

DRAFT ANNUAL ACTION PLAN PY2025/FY2026 + MULTI-YEAR ROLLUP SUBSTANTIAL AMENDMENTS



PUBLIC HEARING PRESENTATION

June 16, 2025

Benjamin Hooks Central Library, 3030 Poplar
Avenue, Memphis, TN 38111

5.30 - 7.00 p.m.

AGENDA

- ❖ Welcome & Introduction
- ❖ Discuss the Proposed Substantial Amendments to FY21-25 Plans
- ❖ Discuss the Draft Annual Action Plan PY2025/FY2026

PROPOSED SUBSTANTIAL AMENDMENTS:

Compliance:

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

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

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

Substantial amendments to the Consolidated Plan must be made public through publishing a public notice and require a 30-day public comment period. The public comment period will begin on June 17th, 2025, and end at 5pm of July 17th, 2025. Public

Written comments on the project should be sent on or before July 17, 2025, to the Planning & Policy Department, City of Memphis Division of Housing and Community Development, 170 North Main Street, 3rd Floor, Memphis, TN 38103 or by email to Anthony.Ray.Self@memphistn.gov. HCD will respond to all comments on or before July 18, 2025.

PROPOSED SUBSTANTIAL AMENDMENTS:

Purpose:

- The City of Memphis is performing a Multi-Year Rollup Amendment to reallocate unspent prior year funds to FY2026. Unspent prior year funds are the result of activities that were cancelled, not committed, or were completed under budget.
- The proposed changes are to:
 - Increase and decrease funding levels for existing or already proposed projects
 - Add new projects
 - Update a Priority Need in the Consolidated Plan
 - Add an additional Goal to the Consolidated Plan

Proposed Amendments to:

- PY2020/FY2021 ANNUAL ACTION PLAN
- PY2021/FY2022 ANNUAL ACTION PLAN
- PY2022/FY2023 ANNUAL ACTION PLAN
- PY2023/FY2024 ANNUAL ACTION PLAN
- PY2024-2028/FY2025-2029 CONSOLIDATED PLAN AND PY2024/FY2025 ANNUAL ACTION PLAN
- PY2025/FY2026 ANNUAL ACTION PLAN

PROPOSED SUBSTANTIAL AMENDMENTS TO PY2020/FY2021 ANNUAL ACTION PLAN

The City of Memphis is amending its PY2020/FY2021 Annual Action Plan to decrease funding levels for existing projects identified in the 2020 Annual Action Plan and eliminate a project previously identified in the 2020 Action Plan as described in the chart below.

Project Title	Amount in 2020 Annual Action Plan	Increase/Decrease	Revised Amount
South City	CDBG: \$500,000	Decrease/Eliminate Project	\$0.00
Neighborhood and Community Improvement Projects	CDBG: \$1,660,358.00	Decrease Existing Project	\$446,518.26
HOME Housing Projects	HOME: \$280,838.00	Decrease Existing Project	\$166,017.71

PROPOSED SUBSTANTIAL AMENDMENTS TO PY2021/FY2022 ANNUAL ACTION PLAN

The City of Memphis is amending its PY2021/FY2022 Annual Action Plan to decrease funding levels for existing projects identified in the 2021 Annual Action Plan as described in the chart below.

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

PROPOSED SUBSTANTIAL AMENDMENTS TO PY2022/FY2023 ANNUAL ACTION PLAN

The City of Memphis is amending its PY2022/FY2023 Annual Action Plan to decrease funding levels for existing projects identified in the 2022 Annual Action Plan and eliminate a project previously identified in the 2022 Action Plan as described in the chart below.

