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FIVE YEAR CONSOLIDATED PLAN PY24-28/FY25-29 ANNUAL ACTION PLAN PY24/FY25 (JULY 1, 2024 – JUNE 30, 2025) SUBSTANTIAL AMENDMENT 1

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

PAUL A. YOUNG, MAYOR

ASHLEY CASH, DIRECTOR

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Executive Summary

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

1. Introduction

Substantial Amendment 1: The City of Memphis is amending its PY2024-2028/FY2025-2029 Consolidated Plan to update the Strong and Healthy Neighborhoods Priority Need and add a goal – Eliminate Slum and Blight as described in the tables below. All changes affected by this Substantial Amendment are highlighted in yellow throughout the document.

Priority Need Name	Strong and Healthy Neighborhoods
Associated Goals	Economic Development and Small Business Incentives Planning and Administration Public Facilities, Improvements and Infrastructure Public Services Eliminate Slum and Blight
Description	Fund infrastructure improvements and public facilities such as streets, roads and sidewalk improvements, community centers, ADA accessibility improvements and healthcare facilities in income eligible areas. Funding community services such as job training and employment assistance, youth- and senior-focused activities, health and substance abuse services, and other public service-oriented projects. Eliminate and remediate slum and blight conditions to improve neighborhood conditions and make way for future development opportunities.

Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
Eliminate Slum and Blight	2024	2028	Availability/ accessibility	Orange Mound Raleigh University District Whitehaven Frayser Cordova Core City East Lamar Southeast Jackson Westwood Oakhaven & Parkway Village North South	Strong and Healthy Neighborhoods	CDBG: \$2,000,000.00	N/A

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Goal Description	1. Remediate/eliminate blighted land and property for future development opportunities. 2. Create pathways for people, businesses, and neighborhoods to have economic opportunities.
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The City of Memphis is amending this PY2024/FY2025 Annual Action Plan to (1) decrease funding levels for existing projects identified in the 2024 Annual Action Plan and (2) eliminate projects previously identified in the 2024 Action Plan as described in the chart below.

Project Title	Amount in 2024 Annual Action Plan	Increase/Decrease	Revised Amount
Senior Housing Program/Aging In Place	CDBG: \$150,000.00	Decrease/Eliminate Project	\$0.00
Neighborhood & Community Improvement Projects	CDBG: \$800,000.00	Decrease Existing Project	\$78,666.12
Neighborhood & Community Improvement Project Admin/Activity Delivery	CDBG: \$168,878.00	Decrease/Eliminate Project	\$0.00
County Lead Hazard Reduction Match	CDBG: \$200,000.00	Decrease/Eliminate Project	\$0.00
City Lead Hazard Reduction Match	CDBG: \$168,878.00	Decrease/Eliminate Project	\$0.00
Historic Melrose	CDBG: \$676,145.00	Decrease/Eliminate Project	\$0.00
Section 108 Loan Repayments	CDBG: \$2,099,913.00	Decrease Existing Project	\$779,971.51
HOME Administration	HOME: \$347,362.00	Decrease Existing Project	\$37,362.00
CHDO Administration	HOME: \$165,503.00	Decrease/Eliminate Project	\$0.00
CHDO Projects	HOME: \$496,508.00	Decrease/Eliminate Project	\$0.00
HOME Housing Projects	HOME: \$1,803,137.00	Decrease Existing Project	\$125,014.38
Down Payment Assistance	HOME: \$300,000.00	Decrease Existing Project	\$202,658.00
Tenant Based Rental Assistance	HOME: \$313,898.00	Decrease Existing Project	\$152,784.00
HOPWA Projects	HOPWA: \$3,485,406.00	Decrease Existing Project	\$1,958,594.38

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HOPWA Administration	HOPWA: \$107,796.00	Decrease Existing Project	\$32,796.00
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Memphis, located in the southwest quadrant of Tennessee was founded in 1819 and serves as the county seat of Shelby County. The City of Memphis is also the second largest city in Tennessee and the 28th-largest city in the United States in terms of population and is among the largest in the United States in terms of its land area at 324 square miles. The 2022 American Community Survey (ACS) five-year estimates showed the population of the City as 630,027 residents and the population of the Memphis Metropolitan Area is 1,335,674 – 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 that receives annual entitlement grants from the U.S. Department of Housing and Urban Development (HUD). The four grants received by the City of Memphis Division of Housing and Community Development (HCD) are the Community Development Block Grant (CDBG); HOME Investment Partnerships Program (HOME); Emergency Solutions Grant (ESG); and Housing Opportunities for Persons with AIDS (HOPWA). Funds for these programs must be expended within the City of Memphis for participants who meet applicable eligibility criteria and be used for eligible activities as outlined by program regulations. In addition, HOPWA funds are used to address the needs of persons living with HIV/AIDS and their families in the metropolitan area.

As a recipient of federal grant funds, HCD is required by HUD to produce a Consolidated Plan (ConPlan) that covers the city's strategic initiatives over a five-year period. The Plan also describes the Annual Action Plan (AAP), which is the yearly plan that builds off on this five-year Con Plan. The Annual Action Plan is a formal way to update the ConPlan for the five years identified in the Plan. Both Plans - ConPlan and AAP, direct the funding activities and the execution of the federal grant programs - CDBG, HOME, ESG, HOPWA.

The City of Memphis five-year Consolidated Plan identifies the city's affordable housing, community development and economic development needs and outlines a comprehensive and coordinated strategy to address them. This document also includes specific narratives that grantees must provide to remain in compliance with the Consolidated Planning Regulations. This Consolidated Plan covers the period of July 1, 2024, to June 30, 2029. As stated above, the Consolidated Plan is updated each year to reflect proposed activities and goals for the upcoming program year. Therefore, this Consolidated Plan document also comprised of the 2025 fiscal year Annual Action Plan, which is from July 1, 2024 - June 30, 2025. The Plan identifies projects that will be or are currently being implemented and describes the use of all Federal, State, and local housing resources. The next section shows a summary of HCD's current and future plans, priorities, programs, activities and the organizational structure that will support the plan.

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

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To develop our priorities and goals for the next five years, HCD utilized various means to gather both qualitative and quantitative data. HCD relied on 2018 -2022 Five-Year American Community Survey (ACS) estimates and 2016-2020 Comprehensive Housing Affordability Strategy (CHAS) data to understand and estimate the different household needs in the City. We also utilized other local data to identify the needs of the homeless and special need populations. In addition, for qualitative data, HCD sought public input through interviews, focus group meetings, and a community survey to help identify priority needs related to affordable housing, homelessness, community development, and economic development in the City of Memphis.

Our priorities for FY2024 - 2029 Consolidated Plan are shown below.

- Increase Quality, Affordable Housing
- Address Chronic Homelessness
- Remove Barriers for Special Needs Populations
- Strong and Healthy Neighborhoods, and
- Stimulate Local Economies

These are discussed in the appropriate sections in this document.

3. Evaluation of past performance

The City's most recent FY2023 Consolidated Annual Performance Evaluation Report (CAPER) reported on the City's performance relative to the progress in carrying out its Strategic Plan and Annual Action Plan between July 1, 2022, to June 30, 2023, which is the fourth year in the 2019-2024 Consolidated Plan. Select highlights from the 2023 CAPER are provided below.

The City provided Emergency Solutions Grant funding to 7 agencies and served 2,832 people – 1,015 adults (age 18 or over), and 1,816 children (under age 18), with a total of 968 adult head of households. HOPWA funding assisted 772 persons; Short-Term Rent, Mortgage, and Utility Assistance (N=124 individuals); Tenant Based Rental Assistance (N= 133 individuals); Permanent Facility-Based Housing (N=12 individuals); Transitional/ Short-Term Housing (N=28 individuals); and Supportive Services (N=386 individuals). The Community Housing Development Organizations (CHDOs) acquired, constructed, and rehabilitated homes for homebuyers and renters utilizing HOME funds. Seven single-family homes were rehabilitated and the new construction of 5 affordable single-family homes were completed. CDBG funds supported public service and homelessness prevention activities, which in total helped 10,823 persons. CDBG also funded internship programs, grant writing, technical assistance, and the development of neighborhood plans.

4. Summary of citizen participation process and consultation process

The Division of Housing and Community Development (HCD) seeks input on housing and community development needs and programs from a wide variety of social service/advocacy groups, public agencies, and citizens. To facilitate this process, HCD held four different focus group sessions to meet

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with nonprofit agencies and local providers that serve homeless and special needs populations, affordable housing developers, and non-housing community development agencies. In addition, stakeholders completed an online survey to assist HCD in identifying community needs and to develop goals and desired outcomes for the next five years related to housing and community development priorities. A total of 92 stakeholders attended the focus group sessions and completed survey responses were received from 55 of our partners. In addition, HCD posts all necessary information about the planning process, draft documents, and presentations on the City's website as well as public hearing notices to local publications.

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

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

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

HCD is required to hold at least two public hearings per year to obtain residents' views and to respond to proposals and questions on community needs. The first hearing covers housing and community development needs, proposed activities, proposed strategies, and actions for affirmatively furthering fair housing (Equity Plan) as stated in the draft Consolidated Plan, while the second hearing during the latter part of the year is to present program performance measures. This year, the first public hearing was on the 3rd of June 2024 to present the draft Consolidated Plan and solicit for residents' input and comments. Attendance at the public hearing consisted of HCD staff. An online survey was made available to provide public comments. The survey received 3 responses, all supporting the priorities of this Consolidated Plan. The second hearing will be held in September 2024.

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

Substantial Amendment 1: 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.

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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

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

Attendance at the Public Hearing consisted of HCD staff members. The online survey for public comment received three responses. All three respondents agreed with the 5 priority needs that will be addressed by this Consolidated Plan and emphasized the need for affordable housing and energy efficiency.

Substantial Amendment 1: 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

All public comments received will be accepted and taken into consideration as the Consolidated Plan is being completed.

7. Summary

The City of Memphis' Consolidated Plan is a comprehensive tool that prioritizes the City's housing, homelessness and special needs, affordable housing, and non-housing community development needs for the 2024-2029 period. This plan contains goals, measurable objectives, and expected outcomes for the identified needs in the communities and City at large. The document includes activities for Plan Year 1 (PY) 2024 (July 1, 2024, through June 30, 2025), and the Action Plan is a continued implementation of the 2025-2029 Consolidated Plan.

The Proposed Action Plan also includes narratives and tables that identify the geographic areas in which it will direct assistance. A description of homeless and other special needs activities, as well as other actions to foster affordable housing, public housing improvements and resident initiatives. The plan also

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describes the City's goals related to the evaluation and reduction of lead-based hazards, reducing the number of persons living below the poverty line, efforts to enhance coordination between housing and service agencies, and assistance to public housing. Lastly, the plan articulates how the City's institutional structure is flexible and responsive to the community development needs of our residents.

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The Process

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

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

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

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

Table 1 – Responsible Agencies

Narrative

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

Consolidated Plan Public Contact Information

City of Memphis, Division of Housing and Community Development
 Attn: Planning & Policy Department
 170 North Main Street, 3rd Floor
 Memphis, TN 38103

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PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)

1. Introduction

The City of Memphis Division of Housing and Community Development (HCD) utilized several measures to gather input from stakeholders, city staff, government agencies, nonprofit organizations, private developers, local service providers, and city residents in preparing this plan. HCD held focus group meetings where local service providers, nonprofit organizations, and other stakeholders identified needs among the populations served. An online survey that covers housing needs and community development issues was also used to gather more information from the public concerning priority needs that should be addressed in the Consolidated Plan. In addition, HCD presented the plan to the general public during the public hearing session to present information about the planning process, the priority needs, funding received and expected outcome for the plan. More discussions around the consultation process are provided in the community participation section.

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 existing programs, especially those that 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 accessibility of homes funded through housing programs, and others. Coordination includes convening and facilitating dialogue about community needs and local available resources. HCD also coordinates and/or participates in efforts around specific housing related needs, most especially conversations around increasing affordable housing supply for low-to moderate-income households in Memphis. This Consolidated Plan is designed to promote enhanced coordination amongst local housing and service organizations over the next five years.

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

HCD partners with the Community Alliance for the Homeless (CAFTH), the Lead Agency for the Memphis & Shelby County Continuum of Care (CoC) in providing planning, technical assistance, and service coordination to public and private agencies working to end homelessness in Memphis and Shelby County. Through this partnership, HCD provides financial support to CAFTH using Community Development Block Grant funding, which has 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

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Plan to End Homelessness. HCD continues to provide financial and technical support as well as coordinate with CAFTH in the mission to End Homelessness in Memphis and Shelby County, which has further strengthened CAFTH's community tools, goals, and information access through the 901 Home Together Strategic Plan to End Homelessness, the Symposium on Ending Homelessness in Memphis & Shelby County.

The CoC has several Rapid Rehousing/Permanent Housing programs funded through HUD's CoC Competition program, which is a significant, renewable funding stream to support our very successful Rapid Rehousing program. The City has prioritized Community Development Block Grant, Emergency Solutions Grant and HOME funding and raised local general fund and private funding to sustain the Central Intake and Homeless Hotline. We expect these resources to be continually designated for Rapid Rehousing and other programs related to the 901 Home Together Strategic Plan to End Homelessness.

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

The City of Memphis, in collaboration with the local Continuum of Care, utilizes the priorities set by the CoC for the Emergency Solutions Grant. The City of Memphis Administrator of the Homeless & Special Needs Department serves on the Governing Council which implements/oversees the decision making of the CoC. Once priorities are established by the CoC, those priorities are utilized in the Emergency Solutions Grant through their application process which is open once a year for eligible applicants. There is a selection process, which is implemented by utilizing the Ranking and Review Committee of the local Continuum of Care. The Ranking and Review Committee selects the recipients of the Emergency Solutions Grant based on the priorities that were established by the Continuum of Care along with other factors which includes past performance, operational feasibility, need for the project, project quality, and applicant capacity.

ESG contracts initiated by the City of Memphis include the requirement that grantees participate in the Homeless Management Information System (HMIS), a database utilized in our TN-501 Continuum of Care to track homelessness data performance benchmarks for ESG grantees. This has been established by the Continuum of Care and are incorporated into ESG contracts. Currently, 36 agencies with 116 users are tracking data for 96 programs dedicated to serving people experiencing homelessness.

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

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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
	How was the Agency/Group/Organization consulted and 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 Planning organization
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and 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	Alliance Healthcare Services
	Agency/Group/Organization Type	Services-Persons with Disabilities Services-Health
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Market Analysis

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	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Alliance Healthcare Services participated in the stakeholder survey aimed at identifying needs, priorities, goals and outcomes for the 5-year Consolidated Plan.
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
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Memphis Health Education and Housing Facilities Board (HEHFB) participated in discussions aimed at identifying the needs, objectives, and performance metrics related to affordable housing. The participation of the MHEFB provides information about resources available, affordable housing needs, and other housing related information.
5	Agency/Group/Organization	BLDG Memphis
	Agency/Group/Organization Type	Planning organization Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis Neighborhoods

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	How was the Agency/Group/Organization consulted and 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	Shelby County Health Department
	Agency/Group/Organization Type	Services-Children Services-Persons with HIV/AIDS Services-Health Health Agency
	What section of the Plan was addressed by Consultation?	Lead-based Paint Strategy Non-Homeless Special Needs HOPWA Strategy Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and 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.

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7	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
	How was the Agency/Group/Organization consulted and 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.
8	Agency/Group/Organization	Memphis Area Legals Services Memphis Fair Housing Center
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Service-Fair Housing Services - Victims
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and 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.
9	Agency/Group/Organization	Greater Memphis Chamber
	Agency/Group/Organization Type	Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Economic Development Market Analysis

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	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Memphis works with the Chamber on several 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.
10	Agency/Group/Organization	Memphis Ryan White Transitional Grant Area
	Agency/Group/Organization Type	Services-Persons with HIV/AIDS Other government - County
	What section of the Plan was addressed by Consultation?	HOPWA Strategy
	How was the Agency/Group/Organization consulted and 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 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.
11	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

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	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	HCD works closely with TN Housing Development Agency (THDA) on several 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.
12	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 Lead-based Paint Strategy Market Analysis
	How was the Agency/Group/Organization consulted and 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.
13	Agency/Group/Organization	Women's Foundation for a Greater Memphis
	Agency/Group/Organization Type	Services-Children Foundation
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Families with children Anti-poverty Strategy

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	How was the Agency/Group/Organization consulted and 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.
14	Agency/Group/Organization	Shelby County Office of Re-Entry
	Agency/Group/Organization Type	Other government - County
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Shelby County Office of Re-Entry participated in focus group sessions for non-homeless special needs, identifying barriers faced by those leaving the justice system and the support they need to avoid recidivism.
15	Agency/Group/Organization	Habitat for Humanity of Greater Memphis
	Agency/Group/Organization Type	Housing Services - Housing Services-Elderly Persons Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Habitat for Humanity participated in the stakeholder survey aimed at identifying needs, priorities, goals and outcomes for the 5-year Consolidated Plan. They are also currently a partner in the Aging in Place repair program for senior citizens and in redevelopment projects in several neighborhoods. Anticipated outcomes of the participation include input on the housing needs including housing counseling and financial counseling, and barriers to affordable housing.

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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
	How was the Agency/Group/Organization consulted and 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	MIFA
	Agency/Group/Organization Type	Housing Services-Elderly Persons Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and 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.
18	Agency/Group/Organization	CAAP
	Agency/Group/Organization Type	Housing Services-Elderly Persons Services-Health
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs

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	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	CAAP participated in discussions aimed at identifying the needs, objectives, and performance metrics related to the non-homeless special needs population, specifically persons with alcohol and drug dependencies and seniors. They are also a CHDO.
19	Agency/Group/Organization	CASE MANAGEMENT, INC.
	Agency/Group/Organization Type	Housing Services - Housing Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and 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.
20	Agency/Group/Organization	MERITAN, INC.
	Agency/Group/Organization Type	Services-Elderly Persons Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Meritan participated in the stakeholder survey aimed at identifying needs, priorities, goals and outcomes for the 5-year Consolidated Plan.
21	Agency/Group/Organization	The Works, Inc.
	Agency/Group/Organization Type	Housing Services - Housing Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis

Demo

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Works, Inc. participated in focus group discussions aimed at identifying the needs, objectives, and performance metrics related to housing.
22	Agency/Group/Organization	Klondike Smokey City CDC
	Agency/Group/Organization Type	Housing Services - Housing Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Klondike Smokey City CDC participated in focus group discussions aimed at identifying the needs, objectives, and performance metrics related to housing. They are also a CHDO
23	Agency/Group/Organization	Binghampton Development Corporation
	Agency/Group/Organization Type	Housing Services - Housing Services-Elderly Persons Services-Employment Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Binghampton Development Corporation participated in focus group discussions aimed at identifying the needs, objectives, and performance metrics related to housing and workforce development.
24	Agency/Group/Organization	Oasis of Hope
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Education Services-Employment Neighborhood Organization

Demo

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Oasis of Hope participated in the stakeholder survey aimed at identifying needs, priorities, goals and outcomes for the 5-year Consolidated Plan.
25	Agency/Group/Organization	The Heights CDC
	Agency/Group/Organization Type	Housing Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Heights CDC participated in the stakeholder survey aimed at identifying needs, priorities, goals and outcomes for the 5-year Consolidated Plan.
26	Agency/Group/Organization	FRAYSER CDC
	Agency/Group/Organization Type	Housing Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Frayser CDC participated in focus group discussions aimed at identifying the needs, objectives, and performance metrics related to housing. They are also a CHDO.
27	Agency/Group/Organization	FRIENDS FOR LIFE
	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 HOPWA Strategy

Demo

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Friends For All participated in focus group discussions aimed at identifying the needs, objectives, and performance metrics related to housing for persons with HIV/AIDS.
28	Agency/Group/Organization	UNITED HOUSING, INC
	Agency/Group/Organization Type	Housing Services - Housing Services-Education
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	United Housing participated in the stakeholder survey aimed at identifying needs, priorities, goals and outcomes for the 5-year Consolidated Plan.
29	Agency/Group/Organization	Green and Healthy Homes Initiative Group (GHHI)
	Agency/Group/Organization Type	Services - Housing Services-Health Services-Education
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy
	How was the Agency/Group/Organization consulted and 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.
30	Agency/Group/Organization	Family Safety Center of Memphis and Shelby County
	Agency/Group/Organization Type	Services-Victims of Domestic Violence
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Family Safety Center participated in the stakeholder survey aimed at identifying needs, priorities, goals and outcomes for the 5-year Consolidated Plan.

Demo

31	Agency/Group/Organization	Catholic Charities of West Tennessee
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Needs - Veterans
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Catholic Charities participated in the stakeholder survey aimed at identifying needs, priorities, goals and outcomes for the 5-year Consolidated Plan.
32	Agency/Group/Organization	YWCA of Greater Memphis
	Agency/Group/Organization Type	Services-Victims of Domestic Violence Services-homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	YWCA participated in focus group discussions and provided input on identifying needs, objectives, goals and performance metrics in the area of homeless and non-homeless special needs.
33	Agency/Group/Organization	Center for Transforming Communities
	Agency/Group/Organization Type	Services-Children
	What section of the Plan was addressed by Consultation?	Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and 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.
34	Agency/Group/Organization	ALPHA OMEGA VETERANS SERVICES, INC.
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Needs - Veterans Market Analysis

Demo

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Alpha Omega Veterans Services participated in focus group discussions and provided input on identifying needs, objectives, goals and performance metrics.
35	Agency/Group/Organization	Alcy Ball
	Agency/Group/Organization Type	Housing Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Alcy Ball Development Corporation participated in focus group discussions and provided input on identifying needs, objectives, goals and performance metrics in the area of Affordable Housing Development. They are also a CHDO.
36	Agency/Group/Organization	Community Redevelopment Agency
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Community Redevelopment Agency participated in focus group discussions and provided input on identifying needs, objectives, goals and performance metrics in the area of Affordable Housing Development.
37	Agency/Group/Organization	Jones Urban Development
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Jones Urban Development is a for profit developer of missing middle housing and participated in focus group discussions and provided input on identifying needs, objectives, goals and performance metrics in the area of Affordable Housing Development.

Demo

38	Agency/Group/Organization	Agape Child & Family Services
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Victims of Domestic Violence
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agape participated in focus group discussions and provided input on identifying needs, objectives, goals and performance metrics in the area of Homelessness and Special Needs.
39	Agency/Group/Organization	Memphis Public Interest Law Center
	Agency/Group/Organization Type	Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	MPIL participated in focus group discussions and provided input on identifying needs, objectives, goals and performance metrics in the area of Homelessness and Special Needs.
40	Agency/Group/Organization	LeBonheur Homeless Youth
	Agency/Group/Organization Type	Services-Children
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	LeBonheur Homeless Youth participated in focus group discussions and provided input on identifying needs, objectives, goals and performance metrics in the area of Homelessness and Special Needs.
41	Agency/Group/Organization	Hope House
	Agency/Group/Organization Type	Services-Persons with HIV/AIDS
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs HOPWA Strategy

Demo

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Hope House participated in focus group discussions and provided input on identifying needs, objectives, goals and performance metrics in the area of Homelessness and Special Needs. There are also a service provider utilizing HOPWA funding.
42	Agency/Group/Organization	Hospitality Hub
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Hospitality Hub participated in the stakeholder survey aimed at identifying needs, priorities, goals and outcomes for the 5-year Consolidated Plan.
43	Agency/Group/Organization	The Women's Advocacy Center
	Agency/Group/Organization Type	Services-Victims of Domestic Violence
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Families with children Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Women's Advocacy Center participated in focus group discussions and provided input on identifying needs, objectives, goals and performance metrics in the area of Homelessness and Special Needs.
44	Agency/Group/Organization	Creative Aging Memphis
	Agency/Group/Organization Type	Services-Elderly Persons
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Creative Aging participated in focus group discussions and provided input on identifying needs, objectives, goals and performance metrics in the area of Non-Housing Community Development.

Demo

45	Agency/Group/Organization	Angel Street Memphis
	Agency/Group/Organization Type	Services-Children
	What section of the Plan was addressed by Consultation?	Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Angel Street participated in focus group discussions and provided input on identifying needs, objectives, goals and performance metrics in the area of Non-Housing Community Development.
46	Agency/Group/Organization	Blues City Cultural Center
	Agency/Group/Organization Type	Services-Education
	What section of the Plan was addressed by Consultation?	Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	BCCC participated in focus group discussions and provided input on identifying needs, objectives, goals and performance metrics in the area of Non-Housing Community Development
47	Agency/Group/Organization	Landmark Training Development Company
	Agency/Group/Organization Type	Services-Employment Food Justice
	What section of the Plan was addressed by Consultation?	Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Landmark Training participated in focus group discussions and provided input on identifying needs, objectives, goals and performance metrics in the area of Non-Housing Community Development
48	Agency/Group/Organization	Memphis Athletic Ministries
	Agency/Group/Organization Type	Services-Children
	What section of the Plan was addressed by Consultation?	Market Analysis

Demo

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	MAM participated in focus group discussions and provided input on identifying needs, objectives, goals and performance metrics in the area of Non-Housing Community Development
49	Agency/Group/Organization	RISE Foundation
	Agency/Group/Organization Type	Services-Elderly Persons Services-Education Services - Narrowing the Digital Divide
	What section of the Plan was addressed by Consultation?	Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	RISE participated in focus group discussions and provided input on identifying needs, objectives, goals and performance metrics in the area of Non-Housing Community Development
50	Agency/Group/Organization	Greater Whitehaven Economic Redevelopment Corporation (GWERC)
	Agency/Group/Organization Type	Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	GWERC participated in focus group discussions and provided input on identifying needs, objectives, goals and performance metrics in the area of Non-Housing Community Development
51	Agency/Group/Organization	Promise Dev. Corporation
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Promise participated in the stakeholder survey aimed at identifying needs, priorities, goals and outcomes for the 5-year Consolidated Plan. They are also a CHDO.

Demo

52	Agency/Group/Organization	MEMPHIS CHILD ADVOCACY CENTER
	Agency/Group/Organization Type	Services-Children Child Welfare Agency
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Memphis Child Advocacy Center participated in the stakeholder survey aimed at identifying needs, priorities, goals and outcomes for the 5-year Consolidated Plan.
53	Agency/Group/Organization	RIVERVIEW/KANSAS COMMUNITY DEVELOPMENT CORPORATION
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Riverview Kansas CDC participated in the stakeholder survey aimed at identifying needs, priorities, goals and outcomes for the 5-year Consolidated Plan.
54	Agency/Group/Organization	Room In The Inn
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Families with children
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Room in the Inn participated in focus group discussions and provided input on identifying needs, objectives, goals and performance metrics in the area of Homelessness and Special Needs.
55	Agency/Group/Organization	United Way of the Mid-South
	Agency/Group/Organization Type	Services-Education Nonprofit
	What section of the Plan was addressed by Consultation?	Economic Development Market Analysis

Demo

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	United Way participated in the stakeholder survey aimed at identifying needs, priorities, goals and outcomes for the 5-year Consolidated Plan.
56	Agency/Group/Organization	Service Over Self
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	SOS participated in the stakeholder survey aimed at identifying needs, priorities, goals and outcomes for the 5-year Consolidated Plan.
57	Agency/Group/Organization	Wellness and Stress Clinic
	Agency/Group/Organization Type	Services-Health
	What section of the Plan was addressed by Consultation?	Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Wellness and Stress participated in the stakeholder survey aimed at identifying needs, priorities, goals and outcomes for the 5-year Consolidated Plan.

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

Throughout the process of developing this five-year Strategic Plan for 2024-2029 and 2025 Annual Action Plan, HCD consulted with a broad group of housing providers, homeless service providers, providers of services to persons with special needs, other government agencies, citizens, foundations, educational institutions, housing developers, advocacy organizations, and others. There is not an agency type that was not consulted.

Demo

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 Metropolitan Planning Organization	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 the protection of greenspace, expanding recreational opportunities, improving public health, increasing access to jobs and schools, access to fresh foods, and making neighborhoods more walkable. All of these align with the HCD's goals.
MHA Five Year Plan	Memphis Housing Authority	HCD incorporates the goals of the Memphis Housing Authority into the housing section, but it is also closely aligned with improving neighborhoods, especially through the HOPE VI and Choice Neighborhoods programs.
Ten-Year Plan to End Homelessness	Community Alliance for the Homeless	HCD incorporates the goals established through the action plan into its strategic plan related to homelessness.
Memphis 3.0 Comprehensive Plan	Memphis and Shelby County Division of Planning and Development	Memphis 3.0 is the city's most recent comprehensive plan, adopted in 2019. The plan focused on community engagement in the city's 14 planning districts. Implementation focuses on place-based land use around neighborhood "anchors" - neighborhood centers, as catalysts for revitalization and investment.
Resilient Shelby	Memphis and Shelby County Office of Sustainability & Resilience	One of the activities funded through the national Disaster Resilience Competition Grant awarded to Memphis and Shelby County is a Regional Resilience Plan, provides a means to tie activities funded through the grant and other similar efforts to the Mid-South Regional Greenprint and Sustainability Plan and to identify future activities that will serve to increase the resilience of Shelby County to the shocks caused by severe storms and flooding. The plan will also consider recommendations to make Shelby County more resilient to other types of climate risk, such as heavy wind, severe snow and ice, extreme heat or cold, and drought.

Demo

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Joint Housing Policy Plan	City of Memphis Division of Housing and Community Development; Memphis and Shelby County Division of	The purpose of the recently completed Memphis-Shelby County Joint Housing Policy Plan was to establish set policies and programs that both the City and County can adopt to support a healthy housing market that meets the needs of all residents, supports healthy neighborhoods, and creates prosperity throughout the County. The four goals of the plan include: (1) Improving housing quality; (2) Supporting homeownership; (3) Diversifying housing stock; and (4) Increasing quality low-income housing. All of these goals align with our Strategic Plan.
Smart Memphis Fiber Initiative	City of Memphis Division of Housing and Community Development	In FY25, the Mayor signed a contract agreement to establish the Digital Equity Program under the Smart Memphis Fiber Initiative. The agreement is with a contractor, Blue Suede Network, to construct and operate a fiber-to-the-home network within the city. This program will further narrow the digital divide that ensures a fair distribution of internet and modern technology that will reach home network throughout the city.

Table 3 – Other local / regional / federal planning efforts

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

The City of Memphis Division of Housing and Community Development and Shelby County's Office of Planning and Development (OPD) in 2022 completed a Joint Housing Policy Plan that provided an assessment of housing in the Memphis and Shelby County area and outlined strategic approaches and implementation plans to holistically address key housing challenges in the city and county. The goal of the Plan was to establish a set of policies and programs for Shelby County and the City of Memphis to adopt to foster a healthy housing market that meets the need of all residents, supporting healthy neighborhoods, and creating prosperity for all communities. Among other housing issues, the Policy Plan echoed the shortage of quality affordable housing to meet existing needs in both the city and county. This collaborative effort further reinforces the ability of both the city and county to be active players and influencers in the local housing market by using their "power" to effect changes in the existing development patterns through land use law, development strategies, funding priorities, and other policy decisions. By working together, the City and County use their control of housing regulation and public funding to shift the overall housing market to benefit all residents. The plan focuses on addressing the structural barriers to advancing an equitable housing market, by; 1. shifting the economics of investing

Demo

in quality housing; 2. expanding access to housing finance; and 3. targeting public funding where it will have the greatest impact.

The city will continue prioritizing collaboration with the county and other local government agencies to develop strategic plans and programs to advance growth in Memphis with the purpose of creating a City of great neighborhoods and increasing access to opportunity for all Memphians. This inter-governmental effort will continue to implement the strategies identified in the Memphis 3.0 plan focused on anchoring growth around the city's core and areas of high activity and connecting these spaces to each other. This will be accomplished by reforming land use policies and enhancing transportation infrastructure, the built environment, city systems, growth and prosperity, neighborhoods, and civic capacity. HCD participated in the development of the comprehensive plan and will continue to focus our work to complement the recommendations laid out in Memphis 3.0.

Narrative (optional):

Demo

PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(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 (HCD) solicited input from local service providers, stakeholders, and residents in the development of our five-year Consolidated Plan – with emphasis on housing and community development needs for the populations they serve. To facilitate this process, HCD held four different focus group sessions to meet with the nonprofit agencies and local providers that serve the homeless and special needs populations, affordable housing developers, and non-housing community development agencies. In addition, stakeholders completed an online survey to assist HCD in identifying community needs and to develop goals and outcomes for the next five years concerning housing and community development priorities. A total of 92 stakeholders attended the focus group sessions and 55 completed survey responses were received from our partners. Furthermore, HCD posts all necessary information about the planning process, draft documents, and presentations on the City's website as well as the public hearing notices. Other outreach efforts used to broaden citizen participation include networking with organizations that represent neighborhood groups, targeted populations (homeless, seniors, persons with disabilities, etc.), and non-profit and for-profit housing development entities. Input received from interactions with and outreach to these participants provided a base for Memphis' planning efforts and goal setting activities.

Demo

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	A public hearing was held on June 3rd, 2024. Attendance at this public hearing included staff from HCD.	Comments are summarized in the executive summary of this Consolidated Plan.	There were no comments provided at the meeting.	
	Public Hearing: Substantial Amendment 1	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
2	Newspaper Ad	Non-English Speaking - Specify other language: Spanish Non-targeted/broad community	N/A	Comments are summarized in the executive summary of this Consolidated Plan.	N/A	

Demo

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)
	Newspaper Ad: Substantial Amendment 1	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 Included a Survey to Review ConPlan/AAP	Three citizens responded to the online survey to submit public comment.	Comments are summarized in the executive summary of this Consolidated Plan.	N/A	
	Internet Outreach: Substantial Amendment 1	Non-targeted/broad community	N/A	Comments are summarized in the executive summary of this Annual Action Plan.	N/A	N/A
4	Social Media	Non-targeted/broad community	N/A	Comments are summarized in the executive summary of this Consolidated Plan.	N/A	

Demo

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)
	Social Media: Substantial Amendment 1	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

Needs Assessment

NA-05 Overview

Needs Assessment Overview

Memphis uses the following sources in efforts to identify needs for the five-year strategic plan:

- **Housing Needs:** The City relies upon the Memphis Housing Authority, local housing developers and providers, as well as current data to identify the housing needs of very low- to moderate-income families, including: renters, owners and public housing residents. Using CHAS data and American Community Survey data included in the housing market analysis, populations with the highest demonstrated need receive priority consideration as the City attempts to allocate funding across all entitlements.
- **Homeless Needs:** Ongoing collaboration Community Alliance for the Homeless (CAFTH) and organizations within the Continuum of Care (CoC) provides the basis upon which Memphis identifies the needs of its population experiencing homelessness. CAFTH utilizes data collected annually during the Point-In-Time Count and HMIS data to determine the scope of need. The Metropolitan Inter-Faith Association (MIFA) operates the homeless hotline; conducting intake and referral services. These partnerships are utilized to guide planning and funding of entitlements used to address homeless needs.
- **Non-Homeless Special Needs:** Ongoing collaboration with community-based organizations and reviewing formal requests for funding assistance provides information about the housing and supportive service needs of the special needs populations.
- **Non-Housing Community Development:** Information gathered from stakeholder focus groups, community engagement planning efforts in areas targeted for revitalization/redevelopment, census data, and requests for funding from community/public service providers enable the City to establish priorities to address non-housing community development needs.

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

Summary of Housing Needs

Cost burden, especially severe cost burden, is the primary housing problem facing Memphis households. This is caused by declines in subsidies and stagnant incomes that have not kept pace with inflation and leads to households living with inadequate housing conditions.

Population and Households: Memphis population has been steadily declining over time. Recent data shows a 1% decrease in Memphis population from 2009 to 2020. Conversely, the number of households has increased by 2% over the same time period. This increase could be reflective of many changing family dynamics, and is also representative of the City's focus on investment in anchor areas surrounding the urban core, aimed at drawing households back into the city limits.

Median Income: Median household income has increased 15%, growing from \$36,445 in 2009 to \$41,864 in 2020. Despite this progression, Memphis household income is still low compared to Tennessee's overall median household income of \$64,035. Additionally, although household income is increasing, wages are not keeping pace with the rising cost of housing and other necessary goods.

Extremely Low-Income, Very Low-Income, and Low-Income Households: Memphis households are predominantly low-income and below, earning 80% or less of Household Area Median Family Income (HAMFI), representing 54% of all households. Of these households, ELI households (earning <30% of HAMFI) comprise the largest share (n=51,920). 36% of households earn more than 100% of HAMFI, while about 10% of households earn between 80-100% of HAMFI.

Housing Cost Burden: Housing cost burden is the most prevalent housing problem in Memphis. 85,393 households are cost burdened and 54% of these households are severely cost burdened. ELI households make up 67% of severely cost burdened households, out of which 82% are renters. Overall, renter households in Memphis are more likely to be cost burdened than homeowner households. The data shows three times as many cost burdened renter households than homeowners, and twice as many severely cost burdened renter households than homeowners.

Small Family Households and Other Households: These two groups have the largest share of households experiencing moderate and severe cost burden. Small family households are characterized by having 2-4 occupants including at least one legally related to the householder. "Other" households are characterized by having no related individuals, and no elderly or special populations occupants. There are 47,090 small family households earning less than 80% of HAMFI in Memphis compared with 10,005 large family households in the same income bracket.

Elderly Households: There are 82,004 households in Memphis containing at least one elderly person aged 62 or older, and 53% of these households earn less than 80% of HAMFI. In addition, approximately 21,163 and 12,637 of these households are cost burdened and severely cost burdened respectively. Further, more than half of severely cost burdened elderly households are renters. The likelihood of cost

Demo

burdened households having other housing and financial issues are high, leading to challenges with maintaining their homes - often resulting in adverse effects on their health and quality of life.

