neighborhoods, and create or retain jobs.
Location Description	This is available for projects located throughout the city, primarily in low and moderate-income neighborhoods.

	Planned Activities	Planned activities include acquisition, demolition, public facilities, public services, infrastructure, job creation and retention, facade improvements, special economic development, and assistance for neighborhood improvements that are coordinated with other neighborhood revitalization projects and Memphis 3.0.
13	Project Name	Housing Services for TBRA
	Target Area	Raleigh Whitehaven Frayser Cordova Core City East Lamar Southeast Jackson Mid City Westwood Oakhaven & Parkway Village North South
	Goals Supported	Provide Housing for Special Needs Populations
	Needs Addressed	Housing Assistance to special needs populations
	Funding	CDBG: \$40,000.00
	Description	Funds are provided to agencies that operate the tenant based rental assistance programs which provide rental and utility assistance to special needs populations. In FY2022, YWCA of Greater Memphis, Case Management, CAAP, and the Family Safety Center will provide services under the TBRA program.
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 40 families will benefit from the rental assistance.
	Location Description	This program is available city-wide.
	Planned Activities	Program operations for TBRA activities.
14	Project Name	Home Repair Program

	Target Area	Raleigh Whitehaven Frayser Cordova Core City East Lamar Southeast Jackson Mid City Westwood Oakhaven & Parkway Village North South
	Goals Supported	Neighborhood Revitalization Affordable Housing Preservation
	Needs Addressed	Retain Affordable Housing Address housing barriers
	Funding	CDBG: \$200,000.00
	Description	The City will provide funding to LISC to administer a 0% home repair loan program. The program will provide loans to homeowners ranging from \$5,000 to \$25,000 to complete home repairs and resolve health and safety issues.
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 60 low and moderate income homeowners would benefit from the program.
	Location Description	Citywide
	Planned Activities	Provide a loan program for home repairs for low and moderate income homeowners.
15	Project Name	HOME Administration

	Target Area	Raleigh Whitehaven Frayser Core City East Lamar Southeast Jackson Mid City Westwood Oakhaven & Parkway Village North South
	Goals Supported	New Affordable Housing Opportunities Affordable Housing Preservation
	Needs Addressed	New Affordable Housing Retain Affordable Housing Address housing barriers
	Funding	HOME: \$280,653.00
	Description	HOME regulations permit the City to use ten percent (10%) of the annual HOME allocation for HCD staff who are responsible for HOME program administration. Only those HCD Departments who administered HOME funded-activities utilize the allocated HOME administrative funds.
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	N/A
	Planned Activities	Program Administration.
16	Project Name	Community Housing Development Organization (CHDO) ADMIN
	Target Area	Frayser Lamar
	Goals Supported	New Affordable Housing Opportunities Affordable Housing Preservation

	Needs Addressed	New Affordable Housing Retain Affordable Housing Address housing barriers
	Funding	HOME: \$117,097.27
	Description	General planning and administration costs for the implementation of CHDO programs
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	The Frayser CDC and NHO Management will receive administrative funds under the CHDO administration program.
	Location Description	Activities will occur in Frayser and Orange Mound.
	Planned Activities	Program Administration.
17	Project Name	HOPWA Administration
	Target Area	Raleigh Whitehaven Frayser Cordova Core City East Lamar Southeast Jackson Mid City Westwood Oakhaven & Parkway Village North South
	Goals Supported	Provide Housing for Special Needs Populations
	Needs Addressed	Housing Assistance to special needs populations
	Funding	HOPWA: \$104,635.00
	Description	HOPWA program administration funds are used by the City of Memphis to pay for grantee costs associated with the administration of HOPWA projects.
	Target Date	6/30/2022

	Estimate the number and type of families that will benefit from the proposed activities	N/A. For program administration
	Location Description	N/A
	Planned Activities	Program Administration
18	Project Name	HOPWA Projects
	Target Area	Raleigh Whitehaven Frayser Cordova Core City East Lamar Southeast Jackson Mid City Westwood Oakhaven & Parkway Village North South
	Goals Supported	Provide Support to Homeless Populations
	Needs Addressed	Housing Assistance to special needs populations
	Funding	HOPWA: \$3,383,195.00
	Description	Supports organizations that provide programs and social services to children and families infected and affected by HIV/AIDS.
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	These costs are for the HOPWA Projects
	Location Description	Citywide
	Planned Activities	To support HOPWA activities and projects
19	Project Name	Senior Housing Program/Aging in Place

	Target Area	Raleigh Whitehaven Frayser Cordova Core City East Lamar Southeast Jackson Mid City Westwood Oakhaven & Parkway Village North South
	Goals Supported	Affordable Housing Preservation
	Needs Addressed	Retain Affordable Housing
	Funding	CDBG: \$300,000.00
	Description	Habitat for Humanity of Greater Memphis, Service Over Self and Memphis Light, Gas & Water have come together to provide the Aging in Place Program. This program serves low-income seniors across Shelby County and focuses on accessibility improvements, mobility modifications, weatherization enhancements and critical home repairs that are crucial to help seniors live in their own homes longer. Together Memphis Habitat, SOS and MLGW want to make continued homeownership for seniors across Shelby County a reality so they can age in place with the comfort and dignity they deserve.
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 30 households will be assisted through the program.
	Location Description	This program is available city-wide.
	Planned Activities	Roof repairs
20	Project Name	HOME Housing Projects

	Target Area	Raleigh Whitehaven Frayser Cordova Core City East Lamar Southeast Jackson Mid City Westwood Oakhaven & Parkway Village North South
	Goals Supported	New Affordable Housing Opportunities Affordable Housing Preservation
	Needs Addressed	New Affordable Housing Retain Affordable Housing
	Funding	HOME: \$523,472.21
	Description	HOME funds available will be awarded through a competitive process for HOME eligible single and multi-family projects.
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 12 affordable housing units will be created through this program.
	Location Description	This program is available for housing development throughout the city.
	Planned Activities	Eligible activities for consideration include new construction or rehabilitation of affordable single family housing and new construction or rehabilitation of affordable rental housing.
21	Project Name	Tenant-Based Rental Assistance (TBRA)

