

ANNUAL ACTION PLAN

PY25/FY26

(JULY 1, 2025 – JUNE 30, 2026)

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

Executive Summary

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

1. Introduction

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 29th-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 2023 American Community Survey (ACS) five-year estimates showed the population of the City as 629,063 residents and the population of the Memphis Metropolitan Area is 1,341,606 – making it the second largest Metropolitan Statistical Area in the state after Nashville-Davidson County and the 41st 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, completed in FY2025 identified the city’s affordable housing, community development and economic development needs and outlined a comprehensive and coordinated strategy to address them. The document includes specific narratives that grantees must provide to remain in compliance with the Consolidated Planning Regulations. The current 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 Year 2 Annual Action Plan covers the 2026 fiscal year, which is from July 1, 2025 - June 30, 2026. 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. Summarize the objectives and outcomes identified in the Plan

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

To develop our priorities and goals for the upcoming year, HCD utilized various means to gather both qualitative and quantitative data. HCD relied on 2019 -2023 Five-Year American Community Survey (ACS) estimates and 2016-2020 Comprehensive Housing Affordability Strategy (CHAS) data included in the FY2025 Consolidated Plan 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 stakeholder survey to help identify priority needs related to affordable housing, homelessness, community development, and economic development in the City of Memphis.

Our priorities for FY2026 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

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

The City's most recent FY2024 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, 2023, to June 30, 2024, which is the fifth year in the 2019-2024 Consolidated Plan. Select highlights from the 2024 CAPER are provided below.

The City provided Emergency Solutions Grant funding to agencies that served 1,414 people – 672 adults (age 18 or over), and 741 children (under age 18), with a total of 654 adult head of households. Of these 1,414 people, 132 were chronically homeless persons, 180 youth under 25 and 16 parenting youth under 25. A total of 416 households were served in Emergency Overnight Shelter, comprising 1,143 persons. In addition, 54 persons were served through the Street Outreach program and Permanent Housing/Rapid Re-housing was provided to 58 persons from 32 households. The homeless prevention program served 153 households. 493 people moved into a permanent housing situation. HOPWA funding assisted 1,047 persons; Short-Term Rent, Mortgage, and Utility Assistance (N=198 individuals); Tenant Based Rental Assistance (N= 148 individuals); Permanent Facility-Based Housing (N=12 individuals); Transitional/ Short-Term Housing (N=42 individuals); and Supportive Services (N=700

individuals). The Community Housing Development Organizations (CHDOs) acquired, constructed, and rehabilitated homes for homebuyers and renters utilizing HOME funds. One single-family home was rehabilitated and the new construction of 9 affordable single-family homes were underway, plus 10 multifamily units for seniors. 31 HOME funded units are also part of a 208-unit multifamily rehabilitation project to preserve existing quality, affordability units. HOME funds also provided 17 low-to moderate-income homebuyers with Down-Payment Assistance (DPA). CDBG funds provided repairs for 74 owner-occupied homes. CDBG funds also supported public service and homelessness prevention activities, which in total helped 8,614 persons. In addition, CDBG funded internship programs, technical assistance, and the development of neighborhood plans.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

The Division of Housing and Community Development (HCD) seeks input on housing and community development needs and programs from a wide variety of social service/advocacy groups, public agencies, and citizens. To facilitate this process, community stakeholders completed an online survey to assist HCD in updating and identifying community needs and developing goals and desired outcomes for the upcoming year. The information presented in the survey was based on feedback related to housing and community development priorities identified in focus groups conducted during the FY2025 Consolidated Planning period. Stakeholder survey responses were received from 24 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 Annual Action Plan, HCD provides information on:

- The amount of funding available and 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 Annual Action Plan. HCD provides, as required by the Annual Action Plan rules, access to records and reports relating to the plan and to the use of federal funds for the preceding year.

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, and proposed strategies as stated in the draft Annual Action 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 16th of June 2025 to present the draft Annual

Action Plan and solicit for residents' input and comments. Attendance at the public hearing consisted of HCD staff. The second hearing will be held in September 2025.

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.

5. Summary of public comments

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

Copies of the draft Annual Action 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.

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 Annual Action Plan is being completed.

7. Summary

The City of Memphis' Annual Action 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 2025-2026 period. This plan contains goals, measurable objectives, and expected outcomes for the identified needs in the communities and City at large. The Action Plan includes activities for Plan Year 2 (PY) 2025 (July 1, 2025, through June 30, 2026), and 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 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.

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

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

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

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

Table 1 – Responsible Agencies

Narrative (optional)

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

AP-10 Consultation – 91.100, 91.200(b), 91.215(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 provided an online survey that covers housing needs and community development issues that were identified through community engagement efforts for the Consolidated Plan. This was used to gather more information and key updates from the public concerning priority needs that should be addressed in the Annual Action Plan. A total of 24 completed survey responses were received from our partners including 20 non-profit agencies and 4 for-profit agencies across the housing and community development landscape. Findings and feedback from survey respondents are discussed in each applicable section of this 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 Annual Action Plan is designed to promote enhanced coordination amongst local housing and service organizations over the next year.

Many housing problems were identified by stakeholders in the survey, including the housing shortage that impacts both availability of affordable and quality units. One factor affecting this, is the prevalence of out-of-town investors grabbing up naturally occurring affordable housing, upgrading the units and pricing beyond the "affordable" threshold. Additionally, rents continue to rise annually for existing tenants, as well as ongoing increases between occupancy. This makes it difficult for people, especially low-income households, to find safe, quality housing. Memphis’ lowest income households can’t afford even lower market rate rents, and there isn’t enough subsidized housing in proportion to the number of low-income households. Another issue frequently discussed was Memphis’ lack of a rental registry and property maintenance codes that don’t routinely enforce the interior quality of housing, especially for

unsubsidized units. For low-income owner occupants, many households can't afford the maintenance and rehabilitation costs to maintain housing quality and address health and safety concerns like lead, roof/structural issues, mold and asbestos. While there is public funding available, much of it is limited to certain low-income households that are seniors, disabled, or have children.

Memphis is also a very large city geographically, making it common for affordable housing to be far from employment centers. With limited public transportation and high costs associated with owning, insuring and maintaining a vehicle, this becomes another barrier for households to be able to balance finding and affording quality housing. This also makes it difficult to consolidate resources/services that are accessible to everyone geographically and increase funding for affordable housing with a diminishing tax base.

Stakeholders noted that Memphis has plenty of available land and a lot of organizations ready or already doing the work to increase affordable housing. They discussed concerns regarding regulatory barriers related to zoning, title/insurance issues with certain properties, and high pre-development costs (infrastructure fees, land, and utility connection fees. The city and local utility provider are exploring incentives and policy revisions to help address these barriers. There is a large need for public subsidy to make housing development feasible, including funding to address race-based appraisal gaps in historically disinvested neighborhoods, tax credits, and predevelopment grants. Additionally, stakeholders highlighted the importance of providing capacity building and access to capital for emerging affordable housing developers, CDCs and community housing development organizations (CHDOs). Advocacy and policy change could also support development by combatting NIMBYism and allowing flexible deployment of housing development strategies.