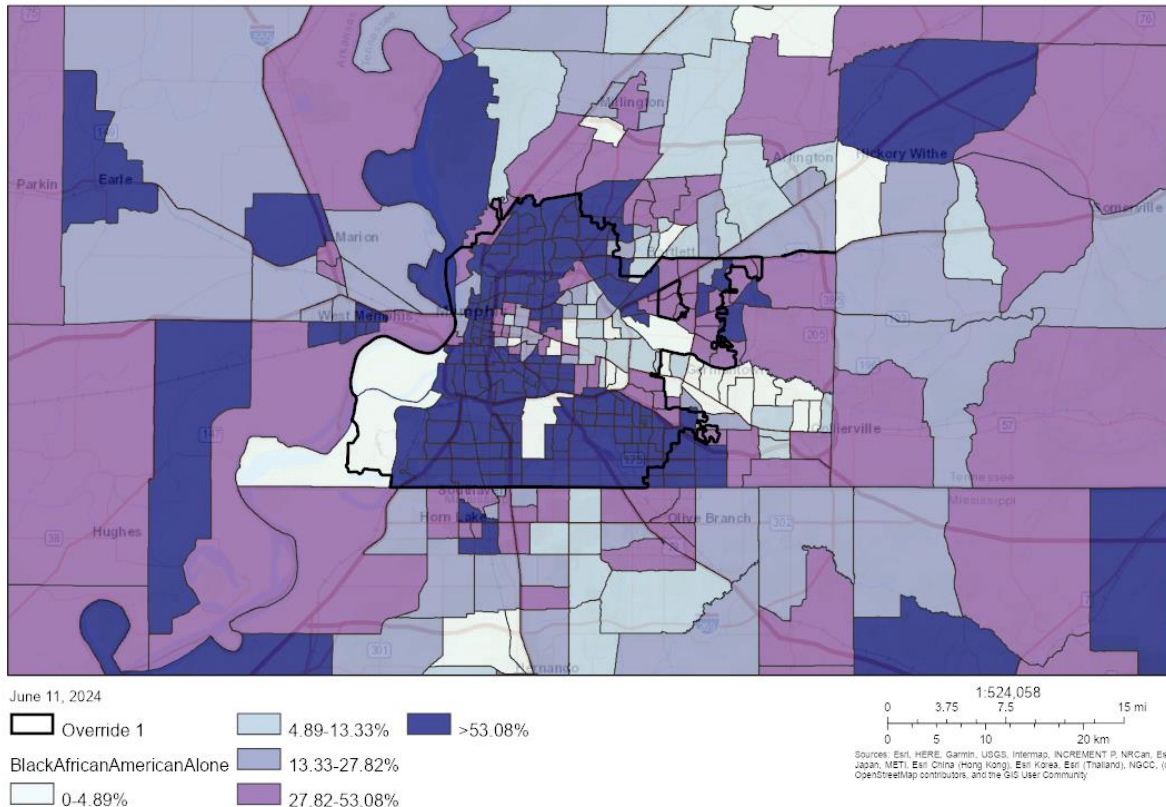
Overcrowded Housing and Substandard Housing: There are 5,183 households experiencing overcrowding, meaning there is more than one person per bedroom. 71% of overcrowded housing units are renter households earning less than 80% of HAMFI, with ELI households representing almost half of all overcrowded units. 2,205 households are living in substandard housing, lacking complete plumbing and/or kitchen facilities, with renters and ELI households comprising a 77% and 45% share respectively.

Demographics	Base Year: 2009	Most Recent Year: 2020	% Change
Population	657,165	650,905	-1%
Households	249,775	255,755	2%
Median Income	\$36,445.00	\$41,864.00	15%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

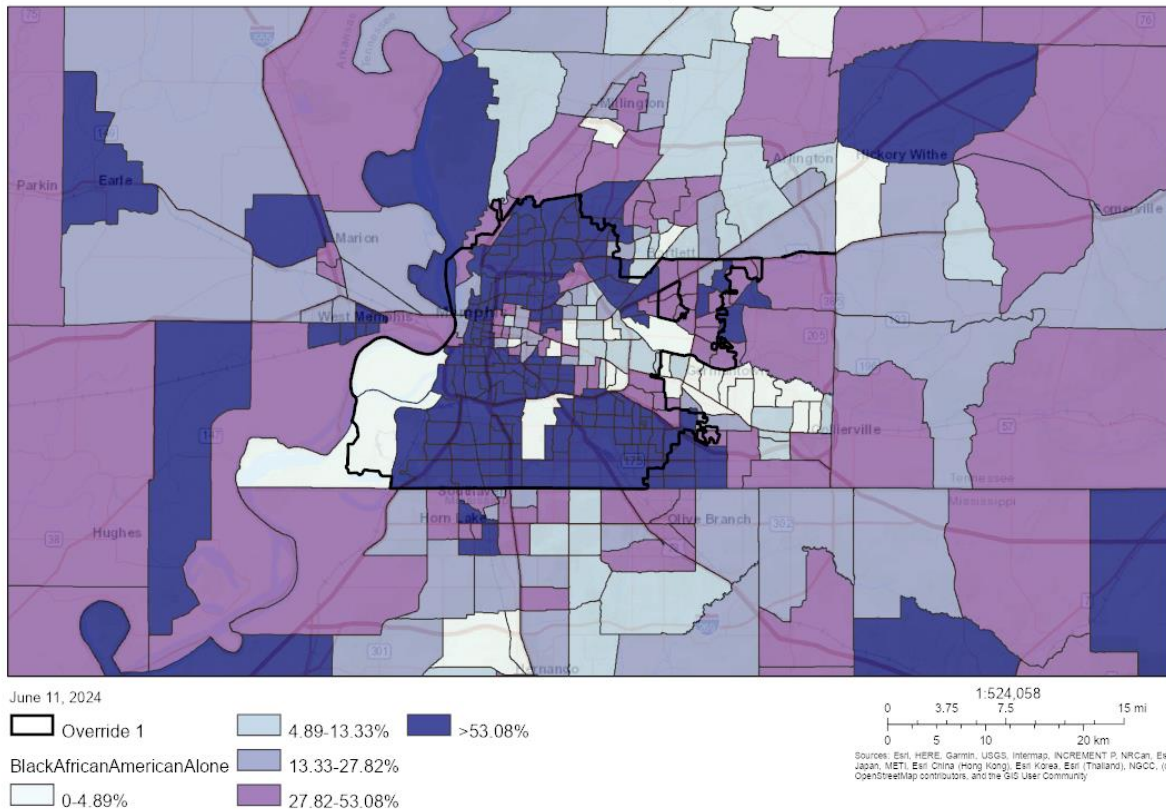
Share of Black or African American Households by Census Tract - Consolidated Plan



Share of Black or African American Households by Census Tract - Consolidated Plan

Demo

Share of Black or African American Households by Census Tract - Consolidated Plan



Share of Hispanic or Latino Households by Census Tract - Consolidated Plan

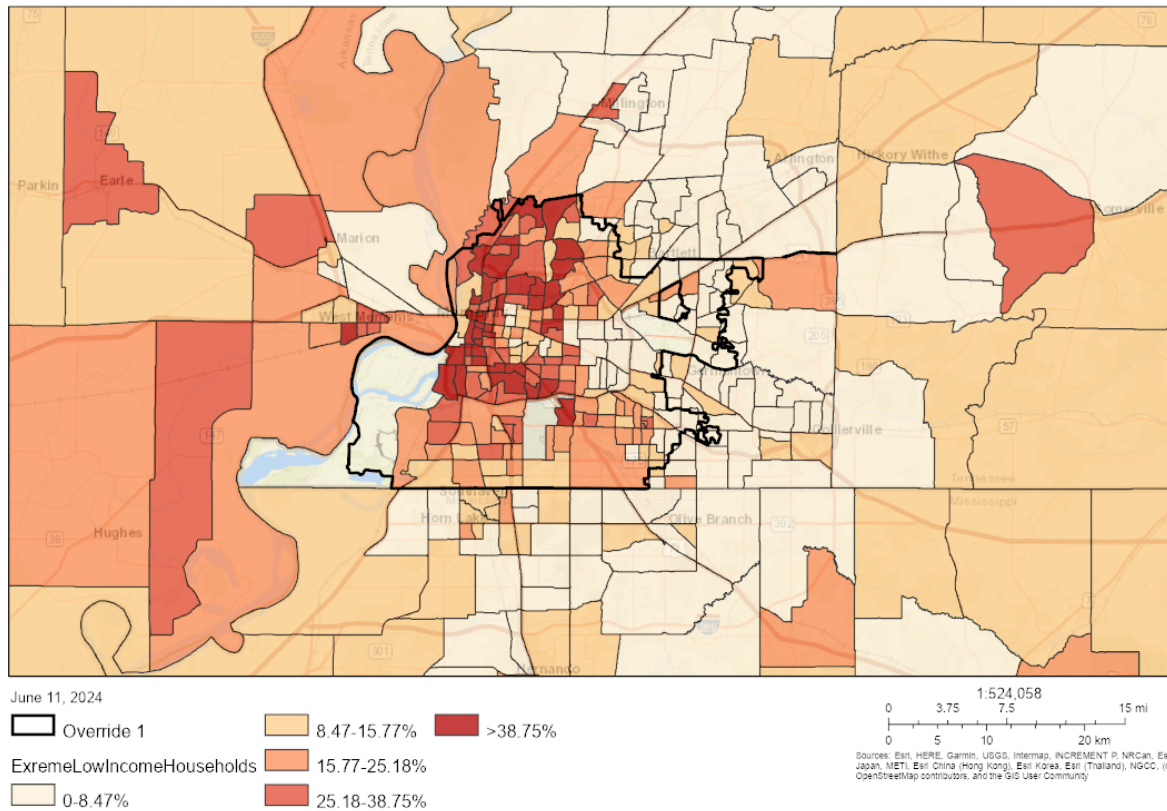
Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	51,920	37,575	48,075	26,000	92,205
Small Family Households	16,120	12,535	18,435	9,390	40,495
Large Family Households	3,800	3,060	3,145	1,830	5,710
Household contains at least one person 62-74 years of age	10,265	8,380	9,955	5,425	23,285
Household contains at least one person age 75 or older	5,195	4,875	4,480	2,540	7,604
Households with one or more children 6 years old or younger	10,810	6,567	7,178	2,699	5,888

Table 6 - Total Households Table

Data Source: 2016-2020 CHAS

Share of Extremely Low-Income Households by Census Tract - Consolidated Plan



Share of Extremely Low-Income Households by Census Tract - Consolidated Plan

Demo

Housing Needs Summary Tables

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

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	840	544	203	114	1,701	145	70	260	29	504
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	485	294	139	90	1,008	0	4	28	54	86
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	1,220	855	690	470	3,235	175	249	365	65	854
Housing cost burden greater than 50% of income (and none of the above problems)	23,875	8,730	1,465	85	34,155	7,175	3,410	1,095	168	11,848
Housing cost burden greater than 30% of income (and none of the above problems)	3,205	11,315	12,045	2,100	28,665	1,660	2,990	4,480	1,595	10,725

Demo

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Zero/negative Income (and none of the above problems)	6,200	0	0	0	6,200	1,619	0	0	0	1,619

Table 7 – Housing Problems Table

Data 2016-2020 CHAS
Source:

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	26,415	10,425	2,485	765	40,090	7,490	3,735	1,735	325	13,285
Having none of four housing problems	12,955	14,310	26,785	13,120	67,170	5,060	9,105	17,065	11,805	43,035
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

Table 8 – Housing Problems 2

Data 2016-2020 CHAS
Source:

Demo

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	10,970	8,310	5,295	24,575	2,204	1,769	2,030	6,003
Large Related	2,525	1,705	373	4,603	233	365	143	741
Elderly	5,739	3,589	1,739	11,067	4,633	3,344	2,119	10,096
Other	9,859	7,515	6,385	23,759	1,914	1,114	1,324	4,352
Total need by income	29,093	21,119	13,792	64,004	8,984	6,592	5,616	21,192

Table 9 – Cost Burden > 30%

Data 2016-2020 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	0	0	3,230	3,230	1,910	825	0	2,735
Large Related	0	0	375	375	189	125	40	354
Elderly	4,504	1,770	514	6,788	3,590	1,880	379	5,849
Other	0	8,835	3,550	12,385	1,619	0	0	1,619
Total need by income	4,504	10,605	7,669	22,778	7,308	2,830	419	10,557

Table 10 – Cost Burden > 50%

Data 2016-2020 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	1,429	939	694	465	3,527	125	188	189	15	517
Multiple, unrelated family households	192	245	118	94	649	50	69	199	119	437

Demo

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Other, non-family households	90	0	15	0	105	0	0	0	0	0
Total need by income	1,711	1,184	827	559	4,281	175	257	388	134	954

Table 11 – Crowding Information – 1/2

Data Source: 2016-2020 CHAS

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present								

Table 12 – Crowding Information – 2/2

Data Source: No data present.

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

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

2022 ACS data shows that 13.3% of males and 14.1% of females (civilian noninstitutionalized population) in Memphis live with some type of disability. Among the 18 – 64 year old population 24.2% have a disability, including 1.5% with a hearing difficulty, 2.6% with a vision difficulty, 5.8% with a cognitive difficulty, 7.8% with an ambulatory difficulty, 2.2% with a self-care difficulty, and 4.6% with an independent living difficulty. For the population 65 years and older, 9.5% have a hearing difficulty, 6.7% has vision difficulty, 9.3% cognitive difficulty, 24.2% has an ambulatory difficulty, 8.4% with a self-care difficulty, and 15.1% with an independent living difficulty respectively. The majority of people with a disability are among the elderly population - 26.7% are 65 to 74 years old, and 47.1% are 75 years or older. Among the elderly population, ambulatory disability is the most common. Housing needs for people with ambulatory difficulties include accessibility improvements such as ramps, widened hallways and doorways, lower counters, and installation of grab bars, along with access to transit and other community services. It is also important to note that some individuals may have more than one disability, which tend to result in them needing more than one form of assistance. In addition, 11.7% of those with a disability are living below 50% of the poverty level, 29.4% below 100% of poverty level and 37.9% at less than 125% of poverty level. The 2022 federal poverty level was \$13,590 for a single-person

Demo

household and \$27,750 for a family of four. This highlights the need for housing assistance for people living with disabilities.

Also included in HUD's definition of special needs populations are persons living with HIV/AIDS, as well as survivors of domestic and sexual violence. Persons living with HIV/AIDS and their families need housing options that are sensitive to challenges stemming from stigma, lack of employment, and other issues related to health complications. This population also requires supportive services that assist with healthcare accessibility, education, and counseling. Similarly, victims of domestic violence, dating violence, sexual assault and stalking need safe and affordable housing, removal of barriers to relocation, and supportive services that include counseling and case management.

What are the most common housing problems?

CHAS data shows housing cost burden as the most common housing problem defined by HUD. 85,393 households are cost burdened and 54% of these households are severely cost burdened. The majority of cost burdened households are renters, comprising 82%. During spring 2024 focus group discussions, partners in the Continuum of Care identified additional issues facing the renter households that they serve. These include high administration and application fees for housing units, poor housing quality, lack of neighborhood choice, and difficulty finding affordable rental units.

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

In addition to cost burden, many low-income households also face hardships related to transportation access due to shift work occurring outside of public transit service hours. Finding a housing unit that is both affordable and of good quality is difficult. Memphis Area Legal Services reported that 80% of their cases involve landlord violations related to poor housing quality. There are also difficulties qualifying for a rental unit if someone has past due MLGW (utility) bills negatively affecting their credit, have little or no credit history, or landlords want 3/4x rent as monthly income - even for some subsidized housing units. Domestic violence survivors experience situations of being charged high fees for repairs resulting from DV incidents and being held accountable by landlords for domestic violence incidents happening near or around their home.

People experiencing homelessness face additional problems accessing and maintaining permanent, stable housing. Those with a criminal history face landlords having sub-par leases and lease terms, and legal issues if a landlord calls the police to deal with a landlord/tenant problem. Domestic violence survivors frequently need low-cost/free and accessible mental health services in order to recover from the trauma they've experienced. When these services aren't consistently available, it leads to difficulty maintaining a job and subsequently, stable housing. There is a need for a more cohesive service delivery system in the way that landlords work with housing and service providers. It can be difficult to find landlords that understand and support the housing first service approach; requiring very high incomes in order to rent units, and not being patient with mental health issues that tenants are working through. Housing quality, and people living in substandard conditions (mold, lead, bed bugs, pests, etc) is also an

Demo

issue faced by this demographic, with many renters fearing that they'll lose their housing if they speak out about the conditions they're living in.

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

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

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

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

Families with children, individuals with disabilities, and extremely low-income households face an increased risk of homelessness. Focus groups conversations with the CoC indicated these groups of being at an increased risk of homelessness: pregnant mothers that don't have a support system, those aging out of foster care, victims of generational abuse (children living in a home where domestic violence occurs that may move out before they're able to support themselves), and people with disabilities due to lack of accessible shelter options and disability income that isn't enough to cover housing with supportive services. Other housing characteristics linked to instability and increased risk of homelessness include being underemployed or unemployed, experiencing mental health issues including trauma and depression, being a victim of domestic violence, moving multiple times in the previous 12 months, and having a criminal history that limits housing choice.

Discussion

Demo

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

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

Introduction

A specific racial or ethnic group has a disproportionately greater number of housing problems if that group is experiencing housing problems at a significantly greater rate than the population as a whole. There are 94,075 households in Memphis that have one or more of the above listed housing problems, comprising 36.8% of all Memphis households. The racial demographics of these households are: 19.3% (18,120) white, 72.6% (68,339) Black/African American, 1% (924) Asian, 5.7% (5,329) Hispanic, 0.03% (29) Pacific Islander, and 0.1% (103) Indigenous.

Extremely Low-Income: Less than 30 percent of HAMFI

35,675 ELI households in Memphis, 74.6%, have at least one of the four severe housing problems listed above. Of these, Hispanic, Pacific Islander, and Indigenous households show a disproportionately greater housing need, with 82%, 100% and 80% of households earning less than 30% of HAMFI having one or more housing problems, respectively.

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

There are 29,540 VLI households in Memphis with at least one of the four housing problems, representing 77.4% of VLI households. Very low-income Pacific Islander households have a disproportionately greater housing need.

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

52% (n=23,025) of LI households in Memphis have one of the four housing problems. Within this income group, low-income Pacific Islander households have a disproportionately greater housing need.

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

There are 24,105 MI households in Memphis and 22% (n = 5,835) have one of the four housing problems. Among moderate income households, Hispanic, Pacific Islander and Indigenous households show a disproportionately greater housing need.

Demo

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	35,675	4,475	7,680
White	5,545	685	1,005
Black / African American	27,375	3,510	6,135
Asian	397	23	122
American Indian, Alaska Native	40	10	0
Pacific Islander	4	0	0
Hispanic	1,745	135	250

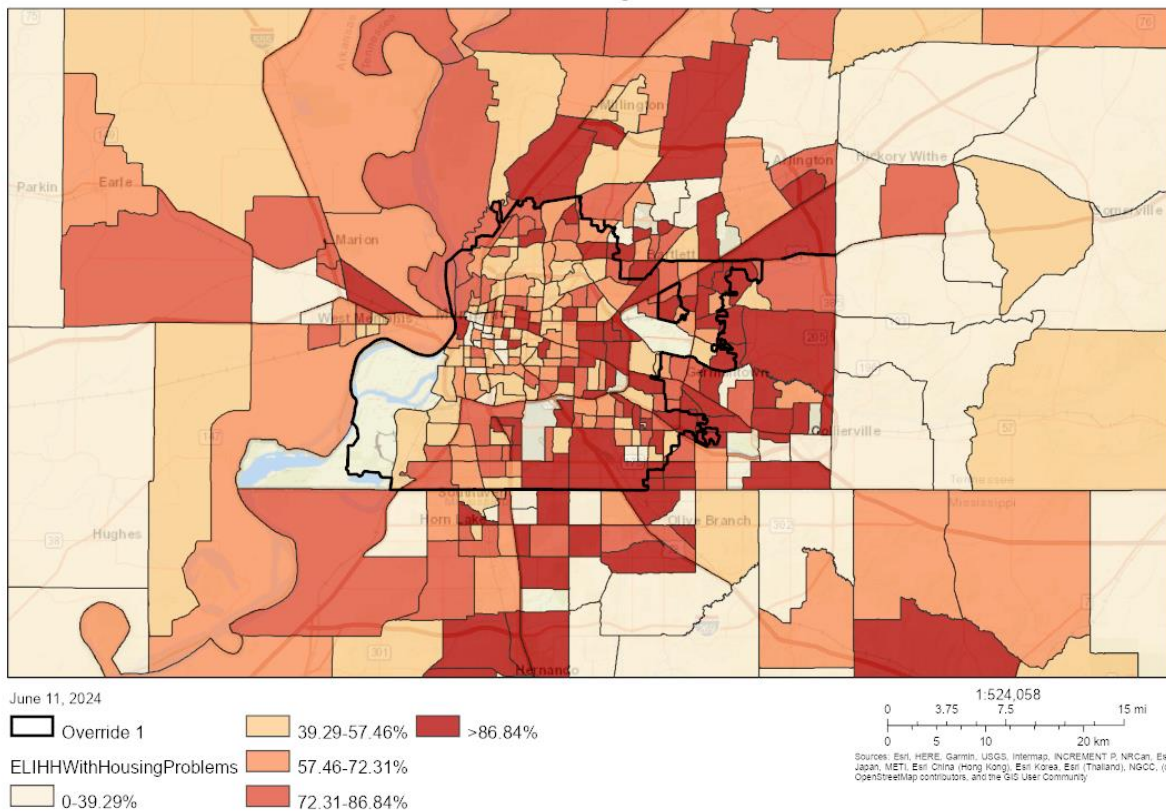
Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:

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

Share of ELI Households with Housing Problems - Consolidated Plan



Share of ELI Households with Housing Problems - Consolidated Plan

Consolidated Plan

MEMPHIS

51

Demo

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	29,540	8,610	0
White	5,330	1,855	0
Black / African American	21,515	5,830	0
Asian	243	185	0
American Indian, Alaska Native	14	44	0
Pacific Islander	15	0	0
Hispanic	2,109	615	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:

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

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	23,025	21,315	0
White	5,225	5,355	0
Black / African American	16,249	14,125	0
Asian	189	219	0
American Indian, Alaska Native	39	0	0
Pacific Islander	0	0	0
Hispanic	1,074	1,479	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:

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

Demo

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5,835	18,270	0
White	2,020	5,350	0
Black / African American	3,200	11,680	0
Asian	95	308	0
American Indian, Alaska Native	10	0	0
Pacific Islander	10	4	0
Hispanic	401	729	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:

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

Discussion

Demo

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

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

Introduction

The four severe housing problems include: lack of complete kitchen/plumbing facilities, overcrowded conditions (more than 1.5 persons per room), and housing cost burden greater than 50%. In Memphis, there are 54,560 households with severe housing problems, comprising 21.3% of all households. Of these households, 73% are Black households (n=39,669), 19% are White households (n = 10,300), and 6% are Hispanic households (n = 3,276). Asian, Indigenous and Pacific Islander households have a lower representation with n = 511, n = 85, and n = 4 respectively. It is important to note that this data is a subset of the data in the previous section, meaning that households with severe housing problems are a share of all households with housing problems.

Extremely Low-Income: 0%-30% of Area median Income

There are 31,445 ELI households in Memphis having one or more of the four severe housing problems described above. This represents 65.7% of households within this income group. Indigenous and Pacific Islander households show a disproportionately greater housing need.

Very Low-Income: 30% - 50% of Area Median Income

42.6% (n=16,255) of VLI households in Memphis have one or more of the four severe housing problems. There are no specific racial or ethnic groups showing disproportionately greater housing need.

Low-Income: 50% - 80% of Area Median Income

There are 5,470 low-income households in Memphis with one or more of the four severe housing problems. This comprises 12.3% of low-income households. Indigenous households show a disproportionately greater housing need within this income group.

Moderate-Income: 80% - 100% of Area Median Income

The moderate income households in Memphis with one or more of the four housing problems are a total of 1,390 (5.8%). Indigenous and Hispanic populations in this income group show a disproportionately greater housing need.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	31,445	8,690	7,680

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Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
White	5,075	1,169	1,005
Black / African American	23,970	6,915	6,135
Asian	338	82	122
American Indian, Alaska Native	40	10	0
Pacific Islander	4	0	0
Hispanic	1,530	345	250

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:

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

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	16,255	21,870	0
White	3,170	4,000	0
Black / African American	11,710	15,630	0
Asian	124	305	0
American Indian, Alaska Native	0	58	0
Pacific Islander	0	15	0
Hispanic	1,114	1,615	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:

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

Demo

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5,470	38,890	0
White	1,590	8,980	0
Black / African American	3,295	27,079	0
Asian	29	383	0
American Indian, Alaska Native	35	4	0
Pacific Islander	0	0	0
Hispanic	444	2,114	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:

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

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,390	22,715	0
White	465	6,915	0
Black / African American	694	14,180	0
Asian	20	383	0
American Indian, Alaska Native	10	0	0
Pacific Islander	0	14	0
Hispanic	188	938	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:

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

Discussion

Demo

DRAFT

Demo

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

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

Introduction:

Housing cost burden is a measure of income to housing costs. Housing costs include payments for housing, like mortgage payments and rent, as well as the cost of utilities. There are two levels of cost burden: cost burdened households spend more than 30 percent, but less than 50 percent, of their monthly income on housing costs, and severely cost burdened households spend more than 50 percent of their monthly income on housing costs. A household does not have a cost burden if less than 30 percent of income is sufficient to cover monthly housing costs.

This section provides data on housing cost burdens by race and ethnicity and examines to see if there is a disproportionate cost burden for any racial or ethnics group. For this purpose, disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least 10 percentage points higher than the percentage of persons in category as a whole.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	145,990	46,415	49,695	8,140
White	56,755	10,585	10,135	1,095
Black / African American	78,880	31,815	36,455	6,430
Asian	2,635	508	493	122
American Indian, Alaska Native	204	33	75	0
Pacific Islander	23	25	4	0
Hispanic	5,949	2,765	1,908	320

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2016-2020 CHAS

Discussion:

In the city of Memphis, 18.5 percent of households are cost burdened, and 19.9 percent are severely cost burdened. Black/African American households make up the largest number of cost burdened and severely cost burdened households. There are 31,815 cost burdened, and 36,455 severely cost burdened households within this group, comprising 68.5% and 73.4% of the city's cost burdened and

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severely cost burdened households, respectively. Therefore, Black/African American households have a disproportionately greater need for affordable housing.

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

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

In terms of overall need, the Black or African American population has the highest levels of need in each income category. Black/African American households represent 64.4% of all Memphis households but represent 73.4% of severely cost burdened households. Additionally, extremely low-income Black/African American households represent 77% and 76% of households with one or more housing problems and severe housing problems, respectively. Amongst very low-income Black/African American households, these numbers are 73% and 72%, respectively. White households comprise 24.3% of Memphis households. While lower income white households have housing problems and severe housing problems at lower rates, the share of moderate-income white households experiencing housing problems is 35%, and 34% have severe housing problems. This shows that while Black/African American households housing problems decrease as income increases, the opposite is shown for white households. Among Asian, Indigenous, Pacific Islander and Hispanic households, there are no income categories representing a share of need greater than that groups share of households as a whole.

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

N/A

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

There are concentrations of different racial/ethnic groups in several areas in the city. The areas of South Memphis, North Memphis, Uptown, Orange Mound, Whitehaven, Oakhaven, Parkway Village, Hickory Hill, Frayser and Raleigh are all neighborhoods with high concentrations of Black/African American households. Orange Mound, as well as many neighborhoods in North Memphis and South Memphis are historically African American neighborhoods that have experienced decades of disinvestment. There are high concentrations of white households in East Memphis and Midtown, as well as parts of Downtown including Harbortown. There are large concentrations of Hispanic populations in Parkway Village, Hickory Hill, The Heights, Nutbush, Berclair and Grahamwood.

Demo

NA-35 Public Housing – 91.205(b)**Introduction**

The public housing agency responsible for these programs in Memphis is the Memphis Housing Authority (MHA), which manages public housing units and the distribution and use of the housing choice vouchers. All but three of the traditional public housing developments (Montgomery Plaza, G.E. Patterson, and Kefauver Terrace) have been completely revitalized. Foote Homes renamed Foote Park at South City is currently undergoing a major transformation and redevelopment through a Choice Neighborhoods Implementation Grant that the Memphis Housing Authority and the City of Memphis were awarded in September 2015. That grant is currently being implemented with occupancy of units in Phases 1 – 4. Phases 5 and 6 are under construction and Phase V, a 120-unit senior facility will be completed in May 2024 and another 80 family units of affordable housing will be completed in late 2024/early 2025. This development is located within newer, less dense, mixed-income communities created by funds from the federal government's Choice Neighborhood program, Low Income Housing Tax Credits and Tax Free Bonds, the latter two programs are administered by the Tennessee Housing Development Agency (THDA), as well as other public, private, and philanthropic funding.

The number of public housing units in use does not equal the total amount because some are offline due to fire and water damage as well as abatement for asbestos. To minimize the health and safety issues entire floors have been evacuated for the substantial rehabilitation of the units in Barry Tower, Montgomery Plaza and Dr. R.Q. Venson Center. Abatement of asbestos was already in progress at Barry and Borda Tower when the fire and water damaged occurred at Barry and Venson. The four towers (Barry/Jefferson and Borda/Venson) will convert from Public Housing Assistance to Project-Based Voucher Assistance through HUD's Rental Assistance Demonstration Program (RAD).

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	2,446	6,746	0	6,676	25	0	0

Table 22 - Public Housing by Program Type

Demo

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

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	10,828	10,928	0	10,863	8,825	0
Average length of stay	0	0	6	5	0	5	0	0
Average Household size	0	0	2	3	0	3	1	0
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	626	465	0	461	3	0
# of Disabled Families	0	0	714	1,372	0	1,351	10	0
# of Families requesting accessibility features	0	0	2,446	6,746	0	6,676	25	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Demo

Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	29	101	0	97	3	0	0
Black/African American	0	0	2,414	6,640	0	6,574	22	0	0
Asian	0	0	0	3	0	3	0	0	0
American Indian/Alaska Native	0	0	2	1	0	1	0	0	0
Pacific Islander	0	0	1	1	0	1	0	0	0
Other	0	0	0	0	0	0	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	18	305	0	303	2	0	0
Not Hispanic	0	0	2,428	6,441	0	6,373	23	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 25 – Ethnicity of Public Housing Residents by Program Type

Demo

Data Source: PIC (PIH Information Center)

DRAFT

Demo

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

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

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

Out of 15,710 households on one or more waiting lists for the Housing Choice Voucher Program, 2,617 (6.8%) are elderly. Approximately 11,000 (70%) of families have one or more children. The waiting list for Housing Choice Vouchers includes 7,225 households. Within these, 213 are families with disabilities, 87 are elderly families, 4,944 are families with children, and 1,981 are other families. 3,874 are extremely low-income (below 30% AMI), 1,288 are very low-income (above 30% AMI but below 50% AMI), and 1,043 are low-income (above 50% AMI but below 80 % AMI).

How do these needs compare to the housing needs of the population at large

The needs of households awaiting public housing units differ from the larger population as there appears to be a greater need for one- bedroom and two-bedroom units for households on the waitlist for public housing. 36 percent of public housing residents need a one-bedroom unit compared to 12.2 percent of occupied one-bedroom units city-wide. 38 percent of households waitlisted for a public housing unit need a two-bedroom unit compared to 28 percent of occupied two-bedroom units city-wide. However, these differences highlighted through the required tables do not capture the changes that have occurred in Memphis. For example, efficiency to two-bedroom units have not increased as a share of households even through the share of 1 and 2 person households in the city has increased. Additionally, in 2000, the majority of households owned their homes, whereas in 2017, roughly 60 percent of households rent. The changes in household sizes and household tenure have increased the competition for smaller rental units in the city and have spurred new apartment developments in the Midtown and Downtown neighborhoods. The similarity between public housing households and Memphis households as a whole is that within both groups, there is the greatest need for more housing units affordable to very low-income households earning less than 30% of AMI.

Discussion

Similar to the market driven demand for smaller rental units, there has been an increased need for efficiency to two-bedroom units for households trying to use Housing Choice Vouchers. Although needs

Demo

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

DRAFT

Demo

NA-40 Homeless Needs Assessment – 91.205(c)**Introduction:**

In 2011, the Mayors of the City of Memphis and Shelby County initiated the Action Plan to End Homelessness, a strategic effort to utilize evidence-based practices, realign existing resources, and generate new resources to reduce the number of people who experience homelessness in our community. With the expiration of the 2011 Mayors' Action Plan in 2020, Community Alliance for the Homeless – the Lead Agency for the TN-901 Continuum of Care (CoC) – was asked to play a key role in drafting a new strategic plan to continue the success seen since 2011 and ultimately end homelessness in Memphis/Shelby County. Since 2012, we have seen the positive results of the plan, as overall homelessness has been reduced by 38%, chronic homelessness has been significantly reduced by 55%, and certain populations have reached all-time lows; for example, Veteran homelessness has been reduced by 95% since 2012.

Data Sources:

HMIS and Annualized Data: The Homeless Management Information System (HMIS) is the database utilized in our TN-501 Continuum of Care to track homelessness data. Currently, 36 agencies with 116 users are tracking data for 96 programs dedicated to serving people experiencing homelessness. HMIS is our primary tool for measuring annualized homelessness data, and it is used nationally by HUD to generate the Annual Homeless Assessment Report (AHAR).

Point In Time Data: Point In Time data is our most reliable benchmark for determining progress in reducing homelessness. It is the one time each year that the unsheltered population and programs – including those that do not participate in the Homeless Management Information System (HMIS) – are captured. In January of 2023, Memphis and Shelby County volunteers counted 1,292 people who met HUD's definition of literally homeless. That number was a minor decrease from five years prior, when the total count was 1,325 people.

System Performance Measures: System Performance Measures are part of annual reporting that help examine the CoC's performance by a set of advanced metrics. HUD requires every Continuum of Care to assess their homeless response system yearly for the following measures: Median Length of Time Homeless, Returns to Homelessness, Number of Homeless Persons, Employment and Income Growth, First Time Homelessness, Placement in Permanent Housing, and Retention of Permanent Housing. These performance measures are an important factor on the scorecard for Rank and Reviewing CoC NOFA Competition to show how important improving this data set for our community is for programs. HUD also uses System Performance criteria to determine the amount of funding needed in each Continuum of Care. Data examining some of TN-501's System Performance over the past five years is reflected in the table below:

Consolidated Plan

MEMPHIS

67

Demo

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	0	0	0	0	0	0
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	0	0	0	0	0	0
Chronically Homeless Individuals	0	0	0	0	0	0
Chronically Homeless Families	0	0	0	0	0	0
Veterans	0	0	0	0	0	0
Unaccompanied Child	0	0	0	0	0	0
Persons with HIV	0	0	0	0	0	0

Table 26 - Homeless Needs Assessment

Data Source Comments: We do not make estimates. See attached table for stats tracked by the head CoC agency, Community Alliance for the Homeless (CAFTH).

Data Point	2015	2023/2024
Average length of time before being connected to permanent housing	150 days	70 days/ 80 days
Percentage of people returning to homelessness	15%	11%/ 8%
Number of Homeless Persons in Transitional Housing	1326	301/ 353
Number of First Time Homeless (HMIS Universe)	3980	2989/ 3458
Percentage of Successful Exits from Shelter or Rapid Rehousing	66%	70%/ 49.99%

Table 27 - Homeless Needs Assessment: HUD System Performance Measures: 2015 vs 2023/2024

Demo

FY 2022/2023	Chronically Homeless Individuals	Homeless Families	Homeless Families with Children	Veterans	Unaccompanied Youth
Number of Persons Becoming Homeless	832	953	1025	76	42
Number of persons Exiting Homelessness	556	402	659	66	20
Number of Days Homeless (Average)	91-180	30-60	30-60	181-365	91-180

Table 28 - Categories for each Homeless Population Type

Indicate if the homeless population is: Has No Rural Homeless

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

See attached table "Categories for each Homeless Population Type" (above) for this data.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	160	63
Black or African American	638	148
Asian	1	3
American Indian or Alaska Native	3	3
Pacific Islander	0	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	0	0
Not Hispanic	826	229

Data Source

Comments:

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

For the past decade, one agency (Metropolitan Inter-faith Association - MIFA) has served as the CoC's single point of Coordinated Entry for Families. HMIS data shows that in the last year, approximately 8,804 people/households with children were screened and assessed. Of those households, approximately 1,162 families met the definition of literal homelessness and were provided shelter and access to permanent housing.

In 2023, the Continuum of Care moved to a "no wrong door" approach to Coordinated Entry. This allows all homeless service providers to screen & assess families experiencing homelessness, then connect them to permanent housing through the HMIS. This has expanded the community's ability to serve families system-wide and collect improved data to better understand family homelessness in Memphis and Shelby County. As of March 2024, our community has identified and assessed 1,025 families with children experiencing homelessness.

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

The majority of individuals and families experiencing homelessness in Memphis/Shelby County are Black/African American. HUD strongly encourages communities to utilize a racial equity tool to accurately assess and address racial disparities in their communities. In TN-501 community data partners (HMIS users) collect information for various demographic fields when assessing clients seeking services. Obtaining data about fields such as race and gender identity is integral to analyzing where our system may be falling short. By identifying the demographic groups which are disproportionately

experiencing homelessness, we begin to understand where systemic inequities persist in TN-501, allowing our system to evolve and better serve our unique community.

Racial data is also collected annually during the Point in Time Count. Of the 1,055 persons identified in the 2022 PIT count as experiencing homelessness in emergency shelters or transitional housing, 786 (76%) were Black/African American. The “Memphis Poverty Fact Sheet”, an annual poverty report created by the University of Memphis School of Social Work showed that while individuals identifying as white make up 27% of the total Memphis population, only 21% of individuals experiencing homelessness identify as white, and for families and youth, an even smaller percent of the population identifies as white. Conversely, individuals identifying as Black/African American make up 65% of the total Memphis population, but 75% of the individual homeless population, and over 90% of both youth and family homeless populations. The inconsistency in proportions makes a compelling argument that, while affordable housing is a growing issue throughout TN-501, BIPOC households are more likely to experience housing insecurity and homelessness across the board. Our data clearly indicates that systemic inequity is affecting the broader housing landscape in Memphis and Shelby County.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Since 2016, PIT Count reports of persons experiencing homelessness have shown an overall decline. The 2023 PIT Count reported 1,292 persons counted in total as experiencing homelessness, which is down from 1,669 in 2016. The total sheltered count for 2023 showed 1,127 persons experiencing homelessness in 2023, down from 1,548 persons in 2016. The total unsheltered count for 2023 showed 165 persons experiencing homelessness, which is a slight increase from the 121 persons counted in 2016. This increase is being addressed through specific goals and strategies outlined in the Memphis and Shelby County Homeless Consortium’s 2023 Strategic Plan to End Homelessness.