Project Title	Amount in 2022 Annual Action Plan	Increase/Decrease	Revised Amount
Senior Housing Program/Aging in Place	CDBG: \$300,000.00	Decrease Existing Project	\$14,107.42
Neighborhood and Community Improvement Projects	CDBG: \$1,466,407.00	Decrease Existing Project	\$1,074,312.76
LISC Home Repair	CDBG: \$300,000.00	Decrease/Eliminate Project	\$0.00
County Lead Hazard Reduction Match	CDBG: \$200,000.00	Decrease Existing Project	\$155,000.00
Community Housing Development Organization (CHDO) Admin	HOME: \$149,592.00	Decrease Existing Project	\$133,659.00
CHDO Projects	HOME: \$1,670,191.00	Decrease Existing Project	\$611,991.81
HOME Housing Projects	HOME: \$785,161.00	Decrease Existing Project	\$712,452.00
HOPWA Projects	HOPWA: \$3,058,470.00	Decrease Existing Project	\$2,937,994.88

PROPOSED SUBSTANTIAL AMENDMENTS TO PY2023/FY2024 ANNUAL ACTION PLAN

The City of Memphis is amending its PY2023/FY2024 Annual Action Plan to decrease funding levels for existing projects identified in the 2023 Annual Action Plan and eliminate projects previously identified in the 2023 Action Plan as described in the chart below.

Project Title	Amount in 2023 Annual Action Plan	Increase/Decrease	Revised Amount
Senior Housing Program/Aging in Place	CDBG: \$300,000.00	Decrease/Eliminate Project	\$0.00
Orange Mound Project - Neighborhood Revitalization Strategy Area (NRSA)	CDBG: \$347,395.00	Decrease/Eliminate Project	\$0.00
Neighborhood and Community Improvement Projects	CDBG: \$650,000.00	Decrease Existing Project	\$453,283.92
Community Housing Development Organization (CHDO) ADMIN	HOME: \$194,203.00	Decrease Existing Project	\$16,337.44
CHDO Projects	HOME: \$1,000,000.00	Decrease/Eliminate Project	\$0.00
HOME Housing Projects	HOME: \$1,601,449.00	Decrease Existing Project	\$1,182,358.18
Tenant-Based Rental Assistance (TBRA) Project	HOME: \$600,000.00	Decrease Existing Project	\$400,000.00

PROPOSED SUBSTANTIAL AMENDMENTS TO PY2023/FY2024 ANNUAL ACTION PLAN

Project Title	Amount in 2023 Annual Action Plan	Increase/Decrease	Revised Amount
HOPWA Projects	HOPWA: \$3,392,202.00	Decrease Existing Project	\$2,921,016.76
HOPWA Administration	HOPWA: \$104,913.00	Decrease Existing Project	\$68,245.80