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. HCD provides financial support to CAFTH using CBDG funds, and has aligned funding priorities in CDBG, ESG, and HOME. HCD coordinates with CAFTH to strengthen 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 RRH/PH programs funded through HUD's CoC Competition program – a significant, renewable funding stream to support our very successful RRH program. The City has prioritized CDBG, ESG and HOME funding and raised local general fund and private funding to sustain the Central Intake and Homeless Hotline.

Agencies serving unhoused persons identified the importance of trauma-informed case management and wraparound services including access to probation officers, social services, YMCA/YWCA showers and lockers, legal aid, food pantries, financial and literacy training for those in shelters, transitional and rapid re-housing. It was noted that there is very limited housing available for female veterans, veterans

with children, and families with older male children. Many households exiting homelessness need additional support to remain housed. Service providers highlighted the need for longer housing and rental assistance periods to build up financial stability to remain housed long-term, paired with wraparound services to help them succeed. Non-homeless special needs households with disabilities, abuse survivors, those with criminal history, and non-citizens need similar services. To maintain self-sufficiency, households need access to job training, living wage employment, credit counseling and money management training, drug and alcohol addiction rehab/support, mental and physical health counseling, language services, consistent childcare and transportation. Youth/young adults also need services due to aging out of housing programs. With transportation being a common barrier, satellite offices in community centers to provide services would be extremely useful.

Human trafficking service providers expressed client safety as a huge concern, and the need to partner with agencies and landlords that are trauma informed and willing to make accommodations for those who might have a negative/nonexistent rental history due to their trafficker putting housing in their name and not fulfilling payments, or those who can't make 2-3x the rent. Survivors often face eviction due to abuse happening in their home which further complicates finding housing in the future. It can be very difficult to find safe housing as a survivor. There is also need for domestic violence shelter outside of the City's core.

Housing cost is a major barrier to self-sufficiency, noting requirements that tenants must earn 3x their rent, plus negative impacts of credit history or prior evictions. There are few landlords willing to rent to people with evictions, and even less to those with a criminal background. Available housing often requires high deposits, adding an additional barrier. With limited quality, affordable units and renter's rights in TN, tenants are likely to tolerate unsafe/unhealthy conditions for fear of losing the housing they have by bringing complaints to/against their landlords. Increasing the pool of landlords willing to rent to those with non-traditional proof of payment history is vital to increase housing access. There also needs to be proactive utility, rental and mortgage assistance to keep people housed when unforeseen circumstances arise.

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

The City of Memphis, in collaboration with the local Continuum of Care, utilizes the priorities set by the CoC for the Emergency Solutions Grant. The City of Memphis Administrator of the Homeless & Special Needs 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 jurisdiction's consultations with housing, social service agencies and other entities

Table 2 – Agencies, groups, organizations who participated

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

3	Agency/Group/Organization	City Leadership
	Agency/Group/Organization Type	Civic Leaders
	What section of the Plan was addressed by Consultation?	Market Analysis Economic Development Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	City Leadership participated in the online stakeholder survey to update and identify needs, priorities, goals and outcomes for the Annual Action 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
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Memphis Health Education and Housing Facilities Board (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 Market Analysis Economic Development Other: Neighborhoods

	<p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>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. BLDG Memphis also participated in the online stakeholder survey to update and identify needs, priorities, goals and outcomes for the Annual Action Plan.</p>
6	<p>Agency/Group/Organization</p>	<p>Shelby County Health Department</p>
	<p>Agency/Group/Organization Type</p>	<p>Services-Children Services-Persons with HIV/AIDS Services-Health Health Agency</p>
	<p>What section of the Plan was addressed by Consultation?</p>	<p>Non-Homeless Special Needs HOPWA Strategy Lead-based Paint Strategy Anti-poverty Strategy</p>

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

	Agency/Group/Organization Type	Services – Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Service-Fair Housing Services - Victims
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Memphis Area Legal Services (MALS) helps the City to further fair housing by investigating fair housing complaints and through education and outreach efforts related to fair housing. MALS also has programs that assist victims of domestic violence and other legal assistance for people in need.
9	Agency/Group/Organization	Greater Memphis Chamber
	Agency/Group/Organization Type	Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Market Analysis Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Memphis works with the Chamber on 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?	Non-Homeless Special Needs HOPWA Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	HCD coordinates with the Memphis Ryan White Program in funding HOPWA programs and 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

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	HCD works closely with TN Housing Development Agency (THDA) on 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 Market Analysis Lead-based Paint Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	HCD works closely with Shelby County Department of Housing to share information and co-sponsor housing related discussions impacting Memphis and Shelby County.

13	Agency/Group/Organization	Women's Foundation for a Greater Memphis
	Agency/Group/Organization Type	Services-Children Services-Education Services-Employment Foundation
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment Public Housing Needs Homeless Needs - Families with children Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Women's Foundation for a Greater Memphis has an emphasis on poverty reduction and support to agencies that provide services to low- and moderate-income persons with a goal to promote sustainability and self-sufficiency. HCD works closely with the foundation around the identification of strategies that will help to further this work.
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
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Shelby County 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 Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Habitat for Humanity is 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.
16	Agency/Group/Organization	Junior League of Memphis
	Agency/Group/Organization Type	Services-Children Services-Education Civic Leaders
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Junior League of Memphis participated in the online stakeholder survey to update and identify needs, priorities, goals and outcomes for the Annual Action Plan.
17	Agency/Group/Organization	MIFA
	Agency/Group/Organization Type	Services - Housing Services-Elderly Persons Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs – Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	MIFA participated in the online stakeholder survey to update and identify needs, priorities, goals and outcomes for the Annual Action Plan.
18	Agency/Group/Organization	CAAP, Inc
	Agency/Group/Organization Type	Housing Services-Elderly Persons Services-Persons with Disabilities Services-Health
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	CAAP is a CHDO.
19	Agency/Group/Organization	LISC Memphis
	Agency/Group/Organization Type	Services - Housing Regional Organization Community Development Financial Institution
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	LISC Memphis participated in the online stakeholder survey to update and identify needs, priorities, goals and outcomes for the Annual Action Plan.