Discussion:

Affordable Housing & Homelessness

Local and national data overwhelmingly support the argument that homelessness is at its heart a housing issue. Affordable housing is out of reach for hundreds of thousands of Tennesseans. In Tennessee, the Fair Market Rent (FMR) for a two bedroom apartment is \$952. In order to afford this level of rent and utilities without paying more than 30% of income on housing, a household must earn \$3,172 monthly or \$38,060 annually. This means that in order for someone to be able to afford a two-bedroom apartment in Memphis at the Fair Market rate, they must be earning a wage of \$18.30 per hour. The current minimum wage, however, is only \$7.25 an hour.

Housing affordability isn’t just an urban issue. Nearly thirty nine percent of renters from rural counties in Tennessee are cost burdened, meaning that they spend more than 30% of their income on housing costs (rent + utilities). Across Tennessee, 67% of extremely low-income renter households are severely cost burdened, meaning that they spend more than 50% of their income on rent and utilities. Severely cost

burdened households are more likely to have to sacrifice necessities like food or healthcare to pay the rent and are more likely to experience evictions and homelessness.

Across Tennessee, there is a shortage of 127,102 affordable and available rental homes for extremely low-income households (ELI), whose incomes are at or below the poverty guideline or 30% of the Area Median Income (AMI). Low-income households are more likely to have to live in overcrowded, substandard housing conditions.

Stable, quality, affordable housing is the foundation for basic well-being, and no person or family should have to live without the safety of a home. Housing affordability doesn't just impact low-income renters, but entire communities. Providing affordable housing is critical to preventing homelessness, reducing childhood poverty, increasing economic mobility, and boosting local economic growth.

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

Introduction:

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

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

HOPWA

Current HOPWA formula use:
Cumulative cases of AIDS reported
Area incidence of AIDS
Rate per population
Number of new cases prior year (3 years of data)
Rate per population (3 years of data)
Current HIV surveillance data:
Number of Persons living with HIC (PLWH)
Area Prevalence (PLWH per population)
Number of new HIV cases reported last year

Table 29 – HOPWA Data

Data Source: CDC HIV Surveillance

HIV Housing Need (HOPWA Grantees Only)

Type of HOPWA Assistance	Estimates of Unmet Need
Tenant based rental assistance	0
Short-term Rent, Mortgage, and Utility	0
Facility Based Housing (Permanent, short-term or transitional)	0

Table 30 – HIV Housing Need

Data Source: HOPWA CAPER and HOPWA Beneficiary Verification Worksheet

Describe the characteristics of special needs populations in your community:

Elderly and Frail Elderly

According to 2022 ACS 5 Year estimates, 13.9% of the City of Memphis' population is elderly, aged 65 and over. Of this population, 5.2% are considered frail elderly, aged 75 and over. The data also shows that 73.8% of the elderly population aged 65 and over in the City of Memphis have a disability.

Persons with Disabilities

Within the City, 28.6% of all residents have one or more disabilities, including: hearing difficulty (2.3%), vision difficulty (2.8%), cognitive disability (6.2%), ambulatory difficulty (7.8%), self-care difficulty (2.9%), and independent living difficulty (6.6%).

Persons with HIV/AIDS and their families

The Tennessee Department of Health's 2021 Tennessee HIV Epidemiology Profile found a total of 7,128 persons living with HIV in Memphis. This population was 79.1% male, 20.8% female, and 0.1% transgender. The racial/ethnic makeup of PLWH in Memphis was 83% white, 10% Black, 6% Hispanic, and 2% Other. The CDC's most current annual HIV Surveillance Report, providing data for 2021 for Tennessee and the Memphis, TN-MS-AR Metropolitan Statistical Area (MSA), shows there were 19,523 persons living with diagnosed HIV in Tennessee with 6,600 in the Memphis MSA, and 3,259 living with Stage 3 HIV (AIDS). During 2020, 353 people in the Memphis MSA were newly diagnosed with HIV, ranking second in the nation for new transmission.

Immigrants and Refugees

Memphis has an estimated 39,809 foreign-born residents, according to 2022 ACS 5-year data. 14,511 (36%) began residing in the United States in 2010 or later. Within this group, an estimated 24% were born in Asia, 59% were born in Latin America, and 3% were born in Europe. 33.5% of the total foreign-born population are naturalized citizens.

Persons with Alcohol or Drug Addiction

The U.S. Substance Abuse and Mental Health Services Administration (SAMHSA) provides an annual report containing data on substance use treatment facilities and clients in treatment. The 2022 data showed a total of 297 facilities in Tennessee with 36,676 clients receiving treatment in these facilities. Within these facilities, Tennessee had 2,533 clients under the age of 18, and 1,719 of those clients were in facilities offering special programs or groups for adolescents.

Victims of Domestic Violence

During 2017, there were 20,101 total reported domestic violence offenses in Shelby County, with 17,863 (89%) coming from Memphis (Memphis Shelby Crime Commission 2017 Annual Report). Victims of domestic violence and their families have been identified as a special needs subpopulation in Memphis

in terms of requiring supportive services for housing, employment, and other social services. Data measuring the specific numbers in this subpopulation is not readily available.

Veteran Population

There are 27,319 veterans living in Memphis (2022 5-Year ACS). The Community Alliance For The Homeless (CAFTH) provided data on the homeless population for FY22/FY23. 76 veterans became homeless that year, 66 veterans exited homelessness. These homeless veterans spent an average of 181-364 days being homeless. 103 veterans were placed in transitional housing beds, and 566 in permanent supportive housing beds. Veterans experiencing homelessness have access to programs such as HUD-VASH, Grant per Diem, and Supportive Services for Veteran Families (SSVF), through which they receive every necessary support to get them out of homelessness. The 2018 Point-in-Time Report for Memphis and Shelby County reported 231 homeless veterans in Memphis; 98 were in emergency shelter, 120 were in transitional housing, and 13 were unsheltered. 96% of these homeless veterans were male and 4% were female.

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

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

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

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

Victims of domestic violence need safe and affordable housing, landlords that are understanding of DV situations (not evict/charge high repair fees for incidents that occur), removal of barriers to relocation,

for perpetrators to be held accountable, and supportive services including counseling and case management.

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

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

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

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

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

The Tennessee Department of Health's 2021 Tennessee HIV Epidemiology Profile found a total of 7,128 persons living with HIV in Memphis. This population was 79.1% male, 20.8% female, and 0.1% transgender. The racial/ethnic makeup of PLWH in Memphis was 83% White, 10% Black, 6% Hispanic, and 2% Other.

The Center for Disease Control and Prevention's most current annual HIV Surveillance Report, providing data Tennessee and the Memphis MSA in 2021, reported 19,523 persons living with diagnosed HIV in Tennessee and 6,600 in the Memphis MSA, and 3,259 with Stage 3 HIV (AIDS). Within the MSA during 2020, 353 persons were diagnosed as having HIV infection, ranking it second in the nation.

The Ryan White HIV/AIDS Program Annual Client-Level Data Report (2021) found that there were 19,528 total clients in Tennessee in 2021. There were 7,128 total clients within the Memphis Transitional Grant Area (TGA), which is defined by the same boundaries as the EMSA. Of the Memphis TGA clients, 78% were male, 19% were female, and 3% were transgender; these clients were 84.9% African American, 9% White, 3.9% Hispanic or Latino and 2.3% other.

If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their

unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))

N/A

Discussion:

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

Describe the jurisdiction's need for Public Facilities:

According to the CDBG program guidelines, public facilities are interpreted to include all buildings and infrastructure or facilities that are publicly owned or owned by a nonprofit and open to the public. Survey respondents living in the City of Memphis ranked public facility needs in the community as follows, with one as the highest priority:

1. Daycare Centers
2. Neighborhood/Community Centers – youth services/programs, job training centers
3. Health Care Centers
4. Playgrounds
5. Security Facilities
6. Others

Daycare centers were ranked as high need by over 22% of the survey respondents. During focus groups sessions, stakeholders identified community centers as vital assets to provide opportunities for job training, youth development, and as a resource for seniors (65+) to have access to learn new skills and socialize. There were discussions about maximizing use of existing community centers by offering senior/adult services during school hours (and at all centers) and extending hours in the evening until 10pm to offer more after school programs and keep youth occupied while parents/guardians are working. Other facilities include food truck parks that would attract families and support small business, as well as more pocket parks to fill gaps between larger parks within a 10-minute walk of neighborhoods. Residents also mentioned the need to have music and arts programs in senior and community centers and utilize blighted properties for arts programming within older neighborhoods. Pedestrian and cycling infrastructure was also identified as a priority for low-income households, especially those without vehicle access, to access neighborhood resources safely.

How were these needs determined?

The public facility needs listed above were generated based on community input, including responses to the Housing and Community Needs Survey completed by other stakeholders and residents as well as during focus groups sessions. These needs were also identified through one-on-one interviews and the analysis of local economic conditions with attention placed on the interest of the primary target groups (low-moderate income residents and communities).

Describe the jurisdiction's need for Public Improvements:

The highest ranked public improvement need identified in the Housing and Community Needs Survey are sidewalk improvements and pedestrian crossings. Approximately 23% of the respondents identified these as the improvements needed in their communities. Second to this are additional street lighting and greenspaces needed within communities. During focus group sessions, stakeholders identified the

need for additional traffic calming measures (speed bumps and curb bump outs), improvements to MATA public transit (on time performance/service gaps), and student friendly transportation options that can take minors from school to community centers and nonprofit after school programs. Other topics included land fill diversion and tearing down of urban renewal era highway ramps that lead to nowhere within historically Black/Brown neighborhoods.

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

How were these needs determined?

There are several organizations focusing on livability issues, including public improvement needs that have information available. These include BLDG Memphis, Memphis Center for Independent Living, Memphis Regional Design Center, the Mid-South Complete Streets Coalition, and many local CDC's. The city has undertaken the Memphis 3.0 Comprehensive Plan to plan the future growth of the city. Similar to other needs, the inputs of stakeholders in the survey and focus groups meetings assisted in determining the public improvements needs for the city.

Describe the jurisdiction's need for Public Services:

Public services serve critical needs of Memphis' low- and moderate-income population. Because of the high poverty rate in the city, the need for public services is great. Memphis has a coalition of public service agencies serving the needs of low- and moderate-income households – these agencies are always in need of more public support through funding and advocacy. Significant needs have been identified for youth-centered services - to do the high levels of youth homelessness and aging out of foster care, etc. People experiencing persistent poverty need social services. Needs identified include: parole officers/legal services within neighborhoods to address transportation barriers, satellite locations for employment services and job training opportunities, food pantries in all neighborhoods (that are open 7 days per week). Many of these conversations centered around better utilizing existing public spaces (community centers, churches, etc.) that aren't being utilized during all hours/days. There is also need for city/state sponsored drug rehab clinics and mental health clinics, and community resource hubs within each neighborhood.

In addition, needs identified by respondents in the Housing and Community Needs survey include:

1. Job Training/Literacy Center
2. Mental Health Care
3. Childcare

4. Police Services
5. Security Service, and others.

How were these needs determined?

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

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The availability of quality affordable housing plays a significant role in meeting the housing needs of the low-to-moderate-income households in the City of Memphis. However, housing choices can be limited by household income, impacting their access to other basic needs including transportation, good paying jobs, healthy food, etc. The section below provides an overview of the current housing market conditions and analyzes the availability of subsidized and public housing facilities available to individuals and families in Memphis. It also analyzes local economic conditions and summarizes existing economic development resources and programs that may be used to address community and economic development needs identified in the Needs Assessment.

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

Introduction

As of 2022 (ACS 5-year data), there are 251,586 occupied housing units in the city of Memphis. Of these housing units, 64% are single family detached homes, 8% are two to four-unit homes, 14% are five to nineteen units, and 8% are 20 or more units. 117,165 are owner-occupied and 134,421 are renter occupied. More than 50% of units are renter occupied. The share of renter households in the city continues to grow. Data from 2000 to present show an increase from 44 percent to 53 percent. The increasing demand for rental units, especially quality, affordable rental units highlight the need for more investment into not only subsidized housing, but a more diverse housing stock throughout Memphis neighborhoods.

Compared to 2017 five-year ACS data which recorded an increase in the total number of housing units in Memphis after 2012, there has been a 13% decrease in the number of housing units from 2017-2022. Much of this is due to a huge reduction in new housing development as a result of labor shortages, supply chain disruptions, and inflation brought on by the Covid-19 pandemic. This, paired with deterioration of structures overtime and less capital to maintain them because of the same factors has led to an overall decrease in existing units. Single family detached structures have seen the largest loss of over 20,000 units, along with a 16,600 reduction amongst 5-19 unit structures and 8,000 2-4 unit structures.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	180,215	60%
1-unit, attached structure	14,899	5%
2-4 units	27,410	9%
5-19 units	50,875	17%
20 or more units	23,090	8%
Mobile Home, boat, RV, van, etc	3,125	1%
Total	299,614	100%

Table 31 – Residential Properties by Unit Number

Data Source: 2016-2020 ACS

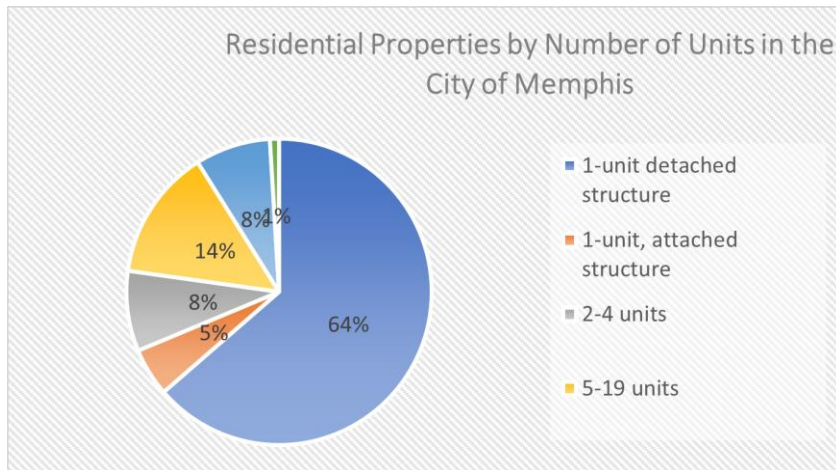


Figure 1: Share of Residential Property Type, 2022

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	258	0%	4,350	3%
1 bedroom	1,890	2%	29,550	21%
2 bedrooms	18,660	16%	53,705	39%
3 or more bedrooms	97,415	82%	49,915	36%
Total	118,223	100%	137,520	99%

Table 32 – Unit Size by Tenure

Data Source: 2016-2020 ACS

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

There are approximately 26,600 units of assisted affordable housing in Memphis affordable to low-income households at or below 80% AMI. Most of these units are in large multifamily apartment developments. These include Public Housing units; units assisted through project based and Housing Choice Vouchers (HCV); CDBG and HOME funding; State of Tennessee programs including Low-Income Housing Tax Credits (LIHTC), and Health Educational and Housing Facility Board (HEHFB) tax-free bonds and PILOTs; as well as local programs and housing developed by nonprofits with other funding sources. There are a total of 1,704 public housing units, 14,381 active LIHTC units, 4,402 affordable senior housing units, 21,552 units funded through the HEHFB PILOT and bond programs (60% AMI or below), and over 3,900 units produced or preserved through HCD programs (including low-income owner occupied). Note: these numbers are not cumulative as many projects have braided funding from multiple sources.

Other programs that assist low-income households with accessing or maintaining quality affordable housing but aren't included in traditionally assisted units include Down Payment Assistance (DPA), and

many home repair programs. Both the City of Memphis through its Division of Housing and Community Development (HCD) and the State of Tennessee provide low interest loans and down payment assistance for low-income first-time homebuyers. Existing low-income owners are also assisted with minor home repair through nonprofits, including Habitat for Humanity's Aging in Place program for senior citizens, Service Over Self (SOS) roof repair, and others.

During fiscal years 2019 through 2024, the City of Memphis helped citizens through various housing programs. 385 low- and moderate-income households received funding assistance for down payments. Community Housing Development Organizations (CHDOs) completed 20 owner-occupied and 37 rental units, with an additional eighteen in progress. The affordable homeownership and rental housing program completed 495 units of rental housing, with another 394 units in progress. Additionally, 22 for-sale units were completed. Forty-seven units are in progress (tenure yet to be determined based on HOME guidelines). Lastly, the Memphis Affordable Housing Trust Fund (MAHTF) provided for the rehab/repair of 215 single family units and the new construction/rehab of 206 multifamily units.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

According to the National Housing Preservation Database, Memphis is estimated to lose over 4,000 LIHTC and 400 HOME funded units by 2030. There are approximately 1,000 units of Section 8 project-based vouchers set to expire in the next 5 years. The City of Memphis HCD is a funding partner in the preservation of Greenbriar Apartments (208 units) of expiring LIHTC/PBV units. There are two current projects, 550 units, that are likely to lose their HUD funding due to poor management and maintenance by local property owners.

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

Despite the large number of subsidized housing units in Memphis, there is a significant shortage of affordable housing for low- and moderate-income households in Memphis. There is an estimated shortage of 38,000 subsidized quality, affordable housing units needed for households earning 80% of AMI or below, with the greatest need among extremely low- and very low-income households – earning less than 30% and 50% AMI. As shown in the Needs Assessment section, there are 94,075 households experiencing housing problems (defined by HUD – cost burden, overcrowding, or lack of complete plumbing/kitchen facilities). In addition, there are currently 15,710 households on one or more waiting lists for the Housing Choice Voucher Program.

The State of Memphis Housing Report (2023) provides an analysis of housing situations in Memphis. The report outlines the continuous rising cost of housing in the city, negatively impacting the overall availability of affordable housing in Memphis. Affordability is being lost from the top and bottom of the market. Gentrification and displacement from sale price/rent increases stimulated by outside investment, and loss of affordable units due to poor maintenance and slumlords causing units to become uninhabitable. Also, time-bound subsidized units continue to lose their subsidies. These forces,

combined, have significantly decreased the number of quality, affordable housing units in the city. In addition, there needs to be variety of housing types, spread between home ownership or rental opportunities, across multiple neighborhoods, that are quality and affordable in order to promote housing choice for all Memphians.

Describe the need for specific types of housing:

According to 2022 ASC 5-year data, Memphis has a total of 38,461 vacant housing units, with 0.9% homeowner vacancy rate and 7.9% rental vacancy rate. While this is a healthy vacancy rate, this does not account for the quality or affordability of the units. Much of the city's "naturally occurring" affordable housing is in disrepair, or in high blight areas. Memphis is particularly in need of subsidized rental housing affordable for households at or below 30 percent AMI (\$31,200 for a family of 4). During the development of the Consolidated Plan, many stakeholders emphasized the lack of quality, affordable housing units as the main housing issue in Memphis, expanding on the inadequacy of many housing units and housing instability due to high admin fees, credit requirements, and rent increases. In addition, there is a need for more infill for-sale housing units that are affordable. A major barrier to this work that the City seeks to address is funding for infrastructure fees, appraisal gaps, and capital needed by local housing developers.

The City of Memphis and Shelby County Joint Housing Policy Plan has identified four specific metrics needed to address housing needs in Memphis and Shelby County by 2030. First, the renovation of 4,600 housing units and the development of 5,000 for sale infill housing units in anchor neighborhood. Second, to stabilize owner-occupied single-family housing by adding over 7,000 homeowners and reducing the annual decline in homeownership. Third, to produce 1,300 new for-sale and 6,400 rental missing middle housing units. And fourth, to create and preserve almost 1,000 units of low-and very low-income multifamily housing.

Lastly, the needs of younger singles and couples vary but the majority rent and will look for newer rental units, townhomes, and condominiums. Some empty nesters may no longer want to live in traditional single-family homes and thus seek rental units that better suit their family size. This puts pressure on the housing market to be able to provide adequate housing options for these household groups. In addition, approximately 1/3 of households in Memphis earn 50% AMI or below (\$42,600 for a family of 4), and over 50% of Memphis renter households are cost burdened, highlighting the need for housing assistance and additional affordable housing units at deeper levels of affordability.

Discussion

A variety of factors have led to the reduced supply of affordable housing units in the city. Many units are lost due to lack of maintenance and poor management, leading to unsafe and unhealthy homes. There are also 25,746 (8.9%) "other vacant" housing units in the city, and an estimated 43% of these are needing repairs or possibly condemned. The recession, inflation, and limited funding sources has made it difficult for the local market to produce affordable owner or rental units, especially infill and missing

middle housing types. A growing demand for rental units, as well as outside cash investors, has resulted in market rate rents continuing to grow, without household incomes keeping pace. There is a dire need for more affordable housing, both rental and owner-occupied, to meet the housing needs of various household types, including families with children, the elderly, single person households and households with the specific housing needs described in earlier sections. In addition, many older single-family homes and units in large apartment complexes are in need of rehabilitation or on-going maintenance in order to maintain their structural integrity and livability.

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

Introduction

This section reviews housing costs and affordability in the City of Memphis. The cost of housing has become increasingly more expensive in Memphis. Wages aren't keeping pace with inflation and rents continue to increase, while higher interest rates also slow the homebuyer market. There has been a 42% increase in median home value from 2010 to 2022, with the majority of that growth (30%) taking place since 2020. Median rent has also increased by 39% over the same period.

Cost of Housing

	Base Year: 2009	Most Recent Year: 2020	% Change
Median Home Value	94,000	107,100	14%
Median Contract Rent	620	696	12%

Table 33 – Cost of Housing

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	28,538	20.8%
\$500-999	86,715	63.1%
\$1,000-1,499	18,435	13.4%
\$1,500-1,999	2,915	2.1%
\$2,000 or more	970	0.7%
Total	137,573	100.1%

Table 34 - Rent Paid

Data Source: 2016-2020 ACS

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	9,199	No Data
50% HAMFI	35,754	20,334
80% HAMFI	94,079	40,340
100% HAMFI	No Data	53,248
Total	139,032	113,922

Table 35 – Housing Affordability

Data Source: 2016-2020 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	800	902	1,032	1,365	1,584
High HOME Rent	658	742	875	1,105	1,214
Low HOME Rent	577	618	742	856	956

Table 36 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

Renters

The 2020 CHAS data shows that there is a sufficient number of rental and owner units affordable to households earning over 30 percent of HAMFI; however, this does not account for households of a higher income that may occupy these units. Based on 2019 CHAS data, there is a shortage of an estimated 18,000 units that are both available and affordable to very low-income households (earning 30-50% of HAMFI), meaning they're not being occupied by households earning greater than 50% of HAMFI. Only about a third of units are affordable to ELI renters. 2020 data shows there are 9,199 rental units affordable to households earning less than 30% of HAMFI, compared to 29,093 extremely low-income households that are cost burdened. Homes available for ownership are not calculated at 30% AMI, but there is a lower number of affordable ownership units at 50% AMI. Another complexity of homeownership for lower income households is having the money to maintain and repair the home, especially when owning more affordable homes, that are often older, and need more upkeep.

There is not enough quality rental housing in the city for low-income households, specifically extremely low-income (ELI) households. According to CHAS data, there are 39,370 ELI renter households, and 67% (n=26,415) live in houses with one or more of the four defined severe housing problems (lacking complete kitchen or plumbing, severe overcrowding or severe cost burden). Similarly, about 42% (n=10,425) of very low-income households (30% - 50% of HAMFI) have one or more severe housing problems. 2020 data shows there are 9,199 rental units affordable to households earning less than 30% of HAMFI, compared to 29,093 extremely low-income households that are cost burdened. This supports previous arguments that there is an insufficient supply of quality, affordable housing available to households earning less than 30% AMI. There is an estimated 35,754 rental units affordable to households earning less than 50% of HAMFI, however, this does not account for households of a higher income that may occupy these units, or the continued increase in rental costs since 2020.

Owners

CHAS data shows there are 12,550 ELI homeowners, of which about 60% (n=7,490) live in houses with one or more severe housing problems. There are 12,840 VLI homeowner households, of which about

29% (n=3,735) live in housing units with one or more severe housing problems listed. Homes available for ownership are not calculated at 30% AMI, but there are an estimated 20,334 affordable ownership units at 50% AMI. Again, this doesn't account for higher income households that can also occupy these units, impacting the number of "affordable and available" units. Units are defined as "affordable and available" if they are affordable to a specific income bracket and not being occupied by a higher income bracket. According to the 2021 Memphis Gap Report, compiled by the National Low Income Housing Coalition, there are only 28 affordable and available rental units per 100 extremely low-income households in Memphis.

In addition, a complexity of homeownership for lower income households is having the money to maintain and repair the home, especially when owning more affordable homes, that are often older, and need more upkeep. This should be taken into account when creating housing programs for home repair, increasing down payment assistance, and subsidizing appraisal gaps and development fees to increase access to quality units affordable for ELI and VLI households.

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

The median home value as of 2022 ACS data is \$139,600, which is a 30% increase since 2020 (\$107,100). Rent prices are also on an upward trajectory. While median rent has not increased at the same rate (15% from 2020-2022), this doesn't factor in that many "naturally occurring" affordable units may have low rent, but they are also substandard. Quality rental housing is much more expensive. HUD fair market rent for a 3-bedroom house is \$1,365 and 2-bedrooms is \$1,032, compared to \$1,194 and \$875, respectively, in 2016. As long as the rate of growth of home values and rents keep moving at an astronomical rate in comparison to increase in wages, housing affordability will remain a strong issue for both renters and owners. In addition, as older homes and units continue to age, housing conditions in unsubsidized, yet "affordable" units will continue to worsen due to lack of regulation and enforcement mechanisms.

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

The difference between the FMR and the HOME rent levels is that the FMR is based on the actual cost of a proportion of rental units in the market, but HOME rents are based on what a tenant is expected to afford based on their income. The divergence between the High and Low HOME rents and the FMR shows the gap between very low- and extremely low-income households' ability to secure rental housing in the competitive market. Additionally, these two income groups capture a very large share of Memphis households (35%). As indicated earlier, there is an insufficient number of Housing Choice Vouchers available to assist this population in finding housing and an insufficient number of public housing units, and market rate units that are both affordable and have safe and healthy conditions. Market rate rents have continued to increase in the last couple years, although that data is not yet available. Our strategy to produce and preserve affordable housing in the current market includes

increasing the capacity of local developers to produce more affordable housing, increasing quality and affordability, as well as leveraging public private partnerships to preserve affordable housing that is approaching the end of its subsidy, and utilizing home repair programs to maintain occupied housing that people can already afford.

Discussion

Based on the data presented above, there is a need for a multi-pronged approach to address affordable housing needs in the City of Memphis. More quality multi-family units are needed to provide adequate housing for the renter population, while the down payment assistance program and home repair programs will provide opportunities for an increase in and maintain existing homeownership in Memphis. The City and County's comprehensive plan - Memphis 3.0 continues to guide different initiatives strategically towards developing and investing in and around community anchors. Several projects are being planned that will provide more opportunities for the development of affordable housing units to meet the needs of low-to-moderate income households, particularly, the ELI population in Memphis. In addition, through the Memphis Affordable Housing Trust Fund (MAHTF) that was established in 2019, about \$9.4M has been spent to complete 145 housing units for low-income households, with 276 units in progress as of 2024, including a mix of homeowner and rental units. HCD is actively working to find an increased and dedicated annual funding source for the Trust Fund to help address the affordable housing deficit in Memphis.

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

Introduction

This section examines the condition of housing, age of housing stock, vacancy rate and the risk of lead paint hazard in the City of Memphis. According to 2020 5yr ACS data, 70% of owner-occupied homes and 64% of renter-occupied homes were built before 1980. Homes built before 1980 are more likely to have lead paint hazards present, which is especially dangerous for children under age 6. An estimated 13% of homes built before 1980 have children present. In addition, older homes in the City often require more home repair for households to maintain quality living conditions.

Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation":

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

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

Substandard, but suitable for rehabilitation is defined as:

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

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	26,385	22%	67,320	49%
With two selected Conditions	430	0%	3,385	2%
With three selected Conditions	30	0%	268	0%
With four selected Conditions	0	0%	10	0%
No selected Conditions	91,385	77%	66,545	48%
Total	118,230	99%	137,528	99%

Table 37 - Condition of Units

Data Source: 2016-2020 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later				
1980-1999				
1950-1979				
Before 1950				
Total				

Table 38 – Year Unit Built

Data Source: 2016-2020 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980.				
Housing units built before 1980 with children present				

Table 39 – Risk of Lead-Based Paint

Data Source: 2016-2020 ACS (Total Units) 2016-2020 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units			
Abandoned Vacant Units			
REO Properties			
Abandoned REO Properties			

Table 40 - Vacant Units

Data Source: 2005-2009 CHAS

Need for Owner and Rental Rehabilitation

<TYPE=[text] REPORT_GUID=[F8DC4D3147433947165558A235C46686]
PLAN_SECTION_ID=[1313801000]>

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

54% of HHs are low- to moderate-income. There are 176,139 homes built between 1940-1979. Homes built before 1980 are more likely to have lead paint, having been built before the 1978 ban of lead-based paint. In this section, homes built before 1940 are excluded due to statistically having higher income owners, reducing the likelihood of needing free lead remediation services. 54% of Memphis households are low- to moderate-income. If the incidence of lead-based paint is equally distributed

among all income groups, there are an estimated 95,115 low- to moderate-income households living in housing constructed during the era of lead-based paint, and 26,632 of those households are estimated to have children present.

Young children under age 6 are at the greatest risk of lead poisoning, having serious adverse health effects on brain development and causing learning and behavior problems that carry on later in life, effecting education outcomes and crime rates. The Shelby County Health Department regularly screens 18,000 to 20,000 at-risk children for lead poisoning each year. And HCD's Lead-Safe Program has remediated 638 homes to date. Lead poisoning is a serious problem in Memphis that needs more attention, education and advocacy from medical practitioners and housing advocates. In 2023, 389 children in Shelby County tested positive for lead poisoning, but only 17% of young children were tested. More preventative screening and testing, as well as remediation and supportive services are needed in order to address the lead crisis in Memphis and Shelby County.

Discussion

Many housing advocates in the city are working to create a rental property registry to help combat blight and ensure accountability among property owners, however these policies are preempted by Tennessee law. Such a registry would require rental property owners to have a local, registered agent for inquiries regarding code violations and other matters. The creation of a rental property registry will ensure that the City of Memphis has the tools needed to properly monitor and track rental properties and give tenants legal power to voice concerns about their housing conditions. There are many vacant properties in Memphis that need rehabilitation to become habitable, and there is need for funding to make these projects feasible. Rehab is a more environmentally friendly option compared to demolition with new construction, but appraisal gaps and low property values can make these projects cost prohibitive, especially within historically disinvested neighborhoods.

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

Introduction

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

Totals Number of Units

	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available			3,118	6,674			1,078	0	246
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 41 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

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

The Memphis Housing Authority (MHA) has 1,704 public housing units remaining after two of four large high rises were converted to RAD (another four are deprogrammed for Resident Services). The current condition of public housing stock is based upon HUD's Real Estate Assessment Center (REAC) inspection scores as required by HUD. MHA recently rated by HUD as a standard performer. Scores over the last two years have been impacted by the changes in the REAC inspection process, resulting in an overall decline in scores of PHAs across the nation. MHA's scores ranged from 41 to 100 on a scale of 100 (*see the chart below). Overall, Memphis public housing units are in good condition. MHA is working to revise its preventive maintenance program and in-house inspection process, taking proactive action to maintain a public housing

stock that is decent, safe, and sanitary. *an Inspection Score of N/A represents a development that was offline for renovation/rehabilitation at the time of inspection (2022). *The scores are based on the last REAC inspections performed in 2022. HUD has moved to new NSPIRE inspection platform. New inspections have begun as of 2024.

The following MHA housing developments are either currently undergoing rehabilitation/revitalization or planned to:

- Foote Homes' 420 units were the last standing large multifamily public housing site in Memphis. It is now Foote Park at South City and includes 712 units of mixed income housing (519 subsidized by LIHTCs and PBVs, and 193 market rate). This \$192.6M development includes six phases; Phases I-IV are complete, with Phase V and VI underway.
- Askew Place, Uptown Homes, College Park Family 1&2 and College Park Senior have received LIHTCs and HEHFB bonds and PILOTs to complete renovation and be converted to RAD units. These sites represent 472 units of low-income housing.
- Borda Towers and Venson Center are two high rise developments, 421 units in total, being rehabilitated and converted to RAD units with LIHTCs and HEHFB bonds and PILOTs.
- Barry Towers and Jefferson Square are two high rise developments, 405 units in total, being rehabilitated and converted to RAD units with LIHTCs and HEHFB bonds and PILOTs.

Public Housing Condition

Public Housing Development	Average Inspection Score
Askew Place	N/A
Barry Homes	90
Borda Towers	93
Cleaborn Point Redevelopment Phase 2	94
Cleaborn Point Redevelopment Phase 3	92
Cleaborn Point Redevelopment Phase 4	92
College Park Family 1	N/A
College Park Family 2	N/A
College Park Senior	N/A
Crockett Place	81
Fairway Manor	94
Foote Homes	N/A
G.E. Patterson Pointe	85
Greenlaw Apartments	86
Harold Ford Villas	64
Jefferson Square	60
Kefauver Terrace	98
Lakeview Landing	85
Latham Terrace	82
Legends Park East	97
Legends Park North	99
Legends Park West	90
Levi Landing	87
Lyons Ridge Senior Apartments	95
Magnolia Terrace	92
Metropolitan Place	45
Montgomery Plaza	69
University Place Phase 2	77
University Place Phase 3	98
University Place Senior	99
Uptown Phase 2	N/A
Uptown Phase 3	N/A
Uptown Phase 4	N/A
Uptown Square	89
Venson Center	59
Village at Cypresswood	41

Table 42 - Public Housing Condition

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

Many public housing units in Memphis have been redeveloped into less dense, mixed income communities with funding from the federal government's HOPE VI program, Low Income Housing Tax Credits, and Tax-Free Bonds, the latter two programs administered by the Tennessee Housing Development Agency (THDA). In addition, many rent subsidy payments for low- and moderate-income households are now made to private landlords under the Housing Choice Voucher (HCV) Program, formerly known as Section 8 vouchers. MHA is working to rehabilitate many older sites, including Askew Place, Uptown Homes, College Park, and four high rise buildings: Borda and Barry Towers, Venson Center, and Jefferson Square. Other sites that received low inspection scores in 2022 were Montgomery Plaza, Metropolitan Place, Harold Ford Senior Villas, and Village at Cypress Wood. According to MHA's property portfolio, Montgomery Plaza was estimated to receive \$400K in site and unit improvements. An HEHFB PILOT was issued for renovation of Village at Cypresswood in late 2022. Recent data about the current condition of Metropolitan Place and Harold Ford Senior Villas cannot be found.

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

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

Discussion:

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

Introduction

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

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	355	34	367	524	0
Households with Only Adults	578	403	327	842	0
Chronically Homeless Households	0	0	0	466	0
Veterans	0	0	103	566	0
Unaccompanied Youth	118	0	0	0	0

Table 43 - Facilities and Housing Targeted to Homeless Households

Data Source Comments: TN-501 2023 Housing Inventory Count

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

The Coordinated Entry process uses a “Housing First” approach. While this is important, it is also imperative that street outreach and housing programs include access to healthcare, mental health services, and mainstream benefits in order to break the cycle of homelessness. The Memphis and Shelby County CoC includes a variety of organizations that offer supportive services for those experiencing homelessness or at risk of homelessness to establish pathways to self-sufficiency. These include case management, mental health services, healthcare, school-based support for children, and workforce readiness, among others. Within the Continuum of Care, there has been increased collaboration among hospital systems and healthcare providers through the Healthcare & Homelessness Committee. They are actively addressing discharge policies at hospitals to ensure that medically fragile people do not exit hospitals into homelessness. Homeless service providers and frontline workers in the Continuum of Care also have access to annual SOAR training and supportive employment programming (SOAR is an expedited application process for accessing SSI/SSDI benefits based on their homeless status). Training and resource events occur year-round to support both providers and clients in housing stabilization. The Lead Agency website hosts a “Get Help” page to provide quick and easy access to current resources.

Mental health services for homeless individuals need to be of top priority – people can’t become stable and break the cycle of homelessness if they’re dealing with untreated psychiatric illnesses, trauma, etc. There are also supportive service needs that need expanding for certain subpopulations. People with criminal history need access to more job opportunities due to stigma associated with certain crimes. Additionally, there needs to be supportive services that are specifically for ex-offenders because the current system causes their criminal history to move them to the bottom of the priority list for many services. Sex workers need transportation and clothing. If someone is arrested in one season, but released in another, they may catch more attention from law enforcement and be rearrested very quickly. The chronically unemployed need mental health services, transportation, and childcare in order to maintain employment and avoid recurrent evictions.

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

Homeless service programs are continually evolving. Below are the current services and facilities listed in the CoC Housing Inventory Chart (2024), broken out by housing/shelter type.

Emergency Shelter:

Emergency shelters are available in the community for adult individuals, families with children, and youth with around 941 beds year-round. In addition, there are 437 seasonal/overflow beds. In many cases, shelter for adults are fee-based stays ranging from \$6-20/day. There is a need for increased low-

barrier women's shelters to meet community needs, as well as increased shelter options for families with children. There is also need for free shelters.

Transitional Housing:

There has been a decrease in Transitional Housing (TH) beds over the past five years due to efforts to provide more Rapid Rehousing (RRH) and Permanent Supportive Housing (PSH) that is shown to be more effective. The last Mayors' Action Plan called for a reduction of 50% in the number of transitional housing units over five years based on research questioning the effectiveness of this approach. During that time, funding was reallocated to new rapid re-housing programs for individuals and families through the CoC Competition for federal funding. The community has adopted a performance-based approach to renewing or reallocating funds. There are also programs that operate without public funding – typically faith-based recovery programs – that have continued to open or expand. There are currently 428 transitional housing beds year-round. These beds serve various subpopulations, including victims of domestic violence, veterans, persons living with HIV, youth aged 18-24, individual adults, and families with children.