	Target Area	Raleigh Whitehaven Frayser Cordova Core City East Lamar Southeast Jackson Mid City Westwood Oakhaven & Parkway Village North South
	Goals Supported	Provide Support to Homeless Populations
	Needs Addressed	Housing Assistance to special needs populations
	Funding	HOME: \$377,420.96
	Description	Funds are used by nonprofit organizations to provide rental and utility assistance to special needs populations. Projects will be selected through a competitive process.
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 40 low and moderate income families will receive assistance through the existing TBRA programs.
	Location Description	This program is available city-wide.
	Planned Activities	This program provides rent and utility assistance.
22	Project Name	Memphis Area Legal Service Fair Housing Enforcement

	Target Area	Raleigh Whitehaven Frayser Cordova Core City East Lamar Southeast Jackson Mid City Westwood Oakhaven & Parkway Village North South
	Goals Supported	New Affordable Housing Opportunities Affordable Housing Preservation
	Needs Addressed	Address housing barriers
	Funding	CDBG: \$40,000.00
	Description	Memphis Area Legal Services operates the Fair Housing Enforcement program which is designed to eradicate issues of unfair housing and promote equal opportunity and fair housing practices in the Memphis area.
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 100 people will be assisted with Fair Housing Complaints.
	Location Description	Services are provided at 22 North Front Street, Suite 1100, Memphis, TN 38103, but are available to anyone in the City.
	Planned Activities	The program provides assistance to people who have fair housing complaints through investigation and enforcement of fair housing laws.
23	Project Name	CDBG Program Administration

	Target Area	Raleigh Whitehaven Frayser Cordova Core City East Lamar Southeast Jackson Mid City Westwood Oakhaven & Parkway Village North South
	Goals Supported	Neighborhood Revitalization Economic Development Create Opportunities for Self Sufficiency
	Needs Addressed	Address housing barriers Investment in underserved neighborhoods Access to employment & economic opportunities Access to public services and facilities
	Funding	CDBG: \$1,373,314.00
	Description	CDBG program administration funds are used for the costs and carrying charges related to the execution of community development activities assisted in whole or in part with CDBG funds. A more detailed definition of eligible program administration costs can be found in the Federal CDBG Regulations at 24 CFR 570.206.
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	N/A
	Planned Activities	N/A
24	Project Name	Housing Services

	Target Area	Raleigh Whitehaven Frayser Cordova Core City East Lamar Southeast Jackson Mid City Westwood Oakhaven & Parkway Village North South
	Goals Supported	Provide Housing for Special Needs Populations New Affordable Housing Opportunities Affordable Housing Preservation
	Needs Addressed	New Affordable Housing Retain Affordable Housing Address housing barriers Housing Assistance to special needs populations
	Funding	CDBG: \$1,677.00
	Description	Activity Delivery costs associated with carrying out CDBG-eligible housing activities or in support of the HOME Program
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	N/A. Accomplishments are tied to specific CDBG eligible housing activities.
	Location Description	N/A
	Planned Activities	Activities are tied to specific CDBG eligible housing activities.
25	Project Name	Special Economic Development Delivery Costs

	Target Area	Raleigh Whitehaven Frayser Cordova Core City East Lamar Southeast Jackson Mid City Westwood Oakhaven & Parkway Village North South
	Goals Supported	Neighborhood Revitalization Economic Development
	Needs Addressed	Access to employment & economic opportunities
	Funding	CDBG: \$59,519.00
	Description	Activity delivery costs associated with carrying out CDBG eligible economic development activities, including Section 108.
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	N/A
	Planned Activities	Activity delivery costs incurred by HCD that are associated with the execution of eligible economic development activities, such as underwriting, deed/lien processing, performing necessary reviews and inspections, and other tasks.
26	Project Name	Homeowner Assistance Delivery Costs

	Target Area	Raleigh Whitehaven Frayser Cordova Core City East Lamar Southeast Jackson Mid City Westwood Oakhaven & Parkway Village North South
	Goals Supported	New Affordable Housing Opportunities
	Needs Addressed	Address housing barriers
	Funding	:
	Description	Activity delivery costs associated with carrying out CDBG eligible homeowner assistance programs.
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	N/A
	Planned Activities	Activity delivery costs incurred by HCD that are associated with the execution of eligible homebuyer activities, such as underwriting, document preparations, accepting and reviewing applications, and other tasks needed to carry out eligible homebuyer
27	Project Name	Rehabilitation Admin Activity Delivery

	Target Area	Raleigh Whitehaven Frayser Cordova Core City East Lamar Southeast Jackson Mid City Westwood Oakhaven & Parkway Village North South
	Goals Supported	Affordable Housing Preservation
	Needs Addressed	Address housing barriers
	Funding	CDBG: \$30,000.00
	Description	Activity delivery costs associated with carrying out CDBG eligible rehabilitation programs, including write ups and inspections of work.
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	N/A
	Planned Activities	Work write-ups, inspections, preparation of reports, and other tasks directly involved with rehabilitation services
28	Project Name	HOME ARP Supportive Services

	Target Area	Raleigh Whitehaven Frayser Cordova Core City East Lamar Southeast Jackson Mid City Westwood Oakhaven & Parkway Village North South
	Goals Supported	Provide Support to Homeless Populations
	Needs Addressed	Assistance to homeless persons and those at risk
	Funding	:
	Description	A broad range of supportive services to the qualifying individuals and families that meet HUD's requirements. The eligible supportive services include (1) McKinney-Vento Supportive Services; (2) HOME-ARP Homelessness Prevention Services; and (3) Housing counseling services, except homeowner assistance and related services.
	Target Date	6/30/2031
	Estimate the number and type of families that will benefit from the proposed activities	Qualifying population
	Location Description	Citywide
	Planned Activities	Provide funds for a broad range of supportive services to the qualifying individuals and families that meet HUD's requirements.
29	Project Name	HOME ARP Acquisition and Development of Non-Congregate Shelters

