

CITY OF MEMPHIS

CONSOLIDATED ANNUAL PERFORMANCE AND EVALUATION REPORT

HOUSING AND COMMUNITY DEVELOPMENT



**PROGRAM YEAR 2011 (FISCAL YEAR 2012)
JULY 1, 2011 TO JUNE 30, 2012**

**A C Wharton, Jr., MAYOR
CITY OF MEMPHIS**

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HOUSING AND COMMUNITY DEVELOPMENT**



**City of Memphis
Consolidated Annual Performance Evaluation Report
FY 2012
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**PROGRAM YEAR 2011/FISCAL YEAR 2012
CONSOLIDATED ANNUAL PERFORMANCE EVALUATION REPORT
CITY OF MEMPHIS**

Executive Summary

This document represents the City of Memphis' program year 2010/fiscal year 2011 (FY12) Consolidated Annual Performance Evaluation Report (CAPER). The report outlines the progress that the City of Memphis, Division of Housing and Community Development (HCD) has made in carrying out its strategic and annual action plan for the period of July 1, 2011 to June 30, 2012. This report addresses the U.S. Department of Housing and Urban Development's (HUD's) Program Year 2011 (PY11). The grants reported on for this period include the Community Development Block Grant (CDBG), HOME Investment Partnership funds, the Emergency Shelter Grant (ESG) Program, and Housing Opportunities for Persons with AIDS (HOPWA).

Activities carried out with other funding sources are also reported in the CAPER in that the combination of all resources enables Memphis to implement its housing and community development programs.

Part I of the CAPER describe the resources, commitments and expenditures made available during FY12. Part II summarizes the three year goals for each priority area and describes the individual activities undertaken within each priority area, the number of persons assisted, administrative expenditures, and other actions taken by the City relating to housing and community development. Part III presents Program Accomplishments while Part IV presents Entitlement Program Narratives. Part V discusses Other Actions and Part VI contains a section on Self-Evaluation. Part VII concludes the document with a description on Public Participation.

The CAPER provides HCD the opportunity to evaluate its efforts in following an approved Consolidated Plan and to examine the impact of its housing and community development programs in the Memphis community. To effectively evaluate the progress made during FY2012, the CAPER references the 2011-2013 Consolidated Plan's Three Year Strategy for Housing and Community Development, which is the foundation for performance reporting. The 2011-2013 Consolidated Plan described the City of Memphis' housing and community development needs, strategies, goals, and objectives.

The 2011-2013 Consolidated Plan identified four areas for priority needs: Housing, Homeless, Special Needs Populations, and Neighborhood/Community-Public Services/Economic Development. This year's CAPER is the first report for the Consolidated Plan's 2011-2013 Three-Year Strategy. Significant areas of accomplishment include the following highlights.

An objective of the housing need category is to increase housing choices. In the report year, the City of Memphis provided down payment assistance to 22 low-moderate income families through HCD and 477 persons were provided housing counseling through the Memphis Housing Resource Center using city funds.

The Housing Rehabilitation, Volunteer, and Minor Home repair programs provided assistance to homeowners to preserve and prevent the loss of their properties. A combined total of 199 low-income households were assisted through these programs.

In the category of Homeless and Special Needs, HCD provided funding for 22 programs serving the homeless. This included 19 ESG-funded contracts that served 3324 homeless adults and children; 3 CDBG funded programs that assisted 670 homeless adults and children. CDBG funds were used toward the rehabilitation of 85 units of transitional housing, and HOME funds were used to develop ten units of housing and chronically ill homeless persons. An additional 9226 persons were assisted through programs serving non-homeless persons with special needs through CDBG, HOME, and HOPWA funds.

Community Housing Development Organizations (CHDOs) also contributed to meeting housing needs through the construction of 9 new units available for homeownership, rental, or lease-purchase opportunities, rehabilitation of 8 single family units, and acquisition of 2 lots for future development. Additionally, during FY2012, CHDOs started construction or rehabilitation of 5 units to be available for ownership, rental, or lease-purchase opportunities.

In the area of housing development, HCD assisted in the development of 32 single family units at Trinity Park, construction of 8 units of single family rental in Orange Mound, construction of 60 multi family rental units at Ruby Oaks, 57 units of multi family rental housing at April Woods West, and rehabilitation of 128 multi family rental units at Saints Court, all of which were completed in FY2012. Four additional projects were in progress in FY2012, construction of 30 single family rental units at Lucca Street, construction of 10 single family rental units at Bearwater Creek, and construction of 30 single family homeownership units at McKinley Park.

The draft CAPER was available for public review and comment from September 12, 2011 through September 26, 2011. The final CAPER is available to the public and will be presented at a public hearing to be held early 2012. Notice of the meeting will be provided in the Commercial Appeal and through a variety of other sources.