The only exception to decreasing transitional housing is with programs specifically created for youth aged 18-24. With this age group, joint transitional housing and rapid re-housing programs (Joint TH-RRH) have been proven effective. HUD offers these project types through the Youth Homelessness Demonstration Program (YHDP) funding. Our community was awarded these YHDP funds in 2019, and in 2022 created three joint programs for 18–24-year-old youth in need of longer-term support, with current capacity to support 16 youth.

Permanent Housing:

Research and practice have demonstrated that Rapid Rehousing and Permanent Supportive Housing are critical strategies in ending homelessness – an approach emphasized in the Mayors' Action Plan to End Homelessness as well as the Memphis and Shelby County Homeless Consortium's Strategic Plan that closely follows the federal plan. We have made significant progress in expanding capacity in these programs in the last three years and have included RRH programming specifically for youth with a specific program for LGBTQ youth. There are currently 543 rapid rehousing beds/units serving victims of domestic violence, individual adults, veterans, youth 18-24 (with and without children), and families with children.

Permanent Supportive Housing offers long term (24+ months) of housing assistance and supportive services to assist chronically homeless households where at least one household member has a HUD defined disability (chronic mental illness, disability inhibiting ability to work or live independently, or is living with HIV) achieve stability. There are currently 1,491 households being served through permanent supportive housing programs in Memphis and Shelby County, including 492 Veterans Affairs Supportive Housing (VASH) Vouchers, and 379 units for persons living with HIV/AIDS. In the last two years, the Continuum of Care has secured additional funding for population-specific permanent housing options

including domestic violence victims and youth aged 18-24. These new programs allow for expanded housing stabilization in the community.

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

Introduction

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

HOPWA Assistance Baseline Table

Type of HOWA Assistance	Number of Units Designated or Available for People with HIV/AIDS and their families
TBRA	138
PH in facilities	20
STRMU	175
ST or TH facilities	30
PH placement	5

Table 44– HOPWA Assistance Baseline

Alternate Data Source Name:
HCD HSN Department Data

Data Source Comments: Data based on 2022 services

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

The elderly and frail elderly need both assisted and independent living options, with a need for more assisted care living facilities that serve low- to moderate-income households. These households often need accessible units, transportation, and supportive services (e.g., in-home care, meal delivery, case management).

There is also a need for increased housing for persons with mental, physical, and developmental disabilities. The 2021 Analysis of Impediments to Fair Housing Choice identified several needs for persons with disabilities: accessible housing, transportation, fair housing representation, mental health care, and employment services. 46% of Memphis Metro survey respondents that include a member with a disability in their household who “seriously looked for housing to rent or buy” experienced a denial, compared to 26% of survey respondents overall. Additionally, 23% of respondent households with a disability felt discriminated against when looking for housing in the region, compared to 15% of the

population overall. Households also expressed a need for modification and accommodation training for landlords, especially around service and emotional support animals and accessibility modifications. Job training and coaching, transportation, and outreach to employers encouraging hiring of residents with disabilities were also identified as priorities. Persons with psychiatric illnesses are often dually diagnosed as homeless and/or abusers of alcohol or other drugs. This population needs treatment services, access to low-barrier housing, and supportive housing services following discharge from health institutions. While there are programs in place to address these needs, demand for such services is greater than what is being provided.

There is a lack of ADA-compliant housing in both the public and private housing market. One in four households that include a member with a disability of any type are living in housing that does not meet that member's accessibility needs. Types of improvements or modifications needed by these households include grab bars in the bathroom, wider doorways, ramps, etc. Approximately one in seven residents with disabilities live in neighborhoods where they cannot get around due to inadequate infrastructure (e.g., missing/broken sidewalks, poor street lighting, dangerous traffic). Transportation was identified as the largest barrier to accessing community amenities, facilities, and services, including healthcare and mental health services. These barriers include access to accessible fixed route bus and paratransit services, accessible parking, and pedestrian infrastructure such as sidewalks, curb cuts/ramps, and crosswalks. These residents also expressed a need for better outreach regarding community amenities and events available to those with disabilities.

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

Victims of domestic violence need safe housing, removal of barriers to relocation, and for perpetrators to be held accountable. Further, access to mental health services needs to be top priority to help people heal from the trauma they've experienced in order to achieve stability. There are various organizations in Memphis that serve this population, including the Family Safety Center, Case Management, Inc., and the YWCA. The domestic violence rate rose 8.8% from 2022 to 2023, indicating the need for increased housing and supportive services for victims and their children. Memphis police respond to over 40 domestic violence calls per day, with DV accounting for more than half of all violent crime in Memphis.

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

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Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with

respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

HCD's Homelessness and Special Needs Department distributes entitlement funding for special needs populations to non-profits and community partners that administer programs for housing and other supportive services. Below is a description of services available for various populations.

Families/Persons fleeing Domestic Violence:

Housing support is provided through emergency shelter, rapid rehousing, and TBRA. Supportive services include, counseling, life and parenting skills training, job readiness, childcare, financial guidance, and health and social services. Services are holistic and include support for children who've experienced and witnessed violence/abuse as well, including clothing, bedding, food, mental health services, and other essentials.

Elderly and Frail Elderly:

Habitat for Humanity, in partnership with HCD provides mobility modification, weatherization, and critical home repairs through their Aging in Place program to low-income seniors so they can remain in their homes. Creative Aging Mid-South provides music and arts engagement through place-based, professional, live musical performances and hands on workshops at unique locations where seniors live and gather to decrease isolation and improve well-being. Other programs from partner organizations include financial and digital literacy.

Persons w/ Alcohol or Drug Addiction:

Programs and services include outpatient and residential substance abuse treatment, paired with mental health services, case management, crime prevention, job training, education and life skills training. There are also supportive housing programs.

Persons living with HIV/AIDS:

Partner agencies provide emergency shelter, TBRA. Supportive services include access to food, medication monitoring, case management, referrals, emergency transportation, job placement services, childcare, and healthcare coordination. These agencies also advocate for awareness of HIV, increased testing and reduced social stigma.

Other non-homeless special needs programs include addressing food insecurity.

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

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

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

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

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

In 2022, the City and County developed a Joint Housing Policy Plan to assess the current housing landscape and outline policies and programs that need to be adopted to holistically address key housing challenges and increase the supply of quality, affordable housing. The Policy Plan studied many negative effects that public policies have had on affordable housing and residential investment in Memphis. The impact of historic redlining in many Black communities still inhibits access to loans for home purchases today, the current housing stock does not meet the needs of the broader community, and the current real estate market does not support investment in the production and maintenance of housing in many historically Black and Brown neighborhoods. The cost to develop new housing often exceeds surrounding home values, making new housing financially infeasible, while the cost to repair or rehab a home is often greater than the value, requiring subsidies for reinvestment within historically disinvested neighborhoods. Moreover, efforts by affordable housing developers are often overshadowed by blight conditions in neighborhoods. These conditions, among others, have led to continued underinvestment, neighborhood decline, and at its worst - abandonment in some older neighborhoods.

In addition, there are legislative and regulatory barriers that further impede affordable housing development. One example is state preemption of inclusionary zoning, preventing the City from using density bonuses, and other common practices to increase production of affordable units. Density bonuses allow developers to produce more units than are allowed “by right” in exchange for including a portion of affordable units, offsetting the cost of building. The State also does not require local governments to assess their impact on housing affordability through periodic self-evaluation of regulations and processes, another legal/administrative process that some states utilize. Other barriers include predatory lending which negatively impacts households’ credit and access to both homeownership and quality rental units, forcing people to accept substandard housing.

Another regulation that limits the development of middle density housing (two-to-six-unit structures) is that residential buildings with two or more units are currently taxed as commercial units, which nearly doubles the tax burden of these units compared to residential structures (40% vs 25%). 66% of Memphis housing stock are single-family homes, followed by 15% large multi-family units, and 10% 5–9-unit structures. Two-to-four-unit structures including townhomes, duplexes, triplexes, and quadplexes only represent 9% of the housing stock, however this housing type can be more affordable to the consumer and provide opportunity for more mixed-income communities.

During focus group sessions, stakeholders and community members commented on the undesirable effects of affordable housing policies in Memphis. Low Income Housing Tax Credit (LIHTC) subsidies that have rigid affordability guidelines and can limit access for the lowest income households (those earning less than 30% AMI). Projects must average 60% AMI with an 80% AMI max income limit, limiting the number of extremely low-income households that can live in the development because of the ratio of higher income – but still low-income – households that are needed to balance the overall average. The

guidelines also limit people qualifying due to their lack of flexibility in timelines for applications. A solution could be to allow a small number of moderate to middle income households that can afford to pay more in order to subsidize/balance those extremely low-income units. There are also concerns about high MLGW fees for new construction and conversion of single-family to multifamily units, and building codes that add significant costs to missing-middle housing development.

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

Introduction

The City of Memphis is the employment center for the MSA and the region. The major employment centers are the Poplar Corridor, Airport Industrial Area, Midtown Medical District and the Central Business District.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction					
Arts, Entertainment, Accommodations					
Construction					
Education and Health Care Services					
Finance, Insurance, and Real Estate					
Information					
Manufacturing					
Other Services					
Professional, Scientific, Management Services					
Public Administration					
Retail Trade					
Transportation & Warehousing					
Wholesale Trade					
Grand Total					

Table 45 - Business Activity

Data Source: 2016-2020 ACS (Workers), 2020 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force
Civilian Employed Population 16 years and over
Unemployment Rate
Unemployment Rate for Ages 16-24
Unemployment Rate for Ages 25-65

Table 46 - Labor Force

Data Source: 2016-2020 ACS

Occupations by Sector	Number of People
Management, business and financial	
Farming, fisheries and forestry occupations	
Service	
Sales and office	
Construction, extraction, maintenance and repair	
Production, transportation and material moving	

Table 47 – Occupations by Sector

Data Source: 2016-2020 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes		
30-59 Minutes		
60 or More Minutes		
Total		

Table 48 - Travel Time

Data Source: 2016-2020 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate			
High school graduate (includes equivalency)			
Some college or Associate's degree			
Bachelor's degree or higher			

Table 49 - Educational Attainment by Employment Status

Data Source: 2016-2020 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade					
9th to 12th grade, no diploma					
High school graduate, GED, or alternative					
Some college, no degree					
Associate's degree					
Bachelor's degree					
Graduate or professional degree					

Table 50 - Educational Attainment by Age

Data Source: 2016-2020 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	
High school graduate (includes equivalency)	
Some college or Associate's degree	
Bachelor's degree	
Graduate or professional degree	

Table 51 – Median Earnings in the Past 12 Months

Data Source: 2016-2020 ACS

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

Business Activity for 2020 shows four major employment sectors for the City of Memphis. These sectors include Education and Health Care Services; Arts, Entertainment and Accommodations; Retail; and Transportation and Warehousing.

Describe the workforce and infrastructure needs of the business community:

There is a skills and education mismatch among the Memphis workforce. There is a need for increased workforce development for skilled labor within Healthcare, Advanced Manufacturing, Transportation & Logistics, and Construction. The Healthcare industry accounts for 13% of the regions workforce. There are an estimated 6,337 annual health and life science graduates in the Memphis region, compared to

2,712 average monthly job postings. Regional Power Distribution and Transformer Manufacturing is projected to grow 37% over the next 5 years. Memphis has over 3,600 Supply Chain companies and the logistics consulting industry in Memphis is 7x more concentrated than other metros in the Southeast. Demand for construction jobs is high as construction has been increasing post-pandemic. There are projected to be \$3.35B in construction starts in the Memphis region for 2024.

However, skills and education are only parts of the larger collective of barriers preventing people from accessing employment. Childcare, transportation, history of trauma, chronic health conditions, food insecurity, an inefficient support services system and lack of access to capital also prevent people from being able to access and complete education and workforce training needed to secure living wage employment. A holistic approach to workforce development, with intentional social supports is needed to address employment, skills and education gaps in Memphis. Transportation is a barrier for many Memphians, and increased infrastructure investment is needed to increase bus frequency, expand the network, and have longer service hours for many shift work positions. In addition, investment into complete streets to increase safety for walking, biking, and multimodal transportation.

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

The completion of the \$200M renovation of Memphis Convention Center has been successful in attracting larger conventions to the city. The \$61M Tom Lee Park riverfront redevelopment is seen as an economic catalyst for downtown, adding local food vendors, multiple playgrounds, and public basketball courts. The new Memphis Sports and Events Center, located at Liberty Park, can host sports tournaments and events. The Center had already produced \$40M in economic impact in August 2023. The full \$75M Liberty Park mixed-use redevelopment project will include 200 apartments, a new hotel, and 12,000 sq ft of retail space.

The 37-story building at 100 n Main St downtown is undergoing a \$261M renovation. It will include office space, hotel space, apartments, and a rooftop restaurant. In addition, the Sterick Building, at the corner of Madison and BB King Blvd has been acquired by a group of local developers to be redeveloped as well.

The FedEx Forum and Simmons Bank Liberty Stadium are receiving a combined \$350M in State grant funding to modernize the facilities. FedEx Forum is the home to the Memphis Grizzlies and hosts concerts throughout the year. Liberty Stadium is home to the Memphis Tigers college football team and hosts the Liberty Bowl and Southern Heritage Classic annually. The combined economic impact of the sports tourism renovations is over \$1B.

Ford is constructing “Blue Oval City”, a 3,600-acre campus assembly manufacturing plant for the new Ford EV Truck, expected to be complete in 2026. The \$5.6B campus is about a 45-minute commute from Memphis and will create almost 6,000 jobs. These are well paid, skilled labor positions, highlighting the need for workforce development and education programs in STEM, advanced manufacturing, and

mechatronics. In addition, there is need to expand existing public transit service and add additional shuttle routes to make these jobs accessible to Memphians lacking vehicle access.

The US Department of Transportation is funding MATA with two grants totaling \$76M for a new Operations and Maintenance Facility, and the Low-No Program – to transition the fleet to low- and zero-emission buses. The improvements are projected to bring 80,000 more people and over 100,000 new jobs within ½ mile of frequent bus stops. Blue Suede Network (Meridian) is laying 3,400 miles of fiber cables through Memphis, set to cover 85% of the City with fiber broadband service. The estimated annual impact of this project is 2,500 jobs created and \$240M in business throughout Shelby County. The Economic Development Growth Engine (EDGE) has also committed to investing \$250K per year for four years into small businesses in high crime areas, aimed at spurring economic development and creating safer environments for residents.

Within the community development sector, Northside High School is being redeveloped into a mixed-use development that will serve as a community hub for the Klondike community. The project will include retail, affordable housing and various services/amenities including health care, workforce development, literacy advocacy, fitness and performing arts space. Within the Orange Mound neighborhood, the Historic Melrose redevelopment is officially open, including a library and genealogy center. The next phase will include affordable senior housing. There is also a public-private partnership with HCD to create a Land Trust in the neighborhood to increase quality housing options.

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

Current high need sectors in Memphis include Healthcare, Advanced Manufacturing, Transportation & Logistics, and Construction. Many of these jobs require technical certificates, and some college degrees. According to 2022 ACS data, 61,235 people over the age of 18 have not completed a high school diploma or GED, a basic prerequisite for most living wage jobs. Limited math and reading literacy prevent an estimated 100,000 Memphians experiencing poverty from access to technical education. However, skills and education are only parts of the larger collective of barriers preventing people from accessing employment. Childcare, transportation, history of trauma, chronic health conditions, food insecurity, an inefficient support services system and lack of access to capital also prevent people from being able to access and complete education and workforce training needed to secure living wage employment. A holistic approach to workforce development, with intentional social supports is needed to address employment, skills and education gaps in Memphis.

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

Educational institutions involved in workforce training initiatives include The University of Memphis, Moore Tech, and Southwest TN Community College. The University of Memphis, in partnership with the

Greater Memphis Chamber and Moore Tech are using \$21.5M in funding to start Upskill Midsouth – a program dedicated to bridging employer identified skill gaps, addressing the needs of workers, and eliminating barriers in the advanced manufacturing, logistics & technology and construction industries. Moore Tech is a nonprofit technical trade school offering a variety of one- and two-year programs and offers financial aid and payment plans so students graduate without student loan debt. Southwest TN Community College’s Community Solutions Program offers a variety of credential programs and skills development courses to help students be ready for the workforce. In addition, Tennessee Promise provides free community college education or technical school to first-time students in Tennessee.

The Greater Memphis Alliance for a Competitive Workforce (GMAC Workforce) was created to build a pipeline of high-skilled workers to address the needs of businesses in the Mid-South area. The Greater Memphis Chamber is building a \$15M 104,000 sq ft accelerated training center in North Memphis that will offers adults four-to-22-week certifications in high demand industries including logistics, manufacturing, construction, and technology. The center is expected to serve 600 people each in the first two year and 1,000 per year after that. The Chamber is also participating in a workforce development program focused on increasing credential attainment for justice-impacted individuals.

There is also a coalition of community nonprofits focused on workforce development. The Goodwill Excel Center and HopeWorks help people finish their high school diploma and find pathways to secondary education. Job Corps offers young adults 16-24 no cost education and career technical training. Advance Memphis focuses on work readiness, job placement and entrepreneurship in South Memphis. Seedco’s workforce development program uses long-term career case management to help people overcome barriers to job retainment and advancement. The American Job Center also brings together job seekers and employers to offer training and job placement. The Binghampton development Corporation also has a low-barrier workforce development program that focusing on the green economy and logistics, helping unemployed and underemployed individuals gain living wage employment.

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

No

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

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Discussion

MA-50 Needs and Market Analysis Discussion

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

Memphis is a majority minority city with an overall high poverty rate, meaning that there are several areas within the city of Memphis where households with multiple housing problems are concentrated. These neighborhoods tend to be more urbanized and near the urban core, but increasingly include more suburban neighborhoods as well. They are often historically Black/African American communities and working-class neighborhoods with a high immigrant population. Some neighborhoods that are commonly discussed by stakeholders include Orange Mound, areas in North Memphis and South Memphis, Frayser, Whitehaven, Westwood, and Klondike Smokey City. However, because of the high number of low-income households in the City, combined with an older housing stock and historic disinvestment, concentration of households with multiple housing problems is not geographically confined.

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

There are several areas within the city of Memphis where minorities and low-income households are concentrated. Concentration is defined as a location where greater than 70 percent of the population is either low-income or minority. These neighborhoods include North Memphis, New Chicago, South Memphis, Klondike/Smokey City, Riverview Kansas, Mallory Heights, Frayser, Raleigh, Parkway Village, Hickory Hill, Whitehaven and Westwood.

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

Many homes near the urban core are older, requiring repair. Most neighborhoods have a predominately minority, low-income, and low educational attainment population. Home values and housing costs are lower, but the cost of repairs is often a burden to homeowners. The more suburban neighborhoods (Raleigh, Parkway Village, Hickory Hill, and Whitehaven) have a housing stock built during the 1960s and 1970s where some homes have deferred maintenance following the past housing crisis. Demographically, they are African American and Hispanic, and have higher incomes than their urban counterparts. In the past ten years these areas had some of the highest decline of home property value. The low property values make infill development of new construction and rehab costly to developers because of appraisal gaps.

Are there any community assets in these areas/neighborhoods?

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

areas. Other facilities include LeMoyne College, University of Memphis, Southwest Tennessee College, Rhodes College, University of Tennessee, Baptist College of Nursing and Southern College of Optometry. The city has invested a lot of money over the past couple years into infrastructure and community assets including parks, libraries and pedestrian safety with money from Accelerate Memphis bonds.

Are there other strategic opportunities in any of these areas?

Most of these areas have unique strategic opportunities. Orange Mound, the first community developed and built by African Americans has a historic school named ‘Historic Melrose High School’, which is also in the National Register of Historic Places. The building is revitalized by the City. Phase 1 is complete and includes a public library branch and a genealogy center focused on African American heritage. Phase 2 will include multifamily affordable senior housing units on the upper floors of the building. The Memphis Housing Authority and the City of Memphis successfully redeveloped the South area of Memphis through the Choice Neighborhoods Implementation grant that has completely revitalized the neighborhood and has stimulated further investment. Other investment opportunities include Liberty Park, housing development near the Raleigh Spring Civic Center, and infill commercial and housing development adjacent to other City projects.

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

According to 2022 Census data, approximately 15,840 households in Memphis, which is 6.2% of the population do not have computers in their homes. There are also 31,645 households without an internet subscription. This makes up 12.4% of the population in Memphis. The household income data shows that 47,547 households in Memphis earn less than \$20,000. Of which, 104 (0.2%) have dial-up internet subscription alone and 33,505 (70.5%) have a broadband internet subscription, while 13,938 are without an internet subscription. Similarly, some households that earn between \$20,000 to \$74,999 do not have internet subscriptions. While 87.8% of households in this income category have a broadband subscription, 14,694 (12%) households do not have an internet subscription. In all, over 70,000 households in Memphis, approximately 60% of the low-to-moderate-income households, do not have either a computer or internet subscription in their homes.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

There is the need to have more than one broadband internet service provider in the City to create competition for affordable broadband internet access for thousands of Memphians that do not have access to it. According to Benton Institute for Broadband & Society, only 24% of Memphis households have access to fiber, largely from AT&T, and the possibility for AT&T's plan to expand their services is quite limited. This leaves the remaining 76% of the city reliant on Comcast's wired broadband, which is quite unaffordable for many low-income households. Increased competition would lead to a range of partnerships among the city, philanthropies, and the business community, opening up more opportunities in low-income communities and helping transform public services and improve quality of life in the city.

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

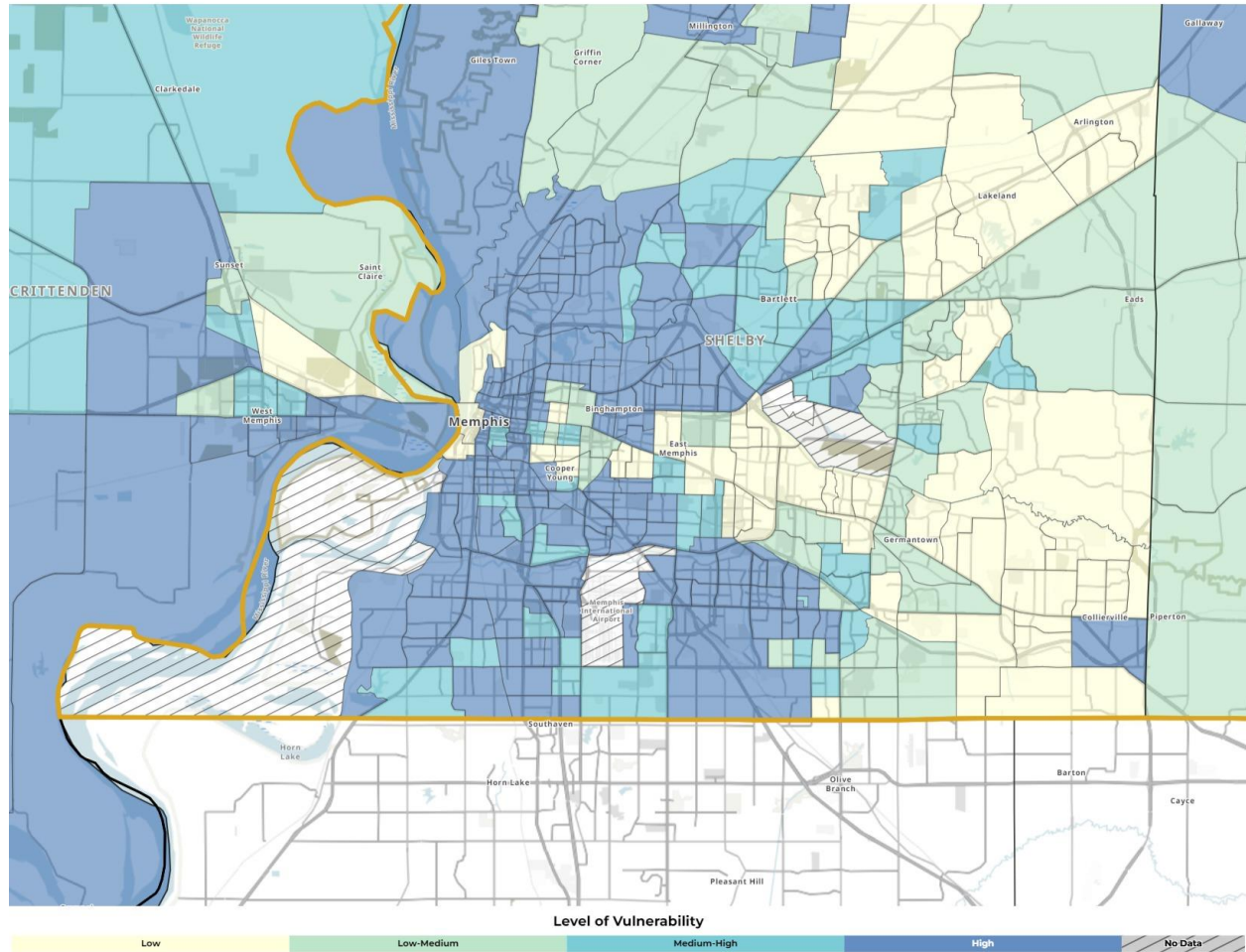
Describe the jurisdiction's increased natural hazard risks associated with climate change.

City of Memphis and Shelby County Division of Planning and Development's Office of Sustainability and Resilience (OSR) partnered with 19 jurisdictions to produce the Mid-South Climate Action Plan. This Climate Action Plan established a community-wide greenhouse gas emissions inventory for Shelby County and provided specific recommendations on actions to reduce and mitigate greenhouse gas emissions throughout the county. The plan showed that as the climate crisis increases, Memphis is prone to natural hazards such as extreme heat, drought, flash and riverine flooding, damaging winds, winter storms, and tornadoes, which are likely to increase in both severity and frequency. In low-income and disadvantaged communities, the effects of these climate events are especially hazardous.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

According to the Climate Action Plan, low-income and disadvantaged communities will continue to bear the brunt of negative impacts of climate change if proper infrastructure, and emergency preparedness resources are not put in place. Extreme heat exacerbates urban heat island effects, with Memphis temperatures in urban areas reaching almost 16 degrees hotter than more rural areas that have more pervious surfaces and green space. Wet Globe Temperature represents the combination of temperature, humidity, wind, cloud cover and sun angle, providing a more complete understanding of the negative effects of extreme heat on human health. In Memphis, where COPD and Asthma are particularly prevalent, extreme heat can be deadly. These events also impact energy burden, work productivity and crop production. Memphis proximity to the Mississippi River and high number of impervious surfaces makes riverine and flash flood events threatening. Over half of Memphis is located in FEMA flood hazard areas. Combined with low-incomes and poor infrastructure, financial and health impacts are high. Damaging winds from storms and tornados pose significant threats to property and utility infrastructure. Power outages can exacerbate the negative health risks of extreme heat and cold, as well as threaten safety and food access. Extreme winter weather disproportionately effects people experiencing homelessness and low-income households suffering from power outages.

Overall SVI Nationwide Comparison By Census Tract | 2022



Map 5: Social Vulnerability Index by Census Tract, 2022

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The City of Memphis' Consolidated Plan covers five fiscal years and identifies needs, priorities, objectives and strategies that the city will work to accomplish. This Strategic Plan section presents the allocation of CDBG, HOME, ESG, and HOPWA funding during the 2024-2025 planning period to address the City's most critical needs. The City's Division of Housing and Community Development (HCD) will use the Consolidated Plan's Five-Year Strategic Plan and each respective Annual Plan, as foundational guides for program and project development and the use of federal entitlements. Memphis' plan establishes data-driven, place-based priorities for investment, and is aligned with and works in the context of the City of Memphis' Comprehensive Plan, Memphis 3.0. The Memphis 3.0 Plan uses an anchor strategy to focus development throughout the city's 14 planning districts. Anchors were identified through community engagement as hubs within neighborhoods where people gather and access needed services and amenities. Anchors are categorized as Nurture, Accelerate, or Sustain. Nurture anchors generally do not have sufficient market activity and rely primarily on public and philanthropic investment to initiate development. Accelerate anchors have potential for private investment but need public support to intensify development – this can include infrastructure improvements and affordable housing. Sustain anchors are already thriving and attractive to private investment, generally only needing residential infill and enhanced multimodal transportation.

Furthermore, the Plan seeks to focus more comprehensive solutions to interconnected problems in the City with emphasis on the new Mayor's Five Pillars of issues that matter to Memphians – Public Safety, Jobs and Strong Economy, Youth Development, Clean and Attractive Neighborhoods, and Thriving Arts and Culture. The City of Memphis allocates funding from four entitlement grants: Community Development Block Grant (CDBG); HOME Investment Partnerships; Emergency Solutions Grant (ESG); and Housing Opportunities for Persons with AIDS (HOPWA). Funding received from HUD will assist the City of Memphis in implementing plans to achieve growth based on strengths of anchor areas within core city neighborhoods; creating a city of greater connectivity and access; and a city of opportunity for all FY25-FY29.

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

Geographic Area

Table 52 - Geographic Priority Areas

1	Area Name:	Cordova
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	Boundaries: US 70/US 64/Interstate 40, Wolf River/Greys Creek, Memphis City Limit Neighborhoods: Meadow Brook, Trafalgar, Countrywood, Hunters Hollow, Walnut Creek and Walnut Grove
	Include specific housing and commercial characteristics of this target area.	The district is a stable thriving community with strong cohesive neighborhoods. The strong commercial corridors make the area a popular destination area for retail and other commercial services. Homes in the area are newer – built between 1980-2005, and median home values are ~\$230,000.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	This planning district is identified in the City's Comprehensive Plan – Memphis 3.0. City divisions continue the citizen engagement process and holding public hearings within these districts.
	Identify the needs in this target area.	Investment in pedestrian and cyclist safety, including traffic calming measures and greening of commercial areas.

	What are the opportunities for improvement in this target area?	<p>Opportunities include integrating more green designs in commercial corridors and parking areas, including signage, increased lighting, and landscaping.</p> <p>Residents have identified a desire to be more connected across neighborhoods within Cordova, identifying the need for traffic calming measures including paving of sidewalks, additional pedestrian crossings, and pedestrian/cycling infrastructure.</p> <p>The targeted anchors in this area are Old Town Cordova, and the intersections of Trinity Road & Germantown Parkway, Dexter Road & Germantown Parkway and Mullins Station & Whitten Road (at Shelby Farms).</p>
	Are there barriers to improvement in this target area?	<p>This is the most suburban of the City's Planning Areas. Car-centric development and high commercial uses make connecting neighborhoods to each other, and Shelby Farms Park, via pedestrian and cycling infrastructure more complex. There is industrial land to the west that needs brownfield assessment and possible remediation prior to revitalization.</p>
2	Area Name:	Core City
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	<p>Boundaries: Mississippi River, EH Crump Blvd/BNSF Railroad/South Parkway/ICCN Railroad, Poplar Avenue/East Parkway, North Parkway/N Watkins St, Jackson Ave/AW Willis Ave</p> <p>Neighborhoods: Harbor Town, Uptown, Downtown, South Main, South Bluffs, The Edge, Speedway Terrace, Snowden, The Medical District, Washington Heights, Midtown, Idlewild, Central Gardens, Rozelle-Annesdale, Glenview, Cooper Young, and Castalia</p>

	Include specific housing and commercial characteristics of this target area.	The Core City area includes many historic neighborhoods and offers the most diverse housing options including single-family, duplex, townhomes, large homes, and large multifamily apartments. Most of the city's public housing is also within this district. Commercial options are dense along major corridors, offering more walkability and a mix of uses, including institutional and civic assets.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	This planning district is identified in the City's Comprehensive Plan – Memphis 3.0. City divisions continue the citizen engagement process and holding public hearings within these districts.
	Identify the needs in this target area.	There are over 20 anchors areas within the Core City. Investment is needed into pedestrian infrastructure, increased transit access, mixed-use development, adaptive reuse of abandoned/older buildings, and infill development on small vacant lots.
	What are the opportunities for improvement in this target area?	With this being the oldest part of the city, including Downtown, improvement should be focused on increased density, infill development and adaptive reuse of vacant/abandoned properties, building frontage and façade improvements and creating more mixed-use development. Large employment centers and busy corridors highlight the need for increased multimodal transportation including pedestrian and cycling infrastructure, increased transit access, and complete streetscapes. Support for civic assets and public facilities is needed around the many medical and educational institutions, as well as civic assets that are within the Core.
	Are there barriers to improvement in this target area?	This district includes a diverse range of historic neighborhoods – some very affluent, and others with concentrated poverty. This diversity is an asset and creates vibrancy in the district overall, but also highlights the need for targeted public investment within nurture and accelerate anchors to stimulate further private investment.
3	Area Name:	East
	Area Type:	Local Target area

Other Target Area Description:	
HUD Approval Date:	
% of Low/ Mod:	
Revital Type:	Housing
Other Revital Description:	
Identify the neighborhood boundaries for this target area.	<p>Boundaries: Mt Moriah Rd/N Mendenhall Rd/S Mendenhall Rd, Summer Ave, Wolf River, Memphis City Limit, TN-385/Interstate 240</p> <p>Neighborhoods: Richland Acres, Briarwood, Poplar Ridge Farms, Pleasant Acres, Sea Isle, White Station, Poplar Estates, Balmoral, Greentrees, Kirby Tarce, and Windyke</p>
Include specific housing and commercial characteristics of this target area.	The East district has primarily single-family homes on larger lots, with higher home values – ranging from mid \$250K up to \$750K in some areas. There is a large number of commercial spaces and a strong office space market, including high intensity along the Poplar corridor, leading to a high traffic volume.
How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	This planning district is identified in the City's Comprehensive Plan – Memphis 3.0. City divisions continue the citizen engagement process and holding public hearings within these districts.
Identify the needs in this target area.	<p>Improving traffic circulation through infrastructure improvements and street connectivity. Addressing traffic caused by the train. Pedestrian safety and infrastructure to increase access and creating vibrant civic spaces.</p> <p>Diversifying the housing stock in terms of land uses and affordability.</p>

	What are the opportunities for improvement in this target area?	<p>Improvements pertaining to resource and information sharing between various neighborhood associations to enhance the strength of the overall neighborhood. Housing in the East district is unaffordable for many Memphians. There is a need for a more diverse housing stock, small multifamily in transition areas, and large multifamily along major corridors to increase access to more affordable housing.</p> <p>The Poplar corridor is a huge employment center. There needs to be increased access to the area through higher frequency, extended service hours, and expanded MATA service between this area and other parts of the city.</p>
	Are there barriers to improvement in this target area?	<p>There are regulatory barriers, as well as NIMBYism that makes diversifying the housing stock more difficult. There needs to be continued aligning of resources and regulations to address this need.</p>
4	Area Name:	Frayser
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	<p>Boundaries: Mississippi River, Loosahatchie River/Memphis City Limits, Highway 51, ICRR Railroad, Wolf River</p> <p>Neighborhoods: Patricia Heights, Jefferson Park, Alta Vista, Georgian Hills, Northwood Village, Belover Woods, Rugby Estates, Ridgegrove, St. Elmo, Brookmeade, Grandview North, and Skylake</p>
	Include specific housing and commercial characteristics of this target area.	<p>Frayser has diverse housing options including affordable single-family and multifamily housing. Investment and code enforcement are needed to increase housing conditions. There are thriving neighborhood commercial corridors that need infill development to address blight and increase stabilization.</p>

	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	This planning district is identified in the City's Comprehensive Plan – Memphis 3.0. City divisions continue the citizen engagement process and holding public hearings within these districts.
	Identify the needs in this target area.	Improving pedestrian and cycling infrastructure to support multimodal transportation. Address blight, vacancy and code enforcement issues in both residential and commercial areas. Promote additional quality affordable housing development.
	What are the opportunities for improvement in this target area?	There is need for infill investment into vacant lots near the newly rebuilt Ed Rice Community Center, as well as vacant lot activation in the Northeast part of Frayser. Increased code enforcement and incentivized redevelopment are needed near anchors and along major corridors, then working inward to address blighted housing conditions and illegal dumping. Increased pedestrian safety infrastructure to improve connectivity and access to multimodal transportation. Residents have identified the need for facade improvements and infill development for commercial to increase/diversify retail, restaurants, and entertainment options.
	Are there barriers to improvement in this target area?	Barriers to improvement are lack of capital for non-profit community development organizations and community groups, and a lack of private for-profit investment into anchor areas.
5	Area Name:	Jackson
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	Boundaries: N Trezevant St, Jackson Ave, Chelsea Ave/L&N Railroad, Wolf River, Summer Ave Neighborhoods: Mitchell Heights, Highland Heights, Brinkley Heights, Bethesda, Berclair and Grahamwood

	Include specific housing and commercial characteristics of this target area.	The residential uses in the area range from single-family to large multifamily apartments. Most of the housing dates from the 1950 to 1980. Most of the commercial areas are strips along Summer & Jackson Avenue with scattered blight but have experienced recent reinvestment and revitalization, as well as improved pedestrian infrastructure.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	This planning district is identified in the City's Comprehensive Plan – Memphis 3.0. City divisions continue the citizen engagement process and holding public hearings within these districts.
	Identify the needs in this target area.	Increase access to existing green space, as well as greenway development. Improve pedestrian and cyclist infrastructure with safety and accessibility.
	What are the opportunities for improvement in this target area?	There has been increased investment into greenways and greenspaces. The city completed a full rebuild of the Gaisman community center in 2023, and after years of planning and advocacy the first section of The Heights Line, a linear park and multiuse path, opened on National Street in April 2024. The fully complete Heights Line will connect the Wolf River Greenway and Shelby Farms GreenLine. There is need for additional parks and green spaces throughout this planning district to serve more neighborhoods. Promoting a mix of uses and better transition in building height and density to promote infill development and a cohesive urban environment. Continued investment into pedestrian infrastructure and safety improvements along Jackson Ave, Summer Ave and near schools.
	Are there barriers to improvement in this target area?	Scattered vacancy and blight further from the main corridors need public investment. Continued infrastructure investment and cultural/arts activation can help stimulate private investment along Summer, Jackson and National.
6	Area Name:	Lamar
	Area Type:	Local Target area
	Other Target Area Description:	

HUD Approval Date:	
% of Low/ Mod:	
Revital Type:	
Other Revital Description:	
Identify the neighborhood boundaries for this target area.	Boundaries: Airways Blvd, IC Railroad, Hodges St/Baltimore St, Southern Ave, Inez St/Haynes St, Park Ave, Prescott Rd, Barron Ave, Getwell Rd, Interstate 240 Neighborhoods: Fairhills, Cherokee, and Orange Mound
Include specific housing and commercial characteristics of this target area.	Older homes and lower median incomes mean many homes in the areas need repairs and investment for weatherization and lead remediation. Additionally, high blight and vacancy require infill development, catalyzed by public investment. Commercial areas vital to meeting community needs but need diversity in services and more community-owned businesses.
How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	This planning district is identified in the City's Comprehensive Plan – Memphis 3.0. City divisions continue the citizen engagement process and holding public hearings within these districts.
Identify the needs in this target area.	Strategically address large-scale blight and vacancy through redevelopment while preserving cultural landmarks. Improve pedestrian and cycling infrastructure for multimodal transportation access. Increase quality, affordable housing.