	Target Area	Raleigh Whitehaven Frayser Cordova Core City East Lamar Southeast Jackson Mid City Westwood Oakhaven & Parkway Village North South
	Goals Supported	Provide Support to Homeless Populations
	Needs Addressed	Assistance to homeless persons and those at risk
	Funding	:
	Description	To acquire and develop non-congregate shelter for qualifying individuals and families. Non-congregate shelter provides private units or rooms as temporary shelter to individuals and families and do not require occupants to sign a lease or occupancy agreement.
	Target Date	6/30/2031
	Estimate the number and type of families that will benefit from the proposed activities	Qualifying population
	Location Description	Citywide
	Planned Activities	To acquire and develop non-congregate shelter (HOME-ARP NCS) for qualifying individuals and families according to the CPD Notice
30	Project Name	HOME ARP Tenant Based Rental Assistance

	Target Area	Raleigh Whitehaven Frayser Cordova Core City East Lamar Southeast Jackson Mid City Westwood Oakhaven & Parkway Village North South
	Goals Supported	Provide Support to Homeless Populations
	Needs Addressed	Assistance to homeless persons and those at risk
	Funding	:
	Description	To provide payments towards housing and housing-related costs such as rents, security deposits, utility deposits, and utility costs. The HOME-ARP TBRA will be provided in coordination with other non-profit HOME-ARP sponsors that facilitate a qualifying household's use of HOME-ARP TBRA.
	Target Date	6/30/2031
	Estimate the number and type of families that will benefit from the proposed activities	Qualifying population
	Location Description	Citywide
	Planned Activities	To provide payments towards housing and housing-related costs, such as rent, security deposits, utility deposits, and utility costs.
31	Project Name	HOME ARP Development of Affordable Rental Housing

	Target Area	Raleigh Whitehaven Frayser Cordova Core City East Lamar Southeast Jackson Mid City Westwood Oakhaven & Parkway Village North South
	Goals Supported	Provide Support to Homeless Populations
	Needs Addressed	Assistance to homeless persons and those at risk
	Funding	:
	Description	To acquire, construct and rehabilitate rental housing for occupancy by individuals and families that meet one of the qualifying populations
	Target Date	6/30/2031
	Estimate the number and type of families that will benefit from the proposed activities	Qualifying population
	Location Description	Citywide
	Planned Activities	To acquire, construct and rehabilitate rental housing for occupancy by individuals and families that meet one of the Qualifying Populations.
32	Project Name	HOME ARP Non-Profit Operating Expenses

	Target Area	Raleigh Whitehaven Frayser Cordova Core City East Lamar Southeast Jackson Mid City Westwood Oakhaven & Parkway Village North South
	Goals Supported	Provide Support to Homeless Populations
	Needs Addressed	Assistance to homeless persons and those at risk
	Funding	:
	Description	The city will use the HOME-ARP funds to provide operating expense assistance to CHDOs and other nonprofit organizations. These operating expense assistance are defined as reasonable and necessary costs of operating the nonprofit organizations
	Target Date	6/30/2031
	Estimate the number and type of families that will benefit from the proposed activities	CHDOs and other nonprofit organizations
	Location Description	Citywide
	Planned Activities	To provide operating expense assistance to CHDOs and other nonprofit organizations.
33	Project Name	HOME ARP Non-Profit Capacity Building

	Target Area	Raleigh Whitehaven Frayser Cordova Core City East Lamar Southeast Jackson Mid City Westwood Oakhaven & Parkway Village North South
	Goals Supported	Provide Support to Homeless Populations
	Needs Addressed	Assistance to homeless persons and those at risk
	Funding	:
	Description	The city will use the HOME-ARP funds to provide capacity building assistance to CHDOs and other nonprofit organizations.
	Target Date	6/30/2031
	Estimate the number and type of families that will benefit from the proposed activities	CHDOs and other nonprofit organizations.
	Location Description	Citywide
	Planned Activities	To provide capacity building assistance to CHDOs and other nonprofit organizations.
34	Project Name	HOME ARP Administration and Planning

Target Area	Raleigh Whitehaven Frayser Cordova Core City East Lamar Southeast Jackson Mid City Westwood Oakhaven & Parkway Village North South
Goals Supported	Provide Support to Homeless Populations
Needs Addressed	Assistance to homeless persons and those at risk
Funding	:
Description	The city will use the HOME-ARP funds to pay reasonable administrative and planning costs of up to 15 percent of the HOME-ARP allocation.
Target Date	6/30/2031
Estimate the number and type of families that will benefit from the proposed activities	Administration
Location Description	Citywide
Planned Activities	The city will use the HOME-ARP funds to pay reasonable administrative and planning costs of up to 15 percent of the HOME-ARP allocation.

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 FY 2022, services provided through the CDBG program will be concentrated primarily in low/moderate income neighborhoods. Most areas of the City are low- and moderate-income areas per HUD definition (51% or more of people within an area have incomes 80% or below the Median Family Income). Other programs operate on a citywide basis but serve only low- and moderate-income persons. HOME funds must be utilized for housing activities benefiting low- and moderate-income people and are targeted accordingly.

For the first time in four decades, a comprehensive plan has been developed to outline a new direction for Memphis - intended to create a City of great neighborhoods and opportunity for the residents that live in them. By anchoring growth around the City's core and areas of high activity, while connecting these spaces to each other, the City can improve the quality of life for all residents. Memphis 3.0 is a guiding document for the City of Memphis that includes strategies for enhancing land use, transportation, environment, city systems, growth and prosperity, neighborhoods, and civic capacity.

Over the last two years, staff engaged in conversations with residents from all over the city to develop a shared vision statement with specific goals, along with implementation ideas to help the city grow and develop over time. HCD will focus efforts in the 3.0 planning districts in a way that supports the plan's recommendations.

Accelerate Memphis, another major initiative developed to further activate Memphis 3.0 will improve neighborhoods with investments opportunities in anchor areas across the City. Among the activities to be undertaken include repurposing vacant lands as civic space, public Wi-Fi, bus shelters, crosswalk/sidewalk improvements, and so on. The geographic areas of focus are low-income neighborhoods and/or communities where minorities are the majority. Accelerate Memphis will enhance large scale investments in these neighborhoods as well as invest in housing opportunities and expand access to broadband infrastructure.