20	Agency/Group/Organization	Restore Corps
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Victims of Domestic Violence Services - Victims
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Restore Corps participated in the online stakeholder survey to update and identify needs, priorities, goals and outcomes for the Annual Action Plan.
21	Agency/Group/Organization	The Works, Inc.
	Agency/Group/Organization Type	Housing Services-Education Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Works, Inc participated in the online stakeholder survey to update and identify needs, priorities, goals and outcomes for the Annual Action Plan.
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

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Klondike Smokey City CDC is a CHDO.
23	Agency/Group/Organization	Community LIFT
	Agency/Group/Organization Type	Civic Leaders Community Development Financial Institution
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Community LIFT participated in the online stakeholder survey to update and identify needs, priorities, goals and outcomes for the Annual Action Plan.
24	Agency/Group/Organization	FRAYSER CDC
	Agency/Group/Organization Type	Housing Services – Housing Services-Education Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Frayser CDC is a CHDO.
25	Agency/Group/Organization	Friends For All
	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
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Friends For All participated in discussions aimed at identifying the needs, objectives, and performance metrics related to housing for persons with HIV/AIDS.
26	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
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	United Housing participated in working group discussions and provided input on identifying needs, objectives, goals and performance metrics in the area of Affordable Housing Development.
27	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
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	GHHI participated in the online stakeholder survey to update and identify needs, priorities, goals and outcomes for the Annual Action Plan.

28	Agency/Group/Organization	Young Actors Guild
	Agency/Group/Organization Type	Services-Children Services-homeless Services-Education
	What section of the Plan was addressed by Consultation?	Homeless Needs – Families with children Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Young Actors Guild participated in the online stakeholder survey to update and identify needs, priorities, goals and outcomes for the Annual Action Plan.
29	Agency/Group/Organization	YWCA of Greater Memphis
	Agency/Group/Organization Type	Services – Housing Services-Children Services-Victims of Domestic Violence Services - Victims
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	YWCA participated in discussions and provided input on identifying needs, objectives, goals and performance metrics in the area of homeless and non-homeless special needs.
30	Agency/Group/Organization	ALPHA OMEGA VETERANS SERVICES, INC.
	Agency/Group/Organization Type	Housing Services – Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Needs – Veterans Market Analysis

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Alpha Omega Veterans Services participated in the online stakeholder survey to update and identify needs, priorities, goals and outcomes for the Annual Action Plan.
31	Agency/Group/Organization	Alcy Ball Development Corporation
	Agency/Group/Organization Type	Housing Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Alcy Ball Development Corporation participated in working 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.
32	Agency/Group/Organization	Community Redevelopment Agency
	Agency/Group/Organization Type	Housing Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Community Redevelopment Agency participated in working group discussions and provided input on identifying needs, objectives, goals and performance metrics in the area of Affordable Housing Development.
33	Agency/Group/Organization	ComCap Partners
	Agency/Group/Organization Type	Housing Business Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	ComCap Partners is a for-profit developer of affordable housing and participated in participated in the online stakeholder survey to update and identify needs, priorities, goals and outcomes for the Annual Action Plan.
34	Agency/Group/Organization	Home Surety Title & Escrow, LLC
	Agency/Group/Organization Type	Other: Attorney
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Home Surety Title & Escrow partners with HCD to perform title searches for property acquisition to support future affordable housing development and advocates for remedies to tangled title to support housing and generational wealth building. They also participated in the online stakeholder survey to update and identify needs, priorities, goals and outcomes for the Annual Action Plan.
35	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
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Hope House participated in the online stakeholder survey to update and identify needs, priorities, goals and outcomes for the Annual Action Plan. They are also a service provider utilizing HOPWA funding.
36	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

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Women’s Advocacy Center participated in the online stakeholder survey to update and identify needs, priorities, goals and outcomes for the Annual Action Plan.
37	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
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Creative Aging participated in the online stakeholder survey to update and identify needs, priorities, goals and outcomes for the Annual Action Plan.
38	Agency/Group/Organization	Meritan, Inc.
	Agency/Group/Organization Type	Services-Elderly Persons Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Meritan participated in the online stakeholder survey to update and identify needs, priorities, goals and outcomes for the Annual Action Plan.
39	Agency/Group/Organization	Landmark Training Development Company
	Agency/Group/Organization Type	Services-Employment Other: Food Access
	What section of the Plan was addressed by Consultation?	Market Analysis Economic Development

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Landmark Training Development Company participated in the online stakeholder survey to update and identify needs, priorities, goals and outcomes for the Annual Action Plan.
40	Agency/Group/Organization	Latino Memphis
	Agency/Group/Organization Type	Services-Health Services-Education Services – Victims Services – Narrowing the Digital Divide
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Latino Memphis, Inc participated in the online stakeholder survey to update and identify needs, priorities, goals and outcomes for the Annual Action Plan.
41	Agency/Group/Organization	Innovate Memphis
	Agency/Group/Organization Type	Services-Education Civic Leaders
	What section of the Plan was addressed by Consultation?	Market Analysis Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Innovate Memphis participated in the online stakeholder survey to update and identify needs, priorities, goals and outcomes for the Annual Action Plan.
42	Agency/Group/Organization	Promise Dev. Corporation
	Agency/Group/Organization Type	Housing Services – Housing Services-Education

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Promise is a CHDO.
43	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
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Room in the Inn participated in discussions and provided input on identifying needs, objectives, goals and performance metrics in the area of Homelessness and Special Needs.

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

Throughout the process of developing this 2026 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.

Describe 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.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
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.
Memphis Housing Authority Five-Year Plan	Memphis Housing Authority	HCD incorporates the goals of the Memphis Housing Authority into the housing section, but it is also closely aligned with improving neighborhoods, especially through the HOPE VI and Choice Neighborhoods programs.
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.
Accelerate Memphis	City of Memphis	Accelerate Memphis is an initiative by the previous Mayor of the City of Memphis to invest in neighborhoods throughout the city of Memphis. The focus of the initiative includes a) large scale, multi-million-dollar investments in eight anchor areas, b) small investments in 34 neighborhood anchors, c) investment in broadband Internet access, d) safety improvements to eight streets, and d) investment in affordable housing.
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.

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 further 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

Narrative (optional):

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 a stable housing market that serves all household types, by; 1. shifting the economics of investing in quality housing; 2. expanding access to housing finance; and 3. targeting public funding where it will have the greatest impact.

In 2024, the Mayor created the Strong Neighborhoods Housing Task Force and initiated three Working Group led by the Division of Housing and Community Development (HCD) and the Division of Planning and Development (DPD) to overcome housing challenges surrounding 3 key areas: Land Activation, Finance, and Regulation & Infrastructure. The purpose of these groups was to identify internal and external barriers to carrying out the recommendations of the Joint Housing Policy Plan. HCD, DPD, as well as Public Works and Engineering were all active participants in these Working Groups, helping identify barriers to housing development and collaborate on solutions to address these challenges. The Land Activation group brought together various non-profit partners, public leaders and City/County staff to identify areas of vacant land in communities that would benefit from strategic infill housing development. The Finance work group, with the support of a local bank Executive, has brought together multiple private lenders alongside public funding agencies to begin work on developing a revolving loan fund to increase the access to financing for housing developers. The Regulation & Infrastructure work group brought together private developers, city and county staff, and other relevant private/public stakeholders to identify actions that can be taken to reduce predevelopment costs that often make housing projects infeasible. These action items include amending local codes/policies to allow greater flexibility, streamlining internal processes, and creating more transparency/clarity for small and new developers to understand fees and interpret codes. These working groups strengthened existing public and private partnerships, and in addition created a stronger working relationship between HCD and many for-profit developers as well.