	What are the opportunities for improvement in this target area?	<p>Lamar is a major transportation corridor that cuts through the district. Pedestrian safety infrastructure improvements are needed including traffic slowing measures, landscaped median, protected bike lanes, and complete sidewalks. It is also a high use bus route and needs additional shelter upgrades.</p> <p>This area has high vacancy and blighted property but is also a historic community with great civic pride. Investment is needed into historic buildings and preservation as well as activation of commercial areas that are vital community assets. There are many active neighborhood groups and nonprofit agencies passionate about seeing reinvestment and need public funding partnerships to complete their work.</p> <p>With an older housing stock and many low-income residents, there is need for investment into infill housing development, rehabilitation of existing structures, and owner-occupied repair to promote and preserve quality, affordable housing.</p>
	Are there barriers to improvement in this target area?	Improvement in this area requires public-private partnership.
7	Area Name:	North
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	<p>Boundaries: Mississippi River, Wolf River, Jackson Avenue/Hallwood Drive/Vollintine Avenue/Mansfield Street</p> <p>Neighborhoods: Harbor Town, Uptown, New Chicago, Winchester Park, Vollintine-Evergreen, Hollywood, Hyde Park and Douglass</p>

	Include specific housing and commercial characteristics of this target area.	This district contains many historic neighborhoods with rich architectural character and a diversity of housing types. There is opportunity for infill development on a large number of scattered vacant lots. There are many locally owned businesses and restaurants in walkable areas near the district's edge. Commercial areas throughout the district have high blight and vacancy, needing additional investment and infrastructure improvements.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	This planning district is identified in the City's Comprehensive Plan – Memphis 3.0. City divisions continue the citizen engagement process and holding public hearings within these districts.
	Identify the needs in this target area.	Address blight and vacancy with infill development and activation of open spaces. Brownfield remediation and reuse. Increase access to fresh and healthy foods. Improve pedestrian and cycling infrastructure. Address flooding and stormwater issues.

	What are the opportunities for improvement in this target area?	<p>There are many previous industrial sites in need of environmental assessment and potential brownfield remediation. As well as large, abandoned buildings and closed schools. These sites and buildings could be redeveloped into mixed-use spaces that serve the community.</p> <p>Continued investment into housing to infill vacant lots, increase diversity of housing types and support owner occupied repair to produce and preserve quality, affordable housing.</p> <p>Neighborhoods in the area suffered serious implications from urban renewal and highway construction. There are neighborhoods that were cut in half and many people without access to healthy food as there is no full-service grocery stores in the district. There are urban farming efforts by nonprofit organizations to increase access to healthy food.</p> <p>Infrastructure improvements are needed to complete sidewalks, add bike lanes, and improve street lighting. There are plans to improve MATA service in the area and investment is needed to add bus shelters and benches. There is also a need for additional green infrastructure to address flooding and stormwater drainage.</p>
	Are there barriers to improvement in this target area?	Community engagement and strategic public-private partnerships should be utilized when planning redevelopment activity to ensure current residents aren't displaced.
8	Area Name:	Oakhaven & Parkway Village
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	

Identify the neighborhood boundaries for this target area.	<p>Boundaries: Airways Blvd, Interstate 240, Nonconnah Creek, Hickory Hill Rd, Winchester Rd, S Mendenhall Rd, E Raines Rd, Clarke Rd, E Shelby Dr, Crumpler Road, TN/MS State Line</p> <p>Neighborhoods: Oakhaven, Mendenhall Estates, Williamsburg Colony, Parkway Village and Capleville</p>
Include specific housing and commercial characteristics of this target area.	<p>Many homes in this area were built in 1970-1980 and are in need of maintenance/repair. There is diversity in housing types including single family, small and large multifamily. There are many commercial shopping centers containing scattered vacancy and in need of infrastructure and facade improvements.</p>
How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	<p>This planning district is identified in the City's Comprehensive Plan – Memphis 3.0. City divisions continue the citizen engagement process and holding public hearings within these districts.</p>
Identify the needs in this target area.	<p>Additional parks and community centers. Address blight and vacancy with infill development and open space. Protect neighborhoods from industrial uses with natural buffers.</p>
What are the opportunities for improvement in this target area?	<p>This district is an employment center – containing almost ¼ of the city's jobs. Increased investment into pedestrian infrastructure to improve safety and support multimodal transportation is needed. Additional landscaping and greening is needed to buffer residential neighborhoods from industrial areas.</p> <p>There are many commercial shopping centers in the area with some vacancy for infill development and support of local businesses. Landscaping, lighting and facade improvements are needed. Some small projects like this can be done through small grants and community involvement.</p> <p>Further investment into affordable housing and preservation/repair of existing housing to improve housing quality and help older generations “age in place” is needed. Diversity in housing types gives more people access to housing near employment.</p>

	Are there barriers to improvement in this target area?	Scaling of redevelopment by engaging youth and community groups in local beautification projects can help foster future private investment.
9	Area Name:	Raleigh
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	Boundaries: IC Railroad, Loosahatchie River, Memphis City Limits, Egypt Central Rd/Covington Pike, Old Brownsville Rd, Stage Rd, Summer Ave, Wolf River Neighborhoods: Scenic Hills, Eppingway, Hickory Bluffs, Calvary Creek, Windemere, Twin Lakes, Forrest Lakes, Richmond Square, Raleigh Ridge Park, and Stage Park Meadows
	Include specific housing and commercial characteristics of this target area.	There is widespread commercial activity along major corridors with opportunity for infill and a 13% business vacancy rate. Strong community spaces and public facilities act as community hubs. This is a stable neighborhood with predominantly single-family housing. Investment is needed to repair and renovate homes.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	This planning district is identified in the City's Comprehensive Plan – Memphis 3.0. City divisions continue the citizen engagement process and holding public hearings within these districts.
	Identify the needs in this target area.	Increase pedestrian and cycling infrastructure and accessibility along major corridors. Strengthen commercial areas through infill development. Emphasize Old Raleigh history.

	What are the opportunities for improvement in this target area?	<p>The Raleigh has seen increased private investment along commercial corridors in recent years since the completion of the Raleigh Springs Civic Center. Additional facade improvements, streetscape enhancements, and pedestrian infrastructure can continue to catalyze this growth.</p> <p>There are ample parks and open space, with nine city parks, two community centers and access to the Wolf River Greenway. Additional investment is needed throughout the community to increase safe connectivity and accessibility to these assets, including pedestrian and cycling infrastructure and lighting.</p> <p>There is remaining land for development near the Raleigh Springs Town Center to create housing and mixed-use infill development.</p>
	Are there barriers to improvement in this target area?	Incentives are needed for small and minority owned business to occupy infill commercial space. Raleigh distance from the city center highlights a need for additional services based on the needs of the community.
10	Area Name:	South
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	<p>Boundaries: SLSF Railroad, S Parkway, Lamar Ave/Airways Blvd, Interstate 240, Nonconnah Creek, Mississippi River</p> <p>Neighborhoods: French Fort, Washington Heights, Riverview, Mallory Heights, Hamilton, Castalia Heights, Prospect Park and Alcy Ball</p>
	Include specific housing and commercial characteristics of this target area.	This district contains many historic neighborhoods, with older homes that are cared for with pride. Homes in this area are smaller and need of repair, rehab and infill development due to historic disinvestment. Commercial activity is scattered with high land and building vacancy.

	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	This planning district is identified in the City's Comprehensive Plan – Memphis 3.0. City divisions continue the citizen engagement process and holding public hearings within these districts.
	Identify the needs in this target area.	Address blight and vacancy with a mix of development and open space activation. Improve pedestrian and cyclist infrastructure to increase multimodal transportation. Promote high quality affordable multifamily development. Increase code enforcement near civic assets and in commercial areas.
	What are the opportunities for improvement in this target area?	<p>High building and land vacancy present an opportunity for infill commercial and housing development, activation of green space, and urban farming to increase food access. There is opportunity for commercial development near community parks, libraries and schools.</p> <p>There is a need for additional quality affordable housing and diverse housing types available to a mix of incomes. Vacant lots can be used to infill cottage courts and small multifamily to diversify the housing stock.</p> <p>Many households do not have vehicle access.</p> <p>Infrastructure investments focused on pedestrian and cyclist safety improvements are needed to increase access throughout neighborhoods, as well as access to transit to reach other areas of the city. Community partnerships with act activation, litter cleanups, and landscaping can catalyze investment.</p>
	Are there barriers to improvement in this target area?	Improvement in this area will likely require public-private partnerships, particularly with small developers and community development agencies.
11	Area Name:	Southeast
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	

	Identify the neighborhood boundaries for this target area.	Boundaries: Hickory Hill Rd, Nonconnah Creek, Memphis City Limit, Ross Rd, E Shelby Dr, Clarke Rd, E Raines Rd, S Mendenhall Rd, Winchester Rd Neighborhoods: Aerotropolis, Hickory Hill, Kirby Trace, Ridgeway Estates, Burlington and Bennington Park
	Include specific housing and commercial characteristics of this target area.	Winchester Rd is the main commercial corridor with large amounts of retail space and some vacancy. Many homes in this area were built in 1970-1980 and are in need of maintenance/repair. There is diversity in housing types including single family, small and large multifamily.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	This planning district is identified in the City's Comprehensive Plan – Memphis 3.0. City divisions continue the citizen engagement process and holding public hearings within these districts.
	Identify the needs in this target area.	Incentivize local business and local jobs in commercial areas. Increase code enforcement to combat residential blight. Improve connectivity and safety along streets with traffic calming measures and transit access.
	What are the opportunities for improvement in this target area?	The large amount of commercial space and moderate vacancy provide an opportunity for repurposing of spaces into community assets that will benefit residents. Facade improvements and landscaping are needed to improve commercial spaces. Wider than needed roads create dangerous conditions for pedestrians. Road diets protected bike lanes and pedestrian infrastructure can improve safety and accessibility to community centers and schools. Increase density through mixed-use developments, affordable housing, and a mix of housing types.
	Are there barriers to improvement in this target area?	Public investments and partnerships are likely needed to incentivize mixed-use development along major corridors.
12	Area Name:	University District
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	

	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	<p>Boundaries: E Parkway, Summer Ave, N Mendenhall Rd/S Mendenhall Rd/ Mt Moriah Rd, Interstate 240, Getwell Rd, Rhodes Ave, Prescott Rd, Park Ave, Inez St/Southern Ave, Buntyn St/Flicker St/Fenwick Rd, Poplar Ave</p> <p>Neighborhoods: Binghampton, Chickasaw Gardens, East Buntyn, Messick Buntyn, Waynoka, Hyland Park, Red Acres, High Point, Normal Station, Sherwood Forest, Belle Meade, The Village, Audubon Park, Colonial Acres, South Park and Willow</p>
	Include specific housing and commercial characteristics of this target area.	<p>Most of the housing in this area was built post-WWII in the 1950s. Many homes in lower income areas may need repair and replacement of housing systems due to being over 50 years old. Commercial activity is strong along Poplar, Highland, Park, and Perkins with some vacancy and in smaller commercial shopping centers.</p>
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	<p>This planning district is identified in the City's Comprehensive Plan – Memphis 3.0. City divisions continue the citizen engagement process and holding public hearings within these districts.</p>
	Identify the needs in this target area.	<p>Stabilize and preserve neighborhoods. Improve pedestrian and cycling infrastructure to promote multimodal transportation. Promote reuse of vacant and blight concentrated areas. Revitalize distressed commercial centers.</p>

	What are the opportunities for improvement in this target area?	<p>This area has a diverse mix of neighborhoods. There is opportunity for investment in commercial areas in Binghampton, the west portion of Park Ave, and segments of Highland St. Reuse of vacant buildings and lots, facade improvements and beautification efforts are needed to stimulate additional commercial investment. This district contains many strong neighborhoods with a good housing stock. Incentivizing home ownership is helpful to sustain neighborhoods and balance owner/renter tenure. Continued investment into a mix of housing types and affordable housing development is needed.</p> <p>Increased infrastructure investment into complete streets, pedestrian and cycling safety and bus shelters is needed to promote multimodal transportation. Poplar Ave is a high frequency transit route that is planned to have BRT within the next few years.</p>
	Are there barriers to improvement in this target area?	Stabilization and preservation of affordability is needed in Binghampton, Sherwood Forest, and Willow where rapid institutional investment into housing is causing displacement.
13	Area Name:	Westwood
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	<p>Boundaries: Mississippi River, Nonconnah Creek, Blues Hwy/US 61/TN 14, E Mitchell Rd/Winchester Rd, IC Railroad, TN/MS State Line, Memphis City Limit</p> <p>Neighborhoods: Westwood, Mt. Pisgah, Walker Homes, Southland Hills, Westwood Meadows, Valley Forge, Westhaven, Whitehaven</p>

	Include specific housing and commercial characteristics of this target area.	Commercial, retail and grocery businesses are along the Third St corridor with opportunity for infill development of undeveloped land and upgrades to shopping centers. Housing is mostly owner-occupied. Additional investment into new housing is necessary to draw young people to the area.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	This planning district is identified in the City's Comprehensive Plan – Memphis 3.0. City divisions continue the citizen engagement process and holding public hearings within these districts.
	Identify the needs in this target area.	Strategically address blight and vacancy with infill development and recreational uses. Improve pedestrian and cyclist infrastructure. Address flooding and stormwater issues. Increase code enforcement in commercial areas.
	What are the opportunities for improvement in this target area?	Vacancy is low, but blight and dumping in commercial areas requires increased code enforcement and incentives for redevelopment. Façade improvements, art installations, and neighborhood cleanups can also help. There is also large amounts of undeveloped land near civic assets that could be activated as green space and urban farming, and infill development in commercial areas. Improvements to pedestrian and bikeway infrastructure to increase safety and multimodal transportation use. Traffic calming measures are needed along Third St, and road diets along other roadways that add greenways.
	Are there barriers to improvement in this target area?	Stormwater management and flooding are issues in some areas. Investment has mitigated issues in the northeast area, but additional stormwater and landscape interventions on major roadways will help in other areas.
14	Area Name:	Whitehaven
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	

	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	Boundaries: Blues Hwy/US 61/TN 14, Interstate 240/Interstate 55, Airways Blvd, TN/MS State Line, IC Railroad, Winchester Rd Neighborhoods: Old Hickory Hills, Whitehaven, Auburn Ridge, Gardenview, Whitehaven View, Red Oaks, Holmesdale and Southhaven
	Include specific housing and commercial characteristics of this target area.	Housing is predominantly single-family neighborhoods that are well kept with low vacancy. Large multifamily structures are along major corridors, there are many that are abandoned or occupied and in disrepair. There are many major corridors through this district with large amounts of commercial – some areas are thriving, while others have high vacancy/abandonment.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	This planning district is identified in the City's Comprehensive Plan – Memphis 3.0. City divisions continue the citizen engagement process and holding public hearings within these districts.
	Identify the needs in this target area.	Address blight and vacancy in multifamily housing and major structures along major corridors. Improve pedestrian and cyclist infrastructure to increase accessibility. Improve quality of retail, commercial and restaurant options to increase local and tourism spending. Repurpose vacant lots.

	What are the opportunities for improvement in this target area?	<p>Reinvestment is needed into multifamily housing in the Whitehaven area. There are fully vacant/abandoned complexes, as well as some that are occupied but in poor condition and exhibiting concentrations of poverty. There needs to be investment into new mixed-income multifamily housing options to draw young professionals to the area.</p> <p>Elvis Presley Blvd is the large corridor that cuts vertically through the district. There is a need for more diversity in business options, specifically restaurants and retail to grow the economy. Further, façade improvements and landscaping are needed to modernize the area.</p> <p>Pedestrian and cycling improvements to increase safety and accessibility to transit, parks, and other civic assets. Pedestrian safety should be the priority on major roadways including sidewalks, lighting, and crosswalks. There is a brand-new YMCA facility that has opened and will act as the lifeguard training facility for youth employment.</p>
	Are there barriers to improvement in this target area?	Public investment and partnerships are needed to redevelop multifamily housing and incentivize new housing development. Large amounts of parking need to be transformed into pop-up markets, events, and green space.
15	Area Name:	Orange Mound
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	Orange Mound is bounded geographically by Semmes Street (east), Lamar Avenue (west), Southern Avenue (north), and Kimball Avenue (south).

	Include specific housing and commercial characteristics of this target area.	Eighty-one percent of the population in Orange Mound is low- moderate-income. Orange Mound has a high percentage (64.1%) of renter-occupied housing units. This high percentage of rental units poses a threat to growth and stability in the neighborhood. There is also a housing vacancy rate of 10% higher than the City of Memphis as well as an existence of old housing stock. Approximately 60% of the houses in the neighborhood were built between 1940-1969 and only 3% are built in 2010 or later.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	This planning district is identified in the City's Comprehensive Plan – Memphis 3.0. City divisions continue the citizen engagement process and holding public hearings within these districts.
	Identify the needs in this target area.	Lack of capital and funding. Availability and preservation of affordable housing. Small businesses to generate jobs for residents and microenterprise support.
	What are the opportunities for improvement in this target area?	Opportunities include repurposing vacant lots and parking for public recreation and park development initiatives. The Historic Melrose High School is undergoing redevelopment into a community asset to act as a tourism anchor for the neighborhood. When fully complete it will also include affordable senior housing. There is need for infill housing development on vacant lots, rehab of vacant/abandoned housing, and owner-occupied repair to improve housing quality.
	Are there barriers to improvement in this target area?	Access to capital is a barrier to market investment – public private partnerships and incentives are needed to catalyze development. Investment needs to be intentionally planned and involve community engagement to prevent displacement and capture community goals.
16	Area Name:	Shelby County Outside Memphis
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Housing

	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	This includes areas of Shelby County outside the Memphis city limits.
	Include specific housing and commercial characteristics of this target area.	HCD provides Shelby County Division of Housing with match funding for their Lead Hazard Reduction Program to address home repair needs not covered by Lead funding.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Many homes in Memphis and Shelby County were built before 1980, potentially containing lead hazards.
	Identify the needs in this target area.	Households with lead hazards often have other home repair needs that aren't eligible expenses for Lead Hazard Reduction Program funding. Match funding is provided to address these needs and improve housing quality.
	What are the opportunities for improvement in this target area?	N/A
	Are there barriers to improvement in this target area?	N/A

General Allocation Priorities

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

The City of Memphis has a variety of communities that differ in terms of median household incomes, housing values, and other socio-economic characteristics. While some areas are among the wealthiest in the nation, some others have high poverty rates over 40%. However, the City of Memphis prioritizes city-wide investments that support income eligible residents by providing different programs such as opportunities for economic development, affordable housing, and other supportive services. These investments align strategically with HUD's goals of creating communities and networks that optimize services to empower households to become self-sufficient.

HCD's response to public services and facility needs, especially for populations with special needs, is primarily accomplished through a request for proposal process known as the Community Service Grant application process. The overall competitive process for grant awards is coordinated through the Strategic Community Investment Fund (SCIF). The City's ability to address the different community service needs is limited by a 15% cap placed on the use of CDBG funds for public services. Funding consideration will be given to those projects that propose to improve the quality of life of low and

moderate-income citizens through the provision of social services by nonprofit agencies. These citizens include youth, the homeless and special needs populations that include persons with HIV/AIDS, a mental, illness, the elderly, chronic substance abusers, persons with developmental and/or physical disabilities, and victims of domestic violence.

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

Priority Needs

Table 53 – Priority Needs Summary

1	Priority Need Name	Increase Quality, Affordable Housing
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Families with Children Elderly Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	Orange Mound Raleigh University District Whitehaven Frayser Cordova Core City East Lamar Southeast Jackson Westwood Oakhaven & Parkway Village North South

	Associated Goals	Affordable Homeownership Opportunities Develop and Preserve Affordable Rental Housing Fair Housing, Counseling, and Legal Services Home Repair Assistance for Homeowners Planning and Administration
	Description	Support the development of quality affordable rental and homeownership housing for low- to moderate-income households in Memphis through rehab and new construction. Support the development of quality rental affordable housing for senior citizens, special needs populations and people at risk of homelessness. Provide down-payment assistance to low- to moderate income homebuyers. Provide resources to preserve the existing affordable housing stock through owner-occupied repair. Provide fair housing assistance including legal services, education and advocacy.
	Basis for Relative Priority	According to the Housing Policy Plan, there is an affordable housing shortage of 35,000 units for renters earning less than \$40k per year. The housing needs assessment also shows the need for more rental housing units for the ELI households and special needs populations in the City. Since 2010, Memphis has seen a 7% decline in homeownership, which impacted about 17,000 households. Also, 35% of current homeowners live in houses built over 50 years ago, particularly among Black low-to-moderate-income households, making repair assistance a necessity and a means to preserve the existing housing stock. There is the need for more fair housing services to help protect low-to-moderate-income families against evictions and other housing discrimination issues.
2	Priority Need Name	Address Chronic Homelessness
	Priority Level	High
	Population	Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth

	Geographic Areas Affected	Orange Mound Raleigh University District Whitehaven Frayser Cordova Core City East Lamar Southeast Jackson Westwood Oakhaven & Parkway Village North South
	Associated Goals	Planning and Administration Provide Services for Persons with HIV/AIDS Provide Services for Special Needs Populations Provide Support to Homeless Populations
	Description	Housing assistance not limited to emergency housing, rapid rehousing, tenant-based rental housing, and permanent supportive housing. Provide resources and access to coordinated supportive services for people experiencing homelessness and to prevent homelessness.
	Basis for Relative Priority	Increasing access to housing and services for people who are homeless and providing resources such as homeless prevention, permanent housing, supportive, transitional housing programs, and access to homeless shelters
	3 Priority Need Name	Remove Barriers for Special Needs Populations
	Priority Level	High

	Population	Extremely Low Low Moderate Middle Families with Children Elderly Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	Orange Mound Raleigh University District Whitehaven Frayser Cordova Core City East Lamar Southeast Jackson Westwood Oakhaven & Parkway Village North South
	Associated Goals	Fair Housing, Counseling, and Legal Services Planning and Administration Provide Services for Persons with HIV/AIDS Provide Services for Special Needs Populations
	Description	Housing assistance not limited to emergency housing, tenant-based rental housing, and supportive services for special needs populations. Provide fair housing assistance such as legal services, education, and advocacy.

	Basis for Relative Priority	HOPWA service providers and stakeholders pointed to the need to prioritize emergency housing, tenant based rental assistance, and transitional short-term housing facilities for people with HIV/AIDS and other vulnerable populations. There is also the need for job-training and employment skills, accessibility modifications for disabled and senior homeowners, in-home services for seniors, and social services such as counseling and case management. There is the need for more fair housing services to help protect special needs populations and their families against evictions and other housing discrimination issues.
4	Priority Need Name	Strong and Healthy Neighborhoods
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Families with Children Elderly Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development

	Geographic Areas Affected	Orange Mound Raleigh University District Whitehaven Frayser Cordova Core City East Lamar Southeast Jackson Westwood Oakhaven & Parkway Village North South
	Associated Goals	Economic Development and Small Business Incentives Planning and Administration Public Facilities, Improvements and Infrastructure Public Services Eliminate Slum and Blight
	Description	Fund infrastructure improvements and public facilities such as streets, roads and sidewalk improvements, community centers, ADA accessibility improvements and healthcare facilities in income eligible areas. Funding community services such as job training and employment assistance, youth- and senior-focused activities, health and substance abuse services, and other public service-oriented projects. Eliminate and remediate slum and blight conditions to improve neighborhood conditions and make way for future development opportunities.
	Basis for Relative Priority	Survey respondents emphasized the need for street, road, and sidewalk improvements, community centers, ADA accessibility improvements and healthcare facilities as the priority facility and infrastructure needs. Providing more community service-oriented projects for low-moderate income households.
5	Priority Need Name	Stimulate Local Economies
	Priority Level	High

	Population	Extremely Low Low Moderate Middle Non-housing Community Development
	Geographic Areas Affected	Orange Mound Raleigh University District Whitehaven Frayser Cordova Core City East Lamar Southeast Jackson Westwood Oakhaven & Parkway Village North South
	Associated Goals	Economic Development and Small Business Incentives Planning and Administration
	Description	Collaborate with other agencies and stakeholders to incentivize small businesses, address deteriorating economic conditions in neighborhoods and create opportunities for economic development for low- and moderate-income populations.
	Basis for Relative Priority	Economic development opportunities in disinvested communities and incentivizing small local and community owned businesses in income eligible communities.

Narrative (Optional)

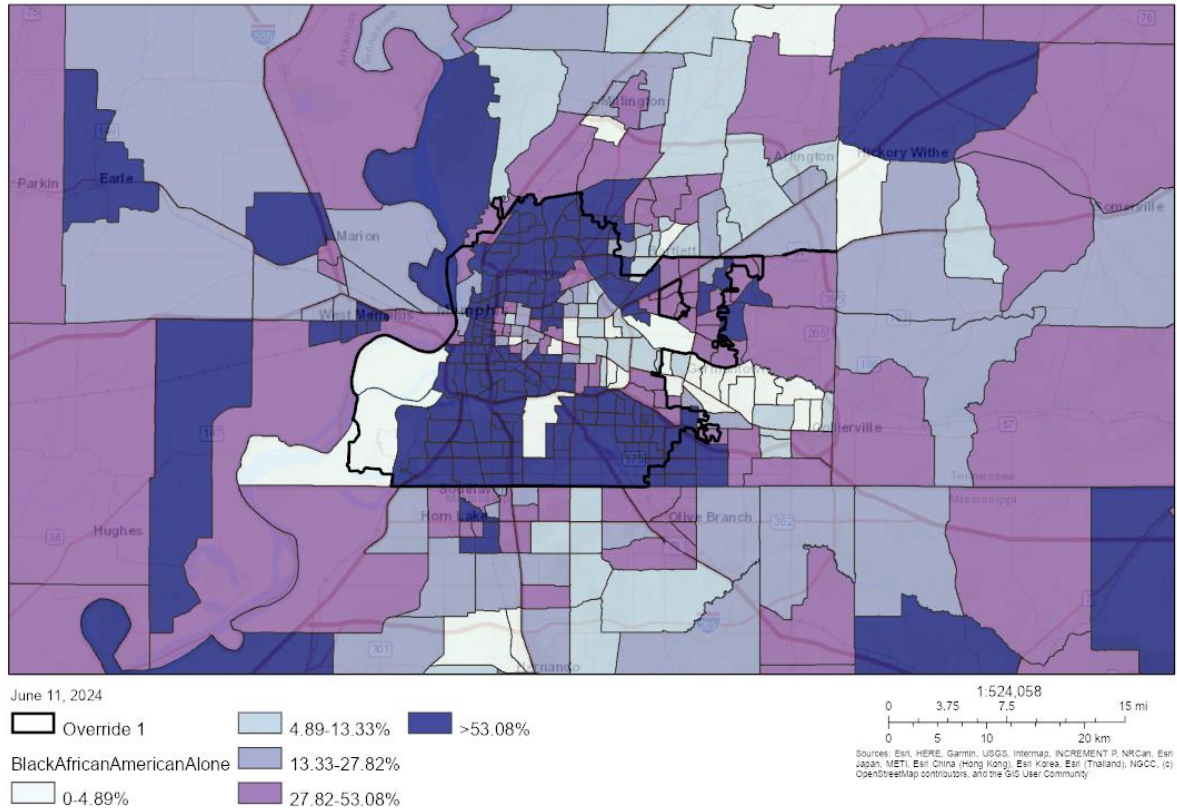
SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

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

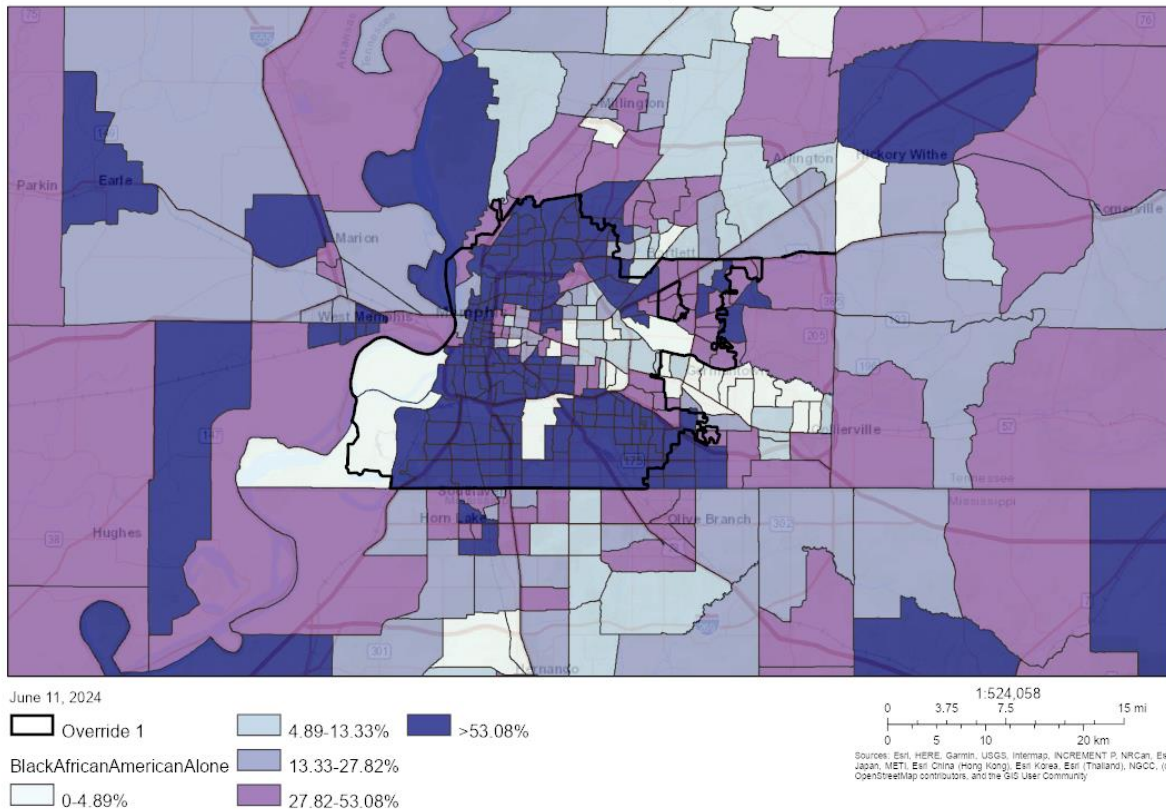
Table 54 – Influence of Market Conditions

Share of Black or African American Households by Census Tract - Consolidated Plan



Share of Black or African American Households by Census Tract - Consolidated Plan

Share of Black or African American Households by Census Tract - Consolidated Plan



Share of Hispanic or Latino Households by Census Tract - Consolidated Plan

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

Introduction

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

The following federal entitlement resources will be available during fiscal year 2025 (program year 2024), which begins on July 1, 2024 and ends on June 30, 2025. The Consolidated Plan describes projects and activities that are ongoing and may be funded with prior year funds. The projects listed on the proposed projects table are only those that HCD plans to spend FY2025 Federal entitlement funds received from HUD, plus CDBG and HOME Program Income. The expected amounts for the remaining years under this consolidated plan are estimated based on the current year funding allocations.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	6,123,518	750,000	0	6,873,518	27,494,072	Expected amount reflect level of funding based on 2024 CDBG allocations.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	3,310,050	163,573	0	3,473,623	13,894,492	Expected amount reflect level of funding based on 2024 HOME allocations.
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	3,593,202	0	0	3,593,202	14,372,808	Expected amount reflect level of funding based on 2024 HOPWA allocations.

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	565,814	0	0	565,814	2,263,256	Expected amount reflect level of funding based on 2024 ESG allocations.

Table 55 - Anticipated Resources

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

Other resources expected to be available for housing and community development activities include foundations and other private partnerships, State resources, and other non-entitlement Federal sources. In the 2025 fiscal year, the City of Memphis will provide General Funds and Capital Improvement Funds that will be used to develop infrastructure, housing, social and economic initiatives. Other sources of leveraged resources may include low-income housing and historic tax credits, new markets tax credits, and private-sector equity investments that will finance redevelopment efforts in conjunction with Choice Neighborhoods and other development projects.

During the 2025 fiscal year, HCD will continue to leverage its federal entitlement dollars through its partnerships with other government agencies, mortgage companies, lenders, and private investors in the implementation of housing and community development projects that will generate additional funds. HUD requires a match of 25% for HOME and 100% for ESG funds. The City will require Community Housing Development Organizations (CHDOs) and agencies that receive Emergency Shelter Grant funds to provide their own match with eligible non-

federal sources. The competitive grant application process, Strategic Community Investment Fund (SCIF), that HCD uses for entitlement funds, such as CDBG, HOME, ESG and HOPWA, require commitments from other funding sources.

In addition, the City of Memphis was selected earlier this year to be one of 25 U.S. cities to join Bloomberg American Sustainable Cities. Bloomberg American Sustainable Cities is a three-year initiative designed to leverage historic levels of federal funding to incubate and implement transformative local solutions to build low-carbon, resilient, and economically thriving communities. By participating in Bloomberg American Sustainable Cities, Memphis will receive a Bloomberg Philanthropies-funded innovation team (i-team), with up to three dedicated staff with expertise in data analysis, insight development, human-centered design, systems thinking, and project management to bolster city capacity in driving progress on climate mitigation and racial wealth equity outcomes. Memphis will also receive multi-year, in-depth, customized policy and technical assistance in collaboration with community-based organizations to mobilize public, private, and philanthropic investments.

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 Memphis Metropolitan Land Bank Authority (MMLBA), Memphis City government, Memphis Housing Authority, and HCD. City of Memphis also has active partnerships with community-based organizations. In many cases, nonprofits can access property at reduced cost for activities that support their goals, and they make requests for properties directly. As part of major revitalization initiatives, including Choice Neighborhoods, HCD and MHA in partnership with their development partners evaluates whether there are publicly owned properties that may be available to use as part of the revitalization efforts. The Works Inc, 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 the number of vacant and abandoned properties.

Although the City of Memphis planned to have a rental property registry ordinance in place during the first quarter of FY20, this is yet to be actualized due to State preemption. The expectation is that the creation of a rental property registry will ensure that the City of Memphis has the tools needed to properly monitor and track rental properties. It can then use data-driven decisions to focus resources on those that have a history of code violations. The City's planned rental property registry is also intended to help combat blight and ensure accountability among

property owners. Such a registry would require rental property owners to have a local, registered agent for inquiries regarding code violations and other matters.

Lastly, during FY25, HCD will continue to redevelop and revitalize the city's disinvested neighborhoods. More specifically HCD received a private philanthropic grant, which will be use toward revitalizing one of the city's historically disadvantaged neighborhoods by acquiring the county land bank properties to provide permanently affordable housing units and establishing a community land trust in the community. Work is actively being done for the process to material at the beginning of FY 25.

Discussion

These anticipated resources are based on the actual allocation amounts for FY 2025. In comparison to the previous fiscal year, City of Memphis saw a -5% decrease in the CDBG allocation in the amount of \$314, 277.00. Similarly, HOME allocation had a -15% reduction, while ESG and HOPWA allocations increased by 0.6% and 2.7% respectively. As a result of these reductions, there was the need to scale down on some activities to adequately fund all of our priority programs with respect to homelessness, special needs, housing, and neighborhood and economic development programs.