PART I - RESOURCES

A. Federal Entitlement Resources and Program Income

The resources received by the City of Memphis during the July 1, 2011 to June 30, 2012 reporting period (FY 2012) are detailed in this section. Entitlement funds made up the majority of the resources that were received within the City. These include federal Community Development Block Grant (CDBG), HOME funds, Emergency Shelter Grant (ESG), and Housing Opportunities for Persons With AIDS (HOPWA). The FY12 entitlement grant funds and program income are outlined in the table below.

Sources and Commitment of Funds

The following table reflects Federal entitlements and program income available, committed and expended during FY 2012.

Funding Sources	Committed Funds	Available Funding	Expenditures
CDBG & CDBG Program Income	17,391,789.21	\$1,049,933.24	\$16,341,855.97
HOME & HOME Program Income	8,938,416.61	\$2,188,682.30	\$6,749,734.31
ESG	319,167.34	\$22,012.75	\$297,154.59
HOPWA	2,144,510.83	\$400,452.23	\$1,744,058.60
TOTALS	\$28,793,883.99	\$3,661,080.52	\$25,132,803.47

B. Other Resources Available in FY12

In addition to the FY12 entitlement funds, other federal, state, City and private resources were available for housing and community development activities. These additional resources include unencumbered, prior year CDBG, HOME, ESG and HOPWA funds that were committed to activities detailed in previous Consolidated Plans. These other resources are detailed in the following table.

Funding	Use of Funds	Funds Available in FY 2011
City of Memphis General Fund	Community Initiatives, Middle-Income Housing, Economic Development	\$5,586,891.00
Capital Improvement Program Funds	Infrastructure, Acquisition, Construction	\$4,900,000.00

Public Housing Operating and Capital Funds	Memphis Housing Authority for operation, construction, and maintenance of public housing	\$17,915,010.00
Housing Choice Voucher Contribution	Memphis Housing Authority for rental assistance	\$46,712,304.00
Housing Choice Voucher Family Self Sufficiency Program	Helping Housing Choice Voucher residents to become homeowners and/or achieve economic self-sufficiency	\$69,000.00
Continuum of Care Grants	Homeless Housing Developers	\$5,610,742.00
Public Housing Family Self-Sufficiency program	Helping public housing FSS families to become homeowners and/or achieve economic self-sufficiency	\$84,000.00
ARRA CDBG funds	CDBG eligible activities that maximize job creation and economic benefit	\$2,177,302.00
ARRA Homelessness Prevention Funds	Homelessness and re-housing	\$3,329,685.00
Neighborhood Stabilization Program Funds	Acquisition and rehabilitation for housing units that have been foreclosed and related services.	\$11,506,415.00
Lead Hazard Reduction Demonstration	Reduction of lead paint hazard in rental units, especially those housing families with children	\$4,000,000.00
CDBG Disaster Recovery Funds	Long-term flood disaster recovery, flood damage mitigation	\$6,264,239.00
Neighborhood Stabilization Program 3	Demolition and Redevelopment of vacant and/or blighted property	\$5,195,848.00

Leveraging Resources

HCD maximizes the City's Federal entitlement dollars to maximize the impact of its housing and community development programs. Partners that work in collaboration with HCD include other government agencies, private foundations, non-profit service providers, mortgage companies, lenders, and private investors. The efforts to leverage entitlement and other funds with private and other public resources are described below.

HCD has leveraged significant dollars for neighborhood revitalization efforts in partnership with the Memphis Housing Authority. A combination of HOPE VI, private, local government, CDBG, and foundation funding are currently being

utilized in the Legends Park and Cleaborn Homes HOPE VI revitalization projects.

The Renaissance Business Center (RBC) provides technical assistance and loans to persons who wish to start or expand a small business. The RBC Business Opportunity Fund is a partnership between the Small Business Administration, Southeast Community Capital, the City of Memphis, and makes loans up to \$500,000 to small businesses. In FY2012, there were 36 loans made totaling \$2,355,235.00. These loans created 70 jobs and retained 36 jobs. Primarily, loans were made to businesses in the service industry. RBC also administers a Contractor's Assistance Program, which leverages funds by providing small, minority, and women-owned businesses with technical assistance, and information on bonding, insurance, and capital.