AP-12 Participation – 91.105, 91.200(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation

Summarize citizen participation process and how it impacted goal-setting

The Division of Housing and Community Development (HCD) solicited input from local service providers, stakeholders, and residents in the development of the Annual Action Plan – with emphasis on housing and community development needs for the populations they serve. During last year’s Consolidated Planning period, 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. To gather updated community needs and develop goals and outcomes for this year, HCD provided stakeholder organizations with an online survey to provide feedback and updates concerning housing and community development priorities. A total of 24 completed survey responses were received from our partners including 20 non-profit agencies and 4 for-profit agencies across the housing and community development landscape. Findings and feedback from survey respondents are discussed in each applicable section of this plan. 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.

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 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 Annual Action Plan.	N/A	N/A
3	Internet Outreach	Non-targeted/broad community	N/A	Comments are summarized in the executive summary of this Annual Action Plan.	N/A	N/A

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
4	Social Media	Non-targeted/broad community	N/A	Comments are summarized in the executive summary of this Annual Action Plan.	N/A	N/A

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

The Annual Action 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 5.

The following federal entitlement resources will be available during fiscal year 2026 (program year 2025), which begins on July 1, 2025, and ends on June 30, 2026. 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. The expected amounts for the remaining years under this consolidated plan are estimated based on the current year funding allocations.

The City estimates funds from prior years that may not be spent by June 30, 2025 (current PY2024), as approximately \$506,491.03 for CDBG Program Income. These funds are either reallocated or carried forward in the budget and Annual Action Plan.

Anticipated Resources

Source of Funds	Source	Uses of Funds	Expected Amount Available				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		

Source of Funds	Source	Uses of Funds	Expected Amount Available				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	6,037,192.00	750,000.00	506,491.03	7,293,683.03	18,111,576.00	Expected amount reflect level funding based on 2025 CDBG allocations.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	3,282,236.57	361,041.46	0	3,643,278.03	9,846,709.71	Expected amount reflect level funding based on 2025 HOME allocations.

Source of Funds	Source	Uses of Funds	Expected Amount Available				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	3,602,250.00	0	0	3,602,250.00	10,806,750.00	Expected amount reflect level funding based on 2025 HOPWA allocations.
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	538,182.00	0	0	538,182.00	1,614,546.00	Expected amount reflect level funding based on 2025 ESG allocations.

Table 5 - Expected Resources – Priority Table

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

Other resources expected to be available for housing and community development activities include foundations and other private partnerships, State resources, and other non-entitlement Federal sources. In the 2026 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 investments that will finance redevelopment efforts in conjunction with Choice Neighborhoods and other development projects.

During the 2026 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.

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

The City of Memphis has an inventory of publicly owned land. There are a number of public agencies in Memphis that have or manage publicly owned land. These include the Shelby County Land Bank (which oversees properties that have been taken for nonpayment of property taxes), Shelby County government, the 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 solutions 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 FY26, 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 county land bank properties to provide permanently affordable housing units and establishing a community land trust in the community. To date, HCD has acquired 13 properties for the land trust and is working to acquire an additional 19. Requests for proposals will be issued in FY26 to solicit developers to build the first homes that will be part of the Orange Mound Community Land Trust.

Discussion:

These anticipated resources are based on the actual allocation amounts for FY 2026. In comparison to the previous fiscal year, City of Memphis saw a -5% decrease in the ESG allocation in the amount of \$27,632.00. Similarly, CDBG and HOME allocations had a -1.4% and -0.8% reduction respectively. HOPWA allocations increased by 0.3%. As a result of these reductions, there was the need to scale down on some CBDG, HOME and ESG activities to adequately fund all of our priority programs with respect to

homelessness.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Outcome	Objective	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Develop and Preserve Affordable Rental Housing	2024	2028	Affordability	Provide decent affordable housing	Affordable Housing	Cordova Core City East Frayser Jackson Lamar North Oakhaven & Parkway Village Orange Mound Raleigh South Southeast Westwood Whitehaven University District	Increase Quality, Affordable Housing Remove Barriers for Special Needs Populations	CDBG: \$320,000.00 HOME: \$1,922,502.91	Rental units constructed: 17 Household Housing Unit Rental units rehabilitated: 191 Household Housing Unit Tenant-based rental assistance / Rapid Rehousing: 50 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Outcome	Objective	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Affordable Homeownership Opportunities	2024	2028	Affordability	Provide decent affordable housing	Affordable Housing	Cordova Core City East Frayser Jackson Lamar North Oakhaven & Parkway Village Orange Mound Raleigh South Southeast Westwood Whitehaven University District	Increase Quality, Affordable Housing	HOME: \$856,447.32	Direct Financial Assistance to Homebuyers: 20 Households Assisted Other (Homebuyer): 29 Other

Sort Order	Goal Name	Start Year	End Year	Outcome	Objective	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Home Repair Assistance for Homeowners	2024	2028	Affordability	Provide decent affordable housing	Affordable Housing	Cordova Core City East Frayser Jackson Lamar North Oakhaven & Parkway Village Orange Mound Raleigh South Southeast Westwood Whitehaven University District	Increase Quality, Affordable Housing	CDBG: \$825,369.03 HOME: \$500,000.00	Homeowner Housing Rehabilitated: 138 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Outcome	Objective	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Provide Services for Persons with HIV/AIDS	2024	2028	Availability/accessibility	Provide decent affordable housing	Non-Homeless Special Needs	Cordova Core City East Frayser Jackson Lamar North Oakhaven & Parkway Village Orange Mound Raleigh South Southeast Westwood Whitehaven University District	Address Chronic Homelessness Remove Barriers for Special Needs Populations	HOPWA: \$3,494,182.50	Housing for People with HIV/AIDS added: 376 Household Housing Unit Other (Supportive Services): 700 Other

Sort Order	Goal Name	Start Year	End Year	Outcome	Objective	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Provide Services for Special Needs Populations	2024	2028	Availability/accessibility	Create suitable living environments	Non-Homeless Special Needs	Cordova Core City East Frayser Jackson Lamar North Oakhaven & Parkway Village Orange Mound Raleigh South Southeast Westwood Whitehaven University District	Address Chronic Homelessness Remove Barriers for Special Needs Populations	CBDG: \$400,578.00	Other (Supportive Services): 5,100 Other