SP-40 Institutional Delivery Structure – 91.215(k)

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of Memphis Division of Housing and Community Development	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	Jurisdiction
MEMPHIS HOUSING AUTHORITY	PHA	Public Housing neighborhood improvements	Region
Shelby County Department of Housing	Government	Ownership	Region
Community Alliance for the Homeless	Non-profit organizations	Homelessness Planning	Region
Hope House	Non-profit organizations	Non-homeless special needs	Jurisdiction
CASE MANAGEMENT, INC.	Non-profit organizations	Non-homeless special needs	Jurisdiction
FRIENDS FOR LIFE	Non-profit organizations	Non-homeless special needs	Jurisdiction
Catholic Charities of West Tennessee	Non-profit organizations	Homelessness Non-homeless special needs	Jurisdiction
MIFA	Non-profit organizations	Homelessness Non-homeless special needs	Jurisdiction
Hospitality Hub	Non-profit organizations	Homelessness	Jurisdiction

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Agape Child & Family Services	Non-profit organizations	Homelessness Non-homeless special needs	Jurisdiction
CAAP	Non-profit organizations	Homelessness Non-homeless special needs	Jurisdiction
Mid-South Food Bank	Non-profit organizations	Non-homeless special needs	Jurisdiction
SYNERGY TREATMENT CENTERS, INC.	Non-profit organizations	Non-homeless special needs	Jurisdiction
Creative Aging Memphis	Non-profit organizations	Non-homeless special needs	Jurisdiction
Downtown Memphis Ministry	Non-profit organizations	Non-homeless special needs	Jurisdiction
YWCA of Greater Memphis	Non-profit organizations	Homelessness Non-homeless special needs	Jurisdiction
Family Safety Center of Memphis and Shelby County	Non-profit organizations	Homelessness Non-homeless special needs	Jurisdiction
SALVATION ARMY	Non-profit organizations	Homelessness Non-homeless special needs	Jurisdiction
Generous Life Foundation	Non-profit organizations	Non-homeless special needs	Jurisdiction
Room In The Inn	Non-profit organizations	Homelessness Non-homeless special needs	Jurisdiction
MEMPHIS CHILD ADVOCACY CENTER	Non-profit organizations	Non-homeless special needs	Jurisdiction
Memphis Medical District Collaborative	Non-profit organizations	public services	Jurisdiction
SchoolSeed Foundation	Non-profit organizations	public services	Jurisdiction
World Relief	Non-profit organizations	public services	Jurisdiction
Young Actors Guild	Non-profit organizations	public services	Jurisdiction

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
RISE Foundation	Non-profit organizations	Non-homeless special needs public services	Jurisdiction
Blues City Cultural Center	Non-profit organizations	public services	Jurisdiction
New Dawn Social Services	Non-profit organizations	neighborhood improvements public facilities	Jurisdiction
Alpha Memphis Education Foundation	Non-profit organizations	public services	Jurisdiction
Christopher A Pugh 2 Center	Non-profit organizations	public services	Jurisdiction
Clean Memphis	Non-profit organizations	public services	Jurisdiction
Junior League of Memphis	Non-profit organizations	public facilities	Jurisdiction
Community Legal Center	Non-profit organizations	public services	Jurisdiction
BLDG Memphis	Non-profit organizations	public services	Jurisdiction
FRAYSER CDC	CHDO	Ownership Rental	Jurisdiction
UNITED HOUSING, INC	CHDO	Ownership Rental	Jurisdiction
Promise Dev. Corporation	CHDO	Ownership Rental	Jurisdiction
Knowledge Quest	CHDO	Ownership Rental	Jurisdiction
NEIGHBORHOOD HOUSING OPPORTUNITIES (NHO)	CHDO	Ownership Rental	Jurisdiction
Oasis of Hope	Non-profit organizations	Ownership Rental	Jurisdiction
Alcy Ball	CHDO	Ownership Rental	Jurisdiction
Yellow House	CHDO	Ownership Rental	Jurisdiction
Klondike Smokey City CDC	CHDO	Ownership Rental	Jurisdiction

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Service Over Self	Non-profit organizations	Ownership	Jurisdiction
Habitat for Humanity of Greater Memphis	Non-profit organizations	Ownership	Jurisdiction
THE WORKS, INC.	Non-profit organizations	Economic Development Ownership Rental neighborhood improvements	Jurisdiction

Table 56 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

HCD remains the primary grantee responsible for the administration of federal funds to implement all the proposed projects and programs during the fiscal year 2025. While many programs are carried out through HCD directly, others are contracted out to eligible organizations on a competitive basis through the Strategic Community Investment Fund (SCIF) that provides an opportunity for organizations and agencies to submit competitive applications. A key strength in the institutional delivery system is the effective partnerships that HCD has developed over time with different stakeholder organizations that serve Memphis which 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 allow leveraging of federal resources, create more affordable housing opportunities in many disadvantaged communities, and improve livability for Memphians. The most significant gap in the delivery system is the insufficient funding, which limits the much-needed activities that can be carried out to support housing and community development activities in Memphis.

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

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

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

Table 57 - Homeless Prevention Services Summary

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

The service delivery system includes a range of housing and supportive services for a wide range of subpopulations. We have a centralized intake for homeless families, and a coordinated assessment process for adults unaccompanied by children. There are street outreach teams, mainstream benefit supports, targeted outreach to veterans and individuals with mental illness. There is a Coordinated Entry System (CES) designed to ensure that people experiencing housing crisis have fair and equal access to the system and can transition to permanent housing as quickly as possible. The CES was expanded in 2023 to include youth and families, as well as single adults. The CES serves all populations regardless of age to drastically increase access to housing and supportive services across the community. There are also transitional housing units for families with children, veterans, and single individuals in recovery from substance abuse and/or mental illness.

To maximize permanent housing resources in Memphis and Shelby County, Community Alliance for the Homeless (CAFTH), through the Continuum of Care (CoC), have developed landlord engagement strategies to better partner with flexible and low-barrier private market landlords. This initiative connects less vulnerable people to housing, reducing their time spent in Coordinated Entry. It also provides security deposits, rent assistance, and supportive services via referring agencies. CAFTH continues to engage with landlords across Memphis and Shelby County to develop a wider network of landlords who are willing to house people experiencing homelessness and housing instability. Memphis Housing Authority (MHA) and the CoC have also partnered to develop several strategies to increase the availability of housing. The permanent housing programs are very successful with a 98% retention rate, with many residents that have been served for many years. There are three organizations that

specifically serve persons with HIV/AIDS and their families. They offer various forms of housing assistance, case management and wraparound care including childcare, mental health, and healthcare services, among others. These organizations also engage in outreach and advocacy to increase testing for HIV/AIDS, increase awareness and reduce social stigmas that act as a barrier to care and quality of life.

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

Our key strengths include the centralized intake process that seeks to prevent homelessness for at risk families and match families who have no choice but to enter homelessness with the best services and interventions. Our Coordinated Entry to target the most vulnerable individuals for permanent supportive housing through a validated assessment tool is also a key to prioritize families in need and is a recently added strength. We have a relatively strong network of mental health providers who offer services at no charge for persons with significant behavioral health challenges.

There has also been an increased collaboration within the Continuum of Care among hospital systems and healthcare providers. A new Healthcare & Homelessness Committee actively addresses discharge policies at hospitals to ensure that medically fragile people do not exit hospitals to homelessness. Homeless service providers and frontline workers in the Continuum of Care have access to annual SOAR training and supportive employment programming (SOAR is an expedited application process for accessing SSI/SSDI benefits based on their homeless status). Training and resource events occur year-round to support both providers and clients in housing stabilization.

Stakeholders during focus group sessions identified additional strengths and gaps. They discussed the strong working relationships present between community partners that serve certain special needs populations, including domestic violence victims and persons with HIV/AIDS. Additionally, across the board there are many organizations working in homelessness and special needs that are passionate about solutions and prioritize cross-organizational collaboration. The primary gaps include a need for permanent housing options for individuals and families with no income, a need for assistance with disability applications, and increased funding with more flexibility. Service providers discussed formula funding for specific subpopulation scan place parameters on whom can be served and how. Also, eviction funding places a band aid over the problem, but often delays eviction rather than preventing it. When helping people find housing, a rental registry would be helpful to hold landlords accountable for unit conditions. Another gap discussed was barriers to entry for shelters. There aren't enough emergency shelter beds for women and women with children, and because of funding parameters, people don't always qualify for the services they desperately need.

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

HCD will continue coordination with the Community Alliance for the Homeless and Continuum of Care committees to identify ways to overcome gaps for permanent housing options for individuals and families with no income, disability application assistance, free shelter for unaccompanied men and women, and permanent housing for high service need homeless families with children. We have identified priority strategies and objectives in AP-20, 23, and 65. These include continued emphasis on prioritization of housing resources for vulnerable individuals and families, increased production of subsidized housing for homeless persons, and focusing ESG resources on rapid rehousing, outreach, disability application assistance, coordinated entry, and free shelters. HCD is also prioritizing increased focus group sessions with stakeholders to collaborate on solutions, and working more closely with CAFTH to build relationships with faith-based emergency shelter agencies that are not federal funding recipients.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Develop and Preserve Affordable Rental Housing	2024	2029	Affordable Housing	Orange Mound Raleigh University District Whitehaven Frayser Cordova Core City East Lamar Southeast Jackson Westwood Oakhaven & Parkway Village North South	Increase Quality, Affordable Housing	CDBG: \$3,780,725 HOME: \$11,631,311	Rental units constructed: 5 Household Housing Unit Rental units rehabilitated: 1475 Household Housing Unit Tenant-based rental assistance / Rapid Rehousing: 50 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Affordable Homeownership Opportunities	2024	2029	Affordable Housing	Orange Mound Raleigh University District Whitehaven Frayser Cordova Core City East Lamar Southeast Jackson Westwood Oakhaven & Parkway Village North South	Increase Quality, Affordable Housing	HOME: \$1,500,000	Direct Financial Assistance to Homebuyers: 500 Households Assisted Other: 85 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Home Repair Assistance for Homeowners	2024	2029	Affordable Housing	Orange Mound Raleigh University District Whitehaven Frayser Cordova Core City East Lamar Southeast Jackson Westwood Oakhaven & Parkway Village North South Shelby County Outside Memphis	Increase Quality, Affordable Housing	CDBG: \$2,594,390 HOME: \$2,500,000	Homeowner Housing Rehabilitated: 440 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Provide Services for Persons with HIV/AIDS	2024	2029	Non-Homeless Special Needs	Orange Mound Raleigh University District Whitehaven Frayser Cordova Core City East Lamar Southeast Jackson Westwood Oakhaven & Parkway Village North South	Address Chronic Homelessness Remove Barriers for Special Needs Populations	HOPWA: \$17,427,030	Housing for People with HIV/AIDS added: 940 Household Housing Unit Other: 1250 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Provide Services for Special Needs Populations	2024	2029	Non-Homeless Special Needs	Orange Mound Raleigh University District Whitehaven Frayser Cordova Core City East Lamar Southeast Jackson Westwood Oakhaven & Parkway Village North South	Address Chronic Homelessness Remove Barriers for Special Needs Populations	CDBG: \$1,875,000	Other: 1730 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Provide Support to Homeless Populations	2024	2029	Homeless	Orange Mound Raleigh University District Whitehaven Frayser Cordova Core City East Lamar Southeast Jackson Westwood Oakhaven & Parkway Village North South	Address Chronic Homelessness	CDBG: \$1,525,000 ESG: \$2,616,890	Homeless Person Overnight Shelter: 30000 Persons Assisted Homelessness Prevention: 340 Persons Assisted Other: 7740 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	Public Facilities, Improvements and Infrastructure	2024	2029	Non-Housing Community Development	Orange Mound Raleigh University District Whitehaven Frayser Cordova Core City East Lamar Southeast Jackson Westwood Oakhaven & Parkway Village North South	Strong and Healthy Neighborhoods	CDBG: \$10,408,525	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 412 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
8	Public Services	2024	2029	Non-Housing Community Development	Orange Mound Raleigh University District Whitehaven Frayser Cordova Core City East Lamar Southeast Jackson Westwood Oakhaven & Parkway Village North South	Strong and Healthy Neighborhoods	CDBG: \$1,100,000	Public service activities other than Low/Moderate Income Housing Benefit: 6245 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
9	Fair Housing, Counseling, and Legal Services	2024	2029	Fair Housing	Orange Mound Raleigh University District Whitehaven Frayser Cordova Core City East Lamar Southeast Jackson Westwood Oakhaven & Parkway Village North South	Increase Quality, Affordable Housing Remove Barriers for Special Needs Populations	CDBG: \$700,000	Public service activities other than Low/Moderate Income Housing Benefit: 200 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
10	Economic Development and Small Business Incentives	2024	2029	Economic Development	Orange Mound Raleigh University District Whitehaven Frayser Cordova Core City East Lamar Southeast Jackson Westwood Oakhaven & Parkway Village North South	Stimulate Local Economies Strong and Healthy Neighborhoods	CDBG: \$4,844,390	Facade treatment/business building rehabilitation: 3 Business Jobs created/retained: 345 Jobs Businesses assisted: 15 Businesses Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
11	Planning and Administration	2024	2029	Administration	Orange Mound Raleigh University District Whitehaven Frayser Cordova Core City East Lamar Southeast Jackson Westwood Oakhaven & Parkway Village North South	Address Chronic Homelessness Increase Quality, Affordable Housing Remove Barriers for Special Needs Populations Stimulate Local Economies Strong and Healthy Neighborhoods	CDBG: \$7,539,560 HOPWA: \$538,980 HOME: \$1,736,805 ESG: \$212,180	Other: 0 Other

Table 58 – Goals Summary

Goal Descriptions

1	Goal Name	Develop and Preserve Affordable Rental Housing
	Goal Description	1. Increase the overall supply of high-quality affordable housing options for low-moderate income families. 2. Improve the overall living conditions for low-moderate income renter households. 3. Preserve and sustain affordable rental housing options for low-moderate income families
2	Goal Name	Affordable Homeownership Opportunities
	Goal Description	1. Improve access and resources to increase homeownership opportunities through downpayment assistance, housing counseling, and financial literacy. 2. Provide access to homebuyer opportunities and home loan opportunities.
3	Goal Name	Home Repair Assistance for Homeowners
	Goal Description	1. Provide opportunities to assist low-moderate income homeowners with repair programs. 2. Create avenues for improved and quality living conditions for homeowners.
4	Goal Name	Provide Services for Persons with HIV/AIDS
	Goal Description	1. Create opportunities for new housing resources for persons living with HIV/AIDS. 2. Connect persons living with HIV/AIDS with other supportive services to eliminate barriers and improve their livelihood.
5	Goal Name	Provide Services for Special Needs Populations
	Goal Description	1. Create opportunities for new housing resources for special needs population. 2. Connect special needs populations with other supportive services to improve their livelihood.
6	Goal Name	Provide Support to Homeless Populations
	Goal Description	1. Support facilities, housing, and services for homeless populations. 2. Reduce barriers to access for people experiencing homelessness
7	Goal Name	Public Facilities, Improvements and Infrastructure
	Goal Description	1. Respond to community development needs in a holistic and comprehensive way. 2. Create opportunities through facilities that offer services aimed at addressing obstacles for self sufficiency

8	Goal Name	Public Services
	Goal Description	1. Invest in wrap around and supportive services that help residents move to self-sufficiency. 2. Create opportunities through offering services aimed at addressing obstacles for self sufficiency
9	Goal Name	Fair Housing, Counseling, and Legal Services
	Goal Description	1. Reduce the incidences of housing discrimination among low-moderate income residents 2. Enhance the mechanisms for residents to report fair housing violations
10	Goal Name	Economic Development and Small Business Incentives
	Goal Description	1. Create pathways for people, businesses, and neighborhoods to have economic opportunities.
11	Goal Name	Planning and Administration
	Goal Description	1. Program Administration

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

Over the next five years, in accordance with HOME 91.315(b)(2), Memphis plans to provide affordable housing assistance to a minimum of 635 very low to moderate income families through the Down Payment Assistance, CHDO, and Tenant Based Rental Assistance Programs. We expect to reach this target number and more as we work together with our partners and community organizations.

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

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

N/A

Activities to Increase Resident Involvements

MHA and its partner, USI (Urban Strategies, Inc) are working to increase the number of community partners that will assist residents with becoming self-sufficient as well as preserve the quality of life for the elderly and disabled. MHA specifically promotes the need for education, financial literacy, youth development activities and homeownership. Digital connectivity for residents is a key component for keeping residents involved, so they can have access to all of MHA's website and social media accounts (Facebook, Twitter) and any opportunity will be immediately accessible. MHA also will provide more activities for residents via the resident associations that focus upon health, job training/job placement, athletic and social programs. Nutrition classes provided by MIFA and a mobile grocery store provided by The Works, Inc have increased the ability of residents to access fresh vegetables and fruits and healthier lifestyles.

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

No

Plan to remove the 'troubled' designation

N/A

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

Barriers to Affordable Housing

In 2022, the City and County developed a Joint Housing Policy Plan to assess the current housing landscape and outline policies and programs that need to be adopted to holistically address key housing challenges and increase the supply of quality, affordable housing. The Policy Plan studied many negative effects that public policies have had on affordable housing and residential investment in Memphis. The impact of historic redlining in many Black communities still inhibits access to loans for home purchases today, the current housing stock does not meet the needs of the broader community, and the current real estate market does not support investment in the production and maintenance of housing in many historically Black and Brown neighborhoods. The cost to develop new housing often exceeds surrounding home values, making new housing financially infeasible, while the cost to repair or rehab a home is often greater than the value, requiring subsidies for reinvestment within historically disinvested neighborhoods. Moreover, efforts by affordable housing developers are often overshadowed by blight conditions in neighborhoods. These conditions, among others, have led to continued underinvestment, neighborhood decline, and at its worst - abandonment in some older neighborhoods.

In addition, there are legislative and regulatory barriers that further impede affordable housing development. One example is state preemption of inclusionary zoning, preventing the City from using density bonuses, and other common practices to increase production of affordable units. Density bonuses allow developers to produce more units than are allowed “by right” in exchange for including a portion of affordable units, offsetting the cost of building. The State also does not require local governments to assess their impact on housing affordability through periodic self-evaluation of regulations and processes, another legal/administrative process that some states utilize. Other barriers include predatory lending which negatively impacts households’ credit and access to both homeownership and quality rental units, forcing people to accept substandard housing.

Another regulation that limits the development of middle density housing (two-to-six-unit structures) is that residential buildings with two or more units are currently taxed as commercial units, which nearly doubles the tax burden of these units compared to residential structures (40% vs 25%). 66% of Memphis housing stock are single-family homes, followed by 15% large multi-family units, and 10% 5–9-unit structures. Two-to-four-unit structures including townhomes, duplexes, triplexes, and quadplexes only represent 9% of the housing stock, however this housing type can be more affordable to the consumer and provide opportunity for more mixed-income communities.

During focus group sessions, stakeholders and community members commented on the undesirable effects of affordable housing policies in Memphis. Low Income Housing Tax Credit (LIHTC) subsidies that have rigid affordability guidelines and can limit access for the lowest income households (those earning less than 30% AMI). Projects must average 60% AMI with an 80% AMI max income limit, limiting the number of extremely low-income households that can live in the development because of the ratio of higher income – but still low-income – households that are needed to balance the overall average. The

guidelines also limit people qualifying due to their lack of flexibility in timelines for applications. A solution could be to allow a small number of moderate to middle income households that can afford to pay more in order to subsidize/balance those extremely low-income units. There are also concerns about high MLGW fees for new construction and conversion of single-family to multifamily units, and building codes that add significant costs to missing-middle housing development.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

- In 2019, the City of Memphis created the Memphis Affordable Housing Trust Fund (MAHTF) after the adoption of the City's Comprehensive Plan, Memphis 3.0 that emphasized "building up, not out." Since the inception, the Trust Fund had been a source of leverage funding that supports affordable housing developers' capacity and increased access to quality housing units for low-to-moderate-income families.
- HCD continues to partner with for-profit and non-profit housing developers to develop affordable homeownership and rental programs through the Affordable Homebuild Partnership Program and the Affordable Rental Housing Partnership program. Through these programs, incentives are given to developers to create affordable housing via new construction or rehabilitation to support rental housing or potential homebuyers.
- HCD has several programs in place targeted towards addressing the housing needs of low-to-moderate-income families. Among other programs, the Down Payment Assistance Program (DPA) provides funding assistance to income eligible households to assist with down payments and closing costs for the purchase of homes within Memphis city limits.
- HCD is working closely with the National Fair Housing Alliance (NFHA) to improve the housing rights of Memphians and increase access to quality, affordable housing in the City. There are efforts by NFHA to develop local private fair housing resources and capabilities to help to enhance fair housing enforcement and engage developers in the impact of fair housing.
- The recommendations in the Housing Policy Plan concerning reducing barriers to affordable housing reflect reforming land use policies to increase housing options in the City, which also makes housing development more economically feasible. Some of the reform recommendations that are already complete include amending the Unified Development Code to encourage Accessory Dwelling Units (ADUs) and allow two-to-six-unit structures in more anchor neighborhoods, which can limit displacement of low-income communities and increase affordability within the City. Lastly, there is ongoing efforts to reform local building code to allow three-to-six-unit residential buildings under the residential code, reducing the cost of housing development, and reforming the tax rate to include small multifamily under the residential tax rate of 25%, rather than the commercial tax rate of 40% currently applied.

SP-60 Homelessness Strategy – 91.215(d)

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

We have operated a central intake and assessment for all families facing homelessness since 2009. It includes a 24/7 phone-based screening, as well as face-to-face intake and assessment during the business day at six Coordinated Entry service providing agencies. We have a “no wrong door” coordinated entry system for all populations, with a single assessment tool to screen for needs and vulnerabilities.

Recently, the Vulnerability Index & Service Prioritization Decision Assistance Tool (VI-SPDAT) was replaced with a local assessment tool developed by homeless outreach providers in the Consortium. Per HUD best practices, having a local tool catered to the needs of the community will facilitate more efficient processes connecting people to housing. All outreach workers in the Consortium receive training on use of this tool, use of HMIS, and use of Coordinated Entry to house people experiencing homelessness.

Addressing the emergency and transitional housing needs of homeless persons

Memphis has identified the need for low-barrier emergency shelters, and specifically additional beds for single women and families with children. There are few free shelters in Memphis, and no free shelters in Shelby County for men. We have worked diligently with independent shelters and faith-based groups to encourage a low-barrier approach as well as swiftly accessing the new Coordinated Entry System.

With the increase of youth-specific programs, we have been able to provide non-congregate emergency solutions such as hotel stays for youth ages 18-24 and for families with children. Additionally, we recently added new youth specific transitional housing providers to the HMIS database, so that they may assess and enter vulnerable people into the Coordinated Entry System.

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

Coordinated Entry allows our CoC to not only house swiftly, but appropriately. Through outreach and case conferencing we are assigning units for success. With that referral comes prior months of case management, transition planning, and resource access. Our programs work hard to maintain and grow their connection to local resources and services, so our clients have a comprehensive support system in place in conjunction with their housing. Through weekly meetings, we are able to identify open units

quickly and often in advance of the vacancy. Placement happens in real-time, and homeless persons are moved in efficiently. Case management entails goals and regular progress assessments to ensure stability and future prevention. Our permanent supportive housing programs maintain a 95% housing retention rate.

Catholic Charities of West Tennessee, MIFA, OUTMemphis, and Hope House provide rapid rehousing programs, which offer short- to medium-term rental assistance along with supportive services. OUTMemphis provides Rapid Rehousing for LGBTQ youth ages 18-24 who are experiencing literal homelessness or couch surfing and per HUD are classified as unstably housed. Families receiving assistance through this initiative, along with the other Rapid Rehousing programs operated by non-veteran specific service providers, give our CoC an opportunity for a no-wrong door approach. Walk-ins are immediately assessed for vulnerability, thereby offering early intervention and shorter homeless episodes than other individuals and families.

Population-specific programs provide vulnerable populations with housing services that meet their unique needs. With the award of new Youth Homelessness Demonstration Project funding, our community now has dedicated housing programs for youth ages 18-24. The programs include transitional housing, rapid rehousing, host homes, housing navigation services, and supportive services for youth. Veterans experiencing homelessness have access to programs such as HUD-VASH, Grant per Diem, and Supportive Services for Veteran Families (SSVF).

There is an increased focus on access to affordable housing, access housing vouchers, and help with housing navigation to low-barrier landlords. The Lead Agency recently launched an Affordable Low-Barrier Housing Program to connect people awaiting housing in the Coordinated Entry System to housing with landlords who are willing to lower their barriers. The Housing Navigation team at Community Alliance for the Homeless publishes a weekly list of available units from these landlords, giving service providers increased access to appropriate housing for their clients. The Housing Navigation team also works closely with the Memphis Housing Authority to ensure all Emergency Housing Vouchers and Mainstream Vouchers are fully utilized by people experiencing homelessness who meet the criteria and require long-term housing support.

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

There is a community-wide focus on prevention and diversion efforts in order to prevent homelessness from occurring in the first place. Continuum of Care service providers receive training on best practices and techniques for homelessness prevention and diversion. Shelby County Government's Division of Community Services has a robust Eviction Prevention Program for those on the verge of eviction and imminent homelessness. The most recent round of HOME-ARP funding for the City of Memphis and Shelby County serves people experiencing homelessness; these programs include supportive services

and rental assistance for those at risk of homelessness. The Continuum is currently seeking partnerships and flexible funding to address family homelessness through prevention and diversion.

In terms of discharge from public institutions, there are many efforts taking place throughout the community. Alliance Healthcare Services serves at least 80 individuals who are housed with permanent housing providers. The populations they serve are people leaving institutions who need housing, community based mental health counseling and treatment, physical health care, employment services, substance abuse counseling and treatment, disability benefit application assistance, and legal advocacy/services. Room in the Inn provides respite care to those who are homeless and have had or are awaiting surgery or other medical procedures that make it unsafe for them to discharge to homelessness.

The Memphis and Shelby County Coordinated Entry System partners with hospitals and jails to avoid street homeless episodes during discharge, as well as housing solutions and quick placement. For the Regional One Complex Care program, hospital staff are trained on the vulnerability assessment and attend Coordinated Entry meetings to identify those in future need of homeless assistance. They have user licenses to the Homeless Management Information Systems database, to better connect existing clients and new clients as well.

Other partnerships continue to improve. We work closely with Emergency Solutions Grant (ESG) recipients in programs that fund emergency shelter, homeless prevention, and rapid rehousing. We engage with City and County government partners on allocation plans for HOME-ARP funding designated for people experiencing homelessness, and we work with the agencies that receive those funds for TBRA and Supportive Services programs. Guided by goals set forth in our 901 Home, Together: Strategic Plan to End Homelessness, CAFTH and nine Consortium committees work across all sectors of the system to make homelessness a rare event for every population.

SP-65 Lead based paint Hazards – 91.215(i)

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

The primary objective of the City of Memphis' Housing and Community Development's Lead Hazard Reduction Grant (LHRG) is to reduce and/or eliminate lead hazards in low-to-very-low income, high-risk zip codes located within the City of Memphis and Shelby County. The target areas have very high socio-economic and environmental risk factors that demonstrate the prevalence of lead paint and dust exposure. Those factors include age of housing, high poverty and crime, low proficiency scores, and racial/ethnic concentration. These targeted areas have documented evidence that lead poisoning is an epidemic in Memphis and Shelby County.

The LHRG aims to make housing units built before 1978 lead-safe using a combination of interim controls and abatement techniques. Within eligible units, there is a need to identify environmental and health concerns in the property so that all the occupants are made as comfortable and as healthy as possible. The units can be owner or renter occupied – the condition is that a child under six either lives or spends a considerable amount of time in the unit.

Other goals of the LHRG are to conduct the recruitment and training of minority and low-income contractors to increase the capacity of work performed, and healthcare workers to increase lead screenings and testing throughout Memphis and Shelby County. The program partners with local faith-based and housing organizations such as Promise Development Community Development Corporation, Le Bonheur Children's Hospital, Habitat for Humanity of Greater Memphis, and many other valued partners. Other noted partnerships are with Shelby County Health Department (SCHD) to coordinate blood lead screenings and referrals for children under the age of six.

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

Grants are available to assist homeowners and landlords of eligible tenants in lead remediation which are identified through testing of paint, soil, and dust to determine the lead levels in the home. Based on the results of the analysis, remediation work is prescribed to address, reduce, and remediate lead hazards according to HUD guidelines. Referrals from the Health Department and health care practitioners that have identified elevated blood lead levels in young children also flags the need for testing and remediation work.

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

Creating lead safe environments and housing units for families in Shelby County and the City of Memphis is of utmost importance to HCD. As it relates to the LBP initiatives, funding from private sources and CDBG are used to rehabilitate eligible owner occupied and rental units that provide housing renovations and lead abatement to low and very low-income households with children under six. The City LEAD-SAFE program provides income-eligible residents with FREE lead-hazard reduction services

such as lead-based paint inspections, interior and/or exterior painting, and remediation of hazardous lead-contaminated components. There is a broader coalition of housing and health stakeholders, which HCD is part of, focused on advocacy, education and mainstreaming the use of lead screening and blood testing to identify additional lead poisoned children and link them with needed services.

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

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

2022 ACS data shows that 21.4% of people living in the City of Memphis are at or below the poverty level, compared to 13.3% for the State of Tennessee. The City is committed to addressing issues related to poverty and to grow prosperity and opportunity for all Memphians. One of the five pillars and priorities of Mayor Young is to invest in jobs and grow the economy, which to a greater extent is key to fighting poverty. Besides efforts to recruit large businesses to invest in the City, the Mayor is strongly working towards providing support to small and minority business owners to create local jobs and increase opportunity throughout Memphis neighborhoods.

The Division of Housing and Community Development works with other city divisions and community partners, including neighborhood groups, nonprofit and for-profit organizations to develop programs and promote strategies to improve homeownership, workforce development, and educational programs aimed at reducing poverty and improving racial wealth equity. These include the following:

- Incentivize and support local job growth: The City’s spending with M/WBE businesses has doubled over the past few years, with overall MWBE spending in FY 2023 at 30%.
- Memphis and Shelby County have created a public-private partnership, First 8 Memphis, to fund needs-based universal pre-kindergarten throughout Memphis and Shelby County.
- Job creation through economic development activities: The Office of Business Diversity and Compliance (OBDC) increases small, minority and women-owned business enterprises ability to acquire City of Memphis contracts. They offer certification programs, free business consultation to entrepreneurs and small business owners, workshops and trainings to promote success, and networking events. Job creation through major economic development activities.
- The City’s Work Local Program, in partnership with Hospitality Hub, connects homeless individuals to temporary work opportunities performing blight cleanup projects around the city.
- Investment in Parks and Libraries: The City of Memphis has extended the hours of operation for libraries and community centers, added case management services, provides free school break camps, increased programming at libraries, increased summer youth employment, and increased the variety of programming offered through the Office of Youth Services.
- Accelerate Memphis: \$200M in bonds are being used to improve neighborhoods through housing, pedestrian safety and infrastructure projects, increasing broadband access, renovations of citywide assets, and park improvements including splash pads, playgrounds, walking trails, and fitness centers.
- Support stakeholder partnerships to assist low- and moderate- income citizens to purchase homes; provide community services, health care, and education services to youth, elderly, homeless, and special needs populations; and increase public safety through street, hospital and school violence intervention.

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

The anti-poverty goals and programs listed above are closely related to HCD's plan for the provision of affordable housing. Activities under the homelessness and special needs department are focused on providing housing and wraparound care to help individuals and families achieve self-sufficiency and break the cycle of poverty. Through the Neighborhood Partnership Grant, non-profit organizations provide public service programs aimed at building resident capacity in neighborhoods by providing job training, education, financial literacy, access to arts programming, childcare services, and meet other resident needs that improve quality of life. The Memphis Affordable Housing Trust Fund increases the capacity of nonprofit and for-profit developers to increase affordable housing and improve neighborhoods. HCD's other housing programs improve housing stability, quality, and affordability for low-income households through new construction and rehab of rental and homeownership units, owner-occupied repair, and down-payment assistance. Other HCD programs and projects stimulate local business through public facilities development in low-to-moderate income neighborhoods, façade improvements, weatherization and lead abatement – all increasing access to jobs within these communities.

SP-80 Monitoring – 91.230

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

The City of Memphis Division of Housing & Community Development's Compliance Department provides project eligibility and approval, federal reviews, short-term and long-term monitoring. These three areas are coordinated with the Legal, Accounting, and Planning & Policy Departments to ensure overall project collaboration and to ensure that projects are tracked from conception to long-term monitoring. The Compliance Department also provides critical functions to individual departments that administer programs.

The Division of Housing & Community Development (HCD) is responsible for the monitoring of the operations of its program funding and sub-recipient activities to ensure all HUD requirements for CDBG are met. The City of Memphis has developed monitoring procedures to ensure that the sub-recipients comply with the governing requirements, and to make sure the sub-recipients are progressing to meet their goals. HCD will complete one monitoring visit per year, for each funded activity. A risk analysis will be conducted on each sub-recipient to evaluate the likelihood that a project, program, or organization will fail to comply with program requirements, or is vulnerable to fraud and abuse. The sub-recipients that are classified as high-risk, may be monitored more frequently than lower risk sub-recipients. The monitoring visits will either be on-site visits, or desk reviews.

The on-site review visits will be for sub-recipients that are classified as high-risk. The high-risk sub-recipients may be new sub-recipients, those that have experienced organizational changes, and those with program and/or financial performance concerns. Low risk sub-recipients will have on-site review visits at least every three years. The visits will consist of a tour of the facility, an explanation of the services provided, and interviews with the program and administrative staff. During the visit, staff will assess the sub-recipients' board of directors and staff, conflict of interest policies, compliance with non-discrimination policies, adherence to CDBG national objectives, program performance, and maintenance of financial records. This assessment is conducted by reviewing the sub-recipient's financial audit and management letter, financial statements, fiscal policies, client files, and interviewing staff. After the visit, the monitor will provide the sub-recipient with a report describing findings, concerns, and/or corrective actions.

The desk reviews will be reserved for sub-recipients that are classified as low risk. They will submit their documents for review annually. HCD will review these reports for all sub-recipient agencies and assesses progress in meeting performance and expenditure goals. After the desk review is complete, the monitor will provide the sub-recipient with a report describing findings, concerns, and/or corrective actions.

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

The City of Memphis' Office of Business Diversity and Compliance (OBDC) works to increase the number of M/WBEs certified with the City of Memphis and strengthen the capacity of these businesses to compete for City of Memphis contracts. OBDC offers programs and events that assist in outreach to minority, small, and women-owned businesses.

Expected Resources

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

Introduction

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

The following federal entitlement resources will be available during fiscal year 2025 (program year 2024), which begins on July 1, 2024 and ends on June 30, 2025. The Consolidated Plan describes projects and activities that are ongoing and may be funded with prior year funds. The projects listed on the proposed projects table are only those that HCD plans to spend FY2025 Federal entitlement funds received from HUD, plus CDBG and HOME Program Income. The expected amounts for the remaining years under this consolidated plan are estimated based on the current year funding allocations.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	6,123,518.00	750,000.00	0.00	6,873,518.00	27,494,072.00	Expected amount reflect level of funding based on 2024 CDBG allocations.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	3,310,049.96	163,573.00	0.00	3,473,622.96	13,894,492.00	Expected amount reflect level of funding based on 2024 HOME allocations.
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	3,593,202.00	0.00	0.00	3,593,202.00	14,372,808.00	Expected amount reflect level of funding based on 2024 HOPWA allocations.

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	565,814.00	0.00	0.00	565,814.00	2,263,256.00	Expected amount reflect level of funding based on 2024 ESG allocations.

Table 59 - 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 partnerships, State resources, and other non-entitlement Federal sources. In the 2025 fiscal year, the City of Memphis will provide General Funds and Capital Improvement Funds that will be used to develop infrastructure, housing, social and economic initiatives. Other sources of leveraged resources may include low-income housing and historic tax credits, new markets tax credits, and private-sector equity investments that will finance redevelopment efforts in conjunction with Choice Neighborhoods and other development projects.

During the 2025 fiscal year, HCD will continue to leverage its federal entitlement dollars through its partnerships with other government agencies, mortgage companies, lenders, and private investors in the implementation of housing and community development projects that will generate additional funds. HUD requires a match of 25% for HOME and 100% for ESG funds. The City will require Community Housing Development Organizations (CHDOs) and agencies that receive Emergency Shelter Grant funds to provide their own match with eligible non-

federal sources. The competitive grant application process, Strategic Community Investment Fund (SCIF), that HCD uses for entitlement funds, such as CDBG, HOME, ESG and HOPWA, require commitments from other funding sources.

In addition, the City of Memphis was selected earlier this year to be one of 25 U.S. cities to join Bloomberg American Sustainable Cities. Bloomberg American Sustainable Cities is a three-year initiative designed to leverage historic levels of federal funding to incubate and implement transformative local solutions to build low-carbon, resilient, and economically thriving communities. By participating in Bloomberg American Sustainable Cities, Memphis will receive a Bloomberg Philanthropies-funded innovation team (i-team), with up to three dedicated staff with expertise in data analysis, insight development, human-centered design, systems thinking, and project management to bolster city capacity in driving progress on climate mitigation and racial wealth equity outcomes. Memphis will also receive multi-year, in-depth, customized policy and technical assistance in collaboration with community-based organizations to mobilize public, private, and philanthropic investments.

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 Memphis Metropolitan Land Bank Authority (MMLBA), Memphis City government, Memphis Housing Authority, and HCD. City of Memphis also has active partnerships with community-based organizations. In many cases, nonprofits can access property at reduced cost for activities that support their goals, and they make requests for properties directly. As part of major revitalization initiatives, including Choice Neighborhoods, HCD and MHA in partnership with their development partners evaluates whether there are publicly owned properties that may be available to use as part of the revitalization efforts. The Works Inc, 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 the number of vacant and abandoned properties.

Although the City of Memphis planned to have a rental property registry ordinance in place during the first quarter of FY20, this is yet to be actualized due to State preemption. The expectation is that the creation of a rental property registry will ensure that the City of Memphis has the tools needed to properly monitor and track rental properties. It can then use data-driven decisions to focus resources on those that have a history of code violations. The City's planned rental property registry is also intended to help combat blight and ensure accountability among property owners. Such a registry would require rental property owners to have a local, registered agent for inquiries regarding code violations and other matters.

Lastly, during FY25, HCD will continue to redevelop and revitalize the city's disinvested neighborhoods. More specifically HCD received a private philanthropic grant, which will be use toward revitalizing one of the city's historically disadvantaged neighborhoods by acquiring the county land bank properties to provide permanently affordable housing units and establishing a community land trust in the community. Work is actively being done for the process to material at the beginning of FY 25.

Discussion

These anticipated resources are based on the actual allocation amounts for FY 2025. In comparison to the previous fiscal year, City of Memphis saw a -5% decrease in the CDBG allocation in the amount of \$314, 277.00. Similarly, HOME allocation had a -15% reduction, while ESG and HOPWA allocations increased by 0.6% and 2.7% respectively. As a result of these reductions, there was the need to scale down on some activities to adequately fund all of our priority programs with respect to homelessness, special needs, housing, and neighborhood and economic development programs.