Geographic Distribution

Target Area	Percentage of Funds
Raleigh	10
Whitehaven	8
Frayser	10
Cordova	0
Core City	10
East	2

Target Area	Percentage of Funds
Lamar	10
Southeast	6
Jackson	7
Mid City	10
Westwood	6
Oakhaven & Parkway Village	6
North	6
South	9

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Throughout Memphis, median household incomes, housing values, and average rent prices differ by neighborhood and at the Census tract level. For some areas, the differences in income and housing can be stark. Areas like Core and parts of South Memphis are experiencing new rental and private developments whereas Cordova, Raleigh, and East Memphis districts are relatively stable in their housing market and could even afford to see some new development or housing renovations.

Depending on a household’s financial state, these changes can help to boost market-rate housing values but may send some to seek housing elsewhere. The Memphis 3.0 Comprehensive Plan has taken an anchor-based approach for future investment in the City, as investing in these anchors can support and stabilize the neighborhoods around them. A Community or Citywide Anchor is a collection of places that include multiple uses and serve the neighborhoods around them. This could include a church, a restaurant, a retail center, an office building, and an apartment building. By focusing investment in anchors, the City can prioritize its funding and have a more prominent impact on the areas being served.

Discussion

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The City of Memphis undertakes a number of activities to support affordable housing. In FY22, affordable housing for homeless individuals and families will be provided through the rental assistance and rapid re-housing programs. Affordable housing for persons with special needs will be supported through tenant based rental assistance with the HOME and HOPWA funds. Housing for non-homeless will be provided for through the Down Payment Assistance, CHDO projects, the Aging in Place program, and other projects to be identified.

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

Table 9 - One Year Goals for Affordable Housing by Support Requirement

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

Table 10 - One Year Goals for Affordable Housing by Support Type

Discussion

In FY22, affordable housing for homeless individuals and families will be supported through rental assistance and rapid re-housing programs. Affordable housing for persons with special needs will be supported through tenant based rental assistance HOME and HOPWA funds. Housing for non-homeless will be supported through Down Payment Assistance, CHDO projects, the Aging in Place program, and other projects to be identified.

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 continue to assist the MHA in implementing the conclusion of the Choice Neighborhoods Implementation Grant for South City, which includes the City's last large traditional public housing development, Foote Homes. Phase I of new construction for the Choice Neighborhood Implementation (CNI) contains 114 units and was completed in November 2019. Phase I is 100% leased with 39 units occupied by former Foote residents. Phase II construction began in November 2018 and is complete. Phase II has 134 units. The Agency has an approved CHAP for 73 Rental Assistance Demonstration (RAD) Project-based units associated with revitalization of Foote Homes in the South City area. The 44 units in Phase I are fully occupied as well as the 29 units in Phase II. Phases III and IV will occupy the west side of Danny Thomas Blvd. Phase III closed first of April 2020 and will have 126 units. The three blocks in Phase III are expected to be completed in June(H) July (G) and early October 2021. Phase IV closed in February 2021 and will have 138 units. Phase V will contain a 120-unit Senior building and planning is underway for this phase. Phase VI will contain 80 units. All six phases of the project will be built on the site of the former Foote Homes.

Memphis Housing Authority via a contract with Envolve Property Management manages 2566 (two units are currently being utilized at Kefauver Terrace as an office and community room) traditional Public Housing units and through the RAD Program will be converting these properties using a multi-phased approach to Project-based units under the Section 8 Program. Phasing allows MHA to control the redevelopment of the units with minimum displacement of residents by moving them within the development or MHA's inventory while the repairs are completed. Each resident has the "Right to Return" to the development (and in some cases the same unit), if displaced during the rehabilitation. This repositioning tool of HUD allows a Public Housing Authority to seek both public and private financing to make needed repairs and improvements to existing units. RAD allows housing stock to be preserved and additional amenities provided. Past rehabilitation projects were funded using Capital Funds. Using this funding source required major repairs to be spread over a period (three to five years) because the costs of repairs exceeded the allocation per unit subsidy given by HUD to operate the properties.

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 USI (formerly Urban Strategies Memphis HOPE) in coordinating and promoting programs that enhance the economic self-sufficiency of public housing residents. MHA also has an informal and formal grievance procedures that provide for the disposition of resident complaints or grievances. MHA has a Resident Advisory Board (RAB) which meets with residents to receive input, suggestions, and concerns as to public housing authority policies, operations and management. The RAB meets monthly with Property Management staff and Directors of various departments to exchange information and work on solutions to identified problems.

There are two Homeownership programs at MHA:

The Housing Choice Voucher Program administers 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.

The Legends Park HOPE VI Program included the homeownership phase; McKinley Park located within the South Memphis area immediately south of Askew Place. Formerly approved as 30-unit development, HUD approved reducing the unit count to 23 and the active phase of development and homes sales ended in October 2018.

The remaining 7 vacant lots will be sold for future development furthering the opportunity for homeownership.

Both programs require the completion of a Qualified Homeownership Counseling Program and to that end, MHA is working towards becoming a HUD certified agency. This will better prepare the participants in both the Public and HCV Program to become homeowners.

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

MHA is not designated as a troubled PHA.

Discussion

The Housing Choice Voucher Program has 8,041 vouchers. Most of them are regular choice mobility vouchers, a small number are for the elderly, veterans, and others. Several vouchers were issued to the CNI grant for the relocation of residents during the construction of the grant and will “Sunset” at the end of the project. The agency was awarded seventy-two (72) Family Unification Program (FUP) vouchers. The FUP program is designed to serve two populations: 1.) Families who because of the lack of adequate housing are in danger of losing the child to out-of-home care or who experiencing delay in the discharge of a child from out-of-home care; and 2.) Youth who have aged out of foster care but are not

yet 24 years of age. The Youth component is now the "Foster Youth to Independence." MHA received one hundred, fifty-eight vouchers for the Mainstream Voucher Program to assist a non-elderly person with disabilities and his/her family. Twenty-five (25) additional Veterans Assistance Supportive Housing (VASH) vouchers were awarded for a total to 492 vouchers to assist homeless veterans and their families. The voucher awards are additional tools from HUD for the City of Memphis and the Memphis Housing Authority to reduce homelessness and keep family units intact.