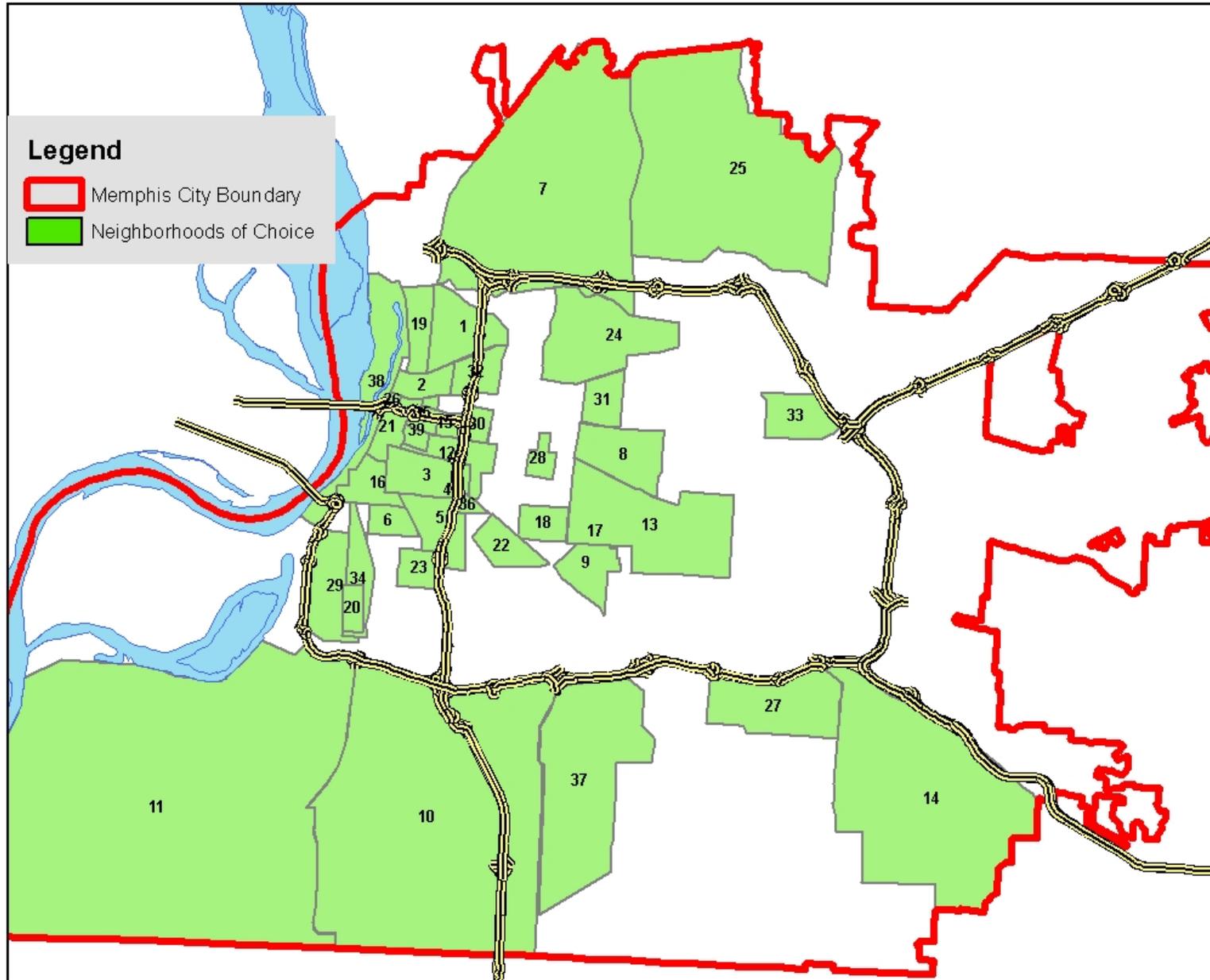
The HCD Real Estate Development and Non-Profit Housing departments leverage funds by providing funding to for-profit and non-profit housing developers to rehabilitate or construct single and multi-family housing units. In FY2012, real estate development projects, including HOPE VI and the affordable single and multi family housing program leveraged \$41,951,686.00. In CHDO projects leveraged \$540,387.67.

The HCD Department of Special Needs Department requires leverage from organizations awarded funds through its competitive grant programs. In FY2012, HCD also helps to coordinate the annual application to HUD for funding under the Continuum of Care and received an award in the amount of \$5,152,663.00 during FY2012.

Geographic Distribution

The map on the following pages indicate the geographic areas where the majority of program entitlements funds were distributed. These maps show the targeted areas for most of the City's competitive grant awards.

Neighborhoods of Choice



- 1 New Chicago
- 2 Uptown
- 3 Linden/Pontotoc
- 4 University Place
- 5 College Park/Soulsville
- 6 Latham Terrace
- 7 Frayser
- 8 Binghampton-Eastview
- 9 Orange Mound
- 10 Whitehaven
- 11 Levi/West Whitehaven
- 12 Memphis Medical Center
- 13 University District/Fairgrounds
- 14 Hickory Hill
- 15 Legends Park
- 16 Cleaborn Foote Redevelopment
- 17 Fairgrounds/Beltline
- 18 Cooper-Young
- 19 Bickford/Bearwater/Uptown North
- 20 Southgate/Beltz
- 21 Downtown
- 22 Glenview
- 23 South Memphis
- 24 Hyde Park/Douglass
- 25 Raleigh
- 26 Pyramid/Pinch
- 27 Mall of Memphis-Mt. Moriah
- 28 Overton Square/Arts District
- 29 Riverview-Kansas
- 30 Midtown Corridor
- 31 Jackson/Hollywood
- 32 Klondike/Smokey City
- 33 Berclair
- 34 MANDCO
- 35 SMART
- 36 Annesdale/Snowden
- 37 Aerotropolis
- 38 Riverfront
- 39 Victorian Village



0 1.25 2.5 5 Miles

This map was created by HCD March 28, 2011

PART II. Three-Year Strategy and Priority Areas: An Overview

Three-Year Strategy

This section provides a summary of the five areas that were identified as housing and community development priorities in the 2011-2013 Consolidated Plan. The priority areas are housing, homeless and special needs housing and services, community and public services, economic development, and neighborhood and community development. The three-year goals and objectives for each priority area are summarized below; however, the reader is referred to pages 1-60 of Strategic Plan Section of the 2011-2013 Consolidated Plan for a comprehensive description of the goals, objectives, and strategies for each priority area.