Sort Order	Goal Name	Start Year	End Year	Outcome	Objective	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Provide Support to Homeless Populations	2024	2028	Availability/accessibility	Create suitable living environments	Homeless	Cordova Core City East Frayser Jackson Lamar North Oakhaven & Parkway Village Orange Mound Raleigh South Southeast Westwood Whitehaven University District	Address Chronic Homelessness	CDBG: \$385,000.00 ESG: \$497,818.35	Homeless Person Overnight Shelter: 6,000 Persons Assisted Homelessness Prevention: 150 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 72 Households Assisted Other (Supportive service for the homeless): 1,400 Other (persons/yr)

Sort Order	Goal Name	Start Year	End Year	Outcome	Objective	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	Public Facilities, Improvements and Infrastructure	2024	2028	Availability/accessibility	Create suitable living environments	Non-Housing Community Development	Cordova Core City East Frayser Jackson Lamar North Oakhaven & Parkway Village Orange Mound Raleigh South Southeast Westwood Whitehaven University District	Strong and Healthy Neighborhoods Stimulate Local Economies	CDBG: \$2,510,297.60	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 10,000 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Outcome	Objective	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
8	Public Services	2024	2028	Availability/accessibility	Create suitable living environments	Non-Housing Community Development	Cordova Core City East Frayser Jackson Lamar North Oakhaven & Parkway Village Orange Mound Raleigh South Southeast Westwood Whitehaven University District	Strong and Healthy Neighborhoods	CDBG: \$150,000.00	Public service activities other than Low/Moderate Income Housing Benefit: 1,500 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Outcome	Objective	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
9	Fair Housing, Counseling, and Legal Services	2024	2028	Availability/accessibility	Create suitable living environments	Other: Fair Housing	Cordova Core City East Frayser Jackson Lamar North Oakhaven & Parkway Village Orange Mound Raleigh South Southeast Westwood Whitehaven University District	Increase Quality, Affordable Housing Remove Barriers for Special Needs Populations	CDBG: \$170,000.00	Public service activities other than Low/Moderate Income Housing Benefit: 630 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Outcome	Objective	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
10	Economic Development and Small Business Incentives	2024	2028	Availability/accessibility	Create economic opportunities	Other: Economic Development	Cordova Core City East Frayser Jackson Lamar North Oakhaven & Parkway Village Orange Mound Raleigh South Southeast Westwood Whitehaven University District	Strong and Healthy Neighborhoods Stimulate Local Economies	CDBG: \$1,325,000.00	Facade treatment/business building rehabilitation: 1 Business Jobs created/retained : 75 Jobs Businesses assisted: 10 Businesses Assisted

Sort Order	Goal Name	Start Year	End Year	Outcome	Objective	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
11	Planning and Administration	2024	2028	Sustainability	Create suitable living environments	Other: Administration	Cordova Core City East Frayser Jackson Lamar North Oakhaven & Parkway Village Orange Mound Raleigh South Southeast Westwood Whitehaven University District	Address Chronic Homelessness Increase Quality, Affordable Housing Remove Barriers for Special Needs Populations Stimulate Local Economies Strong and Healthy Neighborhoods	CDBG: \$1,207,438.40 HOME: \$364,327.81 HOPWA: \$108,067.50 ESG: \$40,363.65	N/A

Table 6 – 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 91.215(b)

Projects

AP-35 Projects – 91.220(d)

Introduction

Federal entitlement resources will be available during program year 2025 (fiscal year 2026), which begins on July 1, 2025, and ends on June 30, 2026. The Annual Action Plan includes projects and activities that are ongoing and may be funded with prior year funds. The projects listed are those that Memphis plans to spend with prior year and FY 2026 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	Down Payment Assistance
8	HOME Housing Projects
9	Memphis Area Legal Services Fair Housing Center
10	Memphis Area Legal Services Fair Housing Enforcement
11	Fair Housing Council of Metropolitan Memphis
12	Section 108 Loan Repayments
13	Bass Pro Sec 108
14	Tenant Based Rental Assistance
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	Community Alliance for the Homeless
21	HOPWA Administration
22	CHDO Operating Costs
23	HOME Administration
24	General Administration
25	Home Repair & Rehab Program

Table 7 - Project Information

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

needs

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.

Stakeholders identified public investment as essential to the heartbeat of development, with public entities investing money into development projects that are going to make the city better. Stakeholders feel that public investment should address historic disinvestment and balance driving priority capital projects, while also providing funds for private developers that have an interest in creating spaces that are going to make the city and people better and safer. Building infrastructure, reducing blight and incentivizing development that makes it easier for businesses to create job and housing opportunities that are distributed across communities. Partnering with community organizations who have established deep community connections to reach underserved communities can be a great way to further the impact of public investment and catalyze long-term neighborhood revitalization.

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	6/30/2026
	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	6/30/2026
	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: \$538,182.00
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 \$40,364 are used by the City of Memphis to pay for grantee costs associated with the administration of ESG programs.
Target Date	6/30/2026
Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 1,400 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	The program is available city-wide.
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 Provide Support to Homeless Population Public Services
	Needs Addressed	Address Chronic Homelessness Remove Barriers for Special Needs Populations Strong and Healthy Neighborhoods
	Funding	CDBG: \$480,578.00
	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 local 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	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 5,172 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 children’s advocacy, services to victims of domestic and sexual violence, services for children and their families affected by HIV/AIDS, services for people with mental, physical, and developmental disabilities, transportation, 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: \$3,494,182.50
	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	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 376 individuals and families will receive housing assistance, and 700 people will be served through supportive services during the program year.
	Location Description	Hope House, Friends for All and Case Management Inc’s Peabody House are 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 Lamar Westwood North South
	Goals Supported	Develop and Preserve Affordable Rental Housing Affordable Homeownership Opportunities
	Needs Addressed	Increase Quality, Affordable Housing
	Funding	HOME: \$492,335.49
	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	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 80 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 80 units of housing for rental or homeownership.	
7	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: \$200,000.00
	Description	The Down Payment Assistance program provides assistance with down payments and closing costs for low- and moderate-income homebuyers.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 20 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.
8	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: \$1,783,667.60
	Description	HOME funds available will be awarded through a competitive process for HOME eligible single and multifamily projects.
	Target Date	6/30/2026
	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 177 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, rehabilitation, and repair of affordable rental and homeownership housing.
9	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	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 350 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.
10	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	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 30 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.
11	Project Name	Fair Housing Council of Metropolitan Memphis