PROPOSED SUBSTANTIAL AMENDMENTS TO PY2024/FY2025 ANNUAL ACTION PLAN

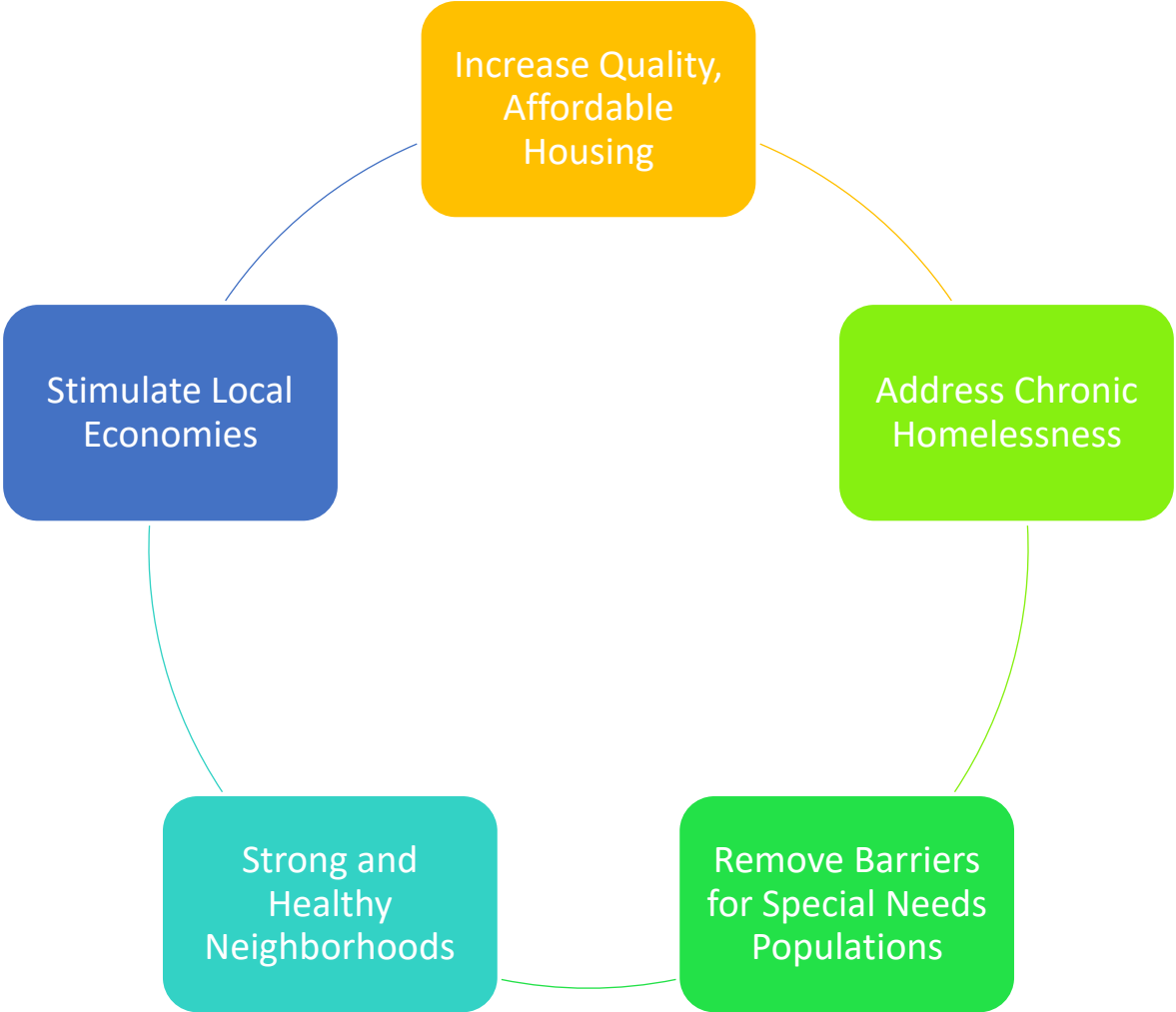
The City of Memphis is amending its PY2024/FY2025 Annual Action Plan to decrease funding levels for existing projects identified in the 2024 Annual Action Plan and eliminate projects previously identified in the 2024 Action Plan as described in the chart below.

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

PROPOSED SUBSTANTIAL AMENDMENTS TO PY2024/FY2025 ANNUAL ACTION PLAN

Project Title	Amount in 2024 Annual Action Plan	Increase/Decrease	Revised Amount
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
HOPWA Administration	HOPWA: \$107,796.00	Decrease Existing Project	\$32,796.00

Priority Needs



Goals Summary

Develop and Preserve Affordable Housing
Affordable Homeownership Opportunities
Home Repair Assistance for Homeowners
Fair Housing, Counseling, and Legal Services

Increase Quality,
Affordable
Housing

Goals Summary

Provide Services for Persons with HIV/AIDS

Provide Services for Special Needs Populations

Provide Support to Homeless Populations

Fair Housing, Counseling, and Legal Services

Address Chronic
Homelessness

Remove Barriers
for Special Needs
Populations

Goals Summary

Public Facilities, Improvements and Infrastructure

Public Services

Economic Development and Small Business Incentives

Strong and
Healthy
Neighborhoods

Stimulate Local
Economies

PROPOSED SUBSTANTIAL AMENDMENTS TO PY2024-2028/FY2025-2029 CONSOLIDATED PLAN NEW GOAL

Eliminate Slum and Blight

Eliminate and remediate slum and blight conditions to improve neighborhood conditions and make way for future development opportunities

1. Remediate/eliminate blighted land and property for future development opportunities.
2. Create pathways for people, businesses, and neighborhoods to have economic opportunities.