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

The Public Housing Family Self-Sufficiency (FSS) Program encourages homeownership and a City of Memphis Program for Down Payment Assistance has enabled several PH residents to purchase houses. Two were featured on the "Humans of HUD" A number of Public Housing Families have transitioned to homeownership using this Program and its escrow ability.

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

Introduction

The 901 Home, Together: Strategic Plan to End Homelessness in Memphis/Shelby County is the newly approved guiding set of strategies for the Memphis/Shelby County Continuum of Care that focuses on the evidence-based strategies of permanent housing and rapid rehousing along with targeting the best fit interventions to the appropriate subpopulation. The plan builds on the successes of prior plans that called for an increase in permanent housing and a decrease in transitional housing. The CoC has reallocated 100% of our CoC funded transitional housing units to permanent housing programs, either rapid rehousing or permanent supportive housing. Since 2011, the number of permanent supportive housing beds has risen by 141% and the number of rapid rehousing beds has risen by 185%. Over the last three years, overall homelessness has decreased 16% based on data collected from the last three annual Point-in-Time Counts.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

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

The Continuum of Care is working to reduce and end homelessness by improving system performance measures to ensure that services and resources are utilized in the most effective ways. These system performance measures include improving our community's rate of exits to permanent destinations, decreasing our rates of returns to homelessness, improving the length of stay standards for program types, and increasing income for clients. Ongoing data quality checks through our Homeless Management Information System (HMIS) allow us to better monitor how well programs are reaching these goals, which contribute towards the overall success of the community towards ending homelessness. A switch in the HMIS system provider for the CoC has also allowed the CoC to better assess data and create dashboards that help monitor system performance goals on a more ongoing basis. Additionally, the sheltered and unsheltered Point-in-Time Count is conducted annually to determine and assess needs of homeless persons, especially unsheltered persons.

In addition to improving system performance measures, a coordinated approach to referrals and outreach is led by the CoC. The community's outreach and engagement approach include a 24/7 homeless hotline, two walk-in centers, and roving street outreach presence. For families with children, we have a centralized intake operated by Metropolitan Inter-Faith Association (MIFA); in calendar year 2020, the 24-hour hotline received 608 calls per month on average, and a total of 1,828 families were screened for emergency shelter in 2020. Those who do not meet HUD's definition of literal homelessness are offered mediation and other prevention services, and those who do not have children

are referred to service providers who serve single adults.

Through the continued implementation of the Coordinated Entry System (CES) for individuals, a team that includes street outreach and housing providers meets biweekly to discuss and prioritize the most vulnerable literally homeless individuals using a “By-Name List (BNL).” The BNL affirms the importance of strong engaged street outreach and the need to increase funding for outreach and SSI/SSDI Outreach, Access, and Recovery (SOAR) program activities. SOAR is a program for people who are experiencing homelessness, recently experienced homelessness, or are at risk of homelessness to have quick access to SSI/SSDI benefits. We continue to pursue additional funding to expand and enhance our street outreach presence and SOAR activities.

CMI Healthcare Services of Memphis operates the Project to Aid in the Transition from Homelessness (PATH) program. PATH outreach workers provide supportive services to persons with mental health problems who are experiencing homelessness by assisting them with addressing the immediate need for food, shelter, and other necessities. Their services also include screening and diagnostic treatment, housing, community mental health services, and primary health care. Additionally, Catholic Charities of West Tennessee has one outreach worker on staff funded through the City of Memphis Action Plan Implementation Grant (AIG) program administered by CAFTH. A newly formed outreach committee will help the CoC coordinate services between different outreach service providers.

CAFTH maintains a web-based electronic referral tool and resource guide to maximize existing resources and make it easier for people experiencing homelessness to seek help. There is an online sighting tool designed to allow concerned citizens to report an adult or youth (18-24) that witnessed anyone living on the street or homeless. Once submitted, an email is sent to partnering outreach organizations to determine who will be assigned to follow up.

Addressing the emergency shelter and transitional housing needs of homeless persons

Data from the annual Point-in-Time and Housing Inventory Counts are used to assess emergency shelter and housing needs of homeless persons. Memphis/Shelby County has identified the need for low-barrier emergency shelter especially for single women and families with children. MIFA has utilized funding for emergency shelter alternatives for families when traditional shelters are full by paying for hotel/motels. However, there is still a need for more emergency shelter options especially for larger families. Several agencies are currently working to expand low-barrier shelter capacity for single women. The need is also present for low-barrier emergency shelters for all populations, which in addition to having no fees includes shelter without stipulation of participating in services such as faith-based programming.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals

and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

The Coordinated Entry System (CES) is designed to ensure that all people experiencing a housing crisis have fair and equal access to the system and make the transition to permanent housing as quickly as possible. The Continuum of Care (CoC)'s goal is to reduce and end homelessness by looking to additional low-income and subsidized housing programs to meet our goal for additional housing opportunities. This includes continuing to partner with the local housing authorities to create a preference for households experiencing homelessness.

CAFTH has identified and engaged HUD-assisted multi-family property owners to educate them on the process of designating a homeless preference for their projects. Part of this process includes support from the CoC to the owners in the implementation of the preference and maintaining the role of coordinating the process. One organization with more than 900 units of housing for people over the age of 62 developed a homeless preference in their projects. Through the CoC's Coordinated Entry System, this agency identifies people experiencing homelessness who meet their eligibility criteria and provide low-income housing and support services.

Memphis Housing Authority (MHA) and the CoC have partnered to develop several strategies to increase the availability of housing. One MHA initiative is based on a move-on strategy that could increase our housing availability. Our permanent housing programs are very successful, as evidenced by a 94% retention rate. Many of the residents have been there for many years, and some of those residents do not need or want the intensive services of PSH and would like to move into a more integrated setting. The main barrier for participants to move is finding affordable housing. This approach allows participants to move into mainstream housing, thereby creating more open PSH opportunities for people in the Coordinated Entry System who are waiting for housing.