	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: \$30,000.00
	Description	The Fair Housing Council of Metropolitan Memphis conducts education, outreach, and training designed to eradicate issues of unfair housing and promote fair housing practices in the Memphis area.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 250 people will benefit from services provided through the Fair Housing Council of Metropolitan Memphis.
	Location Description	Services are provided at 3355 Poplar Ave, Suite 112, Memphis, TN 38112
	Planned Activities	The agency provides education and advocacy of fair housing laws and discrimination.
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: \$274,847.69
	Description	The funds are being used to make repayments for Section 108 loans for Crosstown Concourse and the Exchange Building.
	Target Date	6/30/2026
	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 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	Bass Pro Sec 108
	Target Area	Core City
	Goals Supported	Economic Development and Small Business Incentives
	Needs Addressed	Strong and Healthy Neighborhoods Stimulate Local Economies
	Funding	CDBG: \$750,000.00
	Description	The funds are being used to make repayments for Section 108 loans for Bass Pro.
	Target Date	6/30/2026
	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.
	Location Description	This project is located in the Core City.
	Planned Activities	Section 108 Loan Repayments.
14	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 Remove Barriers for Special Needs Populations
	Funding	CDBG: \$120,000.00 HOME: \$638,835.31
	Description	Funds are used by nonprofit organizations to operate and provide rental and utility assistance to special needs populations. Projects will be selected through a competitive process.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 50 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.
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 Home Repair Assistance for Homeowners
	Needs Addressed	Increase Quality, Affordable Housing
	Funding	CDBG: \$200,000.00
	Description	Activity Delivery costs associated with carrying out CDBG-eligible housing activities or in support of the HOME Program.
	Target Date	6/30/2026
	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: \$200,000.00

	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	6/30/2026
	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 Shelby County and 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: \$168,878.00

	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	6/30/2026
	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	Orange Mound Raleigh University District Whitehaven Frayser Core City Lamar Southeast Jackson Westwood Oakhaven & Parkway Village North South
	Goals Supported	Public Services
	Needs Addressed	Strong and Healthy Neighborhoods
	Funding	CDBG: \$150,000.00

	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	6/30/2026
	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 with agencies that serve 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	Public Facilities, Improvements and Infrastructure Economic Development and Small Business Incentives
	Needs Addressed	Strong and Healthy Neighborhoods Stimulate Local Economies

	Funding	CDBG: \$2,810,449.91
	Description	Support programs and projects that enhance neighborhood and economic opportunities/facilities including job creation and retention, facade improvements, infrastructure improvements, and assistance for businesses that are coordinated with other neighborhood revitalization projects. This also covers administration and activity delivery costs associated with neighborhood revitalization projects.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 10 businesses will be assisted, one funded façade improvement, and the creation or retention of 75 jobs. Public facility/infrastructure activities are estimated to provide area benefit to approximately 10,000 low/mod persons.
	Location Description	This funding will be available for projects throughout the city.
	Planned Activities	Specific projects are decided through community and neighborhood partnerships.
20	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	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	N/A - 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.
21	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: \$108,067.50

	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	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	N/A - These costs are for administration of the HOPWA Program.
	Location Description	N/A
	Planned Activities	Program Administration.
22	Project Name	CHDO Operating Costs
	Target Area	University District Frayser Core City Lamar Westwood North South
	Goals Supported	Develop and Preserve Affordable Rental Housing Affordable Homeownership Opportunities
	Needs Addressed	Increase Quality, Affordable Housing
	Funding	HOME: \$164,111.83
	Description	CHDOs participating in projects will receive administrative funds under the CHDO administration program.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	N/A - There are currently 7 CHDO agencies.
	Location Description	The CHDO locations are in the above listed districts.
	Planned Activities	This funding supports each CHDOs operating costs.
23	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: \$364,327.80
	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 \$328,224 and 10% of HOME Program Income was \$36,104.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	N/A
	Planned Activities	Program Administration
24	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: \$1,057,438.40
	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	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	N/A
	Planned Activities	General Administration.
25	Project Name	Home Repair & Rehab Program

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: \$456,491.03
Description	This is a new program to assist qualified low-to-moderate income owner-occupied households, who need critical, minor-moderate home repair and/or roof replacement so that the occupants may reside in a healthy, safe, and sanitary environment. This program is designed to provide financial assistance to eligible homeowners to make needed structural and systems repairs to their home.
Target Date	6/30/2026
Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 18 households will be assisted through the program.
Location Description	This program is available to eligible households city wide.
Planned Activities	Provide critical, minor-moderate home repair to low-income households in order to improve housing quality for owner-occupied housing.

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 FY2026, 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
Cordova	5
Core City	36
East	5
Frayser	5
Jackson	5
Lamar	5
North	5
Oakhaven & Parkway Village	5
Raleigh	5
South	5
Southeast	5
University District	5
Westwood	5
Whitehaven	5
Orange Mound	0

Table 8 - 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 church, 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.

The Core City shows a higher percentage of funds due to all of the HOPWA service providers being located within this geographic area, however, services are provided to residents throughout Memphis. Orange Mound is within the Lamar Planning District so these funds are reflected there.

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 FY26, 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, CDBG and HOME funded home repair programs, and other projects to be identified.

One Year Goals for the Number of Households to be Supported	
Homeless	30
Non-Homeless	20
Special-Needs	396
Total	446

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance	396
The Production of New Units	46
Rehab of Existing Units	329
Acquisition of Existing Units	0
Total	771

Table 10 - 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 with construction taking place in 2023 and 2024. The project was fully occupied prior to December 2024. Phase VI will be completed on the site of the former Foote Homes. Completion of construction is targeted for June or July 2025. HUD awarded a grant to MHA in 2015 with an expenditure date of September 2022. GAP financing for Phase V and VI was secured a plan was submitted and approved by local HUD officials that details the money secured to finish the project. As per the grant, 712 total units will be completed for South City at Foote Homes. The Agency is pursuing construction of units both onsite and in the surrounding neighborhood. 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 partnered with Penrose 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 went through HUD’s review and project closed October 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. In addition to these actions, the RAB meets on a monthly basis with the Chief Executive Officer/Executive Director of the Memphis Housing Authority to discuss issues/ concerns and to be given updates on projects and programs. Input is used to measure performance and to seek additional information to improve communications and operations.

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 over a twenty-year period.

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 9,100 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 EHV's 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. This Program will not be funded after March of 2026. 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 of 492 vouchers to assist homeless veterans and their families. The voucher awards are additional tools from HUD for the City of Memphis and the Memphis Housing Authority to reduce homelessness and keep family units intact.

The Memphis Housing Authority utilizes Project-based Vouchers with private developers to increase or preserve affordable housing units in mixed-income developments. In the upcoming year, there are three developments that have exhausted the tax credit affordability period, and the owners are seeking to convert former ACC units to RAD or need project-based units to make the proposed newly constructed mixed-income economically feasible.