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	Develop and Preserve Affordable Rental Housing	2024	2029	Affordable Housing	Orange Mound Raleigh University District Whitehaven Frayser Cordova Core City East Lamar Southeast Jackson Westwood Oakhaven & Parkway Village North South	Increase Quality, Affordable Housing	CDBG: \$756,145.00 HOME: \$2,326,262.00	Rental units constructed: 1 Household Housing Unit Rental units rehabilitated: 295 Household Housing Unit Tenant-based rental assistance / Rapid Rehousing: 10 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Affordable Homeownership Opportunities	2024	2029	Affordable Housing	Orange Mound Raleigh University District Whitehaven Frayser Cordova Core City East Lamar Southeast Jackson Westwood Oakhaven & Parkway Village North South	Increase Quality, Affordable Housing	HOME: \$300,000.00	Direct Financial Assistance to Homebuyers: 100 Households Assisted Other: 17 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Home Repair Assistance for Homeowners	2024	2029	Affordable Housing	Orange Mound Raleigh University District Whitehaven Frayser Cordova Core City East Lamar Southeast Jackson Westwood Oakhaven & Parkway Village North South	Increase Quality, Affordable Housing	CDBG: \$518,878.00 HOME: \$500,000.00	Homeowner Housing Rehabilitated: 88 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Provide Services for Persons with HIV/AIDS	2024	2029	Non-Homeless Special Needs	Orange Mound Raleigh University District Whitehaven Frayser Cordova Core City East Lamar Southeast Jackson Westwood Oakhaven & Parkway Village North South	Address Chronic Homelessness Remove Barriers for Special Needs Populations	HOPWA: \$3,485,406.00	Housing for People with HIV/AIDS added: 188 Household Housing Unit Other: 250 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Provide Services for Special Needs Populations	2024	2029	Non-Homeless Special Needs	Orange Mound Raleigh University District Whitehaven Frayser Cordova Core City East Lamar Southeast Jackson Westwood Oakhaven & Parkway Village North South	Address Chronic Homelessness Remove Barriers for Special Needs Populations	CDBG: \$375,000.00	Other: 346 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Provide Support to Homeless Populations	2024	2029	Homeless	Orange Mound Raleigh University District Whitehaven Frayser Cordova Core City East Lamar Southeast Jackson Westwood Oakhaven & Parkway Village North South	Address Chronic Homelessness	CDBG: \$305,000.00 ESG: \$523,378.00	Homeless Person Overnight Shelter: 6000 Persons Assisted Homelessness Prevention: 68 Persons Assisted Other: 1548 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	Public Facilities, Improvements and Infrastructure	2024	2029	Non-Housing Community Development	Orange Mound Raleigh University District Whitehaven Frayser Cordova Core City East Lamar Southeast Jackson Westwood Oakhaven & Parkway Village North South	Strong and Healthy Neighborhoods	CDBG: \$2,081,705.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 83 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
8	Public Services	2024	2029	Non-Housing Community Development	Orange Mound Raleigh University District Whitehaven Frayser Cordova Core City East Lamar Southeast Jackson Westwood Oakhaven & Parkway Village North South	Strong and Healthy Neighborhoods	CDBG: \$220,000.00	Public service activities other than Low/Moderate Income Housing Benefit: 1249 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
9	Eliminate Slum and Blight	2024	2028	Availability/ accessibility	Orange Mound Raleigh University District Whitehaven Frayser Cordova Core City East Lamar Southeast Jackson Westwood Oakhaven & Parkway Village North South	Strong and Healthy Neighborhoods	CDBG: \$0.00	N/A

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
10	Fair Housing, Counseling, and Legal Services	2024	2029	Fair Housing	Orange Mound Raleigh University District Whitehaven Frayser Cordova Core City East Lamar Southeast Jackson Westwood Oakhaven & Parkway Village North South	Increase Quality, Affordable Housing Remove Barriers for Special Needs Populations	CDBG: \$140,000.00	Public service activities other than Low/Moderate Income Housing Benefit: 40 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
11	Economic Development and Small Business Incentives	2024	2029	Economic Development	Orange Mound Raleigh University District Whitehaven Frayser Cordova Core City East Lamar Southeast Jackson Westwood Oakhaven & Parkway Village North South	Stimulate Local Economies Strong and Healthy Neighborhoods	CDBG: \$968,878.00	Facade treatment/business building rehabilitation: 1 Business Jobs created/retained: 69 Jobs Businesses assisted: 3 Businesses Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
12	Planning and Administration	2024	2029	Administration	Orange Mound Raleigh University District Whitehaven Frayser Cordova Core City East Lamar Southeast Jackson Westwood Oakhaven & Parkway Village North South	Address Chronic Homelessness Increase Quality, Affordable Housing Remove Barriers for Special Needs Populations Stimulate Local Economies Strong and Healthy Neighborhoods	CDBG: \$1,507,912.00 HOPWA: \$107,796.00 HOME: \$347,361.00 ESG: \$42,436.00	Other: 0 Other

Table 60 – Goals Summary

Goal Descriptions

1	Goal Name	Develop and Preserve Affordable Rental Housing
	Goal Description	1. Increase the overall supply of high-quality affordable housing options for low-moderate income families. 2. Improve the overall living conditions for low-moderate income renter households. 3. Preserve and sustain affordable rental housing options for low-moderate income families
2	Goal Name	Affordable Homeownership Opportunities
	Goal Description	1. Improve access and resources to increase homeownership opportunities through downpayment assistance, housing counseling, and financial literacy. 2. Provide access to homebuyer opportunities and home loan opportunities.
3	Goal Name	Home Repair Assistance for Homeowners
	Goal Description	1. Provide opportunities to assist low-moderate income homeowners with repair programs. 2. Create avenues for improved and quality living conditions for homeowners.
4	Goal Name	Provide Services for Persons with HIV/AIDS
	Goal Description	1. Create opportunities for new housing resources for persons living with HIV/AIDS. 2. Connect persons living with HIV/AIDS with other supportive services to eliminate barriers and improve their livelihood.
5	Goal Name	Provide Services for Special Needs Populations
	Goal Description	1. Create opportunities for new housing resources for special needs population. 2. Connect special needs populations with other supportive services to improve their livelihood.
6	Goal Name	Provide Support to Homeless Populations
	Goal Description	1. Support facilities, housing, and services for homeless populations. 2. Reduce barriers to access for people experiencing homelessness
7	Goal Name	Public Facilities, Improvements and Infrastructure
	Goal Description	1. Respond to community development needs in a holistic and comprehensive way. 2. Invest in infrastructure, site improvements and construction of public facilities and projects creating community benefit. 3. Create opportunities through facilities that offer services aimed at addressing obstacles for self-sufficiency.

8	Goal Name	Public Services
	Goal Description	1. Invest in wrap around and supportive services that help residents move to self-sufficiency. 2. Create opportunities through offering services aimed at addressing obstacles for self sufficiency
9	Goal Name	Eliminate Slum and Blight
	Goal Description	1. Remediate/eliminate blighted land and property for future development opportunities. 2. Create pathways for people, businesses, and neighborhoods to have economic opportunities.
10	Goal Name	Fair Housing, Counseling, and Legal Services
	Goal Description	1. Reduce the incidences of housing discrimination among low-moderate income residents 2. Enhance the mechanisms for residents to report fair housing violations
11	Goal Name	Economic Development and Small Business Incentives
	Goal Description	1. Create pathways for people, businesses, and neighborhoods to have economic opportunities.
12	Goal Name	Planning and Administration
	Goal Description	1. Program Administration

Projects

AP-35 Projects – 91.220(d)

Introduction

Federal entitlement resources will be available during program year 2024 (fiscal year 2025), which begins on July 1, 2024 and ends on June 30, 2025. The Annual Action Plan includes projects and activities that are ongoing and may be funded with prior year funds. The projects listed are only those that Memphis plans to spend with prior year and FY 2025 Federal entitlement funds received from HUD.

Projects

#	Project Name
1	MIFA Homeless Hotline
2	MIFA Homeless Referral Center
3	Emergency Solutions Projects and Admin
4	Community Service Grants
5	HOPWA Projects
6	CHDO Projects
7	Senior Housing Program/Aging In Place
8	Down Payment Assistance
9	HOME Housing Projects
10	Memphis Area Legal Services Fair Housing Center
11	Memphis Area Legal Services Fair Housing Enforcement
12	Section 108 Loan Repayments
13	Tenant Based Rental Assistance
14	Housing Services for TBRA
15	Housing Services Activity Delivery Costs
16	County Lead Hazard Reduction Match
17	City Lead Hazard Reduction Match
18	Intern Program
19	Neighborhood & Community Improvement Projects
20	Neighborhood & Community Improvement Project Admin/Activity Delivery
21	Historic Melrose
22	Community Alliance for the Homeless
23	HOPWA Administration
24	CHDO Administration
25	HOME Administration
26	General Administration

#	Project Name
27	Rehabilitation Admin Activity Delivery

Table 61 – Project Information**Describe the reasons for allocation priorities and any obstacles to addressing underserved needs**

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

AP-38 Project Summary
Project Summary Information

1	Project Name	MIFA Homeless Hotline
	Target Area	Orange Mound Raleigh University District Whitehaven Frayser Cordova Core City East Lamar Southeast Jackson Westwood Oakhaven & Parkway Village North South
	Goals Supported	Provide Support to Homeless Populations
	Needs Addressed	Address Chronic Homelessness
	Funding	CDBG: \$150,000.00
	Description	MIFA's Emergency Shelter Placement (ESP) provides mediation and shelter assessment and referral services, including a database of available beds in emergency and transitional shelters for homeless families.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 6,000 homeless or imminently homeless families and individuals are expected to benefit from referrals through this program.
	Location Description	This program is available citywide.
	Planned Activities	The funds will be used to pay for a portion of the salaries for staff as well as other operating costs.
2	Project Name	MIFA Homeless Referral Center

	Target Area	Orange Mound Raleigh University District Whitehaven Frayser Cordova Core City East Lamar Southeast Jackson Westwood Oakhaven & Parkway Village North South
	Goals Supported	Provide Support to Homeless Populations
	Needs Addressed	Address Chronic Homelessness
	Funding	CDBG: \$155,000.00
	Description	MIFA operates the 24-hour Homeless Hotline for families with children and provides screening for callers to determine if the caller is homeless or in imminent risk of being homeless. Hotline staff provide mediation, shelter assessment and referral services, including a database of available beds in emergency and transitional shelters for homeless families. MIFA hotline program also electronically captures and reports caller data and disposition via CoActionNet.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 6,000 homeless families or persons at risk of becoming homeless will benefit from the referral services provided through the program.
	Location Description	The program is available city-wide.
	Planned Activities	The funds will be used to pay for staff salaries and other eligible operational expenses of the program.
3	Project Name	Emergency Solutions Projects and Admin

	Target Area	Orange Mound Raleigh University District Whitehaven Frayser Cordova Core City East Lamar Southeast Jackson Westwood Oakhaven & Parkway Village North South
	Goals Supported	Provide Support to Homeless Populations
	Needs Addressed	Address Chronic Homelessness
	Funding	ESG: \$565,814.00
	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. ESG program administration funds in the amount of \$42,436 are used by the City of Memphis to pay for grantee costs associated with the administration of ESG programs.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 7,616 people will benefit from the proposed activities of Rapid-Re-Housing, Homeless Prevention, Street Outreach, HMIS, and Emergency Shelter. Note: these are not unduplicated people.
	Location Description	
	Planned Activities	Services will be provided citywide through multiple agencies offering emergency shelter, transitional housing and rapid rehousing, as well as homelessness prevention services.
	4 Project Name	Community Service Grants

Target Area	Orange Mound Raleigh University District Whitehaven Frayser Cordova Core City East Lamar Southeast Jackson Westwood Oakhaven & Parkway Village North South
Goals Supported	Provide Services for Persons with HIV/AIDS Provide Services for Special Needs Populations Public Services
Needs Addressed	Address Chronic Homelessness Remove Barriers for Special Needs Populations Strong and Healthy Neighborhoods
Funding	CDBG: \$375,000.00
Description	The City's Community Service Grant (CSG) Program seeks to improve the quality of life of low- and moderate-income residents through the provision of social services by nonprofit agencies. These populations include youth, persons experiencing homelessness, and special needs populations including persons living with HIV/AIDS, mental illness, the elderly and frail elderly, person dealing with chronic substance abuse, developmental and physical disabilities, and victims of domestic violence and their families. The CSG program provides funding for projects that will improve quality of life and address barriers.
Target Date	6/30/2025
Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 1,595 low- and moderate-income individuals and families will benefit from the proposed public service activities.
Location Description	Services are provided citywide by various agencies.

	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, physical, and developmental disabilities, job readiness, financial literacy, programming for senior citizens, programs addressing food security, services for children experiencing abuse, substance abuse treatment and services, programs combatting recidivism, and homeless prevention services.
5	Project Name	HOPWA Projects
	Target Area	Core City
	Goals Supported	Provide Services for Persons with HIV/AIDS
	Needs Addressed	Address Chronic Homelessness Remove Barriers for Special Needs Populations
	Funding	HOPWA: \$1,958,594.38
	Description	Services provided for persons living with HIV/AIDS include day care, parenting classes, mental health services, life skills classes, education and advocacy, emergency financial assistance, case management, medication management, and referrals. These agencies also focus on outreach, education and advocacy to increase testing for HIV/AIDS and reduce social stigma for those living with HIV/AIDS.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 188 individuals and families will receive housing assistance, and 250 people will be served through supportive services during the program year.
	Location Description	Hope House is located in Midtown within the Core City. Friends for All is located on Poplar Ave within the Core City. Case Management Inc's Peabody House is located on Peabody within the Core City.
	Planned Activities	Hope House provides housing through HOPWA TBRA as well as supportive services. Friends For All provides housing services through STRMU, TBRA and Master Leasing, and a variety of supportive services. Case Management Inc's Peabody House provides emergency housing for persons with HIV/AIDS for a period of 120 days. The program provides shelter, meals, supportive services in the form of medication monitoring, schedule assistance and appointments, referrals, emergency transportation, and assistance with housing and job location.
6	Project Name	CHDO Projects

	Target Area	University District Frayser Core City East Jackson Westwood North South
	Goals Supported	Develop and Preserve Affordable Rental Housing Affordable Homeownership Opportunities
	Needs Addressed	Increase Quality, Affordable Housing
	Funding	HOME: \$0.00
	Description	Funding is provided on a competitive basis to non-profit organizations that have been certified as a CHDO by HUD. 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	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 18 low to moderate income families will benefit from housing rehabbed or constructed through this program.
	Location Description	The homes will be within the geographic service areas for the CHDO's with the above listed districts.
	Planned Activities	CHDOs will use funding to construct or rehab an estimated 18 units of housing for rental or homeownership.
7	Project Name	Senior Housing Program/Aging In Place

	Target Area	Orange Mound Raleigh University District Whitehaven Frayser Cordova Core City East Lamar Southeast Jackson Westwood Oakhaven & Parkway Village North South
	Goals Supported	Home Repair Assistance for Homeowners
	Needs Addressed	Increase Quality, Affordable Housing
	Funding	CDBG: \$0.00
	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	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 50 households will be assisted through the program.
	Location Description	This program is available to eligible households city wide.
	Planned Activities	Provide accessibility improvements, mobility modifications, weatherization enhancements and critical home repairs that are crucial to help seniors live in their own homes longer.
8	Project Name	Down Payment Assistance

	Target Area	Orange Mound Raleigh University District Whitehaven Frayser Cordova Core City East Lamar Southeast Jackson Westwood Oakhaven & Parkway Village North South
	Goals Supported	Affordable Homeownership Opportunities
	Needs Addressed	Increase Quality, Affordable Housing
	Funding	HOME: \$202,658.00
	Description	The Down Payment Assistance program provides assistance with down payments and closing costs for low- and moderate-income homebuyers. The total allocation of \$300,000 was a combination of the HOME allocation of \$200,000 and the HOME program income of \$100,000.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 100 low to moderate income families will benefit from the down payment assistance program.
	Location Description	The program is available city wide.
	Planned Activities	The Down Payment Assistance program provides assistance with down payments and closing costs for low- and moderate-income homebuyers.
9	Project Name	HOME Housing Projects

	Target Area	Orange Mound Raleigh University District Whitehaven Frayser Cordova Core City East Lamar Southeast Jackson Westwood Oakhaven & Parkway Village North South
	Goals Supported	Develop and Preserve Affordable Rental Housing Home Repair Assistance for Homeowners
	Needs Addressed	Increase Quality, Affordable Housing
	Funding	HOME: \$125,014.38
	Description	HOME funds available will be awarded through a competitive process for HOME eligible single and multifamily projects.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	The number of units to be built or rehabilitated will be determined through a competitive process. Approximately 295 units are projected.
	Location Description	The locations of projects will be identified as projects are selected.
	Planned Activities	Eligible activities for consideration include new construction or rehabilitation of affordable rental and homeownership housing.
10	Project Name	Memphis Area Legal Services Fair Housing Center

	Target Area	Orange Mound Raleigh University District Whitehaven Frayser Cordova Core City East Lamar Southeast Jackson Westwood Oakhaven & Parkway Village North South
	Goals Supported	Fair Housing, Counseling, and Legal Services
	Needs Addressed	Increase Quality, Affordable Housing Remove Barriers for Special Needs Populations
	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	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 40 families and individuals will benefit from services provided through the Memphis fair Housing Center.
	Location Description	Services are provided at 200 Jefferson Ave, Suite 1075, Memphis, TN 38103.
	Planned Activities	The funds will pay for salaries and other eligible operating costs needed to carry out the program.
11	Project Name	Memphis Area Legal Services Fair Housing Enforcement

	Target Area	Orange Mound Raleigh University District Whitehaven Frayser Cordova Core City East Lamar Southeast Jackson Westwood Oakhaven & Parkway Village North South
	Goals Supported	Fair Housing, Counseling, and Legal Services
	Needs Addressed	Increase Quality, Affordable Housing Remove Barriers for Special Needs Populations
	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	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 40 people will be assisted with Fair Housing Complaints.
	Location Description	Services are provided at 200 Jefferson Ave, Suite 1075, Memphis, TN 38103.
	Planned Activities	The program provides assistance to people who have fair housing complaints through investigation and enforcement of fair housing laws.
12	Project Name	Section 108 Loan Repayments
	Target Area	Core City
	Goals Supported	Develop and Preserve Affordable Rental Housing Economic Development and Small Business Incentives

	Needs Addressed	Increase Quality, Affordable Housing Strong and Healthy Neighborhoods Stimulate Local Economies
	Funding	CDBG: \$779,791.51
	Description	The funds are being used to make repayments for Section 108 loans for Bass Pro, Crosstown Concourse, and the Exchange Building.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	The funds are being used to make repayments for Section 108 loans for Bass Pro at the Pyramid, which created 756 full time jobs, 434 of which were filled by low- and moderate-income people; Crosstown Concourse, created 865 new jobs, 348 of which are full time jobs; and the Exchange Building, which preserved 202 units of affordable housing.
	Location Description	These projects are located throughout the Core City.
	Planned Activities	Section 108 Loan Repayments.
13	Project Name	Tenant Based Rental Assistance
	Target Area	Orange Mound Raleigh University District Whitehaven Frayser Cordova Core City East Lamar Southeast Jackson Westwood Oakhaven & Parkway Village North South
	Goals Supported	Develop and Preserve Affordable Rental Housing Provide Services for Special Needs Populations
	Needs Addressed	Increase Quality, Affordable Housing Address Chronic Homelessness
	Funding	CDBG: \$80,000.00 HOME: \$152,784.00

	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	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 10 low to moderate income households will receive assistance through the existing TBRA Programs. These contracts are awarded annually and last for 3 years.
	Location Description	This program is available citywide.
	Planned Activities	This program provides rental and utility assistance.
14	Project Name	Housing Services for TBRA
	Target Area	Orange Mound Raleigh University District Whitehaven Frayser Cordova Core City East Lamar Southeast Jackson Westwood Oakhaven & Parkway Village North South
	Goals Supported	Develop and Preserve Affordable Rental Housing Provide Services for Special Needs Populations
	Needs Addressed	Increase Quality, Affordable Housing Address Chronic Homelessness
	Funding	HOME: \$47,216.00
	Description	Funds are provided to agencies that operate the tenant based rental assistance programs which provide rental and utility assistance to special needs populations. The funding for this program was allocated through the HOME program income in the sum of \$47,216
	Target Date	6/30/2025

	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 10 households will benefit from TBRA.
	Location Description	This program is available citywide.
	Planned Activities	This program provides rental and utility assistance.
15	Project Name	Housing Services Activity Delivery Costs
	Target Area	Orange Mound Raleigh University District Whitehaven Frayser Cordova Core City East Lamar Southeast Jackson Westwood Oakhaven & Parkway Village North South
	Goals Supported	Develop and Preserve Affordable Rental Housing
	Needs Addressed	Increase Quality, Affordable Housing
	Funding	CDBG: \$190,000.00
	Description	Activity Delivery costs associated with carrying out CDBG-eligible housing activities or in support of the HOME Program.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	N/A. Accomplishments are tied to specific CDBG and HOME housing activities.
	Location Description	Citywide
	Planned Activities	Activity delivery costs incurred by HCD that are associated with the execution of eligible housing activities, such as preparing and issuing RFPs, reviewing and approving applications, inspections, document processing, and other related tasks.

16	Project Name	County Lead Hazard Reduction Match
	Target Area	Shelby County Outside Memphis
	Goals Supported	Home Repair Assistance for Homeowners
	Needs Addressed	Increase Quality, Affordable Housing
	Funding	CDBG: \$0.00
	Description	The Shelby County Lead Hazard Control Program provides free assistance to homeowners who want to protect themselves and their families from lead-based paint hazards. The property must be owner-occupied and have a child/children under 6 that either lives in the home or spends a substantial amount of time there. The match funding provided covers needed repairs that are not eligible under Lead Program funding.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 44 households will receive lead hazard mitigation and remediation.
	Location Description	Services are provided to households within Shelby County, outside the Memphis City Limits.
	Planned Activities	Lead testing, mitigation and abatement of eligible housing units.
17	Project Name	City Lead Hazard Reduction Match
	Target Area	Orange Mound Raleigh University District Whitehaven Frayser Cordova Core City East Lamar Southeast Jackson Westwood Oakhaven & Parkway Village North South
	Goals Supported	Home Repair Assistance for Homeowners

	Needs Addressed	Increase Quality, Affordable Housing
	Funding	CDBG: \$0.00
	Description	The City's Lead-Safe Program provides free assistance to low-income homeowners and landlords with low-income renters with free lead hazard reduction services including lead-based paint inspections, abatement and remediation of lead contaminated components. The property must have a child/children under 6 that either lives in the home or spends a substantial amount of time there. The match funding provided covers needed repairs that are not eligible under Lead Program funding.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 50 households will receive lead hazard mitigation and remediation.
	Location Description	Services are provided to households within Memphis City Limits.
	Planned Activities	Lead testing, mitigation and abatement of eligible housing units.
18	Project Name	Intern Program
	Target Area	Core City South
	Goals Supported	Public Services
	Needs Addressed	Strong and Healthy Neighborhoods
	Funding	CDBG: \$220,000.00
	Description	This program provides internship opportunities to college students who are interested in housing and community development and allows them to learn first-hand about neighborhood development in Memphis. Students from the University of Memphis, Rhodes College, Southwest TN Community College and LeMoyne-Owen College participate in this program. Interns provide capacity for nonprofits to carry out projects that they would not otherwise be able to do.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	There is an average of 60 student interns per academic year.

	Location Description	Students from the University of Memphis, Rhodes College, and LeMoyne-Owen College participate in the program. Interns are placed in low and moderate communities in Memphis.
	Planned Activities	Internships for students at four local universities to be placed with agencies focusing on housing and community development.
19	Project Name	Neighborhood & Community Improvement Projects
	Target Area	Orange Mound Raleigh University District Whitehaven Frayser Cordova Core City East Lamar Southeast Jackson Westwood Oakhaven & Parkway Village North South
	Goals Supported	Economic Development and Small Business Incentives
	Needs Addressed	Strong and Healthy Neighborhoods Stimulate Local Economies
	Funding	CDBG: \$78,666.12
	Description	Support programs and projects that enhance neighborhood and economic opportunities including job creation and retention, facade improvements, and assistance for businesses that are coordinated with other neighborhood revitalization projects.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 3 businesses will be assisted, one funded façade improvement, and the creation or retention of 69 jobs.
	Location Description	This program will be available for projects throughout the city.
	Planned Activities	Specific projects are decided through community and neighborhood partnerships.

20	Project Name	Neighborhood & Community Improvement Project Admin/Activity Delivery
	Target Area	Orange Mound Raleigh University District Whitehaven Frayser Cordova Core City East Lamar Southeast Jackson Westwood Oakhaven & Parkway Village North South
	Goals Supported	Economic Development and Small Business Incentives
	Needs Addressed	Strong and Healthy Neighborhoods Stimulate Local Economies
	Funding	CDBG: \$0.00
	Description	This covers administration and activity delivery costs associated with neighborhood revitalization projects.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	N/A
	Planned Activities	Program Administration and Activity Delivery
21	Project Name	Historic Melrose
	Target Area	Orange Mound Lamar
	Goals Supported	Develop and Preserve Affordable Rental Housing Public Facilities, Improvements and Infrastructure

	Needs Addressed	Increase Quality, Affordable Housing Strong and Healthy Neighborhoods
	Funding	CDBG: \$0.00
	Description	Funds will be used toward Phase 2 of the Historic Melrose Revitalization project. Phase 2 is focused on adding affordable senior housing to the second and third floors of the building.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	When complete, there will be 68 units of affordable senior housing. This project also supports economic development and local businesses through project construction.
	Location Description	843 Dallas St, Memphis, TN 38114
	Planned Activities	These funds will be used to incentivize affordable housing development at Historic Melrose.
22	Project Name	Community Alliance for the Homeless
	Target Area	Orange Mound Raleigh University District Whitehaven Frayser Cordova Core City East Lamar Southeast Jackson Westwood Oakhaven & Parkway Village North South
	Goals Supported	Provide Support to Homeless Populations
	Needs Addressed	Address Chronic Homelessness
	Funding	CDBG: \$150,000.00

	Description	The Community Alliance for the Homeless is the non-profit coordinating agency for the TN-501 Continuum of Care, providing planning and technical assistance to the agencies working to end homelessness in Memphis and Shelby County. The Community Alliance for the Homeless will serve as a catalyst in promoting community partnerships and helping improve the quality and scope of services available to people experiencing homelessness.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that the Alliance will provide assistance to 50 agencies during the program year.
	Location Description	The Community Alliance for the Homeless is located at 2670 Union Ave Ext, Ste 700, Memphis, TN 38112
	Planned Activities	The funds will be used for staff salaries and other operational expenses to coordinate homeless related activities and agencies.
23	Project Name	HOPWA Administration
	Target Area	Orange Mound Raleigh University District Whitehaven Frayser Cordova Core City East Lamar Southeast Jackson Westwood Oakhaven & Parkway Village North South
	Goals Supported	Provide Services for Persons with HIV/AIDS
	Needs Addressed	Address Chronic Homelessness Remove Barriers for Special Needs Populations
	Funding	HOPWA: \$32,796.00

	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	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	These costs are for administration of the HOPWA Program.
	Location Description	N/A
	Planned Activities	Program Administration.
24	Project Name	CHDO Administration
	Target Area	University District Frayser Core City East Jackson Westwood North South
	Goals Supported	Develop and Preserve Affordable Rental Housing Affordable Homeownership Opportunities
	Needs Addressed	Increase Quality, Affordable Housing
	Funding	HOME: \$0.00
	Description	CHDOs participating in projects will receive administrative funds under the CHDO administration program.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	There are currently 8 CHDO agencies.
	Location Description	The CHDO locations are in the above listed districts.
	Planned Activities	Program administration.
25	Project Name	HOME Administration

	Target Area	Orange Mound Raleigh University District Whitehaven Frayser Cordova Core City East Lamar Southeast Jackson Westwood Oakhaven & Parkway Village North South
	Goals Supported	Develop and Preserve Affordable Rental Housing Home Repair Assistance for Homeowners
	Needs Addressed	Increase Quality, Affordable Housing
	Funding	HOME: \$37,362.00
	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. Ten percent (10%) of the total HOME allocation was \$331,005 and 10% of HOME Program Income was \$16,357.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	N/A
	Planned Activities	Program Administration
26	Project Name	General Administration

	Target Area	Orange Mound Raleigh University District Whitehaven Frayser Cordova Core City East Lamar Southeast Jackson Westwood Oakhaven & Parkway Village North South
	Goals Supported	Planning and Administration
	Needs Addressed	Increase Quality, Affordable Housing Strong and Healthy Neighborhoods Stimulate Local Economies
	Funding	CDBG: \$1,074,704.00
	Description	General 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	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	N/A
	Planned Activities	General Administration.
27	Project Name	Rehabilitation Admin Activity Delivery

	Target Area	Orange Mound Raleigh University District Whitehaven Frayser Cordova Core City East Lamar Southeast Jackson Westwood Oakhaven & Parkway Village North South
	Goals Supported	Planning and Administration
	Needs Addressed	Increase Quality, Affordable Housing Strong and Healthy Neighborhoods Stimulate Local Economies
	Funding	CDBG: \$75,000.00
	Description	Activity delivery costs associated with carrying out CDBG eligible rehabilitation activities, including Section 108.
	Target Date	6/30/2025
	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 rehabilitation activities, such as underwriting, deed/lien processing, performing necessary reviews and inspections, and other tasks.

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 FY2025, 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.

HCD will continue to focus its efforts in implementing the recommendations in the Comprehensive Plan, Memphis 3.0, to create a City of great neighborhoods and opportunity for the residents that live in them. This strategy focuses on anchoring growth around the City's core and areas of high activity, while connecting these spaces to each other to improve the quality of life for all residents.

Geographic Distribution

Target Area	Percentage of Funds
Orange Mound	7
Raleigh	6
University District	5
Whitehaven	7
Frayser	7
Cordova	4
Core City	9
East	6
Lamar	7
Southeast	7
Jackson	7
Westwood	7
Oakhaven & Parkway Village	7
North	7
South	7

Table 62 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Throughout Memphis, median household incomes, home values, and average rent prices differ by neighborhood and at the Census tract level. In some areas, the differences in income and housing can be stark. Neighborhoods within the Core City, North Memphis, South Memphis, and Orange Mound often

require public investment to stimulate private market growth, as well as intentional planning effort to prevent displacement from gentrification. Many areas of Cordova, Raleigh, and East Memphis where the housing market is stable, are seeing private investment already taking place. The Memphis 3.0 Comprehensive Plan has taken an anchor-based approach for future investment in the City, by focusing on growth around anchors and stabilizing the surrounding neighborhoods. A Community or Citywide Anchor is a collection of places that include multiple uses and serve the neighborhoods around them. This could include a churches, restaurants, retail centers, office buildings, and apartment buildings. 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 FY25, affordable housing for homeless individuals and families will be supported through permanent supportive housing. Affordable housing for persons with special needs will be supported through tenant based rental assistance with HOME and HOPWA funds. Housing for other low-income households will be supported through Down Payment Assistance, CHDO projects, the Aging in Place program, and other projects to be identified.

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

Table 63 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	170
Total	170

Table 64 - One Year Goals for Affordable Housing by Support Type

Discussion

AP-60 Public Housing – 91.220(h)

Introduction

The Division of Housing and Community Development (HCD) works closely with the Memphis Housing Authority (MHA) in the redevelopment and revitalization efforts carried out throughout the city. In addition to planning neighborhoods and area redevelopment, these efforts extend to identifying ways in which entitlement funds (CDBG and HOME) are 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

MHA and HCD completed the extended expenditure deadline of September 30, 2023 for the Choice Neighborhood Grant (CNI) funding to complete the remaining Phases of South City using both public and private funds. Phase V (120 units of Senior Housing) closed on April 2022 and Phase VI will be completed on the site of the former Foote Homes. HUD awarded a grant to MHA in 2015 with an expenditure date of September 2022. GAP financing for Phase V and VI is being secured and a plan was submitted and approved by local HUD officials that detail the money secured to finish the project. As per the grant, 712 total units will be completed for South City at Foote Homes. Construction will continue after the expenditure of HUD's funds. An endowment was created for the former Foote Homes residents to ensure their continual receipt of social services.

In addition, to the 120 seniors only units built as part of the CNI grant, MHA is partnering with Pennrose LLP to build ninety-nine units on vacant land at Legends Park (former Dixie Homes). MHA also assisted with the creation of the following "Senior only facilities": Cleaborn, College Park, Fairway Manor, Latham Terrace, Legends North, Magnolia Terrace, and University Place. This is vital as the need for subsidized living for seniors and near seniors continues to grow in the Memphis Metro area.

Further, the Rental Assistance Demonstration (RAD) Program conversion process began with MHA removing 457 units (in December 2021) from the Public Housing side and moved to the Section 8 platform of funding. The conversion allows the properties to receive major systems overall, while adding amenities. Repairs made under the Capital Improvements Program usually take 3-5 years of planning and implementation, as no one project could be fully funded in one fiscal year. The next RAD projects are four high-rises built in the 1970s for seniors and people with disabilities. MHA received approval of the first high rise group (Jefferson Square and Barry Tower in December 2022). Borda Tower and Venson Center is going through HUD review and expected to be approved by June 2024 under the RAD Program. With the completion of all 4 high-rises, another 827 units of affordable housing will be transformed from Public Housing Assistance to the Housing Choice Voucher Program. Residents were initially notified of the Agency's plans for conversion under RAD in July 2018 and have been updated of program changes and timelines since that time. Lastly, Memphis Housing Strategies, a separate 501c (3) entity has been formed to develop and rehabilitate the affordable housing.

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

participate in homeownership

The City, through 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 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 on the policies, operations, and management of the public housing authority. The RAB meets monthly with Property Management staff and Directors of various departments to exchange information and work on solutions to identified problems.

The two Homeownership programs at MHA include (1) The Housing Choice Voucher Program administering 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, with the employment requirement waived for disabled families. (2) The Legends Park HOPE VI Program included a homeownership phase; McKinley Park located within the South Memphis area immediately south of Askew Place. Formerly approved as a 30-unit development, HUD approved reducing the unit count to 23. The active phase of development and homes sales ended in October 2018 with the completion of the 23 for-sale housing units.

The remaining 7 vacant lots located at McKinley Park are targeted for sale to a qualified buyer for future development furthering the opportunity for homeownership. Both programs require the completion of a Qualified Homeownership Counseling Program. MHA is working towards becoming a HUD certified agency and will partner with an existing HUD Certified Agency in the meantime. This will better prepare the participants in both the Public and HCV Programs to become homeowners.

Lastly, the Public Housing Family Self-Sufficiency (FSS) Program also encourages homeownership and HCD's Down Payment Assistance has enabled several PH residents to purchase homes.

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

Memphis Housing Authority is not a troubled public housing agency.

Discussion

The Housing Choice Voucher Program has 8,999 vouchers, and this number will increase when the RAD units become a part of the Section 8 side of MHA. In 2021, MHA received 190 Emergency Housing Vouchers (EHV) as part of the American Rescue Plan. The EHVs were provided to help assist individuals and families in the following categories (1) homeless, (2) at risk of homelessness, (3) fleeing, or attempting to flee domestic violence, dating violence, sexual assault, stalking, or human trafficking, (4) recently homeless and for whom providing rental assistance would prevent the family's homelessness, or having high risk of housing instability. Community Alliance for Homeless (CAFTH), the lead agency for

the Continuum of Care, verified and referred individuals and families to MHA to use the one hundred ninety vouchers. In addition to EHV, there are 425 Veteran Assistance Supportive Housing (VASH) Vouchers. The agency was awarded seventy-two (72) Family Unification Program (FUP) vouchers. The FUP program is designed to serve two populations: 1) Families who due to a lack of adequate housing are in danger of losing their 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 FYI, "Foster Youth to Independence Program", and has 25 vouchers. MHA received two hundred fifty-eight vouchers for the Mainstream Voucher Program to assist non-elderly persons with disabilities and their families. 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.

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, which is the guiding set of strategies for the Memphis/Shelby County Continuum of Care, focuses on evidence-based strategies for permanent housing and rapid rehousing, along with targeting the best interventions for the appropriate subpopulation. The plan is updated annually and builds on the successes of prior plans that called for an increase in permanent housing and a decrease in transitional housing.

As of 2023, the CoC has reallocated 100% of the city's CoC funded transitional housing units to permanent housing programs – either rapid rehousing or permanent supportive housing. Over the last three years, the number of permanent supportive housing beds has risen by 12% and the number of rapid rehousing beds has risen by 29%.

The Continuum of Care and Lead Agency, Community Alliance for the Homeless, continually analyzes data collected in the HUD HDX 2.0 system performance measures tool. HUD encourages communities to track seven (7) metrics in order to directly assess a CoC's progress. CAFTH also utilizes this tool to perform quarterly data quality assessments. Metric #1, "Median Length of Time Homeless" is lower compared to historic averages and is down 39% from three years ago. We have decreased returns to homelessness by 20% (Metric #2) and increased income of those exiting homelessness by 21% (Metric #4).

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 Metric #3 (Number of People Experiencing Homelessness, and Metric #5 (Number of People Homeless for the First Time) to ensure that services and resources are utilized in the most effective ways. Both metrics are significantly lower than historic averages but indicate a slight upward trend post-Covid – mirroring the trend across the United States. Our system performance measures also 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, addressing issues of equity in housing and homelessness, and increasing income for clients.

Ongoing data quality checks through our upgraded 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 toward ending homelessness. Data dashboards are publicly accessible on the CAFTH website and help monitor system performance goals on a more ongoing basis, including updated data from the Point-in-Time (PIT) Count, System Performance Measures (SPMs), and Racial

Disparities. Additionally, the sheltered and unsheltered Point-in-Time Count is conducted annually to determine and assess the needs of persons experiencing homelessness, especially those that are unsheltered.

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 includes a 24/7 homeless hotline for families, two walk-in outreach centers, a "no wrong door" Coordinated Entry System, and a "Get Help" button on the Lead Agency Website. Last year, the hotline operated by Metropolitan Inter-Faith Association (MIFA) screened 8,426 calls for emergency shelter from an estimated 5,494 callers representing 5,582 adults and 7,683 children. While MIFA has historically served as Memphis and Shelby County's sole point of Coordinated Entry for families experiencing homelessness, the system was expanded in 2023 to allow all homeless service providers to screen and place families on the list for permanent housing. This expanded Coordinated Entry system now serves all populations, providing support and resources for outreach workers to help stabilize their clients' housing.

Over the course of the upcoming year, it is our community's goal to continually improve our system performance measures, our data quality, and our system-wide homeless services. Our overarching goals remain to ensure that homelessness is a rare, brief, and non-recurring experience.

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 persons experiencing homelessness. In the last three years, our community experienced an overall increase in Emergency Shelter beds, from 523 beds in 2020 to 941 beds in 2023, which is an 80% increase.

Memphis/Shelby County has identified the ongoing 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/motel and other non-congregate shelter stays. Room in the Inn continues to operate an emergency shelter program during the winter months, prioritizing women and children who are experiencing unsheltered homelessness. This CoC partner provides both congregate and non-congregate shelter options year-round; they track client data in HMIS and refer clients to other CoC partners once they reach capacity.

In November of 2022, Community Alliance for the Homeless secured funding for non-congregate emergency shelter and partnered with three local hotels to offer short term stays. Between November 1, 2022, and February 2024, this funding has provided 6,932 nights of shelter to 979 people. 23% of individuals served were unaccompanied youth aged 18-24. The majority of these shelter nights were utilized by families, with more than 50% of people served being under 18 years old. This program is also serving individuals and families fleeing domestic violence and works with Victims Service Providers to ensure access to barrier free hotel stays. This form of emergency housing assistance will continue in the

future as additional sources of funding are secured. All non-congregate census numbers to date are tracked in HMIS to better understand and underscore the need for additional shelter in the community.