Housing

Memphis' goal for housing is to insure access, opportunity, and choice for all residents of the City of Memphis to decent and quality housing that is affordable and located in safe and appealing neighborhoods.

The Housing objectives for 2011-2013 include:

- I. To provide funding that assists the development and production of affordable housing for low and very low income residents
- II. To fund and further develop programs that provide accessibility upgrades or modifications to existing owner-occupied and rental housing
- III. To seek passage of local requirements that will increase the minimum number of accessible housing units in publicly assisted housing developments
- IV. To provide assistance to homeowners that preserves and prevents the loss of their properties
- V. To provide funding that will help increase housing choices

Homeless

The following Homeless objectives were proposed for 2011-2013:

- I. To assist the development of permanent supportive housing for chronically homeless individuals
- II. To assist the development of a range of permanent supportive housing options for homeless families in which the primary caregiver has a mental illness
- III. To develop a local policy that as a requirement of receiving funding to provide transitional and permanent housing, organizations will coordinate and focus outreach efforts to unsheltered, mentally ill people and those in emergency shelters

- IV. To develop a plan which provides permanent supportive housing for mentally ill homeless persons who are ineligible for program assistance that is restricted to serving chronically homeless persons
- V. To provide funding for workers who are trained to assist homeless persons, including the mentally ill, to receive Supplemental Security Income (SSI)
- VI. To develop incentives and funding that will help transitional housing programs that have underutilized space to develop programs that assist homeless substance abusers
- VII. To develop incentives and funding that will encourage the use of existing and the development of new transitional housing and emergency shelters that will serve primary caregivers who are homeless substance abusers

The Gaps Analysis identified the high priority needs of permanent supportive housing for chronically homeless persons, transitional and permanent supportive housing for mentally ill homeless persons and families, access to benefits for homeless persons and families, and emergency and transitional supportive housing for homeless persons and families affected by substance abuse.

Special Needs Populations

Special needs populations were identified as seven special needs populations: HIV/AIDS, Mentally Ill, Elderly, Chronic Substance Abusers, Developmentally Disabled, Physically Disabled, and Victims of Domestic Violence (the Elderly category also includes the Frail Elderly).

The primary Special Needs goal for HCD is to help ensure that low-moderate income members of special needs populations and their families have access to decent and affordable housing and to associated services and treatment that helps them live as independently as possible.

Objectives:

- I. To make funding available that will assist the development of permanent supportive housing for Special Needs sub-populations
- II. To continue to give preference to funding requests that propose to provide supportive services to Special Needs sub-populations
- III. To make funding available that will respond to the increase demand for tenant-based rental assistance for income eligible persons within the Special Needs sub-populations
- IV. To continue to give preference to funding requests that propose to develop new or rehabilitate public facilities which provide supportive services to income eligible Special Needs sub-populations

Neighborhood, Community & Economic Development

The following priority needs were established for non-housing, community development:

1. Create neighborhoods where people choose to live, work, and invest
2. Retention of small business and expansion of small business opportunities
3. Provide public services and facilities that address the needs of low and moderate income persons and communities
4. Financial resources and physical infrastructure support for economic and neighborhood development

Long Term Objectives

- To redevelop Targeted Areas and neighborhoods
- To provide capital and financial resources to support small business development and job creation & employment training
- To increase the number of neighborhood and public facilities in targeted areas
- To give preference to grant requests from organizations and businesses that provide employment training and job opportunities that provide a living wage
- To give preference to grant requests from non-profit organizations that provide essential, supportive and public services to elderly persons and to programs that seek to improve the self-sufficiency of very-low to moderate-income persons

Short Term Objectives

- To provide infrastructure improvements that support the redevelopment of targeted areas
- To develop area/neighborhood redevelopment plans

Specific objectives included in the 2011-2013 Strategic Plan for Neighborhood, Community/Economic Development, and Public Services for non-housing community development follow.

- I. To prepare neighborhood and area plans and to redevelop target areas and neighborhoods
- II. To give preference to grant requests from organizations and businesses that provide employment training and job opportunities that provide a living wage and to expand small business development efforts in targeted areas
- III. To give preference to grant requests from nonprofit organizations that provide essential, supportive, and public services to youth, elderly persons, very-low to moderate income persons and to increase the number of neighborhood and public facilities in targeted areas.

- IV. To provide capital and financial resources to support small business development, job creation, and employment training.