The CoC's strategy for preventing individuals and families who were recently homeless from becoming homeless again is by increasing and maximizing supportive services, continuing training of local providers, and ensuring funding for rapid rehousing continues. In the 2019 CoC application, the CoC received a new project to expand Rapid Rehousing rental assistance to families with children, nearly doubling the amount of Rapid Rehousing assistance available to this population. The US Department of Veterans Affairs awarded Catholic Charities of West Tennessee funding to continue their Rapid Rehousing initiative under the Supportive Services for Veteran Families (SSVF) program. Approximately 90% of those receiving assistance under the program are homeless households with a veteran, and 10% are imminently homeless households. Families receiving assistance through this initiative, along with the Rapid Rehousing programs operated by other service providers, experience shorter homeless episodes than other families, and based on newly released research, have lower rates of return to homelessness than other similar households.

Many people who experience chronic homelessness also have mental health and substance use

disorders. The Alliance Healthcare Services (AHS), a local mental health treatment provider, operates a Housing First Assertive Community Treatment (ACT) service to the chronically homeless individuals to prevent a return to homelessness. AHS provides intensive, integrated treatment for dually diagnosed chronically homeless individuals who reside in permanent housing. AHS annually serves at least 80 individuals who are housed with permanent supportive housing or rapid rehousing providers, helping to provide community-based mental health counseling and treatment, physical health care, and other relevant services.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

The Shelby County Community Services Agency (CSA) and Metropolitan Inter-Faith Association (MIFA) work to prevent homelessness in the county. In 2020, MIFA received 32,840 requests for emergency assistance and provided homeless prevention assistance including rent, mortgage, and utility assistance for 10,880 households and mediates with families to avoid homelessness.

Our partnerships with public institutions such as the Department of Children’s Services (DCS), corrections, and hospitals, continue to improve. DCS has a funding mechanism that can be used to pay rental assistance to families whose only barrier to family reunification is a lack of stable housing. The TN DCS provided a contract to CAFTH to facilitate rapid housing services needed to provide housing for these families.

CAFTH, TN DCS, Shelby County Region, and the Memphis Housing Authority collaborated and were awarded 100 Family Unification Program (FUP) vouchers in 2019. These vouchers provide permanent rental assistance for child welfare involved families for whom homelessness or housing instability is a barrier to family reunification or families identified to be at risk of a child separation due to homelessness. These vouchers are also available to youth (18 and 24) years of age, aging out of foster care or have prior foster care involvement and at risk of becoming homeless. 25 additional vouchers specifically for youth aging out of foster care have been awarded to the community in 2021.

Regional One, a local hospital and nationally recognized Center of Excellence, continues implementing a pilot program to address housing and supportive service needs for the most vulnerable patient, and those homeless through a service pathway. Partnering with service providers, they connect patients with needed services such as housing and participation in the Coordinated Entry System (CES). Regional One has expressed a willingness to share their knowledge with other local hospitals. In their intermediary role, CAFTH is committed to facilitating that process between the hospitals.

A current shelter provider is finalizing construction on a site to provide respite care to those who are

homeless and have had medical procedures that make it unsafe for them to discharge to a shelter or unsheltered homelessness.

Discussion

One way we prevent returns to homelessness is by providing Permanent Supportive Housing (PSH) to individuals who are highly vulnerable and experiencing chronic homelessness. PSH provides affordable housing coupled with intensive support services for people with disabilities. Support services are focused on housing retention. The support services are provided in the home or a place of the tenant's choosing. The most successful form of PSH is the Housing First Model. This model has been the most effective for long-term housing stability. Participants move directly into housing from the streets or shelter without preconditions of sobriety or a requirement to first attend a treatment program. The housing is low barrier, meaning that applicants are not turned away due to lack of income, history of poor credit, past eviction, active substance use, or criminal history. Although intensive services are provided, participation in services is not a requirement of the tenancy. Participants have a choice of housing with a standard lease. They may only be evicted for severe and repeated violations of the lease.

There is a strong partnership between the City of Memphis, CAFTH), Shelby County, and multiple homeless service providers that allow for quick and sustained responses to COVID-19. Biweekly meetings with stakeholders have ensured immediate needs are met and longer-term planning occurs.

A partnership between UT Health Science Center's labs and the Hospitality Hub allows for daily walk-up COVID testing for individuals who are homeless at the Hospitality Hub Plaza. Shelters require negative tests to enter; a large gap had existed since the beginning of the pandemic. Since November 2020, hundreds of individuals have been tested with very few positive results reported, allowing hundreds of individuals access to shelter. Individuals who test positive for COVID-19 are placed in non-congregate shelter and provided services through a process developed in partnership with the Shelby County Health Department.

A COVID-19 vaccine distribution partnership with Memphis Fire Department has ensured nearly 250 homeless services staff and residents so far have been fully vaccinated against COVID-19, with planning for additional events underway.

Many people who experience chronic homelessness also have mental health and substance use disorders. Alliance Healthcare Services (AHS), a local mental health treatment provider, operates a program to provide services to these chronically homeless individuals. To prevent a return to homelessness for individuals who were chronically homeless, AHS provides 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 includes mental health professionals, physical health professionals, case managers, and peer support specialists. AHS annually serves at least 80 individuals who are housed with permanent supportive housing or rapid

rehousing providers, helping to provide community-based mental health counseling and treatment, physical health care, employment services, substance abuse counseling and treatment, disability benefits application assistance, and legal advocacy/services.

AP-70 HOPWA Goals– 91.220 (I)(3)

One year goals for the number of households to be provided housing through the use of HOPWA for:	
Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family	275
Tenant-based rental assistance	165
Units provided in permanent housing facilities developed, leased, or operated with HOPWA funds	16
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds	65
Total	521

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

Introduction:

Based on the 2019 Memphis-Shelby County Analysis of Impediments to Fair Housing (AI) and the 2020 State of Memphis Housing Report, the following are public policy barriers to affordable housing:

1) Segregation persists.