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 May 2025, the CoC has ten (10) permanent supportive housing programs (PSH), three (3) rapid rehousing programs, and three (3) Joint transitional & rapid rehousing programs. In FY24, our community was also awarded funds for a construction project to offer additional PSH while modifying existing structures. Through the Youth Homelessness Demonstration Program (YHDP) the CoC also has one (1) PSH project, three (3) joint transitional & rapid rehousing projects, one (one) host homes project, one (1) standalone transitional housing program, and one (1) rapid rehousing program. These YHDP funded projects are all focused on serving 18–24-year-old youth experiencing homelessness.

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 the 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) — currently at 3,790 — and Metric #5 (Number of People Homeless for the First Time), which is at 2,682. The goal is to ensure that services and resources are utilized most effectively. While both metrics remain significantly lower than historic averages, they show a slight upward trend post-COVID, mirroring national trends across the United States. Our system performance measures also include improving our community's rate of exits to permanent destinations, decreasing our rates of return homelessness, improving the length of stay standards for program types, addressing issues of access to housing and homelessness, and increasing income for clients. It is important to note that our rate of exits to permanent destinations has decreased, largely due to the lack of affordable and available housing in our community.

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 effort 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 6,684 calls for emergency shelter from an estimated 4,927 callers representing 5,399 adults and 6,314 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 last 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. A highly utilized list of available landlords and units is also 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.

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 waiting in CES. As of 2025, CAFTH also assists applicants with the referral process to ensure mainstream and FUP 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.

Shelby County Community Services Agency (CSA) and Metropolitan Inter-Faith Association (MIFA) provide homelessness prevention in the form of temporary (one-time or short-term) financial assistance. In FY2024, CSA assisted 26,182 households (57,700 persons) across their LIHEAP, Comprehensive Rent and Mortgage Assistance Program, Supportive Services, and ERA Programming. 96% of those served were BIPOC. MIFA provided 1,672 households with utility, rent, or mortgage assistance.

In 2022, CAFTH, the Memphis Youth Action Board, and partners were awarded \$3.8M through HUD Youth Homelessness Demonstration Program (YHDP) (over 2 yrs) to reduce youth homelessness in Memphis/Shelby County. 8 youth specific programs were launched, creating a new youth homelessness response system. These new programs include 3 Joint Transitional & RRH programs, one PSH program, and a Host Homes program, plus HMIS updates and a youth specific CES with assessments. A Youth System Navigation Program was also created to improve cross-system collaboration with youth-serving institutions/partners. CAFTH subgrants to 5 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 YSNs work as a team to provide front door services to youth, offer diversion and housing problem solving resources, and connect eligible youth to the CES for long term housing.

CAFTH, the CoC Youth Committee, 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 2025 priority. We are continuing to build on the homeless response system by improving discharge processes in collaboration with the Office of Reentry, Shelby County Juvenile Court, DCS, and MSCS.

In 2025, CAFTH, Shelby County Re-Entry office and the Shelby County Public Defender's Office together were accepted into the Housing Justice Peer Network program. Over 16-months, the team will learn best practices for discharge, streamlining access to housing services for justice-involved individuals experiencing homelessness, and improving cross-system collaboration to ensure clients receive optimal care.

Regional One's Complex Care program provides a service pathway to effectively address housing/supportive service needs for its most vulnerable patients, including those experiencing homelessness. The program partners with providers to connect patients with needed housing/supportive services and participation in CES. CAFTH refers clients to free/discounted health services from Christ Community Health Services, Baptist Operation Outreach, and Regional One. CAFTH has launched a formal Healthcare Committee aimed at increasing access to healthcare and reforming hospital discharge policies for people experiencing homelessness. Other collaborations include working with Southern College of Optometry to provide vital eye care services and offering technical assistance to UTHSM's street medicine team, which delivers free medical care to vulnerable populations.

Room in the Inn provides respite care in their 21-bed Recuperative Care Center to those who have had medical procedures that make it unsafe for them to be discharged to homelessness, and CAFTH connects 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/intimate partner violence. As of 2025, 3 agencies – Love Doesn't Hurt, Door of Hope, and Mid-South Genesis CDC have CoC-funded DV programs that provide transitional and RRH. Additionally, the CoC now has a dedicated database (separate from HMIS) that houses these clients' information to protect their identity/personal information to the maximum extent.

Discussion

In 2024, Community Alliance for the Homeless, in collaboration with CoC member agencies, developed 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. Since the implementation of the Language Access Plan in August 2024, CAFTH has hosted six (6) language access plan trainings to train CoC member agencies. To date, staff from 15 CoC funded agencies have attended a training, along with six (6) non-funded CoC member agencies. In total, we have had 61 staff across those agencies trained. CAFTH staff have trained CoC member agencies in best practices to deliver high-quality language access services and promote language accessibility in their agency spaces and outreach activities. Our staff have also ensured that 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. Additionally, we now have five (5) HMIS & CES operating documents translated into Spanish and available for use by CoC member agency staff. 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 payments	175
Tenant-based rental assistance	145
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	56
Total	376

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

Introduction:

In 2022, the City and County developed a Joint Housing Policy Plan (JHPP) 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 JHPP studied many negative effects that public policies have had on affordable housing and residential investment in Memphis - the impact of historic redlining in many 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 doesn't support investment in the production and maintenance of housing in many historically Black and Brown neighborhoods. The cost to develop new housing and repair/rehab existing homes often exceeds surrounding home values, requiring subsidies for reinvestment within historically disinvested neighborhoods. Moreso, 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 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. 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 (2-6-unit structures) is that residential buildings with 2+ units are currently taxed as commercial units, which nearly doubles the tax burden of these units vs residential (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. 2-4-unit structures (townhomes, duplexes, triplexes, and quadplexes) only represent 9% of the housing stock. This housing type can be more affordable to the consumer and provide opportunity for more mixed-income communities.

In 2024, the Mayor created the Strong Neighborhoods Housing Task Force and initiated 3 Working Groups led by HCD and the Division of Planning and Development (DPD) to overcome housing challenges surrounding 3 key areas: Land Activation, Finance, and Regulation & Infrastructure. The purpose of these groups was to identify internal and external barriers to carrying out the recommendations of the JHPP. HCD, DPD, as well as Public Works and Engineering were all active participants in these Working Groups, helping identify barriers to housing development and collaborate on solutions to address these challenges. Over the past several months, recommendations from this work group have begun turning into solutions. DPD recently got a local regulation passed to assemble publicly owned property and

make it available for developers to increase new infill development in target areas. HCD, in partnership with the CRA, also launched the Groundbreakers initiative which puts out Requests for Proposals for catalytic reinvestment projects. Many local banks and philanthropic organizations are in discussion of how to increase access to financing for affordable housing developers. The regulatory & infrastructure working group has led to streamlining of internal practices in HCD and DPD, as well as proposed revisions to internal policies and practices for multiple agencies to reduce regulatory timelines.