Strong and
Healthy
Neighborhoods

Annual Action Plan (AAP) PY2025/FY2025 (July 1, 2025 - June 30, 2026)

FY 2026 funds to be received from HUD:

Program Name	Allocated Funds	Percent of Total
CDBG Program	\$6,037,192.00	41%
Bass Pro - PI	\$750,000.00	5%
HOME Program	\$3,282,236.57	23%
HOME Program Income	\$361,041.46	2%
Emergency Solutions Grant Program (ESG)	\$538,182.00	4%
HOPWA	\$3,602,250.00	25%
TOTAL	\$14,570,902.03	100%



Annual Action Plan (AAP) PY2025/FY2026 (July 1, 2025 - June 30, 2026)

FY 2026 Priority Areas:

Priority Need Category	Proposed Expenditures	Percent of Total
Housing	\$4,403,564.03	30%
Homeless	\$802,818.00	6%
Special Needs	\$3,894,761.00	27%
Neighborhood, Economic, & Community Development	\$3,585,450.00	25%
General Administration & Planning	\$1,884,309.00	13%
TOTAL	\$14,570,902.03	100%

PROPOSED SUBSTANTIAL AMENDMENTS TO PY2025/FY2026 ANNUAL ACTION PLAN

Total Prior FY2021-2025 Funds to be added to FY2026:

Program Name	Prior Year Funds
CDBG Program	\$7,743,860.44
HOME Program	\$6,459,506.04
HOPWA	\$2,230,139.18
TOTAL	\$16,433,505.66

PROPOSED SUBSTANTIAL AMENDMENTS TO PY2025/FY2026 ANNUAL ACTION PLAN

The City of Memphis is amending its PY2025/FY2026 Annual Action Plan to increase funding levels for existing projects identified in the 2025 Annual Action Plan and add new projects not previously identified in the 2025 Action Plan as described in the chart below.

Project Title	Amount in 2025 Annual Action Plan	Increase/Decrease	Revised Amount
Senior Housing Programs	CDBG: \$0.00	Increase/New Project	\$735,892.58
LISC Home Repair	CDBG: \$0.00	Increase/New Project	\$379,893.00
Historic Melrose	CDBG: \$0.00	Increase/New Project	\$1,000,000.00
Raleigh Development	CDBG: \$0.00	Increase/New Project	\$152,543.63
100 N Main	CDBG: \$0.00	Increase/New Project	\$500,000.00
Orange Mound Project – Neighborhood Revitalization Strategy Area (NRSA)	CDBG: \$0.00	Increase/New Project	\$347,395.00
Crosstown Mound	CDBG: \$0.00	Increase/New Project	\$2,000,000.00

PROPOSED SUBSTANTIAL AMENDMENTS TO PY2025/FY2026 ANNUAL ACTION PLAN

Project Title	Amount in 2025 Annual Action Plan	Increase/Decrease	Revised Amount
West Cossitt	CDBG: \$0.00	Increase/New Project	\$300,000.00
South City	CDBG: \$0.00	Increase/New Project	\$500,000.00
Home Repair & Rehab Program	CDBG: \$0.00	Increase/New Project	\$670,494.44
City Lead Hazard Reduction Match	CDBG: \$168,878.00	Increase Existing Project	\$337,756.00
County Lead Hazard Reduction Match	CDBG: \$200,000.00	Increase Existing Project	\$445,000.00
Neighborhood & Community Improvement Projects	CDBG: \$2,685,449.91	Increase Existing Project	\$2,761,815.84
CHDO Operating Costs	HOME: \$164,111.83	Increase Existing Project	\$546,552.12
CHDO Projects	HOME: \$492,335.49	Increase Existing Project	\$3,080,149.68
Down Payment Assistance	HOME: \$200,000.00	Increase Existing Project	\$297,342.00

PROPOSED SUBSTANTIAL AMENDMENTS TO PY2025/FY2026 ANNUAL ACTION PLAN

Project Title	Amount in 2025 Annual Action Plan	Increase/Decrease	Revised Amount
HOME Administration	HOME: \$328,223.66	Increase Existing Project	\$638,223.66
HOME Housing Projects	HOME: \$1,783,667.60	Increase Existing Project	\$4,399,428.12
Tenant Based Rental Assistance	HOME: \$638,835.31	Increase Existing Project	\$1,104,984.35
HOPWA Administration	HOPWA: \$108,067.50	Increase Existing Project	\$219,734.70
HOPWA Projects	HOPWA: \$3,494,182.50	Increase Existing Project	\$5,612,654.48