PART III PROGRAM ACCOMPLISHMENTS

Housing Activities and Expenditures

Down Payment Assistance

FY12 Expenditures: HOME \$94,958.00

The down payment assistance program helps low and moderate income homebuyers with down payments and closing costs toward the purchase of single family residences.

Single Family Rehabilitation

FY12 Expenditures: CDBG \$630,119.62
 HOME \$881,616.96

The Housing and Rehabilitation Program Department (HARP) offers financial and construction assistance to low and moderate income homeowners in making repairs to their homes. The major focus of this program is to assist low to moderate-income homeowners in bringing their houses into compliance with City Housing Codes. The rehabilitation program focuses on major home repairs including roofing, electrical repairs, plumbing, and interior finish work. During FY12, the single-family rehabilitation program completed 65 income-eligible houses.

Senior Citizens Minor Home Repair

FY12 Expenditures: CDBG \$402,585.02

This program provides assistance to senior homeowners by performing a variety of minor home repairs on owner-occupied dwellings citywide. The Minor Home Repair program focuses on correcting conditions that directly affect the health and safety of the occupants, such as leaking roofs, weak floors, and no heat. To be eligible for this program, applicants must be at least 60 years old or disabled, and be able to demonstrate that family income meets HUD guidelines for low and moderate-income households. In FY12, the Senior Citizens Minor Home Repair program completed 60 repairs.

Volunteer Home Repair

FY12 Expenditures: CDBG \$87,607.62

The Volunteer Home Repair program is a partnership between the City of Memphis and Service-Over-Self (SOS), a volunteer organization. The City provides the materials and supplies for minor home repairs and program participants provide the volunteer labor to make the repairs to owner occupied homes of senior citizens 60 or older and/or the disabled. Volunteer groups may include, but are not limited to, nonprofit organizations, local businesses, and

neighborhood organizations. The Volunteer Home Repair program assisted 15 households in FY12

Owner-Occupied Housing Accomplishments

Program	Expenditures	Total Units Completed	Incomes 51 to 80% MFI**	Incomes 31 to 50% MFI	Incomes < 30% MFI
Single Family Rehabilitation	\$1,511,736.58	65	22	31	12
Senior Citizen Minor Home Repair	\$402,585.02	60	8	20	32
Volunteer Home Repair	\$117,089.25	15	3	5	7
TOTALS	\$2,284,292.92	140	33	56	51

** Median Family Income

Tenant Based Rental Assistance

FY12 Expenditures: HOME \$490,907.89

HCD funded seven organizations that administered Tenant Based Rental Assistance including Cocaine and Alcohol Awareness Program (CAAP), Case Management, Inc., Door of Hope, Frayser Millington Mental Health Services, Lowenstein House, Grace House, and Shelby Residential and Vocational Services for persons with special needs. Rent and Utility assistance services were provided to a total of 76 households.

Housing Program Delivery

FY12 Expenditures CDBG \$1,337,326.89

The Division of Housing and Community Development used CDBG funds in the implementation of the owner-occupied rehabilitation and down payment assistance programs described in this report. Staff and overhead costs associated with departments that are directly involved in carrying out CDBG eligible housing rehabilitation, finance, and development are representative of these expenditures.

Trinity Park

FY12 Expenditures: HOME \$224,599.46

HOME funds were used to construct a 25 unit single family housing for homeownership development in partnership with Habitat for Humanity. The houses include 3 and 4 bedroom units that range from 1250 -1450 in square feet and will be made available to low income families.

Cleaborn Homes/Heritage Landing

FY12 Expenditures CDBG \$1,000,000.00

HOME funds were spent toward infrastructure and construction costs for phases 1 and 2 of the Cleaborn Homes/Heritage Landing HOPE VI project, which consists of 190 units of multi-family housing. Phase 1 includes 84 units of senior housing and phase 2 includes 106 units of affordable rental housing.

University Place
FY12 Expenditures CDBG \$182,287.46

HCD used funds toward the construction of infrastructure and multi-family rental housing. The total project includes 118 units of senior housing and 187 one, two, three, and four bedroom multi-family rental units.

Bearwater Creek
FY12 Expenditures HOME \$329,854.95

HOME funds were toward the development of ten rental units in North Memphis. As of the end of FY12, the project was in progress. The redevelopment of Bearwater Creek Apartments is part of a holistic community revitalization outreach program which will bring diverse resources to the residents of the development, including transportation, youth programs, and home purchase options for residents who are interested in transitioning into homeownership.

NHO Orange Mound Single Family Housing
FY12 Expenditures HOME \$318,498.09

Neighborhood Housing Opportunities used HOME funds toward the construction of 8 rental single family units on vacant lots in the Orange Mound community. The project includes two 2-bedroom units and six 3-bedroom units for low income families.

Northside Manor
FY12 Expenditures HOME \$675,000.00

Alco Management used HOME funds toward the rehabilitation of 150 units of affordable multi-family rental housing in the Frayser community. The project consists of nineteen two-story buildings, and office, and maintenance building with 34 1-bedroom, 54 2-bedroom, 44 3-bedroom, and 18 four bedroom units.