Contributing factors to segregation include historical settlement patterns, distribution of attainable/affordable housing (both market-rate and publicly assisted housing), land use and zoning regulations, disparities in mortgage lending, and economic factors.

2) Disparities in housing needs.

Contributing factors to disparities in housing needs include lower homeownership rates among most minority groups, availability affordable units in a range of sizes, lack of private investments in specific neighborhoods, economic factors, and lending discrimination.

3) Disparities in access to opportunity.

Contributing factors to disparities in access to opportunity include availability of affordable units in a range of sizes, limited support for multifamily housing, distribution of publicly assisted housing, NIMBYism, lack of private investments in specific neighborhoods, lending discrimination, steering, land use and zoning laws, limited/lack of public transit in certain areas, and economic disparities.

4) Barriers to housing choice for people with disabilities.

Contributing factors include a lack of accessible housing across the region; lack of fair housing knowledge/compliance among landlords; limited public transportation in many neighborhoods, lack of public and private investment.

5) Location and utilization of publicly assisted housing

Contributing factors include lack of affordable housing in a range of unit sizes, NIMBYism, land use and zoning regulations.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

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

- Educate non-profit and for-profit developers and lenders about current tools available for the

production of affordable housing. This includes the Blight Elimination Program, which allows for qualified nonprofits to apply for loans of up to \$25,000 to cover the cost of acquiring an abandoned home, demolishing it, and greening and maintaining the property. The greened lot can then be transformed into new affordable housing or another use approved by the Tennessee Housing Development Agency (THDA) for the stabilization of the surrounding neighborhood. THDA monitors the completion of each project and forgives the loan after three years, or sooner for certain uses. THDA is currently looking into expanding the program to include blighted multi-family properties as well as single-family

- In December 2018, the City Council approved the use of the International Property Maintenance

Code

Facilitate discussions with for-profit and nonprofit housing producers and lenders regarding how to overcome impediments to the production of accessible, affordable housing

- Encourage for-profit and not-for-profit housing developers to consider partnering on affordable, accessible and large unit housing projects. Develop and coordinate resources to support the development of affordable housing.

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:

- o Support for extension of the Neighborhood Preservation Act to include any county or city that has formed a land bank.
- o Bill requiring THDA to research the availability of affordable rental housing in every county in the state annually to determine where there is a shortage of affordable housing. The local assessor will base the tax assessment on its value in its current use as affordable housing.

Discussion:

AP-85 Other Actions – 91.220(k)

Introduction:

In Program Year 2021, the City of Memphis, Division of Housing and Community Development will follow the strategies outlined in the Five-Year Consolidated Plan and pursue activities intended to reduce homelessness, foster and maintain affordable housing, reduce poverty, and enhance coordination with other government, nonprofit, for-profit, philanthropic and other organizations to achieve a common goal of meeting the needs of the citizens of Memphis.

Actions planned to address obstacles to meeting underserved 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. 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 (CoC) planning process will be conducted by the City's sub-contract agreement with the Community Alliance for the Homeless (CAFTH). CAFTH assists in the planning process by ensuring there is input from the broader community, facilitate the preparation of the City's CoC 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 2021 program year, the actions planned to foster and maintain affordable housing will include the following:

- Expanded investments in the recently established Memphis Affordable Housing Trust Fund.
- Support for the Aging in Place program through Habitat for Humanity, which provides home repairs for senior citizens
- Down payment assistance for first time homebuyers
- Property Acquisitions
- 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 CiSupport the development of affordable rental and homeownership housing through the affordable single and multi-family housing

program. • Support tenant based rental assistance programs for populations with special needs.

In addition to these programs, HCD will also participate in other initiatives aimed at promoting affordable housing including the Tennessee Affordable Housing Coalition, work with appropriate committees and boards, and other activities as opportunities arise.

Actions planned to reduce lead-based paint hazards

The HUD Office of Lead Hazard Control and Healthy Homes (OLHCHH), provides funds to reduce lead-based paint hazards in low income housing where children under six could potentially reside. The OLHCHH enforces HUD's lead-based paint regulations, provides public outreach and technical assistance to help protect children and their families from health and safety hazards in the home. The City of Memphis Division of Housing and Community Development (HCD) has implemented a 42-month program with the newly awarded \$5.6 million Lead Hazard Reduction Grant (LHRG) to reduce lead hazards and provide minimal healthy housing solutions to qualified applicants.

During this fiscal year (FY22), HCD expects to identify or receive referrals on at least 100 housing units for potential lead hazard reduction work. Eligibility will be determined, units will be enrolled, and a minimum of 100 inspections and risk assessments will be completed, in addition, to 40 healthy housing assessments on those housing units. This will result in remediation and clearance for at least 100 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 Memphis Housing Authority- Housing Choice Program. 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 also utilize lead demonstration grant funds to provide employment training in the field of lead hazard reduction for at least 30 low-income individuals as lead hazard workers and 10 individuals as lead hazard supervisors.

Shelby County Health Department will provide blood lead level testing, ongoing medical case management for children with EBLs, and community education regarding lead poisoning prevention.

HCD has an established partnership through a memorandum of understanding with a group of stakeholders from the community 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 HCD Lead Hazard Reduction Grant has been temporary suspended with production activities due to the COVID Pandemic in FY 2020 and the beginning of FY 21. The program anticipates start up at full capacity at the advice and recommendation of state and local officials to maintain safety for the all.

Actions planned to reduce the number of poverty-level families

Attacking poverty is a key priority of Mayor Strickland, recognizing that while poverty has decreased since 2014. 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. Mayor Strickland introduced his poverty agenda stating that "We must recognize ours is a city rife with inequality. It is our moral obligation as to lift up the poorest among us. To this end, Mayor Strickland has identified concrete goals to attack this issue, including: Prevent homelessness; expand early childhood programs; give greater access to parks, libraries, and community centers; create equity in procurement and expand youth and jobs programs. The city is doing the following:

- Activities under the homeless and special needs department are geared toward those most in need, while others, including promotion of homeownership, job training/creation, and education programs are also strategies to reducing poverty.
- Work to enable more good jobs in Memphis.
- The City's spending with M/WME businesses has doubled in the current Administration. Strategies are centered around improving equity and inclusion for disadvantaged communities.