Draft Annual Action Plan (AAP) PY2025/FY2026 (July 1, 2025 - June 30, 2026)

The AAP is required by the US Department of Housing and Urban Development (HUD) to:

- 1) Describe the Community Development Block Grant, (CDBG), Home Investments Partnership (HOME), Emergency Solutions Grant (ESG), and Housing Opportunities for Persons with AIDS (HOPWA) program activities undertaken by the City of Memphis Division of Housing and Community Development, and
- 2) To address housing and community development needs, especially in low- and moderate-income areas and/or for low- and moderate-income citizens within the City of Memphis

The Annual Action Plan describes projects and activities that are ongoing and may be funded with prior year funds. The projects listed on the proposed projects table include all projects HCD plans to spend FY2026 Federal entitlement funds received from HUD, plus CDBG and HOME Program Income, as well as unspent prior year funding.

Draft Annual Action Plan (AAP) PY2025/FY2026 (July 1, 2025 - June 30, 2026)

Housing and Community Development Division will utilize CDBG, HOME, HOPWA, and ESG funds for the following activities:

- Affordable homeownership and rental housing construction and rehabilitation
- Down payment assistance
- Public services
- Emergency shelter
- Rapid re-housing
- Homeless prevention
- Street outreach
- Tenant based rental assistance
- Permanent housing
- Short-term rent, mortgage, and utility assistance
- Administrative expenses
- Program delivery costs

Housing Priority Goals/Needs

Goals

Develop and Preserve Affordable Housing

Affordable Homeownership Opportunities

Home Repair Assistance for Homeowners

Fair Housing, Counseling and Legal Services

Needs Addressed

Increase Quality, Affordable Housing

Remove Barriers for Special Needs Populations

FY2026 Housing Goals

Rental Units Constructed	68 Unit
Rental Units Rehabilitated	191 Units
Tenant-based Rental Assistance/ Rapid Rehousing	50 Households
Direct Financial Assistance to Homebuyers (DPA)	30 Households
Other (Homebuyer - CHDO)	29 Units
Homeowner Rehab	295 Units
Public Services for low/moderate income households	630 Persons



Proposed Housing Activities & Funding

Project Name	Funding Source(s)	Funding Amount
CHDO Projects	HOME	\$3,080,149.68
HOME Housing Projects	HOME	\$4,399,428.12
Down Payment Assistance	HOME	\$297,342.00
Tenant-Based Rental Assistance (TBRA)	HOME, HOME PI	\$1,104,984.35
Tenant-Based Rental Assistance (TBRA)	CDBG	\$120,000.00
MALS Fair Housing Center Referral Ctr	CDBG	\$100,000.00
MALS Fair Housing Enforcement	CDBG	\$40,000.00
Fair Housing Council of Metropolitan Memphis	CDBG	\$30,000.00
Section 108 Loan Repayments	CDBG	\$1,442,245.55
Housing Services Activity Delivery Costs	CDBG	\$200,000.00
County Lead Hazard Reduction Match	CDBG	\$445,000.00
City Lead Hazard Reduction Match	CDBG	\$337,756.00
Senior Housing Programs	CDBG	\$735,892.58
LISC Home Repair	CDBG	\$379,893.00
Home Repair & Rehab Program	CDBG	\$670,494.44
Historic Melrose	CDBG	\$1,000,000.00
Total Housing		\$14,383,185.72

Neighborhood & Economic Development Priority Goals/Needs

Goals

Public Facilities,
Improvements and
Infrastructure

Public Services

Eliminate Slum and Blight

Economic Development and
Small Business Incentives

Needs Addressed

Strong and Healthy
Neighborhoods

Stimulate Local Economies

FY2026 Neighborhood & Economic Development Goals

Public Facility/Infrastructure Activities	10,000 Persons
Public Services Activities	1,500 Persons
Job Creation/Retention	75 Jobs
Façade Treatment/Business Rehabilitation	2 Façade/Business
Business Assistance	10 Businesses