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. Beginning in 2024, HCD launched the Case for Support focused on engaging philanthropic, corporation and private funding agencies to discuss growing the Housing Trust Fund to build the capacity of developers to close the affordable housing gap.
- 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.
- 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. This year, DPD launched pre-approved plans, allowing developers to reuse a previously approved plan without needing to undergo full plan review for each new residential permit. Updates were also made to the fire/sprinkler code, reducing significant costs associated with 2–6-unit multifamily development. 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:

Stakeholders identified multiple strengths and opportunities in the Annual Action Plan survey. Strengths related to housing development include the availability of land in the City and the growing number of

emerging developers wanting to invest in their community and contribute to reducing the housing shortage. There are strong neighborhood-based CDC's and non-profits continuing to develop affordable housing that is quality and maintains low-rents, allowing people to have long-term housing stability. There are also agencies providing capacity building to CDCs and emerging developers and building partnerships with landlords to increase both the housing stock and accessibility of units. While so much work is being done to close the housing gap, there is still a need for increased access to capital, predevelopment/soft costs, and appraisal gaps. Agencies also noted regulatory barriers, including zoning and income criteria for home repair programs. Partners would like to see continued and increased transparency and two-way communication between government officials and service providers.

AP-85 Other Actions – 91.220(k)

Introduction:

In FY26, the Division of Housing and Community Development will continue to 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 2025 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
- 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 two Fair Housing organizations on their investigations, education, advocacy 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 quality, affordable housing including the Green & Healthy Homes Initiative, 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. It offers 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 mitigate lead hazards and promote 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 assessments and 50 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 before 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, to identify and reduce lead hazards. HCD will utilize LHRG funds to provide lead hazard reduction remediation training for at least 10 low-income individuals as lead hazard workers and supervisors, including 5 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 26 Goals for the Lead Program will be:

- To continue providing public outreach, technical assistance, and education aimed at protecting 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 for at least 75 housing units for potential lead hazard reduction work, determine eligibility, enroll, and conduct a minimum of 50 inspections and risk assessments, as well as

50 healthy housing assessments on those units.

- To incorporate healthy homes interventions within the lead program process, utilizing healthy homes supplement funding while bridging the gap between housing and health.
- To continue offering training in lead hazard reduction for at least 10 low-income individuals as lead hazard workers and 5 individuals as lead hazard supervisors.

Actions planned to reduce the number of poverty-level families

2023 ACS data shows that 22.5% of people living in the City of Memphis are at or below the poverty level, compared to 13.8% 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 local 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 wealth advancement. These include the following:

- Job creation through economic development activities: The Office of Contract Compliance (OCC) increases small 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 and coordination on the required actions for projects and monitoring that provides day to day guidance on 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 TBRA. Several programs have been realigned under the Development Services Department, which oversees programs that provide more direct services through the Division, including senior home repair and 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 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.

In 2024, HCD established the Healthy Homes Department. This restructuring aligned the work of the Weatherization Assistance Program staff and Lead Hazard Reduction Grant team together under one department, led by the Healthy Homes Administrator. The Healthy Homes Department's mission is to focus holistically on all Memphians having access to environmentally safe and healthy homes. The City entered a partnership with the Tennessee Valley Authority (TVA) for HCD to administer the Greener Homes for All Program (GHAP), receiving \$500K to address deferred maintenance and repairs for low-income homeowners to make their homes eligible for TVA, MLGW and HCD's weatherization and energy-efficiency programs. This program will also employ a social worker to help clients navigate these programs and connect them to other services as needed. HCD's Healthy Homes Department is continuing to partner with key community stakeholders and engage residents to explore innovative ways to address housing quality issues and make homes healthier for low-income households, children and seniors.

HCD remains the primary grantee responsible for the administration of federal funds to implement all the proposed projects and programs during the fiscal year 2026. 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/agencies to apply for funds. 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, MHA, lenders, THDA, the Health Education and Housing Facilities Board, service providers, government

agencies, and other related entities. HCD is committed to continued collaboration that is transparent and accountable through a consistent feedback loop by participating in and convening various working groups, committees and initiatives. 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, MAMCA, City of Memphis Office of Contract 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:

Program Specific Requirements

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

Introduction:

Per the CDBG regulations, 70 percent of the City of Memphis CDBG funds 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(I)(1)

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	0

Other CDBG Requirements

1. The amount of urgent need activities.	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income.	70.00%

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.

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

The jurisdiction must describe activities planned with HOME funds expected to be available during the year. All such activities should be included in the Projects screen. In addition, the following information should be supplied:

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:

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. 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. 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. These guidelines are placed in the City's agreement with grantees and subrecipients who shall include references to the recapture guidelines in its associated sales contract, deeds of trust, mortgages, and deed restrictions. 1) When the initial homebuyer sells the HOME assisted unit to a non-eligible family: The seller will be entitled to pay-off

of first/second mortgages; recover investment (or down payment); and documented capital improvements expenses in that order; If proceeds remain, the City shall recapture the pro rata share of HOME subsidy that remains on a straight-line declining basis. 2) The sales price may not prevent a low-income family to purchase the home. In each case, the following applies: The seller can pay-off a first/second mortgage; The seller must determine if he will lower the sales price to comply with HOME regulations governing resale to eligible, low-income families; Should proceeds remain, the seller is entitled to recover out-of-pocket down payment costs and documented capital improvements expenses in that order. 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 principal 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)).

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 Annual Action 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) will be allocated.

Through the Strategic Community Investment Funds (SCIF) application, the City of Memphis Department of Housing and Community Development annually opens a competitive process to the community to apply for ESG funds and other federal funds. The application specifies that funds are made available to private non-profit, faith-based, and other organizations that provide programs that benefit low- and moderate-income persons of Memphis. The City holds a widely published workshop to inform the community about the programs and how they can make applications to the City for the available funds. Community Alliance for the Homeless sends out notices and information on the SCIF to 680 individuals. Community Alliance directly encourages organizations to apply for funds for the priority services such as a low-barrier emergency shelter and street outreach. The City of Memphis in collaboration with the local Continuum of Care utilizes the priorities set by the CoC for the Emergency Solutions Grant. The City of Memphis Administrator of the Homeless & Special Needs Dept. serves on the Governing Council which implements/oversees the decision making of the CoC. Once priorities are established by the CoC, those priorities are utilized in the Emergency Solutions Grant through their application process which is open once a year for eligible applicants. There is a selection process which is implemented by utilizing the

Ranking and Review Committee of the local Continuum of Care. The Ranking and Review Committee selects the recipients of the Emergency Solutions Grant based on the priorities that were established by the Continuum of Care along with other factors which includes past performance, operational feasibility, need for the project, project quality, and applicant capacity.

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

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

- 5. Describe performance standards for evaluating ESG.**

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

Discussion:

Attachments