Riverview Kansas CDC – Lucca Street Single Family Housing
FY12 Expenditures HOME \$39,450.41

Riverview Kansas CDC used HOME funds to acquire 20 lots and toward eligible infrastructure costs to support the development of 30 fixed HOME assisted units.

6 units will be rented to very low income households, with the remaining units being rented to low income households below 60% of the area median income.

Chicago Park Place FY12 Expenditures	CDBG	\$50,040.00
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This expenditure was used for the annual lease payment for the community center and service space in the redeveloped building. This public facility is a Community Center type of space within a targeted area, which benefits low to moderate income people in this area.

Marina Cove Redevelopment FY12 Expenditures	HOME	\$771,919.73
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HOME funds were used to demolish a large vacant multi-family apartment community that had become a hazard and blight to the Hickory Hill community. Once the demolition is completed, Power Center CDC will develop approximately 70 units of affordable rental housing, a charter school, and a performing arts center that will be available to the entire community.

McKinley Park FY12 Expenditures	HOME	\$1,223,277.10
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McKinley Park is the off-site component of the Legends Park HOPE VI revitalization project. The project includes 11 HOME assisted single family homeownership units.

Melrose Place FY12 Expenditures	HOME	\$100,220.00
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HOME funds were used to assist in the partial demolition of the former Barron Brook apartments in the Orange Mound community. Once completed, the project will consist of 80 rehabilitated units of affordable rental housing.

Housing Activities of Community Housing Development Organizations

<i>LeMoyne-Owen College CDC (LOCCDC)</i> FY12 Expenditures:	HOME	\$12,660.66
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The LOCCDC used HOME/CHDO funds to complete construction of one new home for sale to HOME income-eligible buyers.

<i>Neighborhood Housing Opportunities Inc.</i> FY12 Expenditures:	HOME	\$300,045.03
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Neighborhood Housing Opportunities Inc. (NHO) used HOME/CHDO funds to complete the construction of six rental units, all occupied by families 0-30% or 31050% of the area median income.

New Chicago CDC

FY12 Expenditures: HOME \$139,276.78

The New Chicago CDC used HOME/CHDO funds to complete the rehabilitation of one rental housing unit, complete construction of two rental housing units, and begin construction of three additional rental housing units.

Frayser CDC

FY12 Expenditures: HOME \$248,489.83

The Frayser CDC used HOME/CHDO funds to complete acquire and complete rehabilitation of nine rental units, to complete new construction of one rental unit, to acquire and complete rehabilitation on one homeownership unit, and to acquire and begin rehabilitation of another housing unit.

Douglas, Bungalow, Crump CDC

FY12 Expenditures: HOME \$58,499.07

Douglas Bungalow Crump CDC used HOME/CHDO funds to acquire and rehabilitate two rental housing units.

North Memphis CDC

FY12 Expenditures: HOME \$51,783.37

In FY12, HOME funds were used by the North Memphis CDC to acquire three lots for new construction of housing, to complete new construction of one rental housing unit, and to begin new construction of an additional two housing units.

The Works, Inc.

FY12 Expenditures: HOME \$110.00

The Works, inc. used HOME CHDO funds to begin new construction of two housing units that were in progress as of the end of FY2012.

HELPING CDC

FY12 Expenditures: HOME \$69,898.00

IN FY12, the HELPING CDC used HOME funds toward new construction on one rental housing unit.

Riverview Kansas CDC

FY12 Expenditures: HOME \$88,150.00

In FY12, Riverview Kansas CDC acquired and completed new construction of one rental housing unit and acquired and began new construction of one unit.

CHDO Administration Funds

FY12 Expenditures: HOME \$252,821.32

In FY12, CHDO administration funds were used to provide support to eight CHDO organizations. The organizations that benefited from CHDO administration funds include North Memphis CDC, Orange Mound Development Corporation, New Chicago CDC, Riverview Kansas CDC, Frayser Community Development Corporation, Neighborhood Housing Opportunities, LeMoyne-Owen College CDC, Douglas Bungalow Crump, MANDCO, and The Works, Inc.

Exchange Building Section 108 Guaranty

FY12 Expenditures: CDBG \$508,647.88

CDBG funds were expended as a loan guaranty for the renovation of the Exchange Building, which has 202 rental units.

Homeless Activities and Expenditures

AGAPE Child and Family Services

FY2012 Expenditures: CDBG \$24,444.35

The primary goal of AGAPE's program is to ensure that children who are at imminent risk of entering the Department of Children's Services' foster care program will remain in a safe permanent home. 182 clients were served through the program in FY2012.

AGAPE Child and Family Services

FY2012 Expenditures: ESG \$1,282.31

The primary goal of AGAPE's program is to ensure that children who are at imminent risk of entering the Department of Children's Services' foster care program will remain in a safe permanent home. 26 clients were served through the program in FY2012.

Barron Heights (ES)

FY12 Expenditures ESG \$1,247.68

Barron Heights used funding to provide essential services in the form of personnel costs of a case manager position for homeless veterans. In FY12, 67 veterans were served.