Proposed Neighborhood & Economic Development Activities & Funding

Project Name	Funding Source(s)	Funding Amount
Intern Contracts	CDBG	\$150,000.00
Bass Pro Sec 108	BASS PRO PI	\$750,000.00
Neighborhood & Community Improvement Projects	CDBG	\$2,886,815.84
Raleigh Development	CDBG	\$152,543.63
Orange Mound Project – Neighborhood Revitalization Strategy Area (NRSA)	CDBG	\$347,395.00
Crosstown Mound	CDBG	\$2,000,000.00
100 N Main	CDBG	\$500,000.00
West Cossitt	CDBG	\$300,000.00
South City	CDBG	\$500,000.00
Total Neighborhood & Economic Development		\$7,586,754.47

Homeless & Populations with Special Needs Goals/Needs

Goals

Provide Services for Persons with HIV/AIDS

Provide Services for Special Needs Populations

Provide Support to Homeless Populations

Needs Addressed

Address Chronic Homelessness

Remove Barriers for Special Needs Populations

FY2026 Special Needs Goals

Housing for People with HIV/AIDS

376 Units

Other (HOPWA Supportive Services)

700 Persons

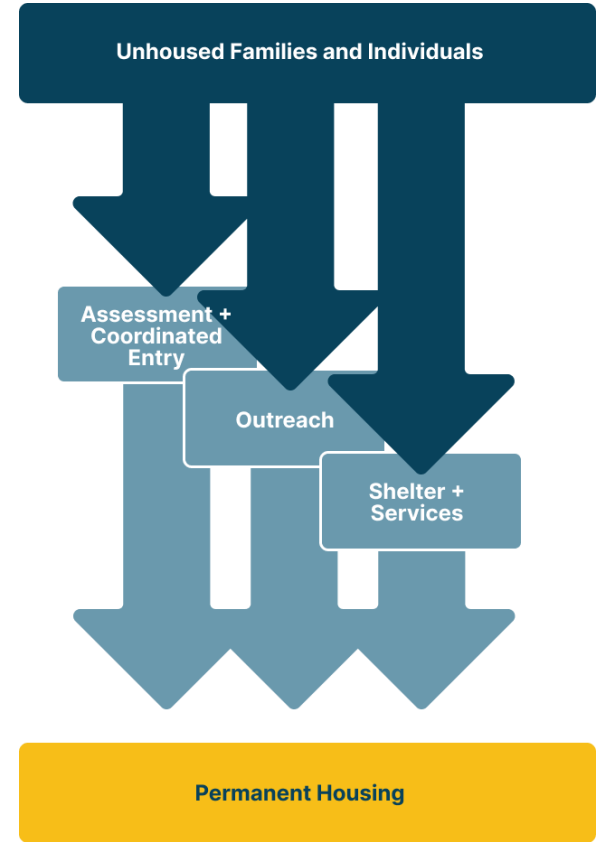
Other (Special-Needs Supportive Services)

5,100 Persons



FY2026 Homeless Population Goals

Homeless Overnight Shelter	6,000 Persons
Homelessness Prevention	150 Persons
Other (Homeless Supportive Services)	1,400 Persons
Public service activities for Low/Moderate Income Housing Benefit	72 Households Assisted



Proposed Homeless and Special Needs Activities & Funding

Project Name	Funding Source(s)	Funding Amount
MIFA Homeless Hotline	CDBG	\$150,000.00
MIFA Homeless Referral Center	CDBG	\$155,000.00
Emergency Solution Projects	ESG	\$497,818.35
Community Service Grants	CDBG	\$480,578.00
HOPWA Projects	HOPWA	\$5,612,654.48
Total Housing		\$6,896,050.83

FY 2026 Planning & Administration

General Administration (20% of CDBG Allocation)	CDBG	\$1,057,438.40
The Community Alliance for the Homeless	CDBG	\$150,000.00
HOPWA Admin (3% of HOPWA Allocation)	HOPWA	\$219,734.70
ESG Admin (7.5% of ESG Allocation)	ESG	\$40,363.65
HOME Admin (10% of HOME Allocation)	HOME, HOME PI	\$674,327.81
CHDO Operating Costs (5% of HOME Allocation)	HOME	\$546,552.12
Total Administration		\$2,688,416.68

Contact Information

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