LGBTQ+ youth have access to emergency shelter and transitional housing through OUTMemphis: The LGBTQ+ Center for the Mid-South. The Metamorphosis Project, housed at the Youth Empowerment Center, is OUTMemphis' response to LGBTQ+ youth homelessness in Memphis. This project has been evolving for years and has multiple pieces that work simultaneously to address the various needs of young LGBTQ+ people without stable housing and resources. The Youth Empowerment Center is Memphis' only youth drop-in center and only LGBTQ+ youth-specific emergency shelter/transitional space. The building allows OUTMemphis the space to provide support to one of our most vulnerable populations: LGBTQ+ 18-24-year-olds experiencing homelessness. Services offered include food, clothes, hygiene supplies, showers, among others. For youth ready to move out of the Youth Empowerment Center, a rapid re-housing component provides youth with a bridge to move from emergency shelter/transitional housing to living independently.

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 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. In 2023, CAFTH expanded CES to include youth and families (plus single adults), drastically increasing access to housing and supportive services. CAFTH continually engages with service agencies to participate in data collection and CES activities. Additionally, CAFTH has created a comparable database and has onboarded three Victim Service Provider agencies, allowing CES to serve clients fleeing domestic violence while protecting their privacy and security.

CAFTH seeks to increase access to needed services by formalizing assessment, intake, and diversion processes for internal and external CoC agencies, including those serving families and victims of domestic violence. CAFTH is gathering feedback from stakeholders on best practices and effective ways to implement Housing Problem Solving (diversion), as well as researching other communities' successes in utilizing flexible prevention and diversion funding in combination with intentional partnerships (tenant rights organizations, social service agencies) to eliminate homelessness for families with children.

To maximize permanent housing resources, CAFTH and the CoC have developed landlord engagement strategies to partner with flexible, low-barrier private market landlords. An Affordable Low-Barrier Housing Initiative was launched this year to connect less vulnerable people to housing, reducing their time spent in CES by providing security deposits, rent assistance, and supportive services via referring

agencies. There is also an Affordable Housing Resources page on the CAFTH website, and an interest form to attract new potential landlord partners into the existing network; these landlords agree to lower their typical screening barriers.

In 2023, CAFTH began engaging across Memphis and Shelby County to develop a wider network of landlords who are willing to house people experiencing homelessness and housing instability. A highly utilized list of available landlords and units is updated and emailed to partnering agencies weekly. The Lead Agency's Housing Navigation team and the Youth System Navigators work closely with case managers, service providers, and CES to increase access to housing. Additionally, an Affordable Housing Committee meets monthly to collaborate on ways to enhance access to affordable, low-barrier housing for those experiencing homelessness.

Over the last three years, CAFTH and the CoC have partnered with MHA to expand access to voucher programs. In 2021, the TN-501 Continuum of Care received 190 Emergency Housing vouchers from MHA. As of December 2023, all of the initial 190 EHV's were successfully referred. HUD is allowing continued use of these vouchers until fall of 2024. Additionally, HUD expanded use of voucher fees, allowing the CoC to purchase home appliances for people moving into units that lack refrigerators, washing machines, etc. EHV data shows the need for additional allotments in the future to continue to shorten the time that individuals and families experience homelessness.

MHA and the CoC have also partnered to increase the availability of housing. MHA's move-on strategy could increase housing availability by moving certain PSH clients into mainstream housing. The permanent housing programs are very successful, with a 98% retention rate. Many residents have been there for years, and some 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. Helping them secure mainstream housing frees up PSH for people in waiting in CES. As of 2023, CAFTH also assists applicants with the referral process to ensure their voucher applications are submitted correctly to MHA.

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

Homelessness prevention in the form of temporary (one-time or short-term) financial assistance is provided primarily through the Shelby County Community Services Agency (CSA) and Metropolitan Inter-Faith Association (MIFA). In FY2023, CSA prevented 37,395 utility cut-offs through utility assistance and helped almost 700 people avoid eviction by providing rental assistance & eviction prevention. Through this process they served 61,800 people, 98% of whom were BIPOC. MIFA also provided 1,932 households with utility, rent, or mortgage assistance.

In 2022, our community was awarded \$3.8M in funding over two years to reduce youth homelessness in Memphis and Shelby County through HUD's Youth Homelessness Demonstration Program (YHDP). CAFTH, the Memphis Youth Action Board, and other YHDP funded agencies launched eight youth specific programs, creating a new youth homelessness response system. These new youth-specific programs include three Joint Transitional & RRH programs, one PSH program, and a Host Homes program. HMIS updates and a youth specific CES, including assessments, were also added. Lastly, a Youth System Navigation Program was created to improve cross-system collaboration with youth-serving institutions and partners. CAFTH subgrants to five partners, including Catholic Charities of West TN, Communities in Schools Memphis, the Hospitality Hub, MSCS/School Seed, and Methodist Le Bonheur Community Outreach Program. These Youth System Navigators work as a team to provide front door services to youth seeking services, offer diversion and housing problem solving resources, and connect eligible youth to the youth CES for long term housing options.

CAFTH and the CoC Youth Committee, in partnership with DCS, the justice system, and local hospitals, have been working to improve discharge planning for youth exiting foster care and individuals of any age exiting the justice system. Providing streamlined access to services from these institutions is a priority for 2024. We are continuing to build and improve on the previously established homeless response system by developing improved discharge processes in collaboration with the Office of Reentry, Shelby County Juvenile Court, DCS, and MSCS.

Regional One continues implementing their Complex Care program that provides a service pathway to effectively address housing and supportive service needs for their most vulnerable patients including those experiencing homelessness. The program partners with service providers to connect patients with needed services, including housing and participation in CES. CAFTH continues to promote and refer clients to free or discounted health services from Christ Community Health Services, Baptist Operation Outreach, and Regional One. Additionally, CAFTH works to build new health systems partnerships to improve public health and the delivery of healthcare services, including the launch of a formal Healthcare Committee aimed at increasing access to healthcare and reforming hospital discharge policies for people experiencing homelessness.

Room in the Inn continues to provide respite care to those who have had medical procedures that make it unsafe for them to discharge to homelessness. CAFTH offers support for their 21-bed Recuperative Care Center by connecting program participants to long-term housing through CES.

Over the last year CAFTH and the CoC have made a concerted effort to improve housing services for people fleeing domestic and intimate partner violence. As of 2024, two agencies – Love Doesn't Hurt and Door of Hope – have CoC-funded DV programs that provide transitional and rapid rehousing. Additionally, the CoC now has a dedicated database (separate from the HMIS database) that houses these clients' information to protect their identity and personal information to the maximum extent.

Discussion

Community Alliance for the Homeless, in collaboration with CoC member agencies, is currently developing a Language Access Plan (LAP) to ensure accessibility and quality services for Limited English Proficient (LEP), deaf/hard of hearing, and visually impaired individuals experiencing homelessness within our community. Guided by Federal regulations outlined in Title VI, LAPs are intended to ensure meaningful access to housing programs and services for all individuals. Locally, our LAP is also intended to respond to an identified lack of engagement from LEP individuals in CoC-funded programs – specifically Latinx and Hispanic communities. Currently, Spanish speaking individuals make up the most significant percentage of LEP individuals in Shelby County.

As of October 2023, new questions pertaining to translation assistance needs were added to the Homeless Management Information System (HMIS), which CoC-funded agencies use to collect all relevant CoC data. These questions have improved data collection on language access needs in our community; however, the CoC wants to continue ensuring accessibility in Memphis and Shelby County. The LAP currently being developed will train CoC member agencies in best practices to deliver high-quality language access services and promote language accessibility in their agency spaces and outreach activities. The LAP will also ensure staff are equipped to identify and provide language access needs for each client, provide translation of important program documents, and ensure clients are aware of their rights to free language access services. The goal is that this language access plan will create an environment in which Limited English Proficient (LEP), deaf/hard of hearing, and visually impaired individuals in Shelby County can engage and communicate fully in all housing and homeless services provided by the CoC.

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	230
Tenant-based rental assistance	150
Units provided in permanent housing facilities developed, leased, or operated with HOPWA funds	0
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds	250
Total	630

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

Introduction:

In 2022, the City and County developed a Joint Housing Policy Plan to assess the current housing landscape and outline policies and programs that need to be adopted to holistically address key housing challenges and increase the supply of quality, affordable housing. The Policy Plan studied many negative effects that public policies have had on affordable housing and residential investment in Memphis. The impact of historic redlining in many Black communities still inhibits access to loans for home purchases today, the current housing stock does not meet the needs of the broader community, and the current real estate market does not support investment in the production and maintenance of housing in many historically Black and Brown neighborhoods. The cost to develop new housing often exceeds surrounding home values, making new housing financially infeasible, while the cost to repair or rehab a home is often greater than the value, requiring subsidies for reinvestment within historically disinvested neighborhoods. Moreover, efforts by affordable housing developers are often overshadowed by blight conditions in neighborhoods. These conditions, among others, have led to continued underinvestment, neighborhood decline, and at its worst - abandonment in some older neighborhoods.

In addition, there are legislative and regulatory barriers that further impede affordable housing development. One example is state preemption of inclusionary zoning, preventing the City from using density bonuses, and other common practices to increase production of affordable units. Density bonuses allow developers to produce more units than are allowed “by right” in exchange for including a portion of affordable units, offsetting the cost of building. The State also does not require local governments to assess their impact on housing affordability through periodic self-evaluation of regulations and processes, another legal/administrative process that some states utilize. Other barriers include predatory lending which negatively impacts households’ credit and access to both homeownership and quality rental units, forcing people to accept substandard housing.

Another regulation that limits the development of middle density housing (two-to-six-unit structures) is that residential buildings with two or more units are currently taxed as commercial units, which nearly doubles the tax burden of these units compared to residential structures (40% vs 25%). 66% of Memphis housing stock are single-family homes, followed by 15% large multi-family units, and 10% 5–9-unit structures. Two-to-four-unit structures including townhomes, duplexes, triplexes, and quadplexes only represent 9% of the housing stock, however this housing type can be more affordable to the consumer and provide opportunity for more mixed-income communities.

During focus group sessions, stakeholders and community members commented on the undesirable effects of affordable housing policies in Memphis. Low Income Housing Tax Credit (LIHTC) subsidies that have rigid affordability guidelines and can limit access for the lowest income households (those earning less than 30% AMI). Projects must average 60% AMI with an 80% AMI max income limit, limiting the number of extremely low-income households that can live in the development because of the ratio of higher income – but still low-income – households that are needed to balance the overall average. The

guidelines also limit people qualifying due to their lack of flexibility in timelines for applications. A solution could be to allow a small number of moderate to middle income households that can afford to pay more in order to subsidize/balance those extremely low-income units. There are also concerns about high MLGW fees for new construction and conversion of single-family to multifamily units, and building codes that add significant costs to missing-middle housing development.

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

- In 2019, the City of Memphis created the Memphis Affordable Housing Trust Fund (MAHTF) after the adoption of the City's Comprehensive Plan, Memphis 3.0 that emphasized "building up, not out." Since the inception, the Trust Fund had been a source of leverage funding that supports affordable housing developers' capacity and increased access to quality housing units for low-to-moderate-income families.
- HCD continues to partner with for-profit and non-profit housing developers to develop affordable homeownership and rental programs through the Affordable Homebuild Partnership Program and the Affordable Rental Housing Partnership program. Through these programs, incentives are given to developers to create affordable housing via new construction or rehabilitation to support rental housing or potential homebuyers.
- HCD has several programs in place targeted towards addressing the housing needs of low-to-moderate-income families. Among other programs, the Down Payment Assistance Program (DPA) provides funding assistance to income eligible households to assist with down payments and closing costs for the purchase of homes within Memphis city limits.
- HCD is working closely with the National Fair Housing Alliance (NFHA) to improve the housing rights of Memphians and increase access to quality, affordable housing in the City. There are efforts by NFHA to develop local private fair housing resources and capabilities to help to enhance fair housing enforcement and engage developers in the impact of fair housing.
- The recommendations in the Housing Policy Plan concerning reducing barriers to affordable housing reflect reforming land use policies to increase housing options in the City, which also makes housing development more economically feasible. Some of the reform recommendations that are already complete include amending the Unified Development Code to encourage Accessory Dwelling Units (ADUs) and allow two-to-six-unit structures in more anchor neighborhoods, which can limit displacement of low-income communities and increase affordability within the City. Lastly, there is ongoing efforts to reform local building code to allow three-to-six-unit residential buildings under the residential code, reducing the cost of housing development, and reforming the tax rate to include small multifamily under the residential tax rate of 25%, rather than the commercial tax rate of 40% currently applied.

Discussion:

Barriers to the development, preservation, and improvements of affordable housing in the City of

Memphis are majorly public policy oriented, which cause limitations regarding addressing housing needs in the City.

AP-85 Other Actions – 91.220(k)

Introduction:

In FY25, the Division of Housing and Community Development will follow the strategies outlined in the Five-Year Consolidated Plan and pursue activities intended to reduce homelessness, foster and maintain affordable housing, reduce poverty, and enhance coordination with other government, nonprofit, for-profit, philanthropic, and other organizations to achieve a common goal of meeting the needs of the citizens of Memphis.

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. HOME and CDBG funds will also be used to develop or preserve affordable rental housing through CHDOs and other for-profit and non-profit housing developers to address the lack of quality affordable housing that remains a challenge in Memphis. Further, the City will continue to work with its nonprofit and other partners to identify additional funding opportunities and leverage related efforts to fund programs aimed at addressing underserved needs. HCD will continue to partner with the Community Alliance for the Homeless (CAFTH) to end and prevent homelessness in Memphis. HCD gives particular attention to outreach efforts and expanding options to serve special needs populations who are experiencing homelessness through the tenant-based rental assistance program and housing construction projects.

Actions planned to foster and maintain affordable housing

During the 2024 program year, the actions planned to foster and maintain affordable housing will include the following:

- Restructure and expand funding opportunities for the Affordable Housing Trust Fund
- Support the Aging in Place program in partnership with Habitat for Humanity, which provides critical home repairs for senior citizens
- Down payment assistance for first time homebuyers
- Property Acquisition
- Support the activities of Community Housing Development Organizations and other Community Based Organizations to acquire, rehabilitate, or construct affordable housing
- Support the Memphis Fair Housing Center on their investigations, education, and outreach
- Support activities aimed at reducing blight
- Support the Memphis Housing Authority's efforts to revitalize public housing and neighborhoods through the Choice Neighborhood Implementation Grant for South City
- Support the development of affordable rental and homeownership housing through the affordable single and multi-family housing program
- Support tenant based rental assistance programs for populations with special needs

In addition to these programs, HCD will also participate in other initiatives aimed at promoting affordable housing including the Tennessee Affordable Housing Coalition, work with appropriate

committees and boards, and other activities as opportunities arise.

Actions planned to reduce lead-based paint hazards

The HUD Office of Lead Hazard Control and Healthy Homes provides funding to reduce lead-based paint hazards in housing where children under six reside. The Office of Lead Hazard Control and Healthy Homes (OLHCHH) enforces HUD's lead-based paint regulations and provides public outreach and technical assistance to help protect children and their families from health and safety hazards in the home. The City of Memphis was awarded \$5.7M in Lead Hazard Reduction Grant (LHRG) to reduce lead hazards and healthy housing interventions.

HCD expects to identify or receive referrals on at least 75 housing units for potential lead hazard reduction work, and will determine eligibility, enroll, and complete a minimum of 50 inspections and risk assessment and 80 healthy housing assessments on those housing units. This will result in remediation and clearance for at least 50 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 notify owners of funding availability.

HCD's LHRG 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. These partners will provide avenues for involving private management companies, owners of rental properties, faith- and community-based organizations, and contractors in both, the identification and reduction of lead hazards. HCD will utilize LHRG funds to provide lead hazard reduction remediation training for at least 65 low-income individuals as lead hazard workers and supervisors, including 15 inspectors and risk assessors.

Shelby County Health Department will provide blood lead level testing, ongoing medical case management for children with elevated blood levels, environmental clearances, and follow-up inspections of housing units.

The City of Memphis has agreed to establish a partnership through a memorandum of understanding with a group of stakeholders called the Healthy Homes Partnership (HHP). HHP is a collaborative established to conduct research, identify, develop, and advance best practices and strategies, including but not limited to appropriate legal, policy and regulatory measures to increase the availability of and access to healthy housing for residents in their local jurisdictions.

FY 25 Goals for the Lead Program will be:

- To continue providing public outreach, technical assistance, and education to help protect children and their families from health and safety hazards in the home within the City of Memphis and Shelby

County.

- To identify or receive referrals on at least 75 housing units for potential lead hazard reduction work, and will determine eligibility, enroll, and complete a minimum of 50 inspections and risk assessment and 30 healthy housing assessments on those housing units.
- To incorporate healthy homes interventions within the lead program process, using healthy homes supplement funding, while bridging the gap where housing impacts health.
- To continue to provide training in the field of lead hazard reduction for at least 65 low-income individuals as lead hazard workers and 15 individuals as lead hazard supervisors.

Actions planned to reduce the number of poverty-level families

2022 ACS data shows that 21.4% of people living in the City of Memphis are at or below the poverty level, compared to 13.3% for the State of Tennessee. The City is committed to addressing issues related to poverty and to grow prosperity and opportunity for all Memphians. One of the five pillars and priorities of Mayor Young is to invest in jobs and grow the economy, which to a greater extent is key to fighting poverty. Besides efforts to recruit large businesses to invest in the City, the Mayor is strongly working towards providing support to small and minority business owners to create local jobs and increase opportunity throughout Memphis neighborhoods.

The Division of Housing and Community Development works with other city divisions and community partners, including neighborhood groups, nonprofit and for-profit organizations to develop programs and promote strategies to improve homeownership, workforce development, and educational programs aimed at reducing poverty and improving racial wealth equity. These include the following:

- Incentivize and support local job growth: The City's spending with M/WBE businesses has doubled over the past few years, with overall MWBE spending in FY 2023 at 30%.
- Memphis and Shelby County have created a public-private partnership, First 8 Memphis, to fund needs-based universal pre-kindergarten throughout Memphis and Shelby County.
- Job creation through economic development activities: The Office of Business Diversity and Compliance (OBDC) increases small, minority and women-owned business enterprises ability to acquire City of Memphis contracts. They offer certification programs, free business consultation to entrepreneurs and small business owners, workshops and trainings to promote success, and networking events. Job creation through major economic development activities.
- The City's Work Local Program, in partnership with Hospitality Hub, connects homeless individuals to temporary work opportunities performing blight cleanup projects around the city.
- Investment in Parks and Libraries: The City of Memphis has extended the hours of operation for libraries and community centers, added case management services, provides free school break camps, increased programming at libraries, increased summer youth employment, and increased the variety of programming offered through the Office of Youth Services.
- Accelerate Memphis: \$200M in bonds are being used to improve neighborhoods through housing, pedestrian safety and infrastructure projects, increasing broadband access, renovations of citywide assets, and park improvements including splash pads, playgrounds, walking trails, and fitness centers.
- Support stakeholder partnerships to assist low- and moderate-income citizens to purchase homes;

provide community services, health care, and education services to youth, elderly, homeless, and special needs populations; and increase public safety through street, hospital and school violence intervention.

- Reduce blight through increased Code Enforcement, neighborhood cleanups, and regular household and bulk trash pickups. The City of Memphis Public Works division also opened a convenience center for bulk waste to cut down on illegal dumping.

Actions planned to develop institutional structure

HCD is constantly evolving to ensure its programmatic and operations areas are aligned. The restructuring of the Compliance department has allowed for better focus on mandatory areas of grant programs, including Section 106, Section 504, Section 3, Environmental Reviews, and Davis Bacon wage rates. This team provides expertise to the program areas on these requirements and coordinates the required actions for projects. The monitoring team is made up of grant specific experts that 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 Affordable Housing Department oversees all HOME funded housing programs, with the exception of Tenant Based Rental Assistance. Several programs have been realigned under the Development Services Department, which oversees programs that provide more direct services through the Division, including lead-based paint hazard reduction and weatherization, as well as CDBG neighborhood economic development projects. The Office of Neighborhood Engagement works directly as a liaison with neighborhoods to build resident trust and create a feedback loop. HCD has added two new positions to expand our work in two key areas. The Strategic Housing Manager will work to find innovative ideas for increasing funding and partnerships for housing, and work as a liaison with developers to get more affordable housing projects off the ground. The Healthy Homes Administrator will oversee the lead and weatherization programs and focus on advocacy, education and outreach to holistically address housing quality and health.

HCD remains the primary grantee responsible for the administration of federal funds to implement all the proposed projects and programs during the fiscal year 2025. While many programs are carried out through HCD directly, others are contracted out to eligible organizations on a competitive basis through the Strategic Community Investment Fund (SCIF) that provides an opportunity for organizations and agencies to submit competitive applications. A key strength in the institutional delivery system is the effective partnerships that HCD has developed over time with different stakeholder organizations that serve Memphis which 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 allow leveraging of federal resources, create more affordable housing opportunities in many disadvantaged communities, and improve livability for Memphians.

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

service agencies

The housing and community development landscape in Memphis is filled with innovative and passionate organizations focused on increasing quality of life and meeting the needs of Memphians. HCD works with over 40 agencies annually as subgrantees, in addition to strategic partnerships for capacity building, advocacy, and coalition building. HCD offers opportunities annually for local service providers and developers to submit applications for competitive funding from the Strategic Community Investment Fund (commonly referred to as SCIF). The funds are awarded to eligible nonprofit, for-profit, faith-based, and other organizations to implement community and economic development programs. The Housing Trust Fund offers leverage funding for non-profit and for-profit developers to produce much needed affordable housing units throughout the city of Memphis.

HCD will continue to work with key local government departments to carry out housing and community development strategies that align with the Memphis 3.0 Comprehensive Plan. Governmental partners include, but are not limited to: Memphis Police Department, Memphis Fire Department, Public Works, Engineering, Public Services and Neighborhoods, General Services, the Division of Planning and Development, the Office of Sustainability and Resilience, Shelby County Housing, Shelby County Health Department, Office of Community Services, Memphis Light Gas and Water, Shelby County Schools, the Weatherization Program, the Lead Hazard Reduction Program, the Green and Healthy Homes Initiative, and the Memphis Housing Authority. All of these departments have a role in holistically shaping and maintaining healthy communities.

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. These partnerships may include grant funding, coordination with programs provided through these organizations, leveraging resources, information sharing, capacity building, advocacy, and other activities aimed at identifying and meeting the needs of the community.

HCD will also continue to work closely with the regional and local HUD field offices to receive technical assistance and trainings as needed, as well as working together on shared initiatives and events including Fair Housing and other initiatives. 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, and 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 Health, Educational and Housing Facility Board, the Small Business Administration, Workforce Investment Network, Minority Contractors Association, 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, economic growth and opportunities.

Discussion:

HCD partnered with Shelby County Housing to complete an update of the Analysis of Impediments to Fair Housing (AI). The updated AI was completed in March 2019 and updated in May 2024.

During the 2024 program year, HCD will work with partner agencies to undertake actions to overcome impediments to fair housing. Related goals include:

- Address fair housing concerns in the ownership market
- Address fair housing concerns in the rental market
- Address fair housing concerns related to land use and development policies
- Continue to increase fair housing knowledge and capacity in the region
- Utilize economic development tools to promote fair housing choice and access to opportunity
- Promote equity in access to community assets
- Prioritize climate goals that help advance sustainable housing conditions

Program Specific Requirements

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

Introduction:

Per the CDBG regulations, 70 percent of the City of Memphis CDBG funds to will be used to benefit the Low-to-Moderate-Income persons. 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. However, the overall benefit of 70% of CDBG funds will be used to benefit persons of low and moderate income for this 2025 Annual Action Plan.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(l)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	768,208
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:	768,208

Other CDBG Requirements

1. The amount of urgent need activities	0
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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.	70.00%

HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(l)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

The Division of Housing and Community Development will leverage the use of HOME funds as follows:

- Through its partnerships with local non-profit housing development corporations and CHDOs to provide private sources of funding.
- Through its partnerships with for-profit affordable housing developers who will provide private financing, LIHTCs and other State of Tennessee funding where available

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

<div>For a per-unit subsidy of less than \$15,000.00 per unit, the period of affordability is no less than 5 years of \$15,000.00 to \$40,000.00 per unit, the period of affordability is no less than 10 years, of more than \$40,000.00 per unit, the period of affordability is no less than 15 year If HOME assistance is used as a development subsidy, it isn't subject to recapture, and resale guidelines are used.</div><div>Resale guidelines apply if the sale doesn't meet the affordability requirements for the specified time period. A buyer who qualifies as a low-income family is an eligible buyer; and the homebuyer shall occupy the property as the principal residence. In the event of resale, the sales price must remain affordable to low-income homebuyers. Lien, restrictive covenant or the deed restriction recorded with the property enforces these provisions. If a homebuyer desires to sell or transfer ownership of a HOME-assisted property during the affordability period recapture guidelines apply where direct HOME Program assistance has been received by the homebuyer. Where a proposed sale doesn't comply with HOME regulations governing the period of affordability or income-eligibility, recapture provisions apply.</div><div></div><div> Fair Return - Fair return includes the seller's payments which are long lasting in nature and add to the capital value of the property. These include: additions, upgrades or modifications; improvements that increase the size of the property or; creates a material addition. . Adding appliances such as; garbage disposals, water heaters, cabinets, electrical repairs, landscaping, plumbing fixtures, carpets, painting, kitchen exhaust fans, shower doors, and tub enclosures are not eligible for consideration.</div><div></div><div>These guidelines are placed in the City's agreement with grantees and subrecipients who shall include references to the recapture guidelines in its associated sales contract, deeds of trust, mortgages, and deed restrictions.</div><div></div><div>1)When the initial homebuyer sells the HOME assisted unit to a non-eligible family: The seller will be entitled to pay-off of first/second mortgages; recover investment (or down payment); and documented capital improvements expenses in that order; If proceeds remain, the City shall recapture the pro rata share

of HOME subsidy that remains on a straight-line declining basis.

2) The sales price may not prevent a low-income family to purchase the home. In each case, the following applies: The seller can pay-off a first/second mortgage; The seller must determine if he will lower the sales price to comply with HOME regulations governing resale to eligible, low-income families; Should proceeds remain, the seller is entitled to recover out-of-pocket down payment costs and documented capital improvements expenses in that order.

3) If homeowner does not comply with the City's recapture option, has not made capital improvements, and seeks to sell the property at a price beyond the affordability of a low-income purchaser, the seller will be entitled to pay-off of first/second mortgages; The remaining proceeds may be recaptured by the City in an amount up to the full amount of the HOME subsidy assistance.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

Units acquired with HOME funds are primarily associated with the CHDO program. In an effort to maintain the focus of the HOME Program, CHDO organizations shall include a provision in its deed of trust that ensures the housing unit assisted with HOME funds is maintain as an affordable housing unit for low income families throughout the period of affordability. The Deed of Trust will need to have legal language in it that indicates whether the recapture or resale option was selected. A copy of the restriction included in the deed of trust shall be submitted to the Non-Profit Housing Center.

Recapture: The legal mechanism used to enforce the repayment of all or a portion of the direct HOME subsidy if the homeowner decides to sell the house within the affordability period. In selecting the recapture option the homeowner may sell the property to any willing buyer. The City requires full repayment of the direct HOME subsidy when resale occurs during the affordability period.

Resale: This option ensures that the HOME-assisted unit remains affordable over the entire affordability period. Therefore if the house is sold the new purchaser must be low-income by HOME definition and the house is the buyer principle resident.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

This is not applicable to HCD.

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)). <TYPE=[text]

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HOME TBRA provides rental assistance to low-income individuals who are homeless and are special needs population.

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)).

HOME TBRA provides rental assistance to low-income individuals who are homeless and are special needs population.

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).

The rental housing projects support low-income individuals homeless and special needs population.

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

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

The full ESG written standards are attached in the appendices for this Consolidated Plan.

- Heads of households must be caring for at least one dependent child for whom there is evidence of legal custody or a disabled relative requiring care from the head of household for activities of daily living. (Exceptions are made for Veterans Administration Supportive Housing program and the Foster Care/Independent Living program.)
- Households must be residents of Shelby County.
- Households must demonstrate they have income below 30% of the Area Median Income for the City of Memphis.
- Households must demonstrate (and have verification from at least two collateral contacts) that they will be literally homeless but for this assistance and that they have no other resources (financial or relational) to prevent them from becoming homeless.
- Households must demonstrate ability to retain their housing beyond the initial period of assistance

through both earned and unearned income sources.

2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

Memphis and Shelby County has one Coordinated Entry System with 2 access points - families and individuals. The Coordinated Entry access point for Families with children is designed to assist families through a central intake via a 24/7 hotline or walk-in. Utilizing a progressive engagement approach, a standard process triages all families to the most appropriate service, prioritizing score, client need, and situation. Prevention and shelter diversion is provided through emergency financial assistance and mediation. When diversion is not feasible, emergency shelter or transitional housing referrals are provided. Although we encourage low-barrier shelter, in the event a family is denied on behalf of a shelter, hotel vouchers are used instead. The Coordinated Entry process has been enhanced, to include the community-wide family-specific vulnerability assessment to clients coming from that emergency shelter referral. This assessment allows staff to make the most housing appropriate decision, permanent supportive housing or rapid rehousing, for that family in need. All abiding by HUD requirements, we are offering client-choice permanent housing in as short a time as possible.

Individuals unaccompanied by children access Coordinated Entry through a no-wrong door, de-centralized 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. </div><div></div><div>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.</div>

4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

The City currently has a standing position for a formerly homeless person that serves on the Continuum of Care Governing Council, the CoC's primary decision-making body. This person has full rights and responsibilities of other council members including a vote on any action taken by the Council on behalf of the CoC. The CoC's Rank and Review Committee also has a standing position for a formerly homeless individual.

5. Describe performance standards for evaluating ESG.

The Continuum of Care has developed a Performance Benchmark chart which is included in each Emergency Solutions Grant contractual agreement. The Benchmark Performance Chart is utilized to monitor the progress of each ESG recipient. ESG funded agencies are required to enter data into the CoC Homeless Management Information System. The system produces an Annual Performance Report (APR) for each program.

Appendix - Alternate/Local Data Sources

1	Data Source Name Housing Needs Assessment
	List the name of the organization or individual who originated the data set. MAP Studio. This was from an older plan and wasn't used.
	Provide a brief summary of the data set. The data set includes data related to the housing needs within the City of Memphis.
	What was the purpose for developing this data set? The dataset was developed as part of preparing the housing needs assessment and the market analysis for the FY2017-2019 Consolidated Plan Three-Year Strategic Plan.
	Provide the year (and optionally month, or month and day) for when the data was collected. December 2015-March 2016
	Briefly describe the methodology for the data collection. Collecting data from a variety of recent sources including the Census, ACS, Department of Labor and other sources.
	Describe the total population from which the sample was taken. The population for the City of Memphis, Shelby County and Memphis MSA.
	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed. N/A. This data wasn't used in this plan, but when we select "do not include in plan" an error message appears.
2	Data Source Name Alternate Data
	List the name of the organization or individual who originated the data set. There were several data fields that didn't populate in IDIS for the Con Plan so we had to pull data directly from sources. This particular data set was from the HOPWA CAPER.
	Provide a brief summary of the data set. HOPWA CAPER
	What was the purpose for developing this data set? HOPWA CAPER

	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?
	N/A
	What time period (provide the year, and optionally month, or month and day) is covered by this data set?
	Most recent HOPWA CAPER
	What is the status of the data set (complete, in progress, or planned)?
	N/A
3	Data Source Name
	City of Memphis 2019-2023 Consolidated Plan
	List the name of the organization or individual who originated the data set.
	City of Memphis Division of Housing and Community Development
	Provide a brief summary of the data set.
	Housing Data related to the Needs Assessment and Market Analysis Section of the Consolidated Plan.
	What was the purpose for developing this data set?
	To insure that the most current data available was used.
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?
	The data is for the City as a whole.
	What time period (provide the year, and optionally month, or month and day) is covered by this data set?
	The time period is noted for each data set.
	What is the status of the data set (complete, in progress, or planned)?
	Complete.
4	Data Source Name
	2011-2015 CHAS
	List the name of the organization or individual who originated the data set.
	There were a number of fields that didn't populate in IDIS, so we had to pull data directly from the census and CHAS. Where possible we also wanted to use more current data than some of the data that did populate.
	Provide a brief summary of the data set.
	This is data pulled directly from the 2011-2015 CHAS
	What was the purpose for developing this data set?
	This is data pulled directly from the 2011-2015 CHAS

	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>This is data pulled directly from the 2011-2015 CHAS</p> <p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>This is data pulled directly from the 2011-2015 CHAS</p> <p>What is the status of the data set (complete, in progress, or planned)?</p> <p>This is data pulled directly from the 2011-2015 CHAS</p>
5	<p>Data Source Name</p> <p>Memphis Housing Authority</p> <p>List the name of the organization or individual who originated the data set.</p> <p>Memphis Housing Authority</p> <p>Provide a brief summary of the data set.</p> <p>This is data from MHA's reporting system.</p> <p>What was the purpose for developing this data set?</p> <p>We had to pull data directly from MHA because some of the PH related data fields did not populate.</p> <p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>2019</p> <p>Briefly describe the methodology for the data collection.</p> <p>We had to pull data directly from MHA because some of the PH related data fields did not populate.</p> <p>Describe the total population from which the sample was taken.</p> <p>We had to pull data directly from MHA because some of the PH related data fields did not populate. This is for the population served by MHA.</p> <p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p>Population served by MHA through public housing or housing choice voucher.</p>
6	<p>Data Source Name</p> <p>CDC HIV Surveillance</p> <p>List the name of the organization or individual who originated the data set.</p> <p>Some of the data fields didn't populate in IDIS in the CAPER, so we had to pull data directly from the source noted. This was from the CDC.</p>

	<p>Provide a brief summary of the data set.</p> <p>Data pulled directly from the CDC</p> <p>What was the purpose for developing this data set?</p> <p>Data pulled directly from the CDC</p> <p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>Data pulled directly from the CDC</p> <p>Briefly describe the methodology for the data collection.</p> <p>Data pulled directly from the CDC</p> <p>Describe the total population from which the sample was taken.</p> <p>Data pulled directly from the CDC</p> <p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p>Data pulled directly from the CDC</p>
7	<p>Data Source Name</p> <p>2017 5-Year ACS Estimate</p> <p>List the name of the organization or individual who originated the data set.</p> <p>There were a number of data fields that didn't populate in IDIS so we had to pull data directly from the Census.</p> <p>Provide a brief summary of the data set.</p> <p>This is data pulled directly from the 2017 5 Year ACS Estimate</p> <p>What was the purpose for developing this data set?</p> <p>This is data pulled directly from the 2017 5 Year ACS Estimate</p> <p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>2019. This is data pulled directly from the 2017 5 Year ACS Estimate</p> <p>Briefly describe the methodology for the data collection.</p> <p>This is data pulled directly from the 2017 5 Year ACS Estimate</p> <p>Describe the total population from which the sample was taken.</p> <p>This is data pulled directly from the 2017 5 Year ACS Estimate</p> <p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p>This is data pulled directly from the 2017 5 Year ACS Estimate</p>
8	<p>Data Source Name</p> <p>2009-2013 ACS (Total Units) 2009-2013 CHAS (Units</p>

	List the name of the organization or individual who originated the data set.
	There were a number of data fields that didn't populate in IDIS for the Housing Needs Assessment and Market Analysis so the data data collected frm the 2009-2013 ACS
	Provide a brief summary of the data set.
	This is data from the census ACS/CHAS
	What was the purpose for developing this data set?
	We had to pull data because data didn't populate and/or we wanted to use data more current than what did populate.
	Provide the year (and optionally month, or month and day) for when the data was collected.
	The data was pulled in 2019 from the 2009-2013 ACS
9	Briefly describe the methodology for the data collection.
	The data was pulled in 2019 from the 2009-2013 ACS
	Describe the total population from which the sample was taken.
	The data was pulled in 2019 from the 2009-2013 ACS
	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.
	The data was pulled in 2019 from the 2009-2013 ACS
	Data Source Name
	Memphis Housing Authority PH Data
	List the name of the organization or individual who originated the data set.
	Memphis Housing Authority
	Provide a brief summary of the data set.
	The data set includes current public housing data from the Memphis Housing Authority
	What was the purpose for developing this data set?
	The dataset was collected as part of preparing the housing needs assessment and the market analysis for the FY2025-2029 Consolidated Plan.
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?
	The administrative data is comprehensive of current public housing services. The data includes demographic data for all public housing residents.
	What time period (provide the year, and optionally month, or month and day) is covered by this data set?
	2023

	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>This data set is complete.</p>
10	<p>Data Source Name</p> <p>2018-2022 ACS 5yr Data</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>American Community Survey</p>
	<p>Provide a brief summary of the data set.</p> <p>The data set includes 2018-2022 5yr ACS data from data.census.gov.</p>
	<p>What was the purpose for developing this data set?</p> <p>This data set was used where applicable to provide for recent information than 2020 decennial census data.</p>
	<p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>2018-2022</p>
	<p>Briefly describe the methodology for the data collection.</p> <p>N/A - This is data pulled directly from the 2022 5 Year ACS Estimate</p>
	<p>Describe the total population from which the sample was taken.</p> <p>N/A - This is data pulled directly from the 2022 5 Year ACS Estimate</p>
	<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p>N/A - This is data pulled directly from the 2022 5 Year ACS Estimate</p>
11	<p>Data Source Name</p> <p>HCD HSN Department Data</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>This data is the City of Memphis Division of Housing and Community Development's Homelessness and Special Needs Department.</p>
	<p>Provide a brief summary of the data set.</p> <p>Data summary from housing/service providers awarded HOPWA assistance.</p>
	<p>What was the purpose for developing this data set?</p> <p>To ensure that the most current data available was used.</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>The data is for the City as a whole.</p>

	What time period (provide the year, and optionally month, or month and day) is covered by this data set? The time period is noted where the data is used.
	What is the status of the data set (complete, in progress, or planned)? Complete