Case Management, Inc. (HP)

FY12 Expenditures: ESG 1,550.68

Case Management, Inc.'s Homeless to Housing Program used funds to provide emergency rent and utility assistance to 123 consumers who were in great risk of being homeless in the Memphis and Shelby County area. Included in this group are the dually diagnosed, victims of domestic violence, single fathers with children, HIV/AIDS patients and veterans.

Catholic Charities, Inc./Genesis House. (ES)

FY12 Expenditures: ESG \$5,173.99

Catholic Charities used funds to provide services for homeless adult men and women with severe and chronic mental illnesses; as well as the dually diagnosed (mentally ill with alcohol and drug addictions). Genesis House provides transitional care services to assist clients in meeting their needs (e.g. meals, transportation, shelter, clothing, financial counseling, medical services and legal services). The agency projected to serve 20 clients. The goal was exceeded. Case management and transitional shelter were provided to a total of 127 homeless adult men and women during this contract period.

Cocaine & Alcohol Awareness Program (CAAP) - (OM)

FY12 Expenditures: ESG \$2,181.68

Cocaine & Alcohol Awareness Program (CAAP) used ESG funds to operate and maintain an alcohol and drug facility that serves homeless men. In FY12, the program served 109 men, 98% of whom were alcohol or substance abuse dependent.

Door of Hope Homeless Services – (ES)

FY12 Expenditures: ESG \$3,033.78

Door of Hope used funds to provide services and supplemental case management to chronically homeless people. A total of 33 individuals were assisted. The staff assisted clients with applying for their SSI/SSDI and VA benefits.

Door of Hope

FY12 Expenditures CDBG \$32,172.68

In FY12, Door of Hope used CDBG funds to provide supportive services to chronically homeless persons in the Midtown Memphis Area. All clients served were either physically or mentally disabled, chronic substance abusers, or dually diagnosed. The support service provided meals, showers, laundry services, access to other eligible services, and socialization. The program provided services to 29 clients during FY12.

Homeless Program Delivery

FY12 Expenditures: CDBG \$179,988.15

The Division of Housing and Community used CDBG funds in its implementation of its homeless activities and homeless programs as described in this section. Staff and overhead costs associated with departments that are directly involved in carrying out CDBG eligible homeless housing and supportive services are represented by these expenses.

Hospitality Hub (ES)

FY12 Expenditures: ESG \$670.00

The Hospitality Hub serves as an entry point for services for homeless persons and persons at risk of becoming homeless. In FY12, these funds were used to fund the operations and maintenance of the facility, which provided 1378 guests with point of entry services.

Hospitality Hub (OM)

FY12 Expenditures: ESG \$1,676.70

The Hospitality Hub serves as an entry point for services for homeless persons and persons at risk of becoming homeless. In FY12, these funds were used to fund the essential services associated with the facility, which provided 1378 guests with point of entry services.

Karat Place, Inc. – (ES)

FY12 Expenditures: ESG \$1,136.14

Funds were used to provide essential services for the transitional shelter which provides transitional housing, family reunification/preservation, drug treatment and counseling. In-house and collaborative rehabilitation services addressed recidivism and substance abuse. Client integration focused on job readiness, job searching, life, and parenting skills. During the contract period, the agency provided services to 24 female ex-offenders.

Memphis Family Shelter/EEP

FY12 Expenditures: CDBG \$33,809.34

Memphis Family Shelter utilized funds to homeless children at Memphis Family Shelter with individual tutoring sessions and field trips. In FY12, 126 children were provided tutoring, field trips, and other education enrichment activities.

Memphis Family Shelter – (OM)

FY12 Expenditures: ESG \$5,846.44

These funds were used to pay for the operations of the transitional shelter, which serves women and children who are victims of domestic violence. In FY12, Memphis Family Shelter provided 182 women with transitional housing. Beneficiary data on their children is included in the Memphis Family Shelter/EEP activity above.

Memphis Inter-Faith Hospitality Network – (ES)

FY12 Expenditures: ESG \$5,000.00

Memphis Inter-Faith Hospitality Network (MIHN) used funds to provide essential services to male and female headed households with and without children. These services included shelter and participating host churches, clothing, job research and interview training, and transportation to interviews, employment

fairs, research locations, school and child care locations. MIHN provided services to 77 individuals during the contract period.

MIFA

FY12 Expenditures: CDBG \$110,140.51

Metropolitan Inter-Faith Association (MIFA) provided a centralized call center for those seeking assistance with shelter/housing, substance abuse intervention, and other supportive services. Referral services were provided by way of 2,643 calls received into the call center.

MIFA Estival Communities

FY2010 Expenditures: ESG \$1,505.94

MIFA used ESG funds to provide comprehensive transitional housing and services for homeless families. In FY2012, MIFA served 165 households.