The City has championed more funding for Memphis Area Transit Authority, which greatly increases job access for Memphians.

- The City has led the way on a long term plan for needs based universal pre-kindergarten.
- The Memphis Opportunity Fund, the Contractors Assistance program and other programs that provide job and life skills training, assisted and transitional housing, and micro-enterprise development.
- Job creation through major economic development activities. There is \$15 billion in recent, current, or future development occurring in Memphis.
- Established a program called Work Local, which connects homeless individuals to work opportunities.
- The City has extended the hours of operation for libraries and community centers, made spring and summer camps free, increased programming at libraries, increased summer youth jobs, and

increased the variety of programming offered through the Office of Youth Services.

- Activities aimed at increasing the economic self-sufficiency of public housing and housing choice voucher tenants. These include the Housing Choice Voucher and Public Housing Family Self-Sufficiency Programs.
- Assisting low and moderate income citizens to purchase homes; providing public service activities including youth, elderly, homeless, community, health care, and education services to low and moderate income citizens.

Actions planned to develop institutional structure

City of Memphis' Division of HCD recently underwent a divisional restructuring to better align its programmatic and operations areas. Under operations, the revised implementation includes hiring consultants as needed and developing a training protocol to train compliance and program staff in a manner that enables them to effectively administer programs. The restructuring of the Compliance department focuses on mandatory areas of the grant programs, including Section 106, Section 504, Section 3, Environmental Reviews, and Davis Bacon wage rates. This team will continue to provide expertise to the program areas on these requirements and coordinate the required actions for projects. The monitoring team will be made up of grant specific experts that will provide day to day guidance and direction to program staff on projects and contract management. HCD has an increased focus on data and analytics to assist in industry expertise, decision making and tracking performance.

The programs area's affordable housing unit oversee all HOME funded housing programs, with the exception of tenant-based rental assistance and realign several programs under a development services department, which will oversee programs that provide more direct services through the division, including lead-based paint hazard reduction and weatherization. We are also working to further expand the reach of the Office of Neighborhood Engagement to broaden neighborhood partnerships that will work directly as a liaison with Neighborhoods. The HCD - communications coordinator will ensure the general public is aware of HCD programs in a systematic and strategic manner.

HCD has effective partnerships with others working in housing and community development in the region. These include CHDOs, CDCs, other nonprofit housing providers, for profit developers, the Memphis Housing Authority, lenders, the Tennessee Housing Development Agency, the Health Education and Housing Facilities Board, service providers, government agencies, and other related entities. These partnerships help to leverage federal resources and create more affordable housing opportunities.

Actions planned to enhance coordination between public and private housing and social service agencies

Memphis has a good history of successful partnerships aimed at providing housing and community development programs and services to its citizens. A variety of public and private resources

are coordinated to help Memphis' families and individuals through traditional and innovative approaches to meeting the needs.

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:

HCD partnered with Shelby County Housing and Memphis Authority to complete an update the current Analysis of Impediments to Fair Housing (AI). The updated AI was completed in March 2019.

During FY2022, HCD will work with partner agencies to undertake actions to overcome impediments to fair housing. Related goals include the following:

- Addressing fair housing concerns in the ownership market.
- Addressing fair housing concerns in the rental market.
- Addressing fair housing concerns related to land use and development policies.

- Continuing to increase fair housing knowledge and capacity in the region.
- Utilizing economic development tools to promote fair housing choice and access to opportunity.
- Promoting equity in access to community assets.

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	6,778,757
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.	1,890,029
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
Total Program Income:	8,668,786

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.	42.00%

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:

1. Through its partnerships with local non-profit housing development corporations and CHDOs who

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will provide private sources of funding;

2. 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:

The City's Resale/Recapture Policy can be found as an Appendix to this Annual Action Plan.

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:

Cities receiving HOME Investment Partnership Funds are required to comply with a designated affordability period. The affordability period of any project is contingent upon the amount-per-unit subsidy received and may be five, ten, or fifteen years long. Participating jurisdictions are required to utilize the recapture or resale provisions to ensure continued affordability and the wise stewardship of federal funds. The following HCD programs use HOME funds to assist homebuyers, developers, or homeowners; thus, recapture and resale provisions are incorporated in program guidelines: Down Payment Assistance (DPA), Community Housing Development Organization (CHDO) and the Affordable Homebuild Partnership Program (AHPP).

Resale

In cases where HOME funding was provided to the developer but not directly to the homebuyer, the resale method is used. The affordability period is enforced through a Restrictive Covenant signed by the homebuyer at closing and is recorded with the Shelby County Register. The Restrictive Covenant details the length of the affordability period and the specific resale requirements that must be satisfied should the owner wish to sell the property prior to the end of the affordability period. Both recapture and resale options have distinct advantages; the decision regarding which option to use is a matter of weighing factors such as trends in the marketplace, the availability of homeownership opportunities for lower-income households in the community, and the homebuyer program local objectives.

Recapture

Under a recapture provision, the HOME financial assistance generally must be repaid. This option allows the seller to sell to any willing buyer at any price; participating jurisdictions can decide what proportion of net proceeds from the sale, if any, will go to the homebuyer and what proceeds will go to the participating jurisdiction. Once the HOME funds are repaid, the property is no longer subject to any HOME restrictions. The funds may then be used for any other HOME-eligible activity. The City's Resale/Recapture Policy can be found as an Appendix to this Annual Action Plan.

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.

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).
6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).
7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

**Emergency Solutions Grant (ESG)
Reference 91.220(l)(4)**

1. Include written standards for providing ESG assistance (may include as attachment)
 - 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 are 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.

In the event of a public health emergency, such as an outbreak of the coronavirus, the City of Memphis may suspend its competitive award process and directly allocate ESG funding to existing subrecipients that have the capacity to take on additional work and be responsive during a public health outbreak.

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.