The Salvation Army/Emergency Family Shelter – (OM)

FY12 Expenditures: ESG \$6,250.03

The Salvation Army used funds for the operation and maintenance costs to prevent women and children from becoming homeless. Activities included provision of food, shelter and case management services. During the reporting period, the Salvation Army served 359 women and children through this program.

Shield, Inc. Family Shelter Program – (OM)

FY12 Expenditures: ESG \$4,246.71

Shield, Inc. used funds to operate the Family Shelter Program to prevent homelessness for 23 households (25 adults and 58 children) by providing operations and maintenance costs for an emergency shelter for homeless women and children.

Synergy Treatment Centers

FY12 Expenditures: CDBG \$25,000.00

Synergy Treatment Center combines stable housing and supportive services. The agency proposed to assist 170 men referred from the criminal justice center who are drug and/or alcohol dependent move toward better health, personal and financial independence, and social reintegration. The agency actually served 153 homeless individuals who have completed substance abuse treatment with on-going recovery services and affordable housing in an environment that is conducive to clean and sober residential stability. Funds were used to pay for utilities.

Synergy Treatment Centers (ES)

FY12 Expenditures: ESG \$4,833.32

Synergy Treatment Center combines stable housing and supportive services. The agency proposed to assist 30 men referred from the criminal justice center who are drug and/or alcohol dependent move toward better health, personal and financial independence, and social reintegration. The agency served 26 homeless individuals who have completed substance abuse treatment with on-going recovery services and affordable housing in an environment that is conducive to clean and sober residential stability. Funds were used for essential services related to the program.

Tennessee Community Services Agency
FY12 Expenditures CDBG \$18,745.70

This project was established to assist with the operation of the Memphis/Shelby County Emergency Housing Partnership which ensures the operation of the homeless hotline and a central intake and assessment center that provide assistance with homeless prevention and rapid re-housing/relocation assistance. In FY2012, Tennessee CSA served over 450 people.

YWCA of Greater Memphis
FY12 Expenditures ESG \$9,279.99

This program addresses the needs of women and children who are victims of domestic violence. The UWCA provided emergency shelter for abused women, crisis hotline counseling, court advocacy in domestic violence issues, social service referrals, and services to immigrants. 333 victims of domestic violence were assisted in FY2012.

YWCA of Greater Memphis
FY12 Expenditures CDBG \$23,421.87

This program addresses the needs of women and children who are victims of domestic violence. The UWCA provided emergency shelter for abused women, crisis hotline counseling, court advocacy in domestic violence issues, social service referrals, and services to immigrants. 333 victims of domestic violence were assisted in FY2012.

MIFA Transitional Housing Rehab Project
FY12 Expenditures CDBG \$242,595.00

In FY12, MIFA used CDBG funds toward the rehabilitation of 73 units of transitional housing in the Peabody Vance area.

HESG – Shelter
FY12 Expenditures ESG \$141,843.17

HESG – Street Outreach FY12 Expenditures	ESG	\$67,328.69
HESG – Homeless Prevention FY12 Expenditures	ESG	\$29,743.17

Non-Homeless Special Needs Populations Activities and Expenditures

Court Appointed Special Advocates (CASA) Volunteer Training

FY12 Expenditure: CDBG \$45,299.50

Court Appointed Special Advocates (CASA) trained 49 volunteer advocates and provided child advocacy services to 391 abused and/or neglected children who were placed in foster care.

Exchange Club

FY12 Expenditures: CDBG \$29,902.28

The Exchange Club used funds for the Children/Adolescent Domestic Violence Program to provide a comprehensive program of support services, safety planning, counseling, and assessment of community resources for children, adolescents and adults who have experienced domestic violence. Services were provided to 962 clients during this contract period.

Friends-for-Life

FY12 Expenditures: CDBG \$46,065.29

Friends for Life used funds to coordinate the delivery of medical and supportive services to clients via their Wellness University Program. Clients received individualized curriculums, medical treatment, mental health services and daily living skills. 478 participants received Drop-In Services, of which, 355 were Wellness University participants, and 93 individuals received vocational training.

Hope House

FY12 Expenditure: CDBG \$31,736.89

Hope House used funds awarded to the Strengthening Families for the Future Program to assist 158 low and moderate income individuals, including 24 children and 72 unduplicated households that are affected with HIV/AIDS by providing supportive services that include weekly support groups, violence prevention, parent training, play therapy, and individual counseling sessions.

Lowenstein House/Housing Case Management/Mentally Ill

FY12 Expenditures: CDBG \$42,760.82

Lowenstein House offers a day program for vocational skills training for adults with mental illness. It also provides social, recreational and educational activities designed to help people achieve self-sufficiency in the community. The agency's consumers require intense services and life skills instruction in order to prevent homelessness. Funds were used to provide essential services to 26 clients who have a mental illness.

Memphis Center for Independent Living

FY12 Expenditure: CDBG \$50,727.90

MCIL used funds for administrative costs to oversee home modifications related to accessibility to low and moderate income households that include a disabled individual. In FY12, MCIL provided assistance to 27 households.. Standards used to inspect the projects are within ADA guidelines.

Memphis Child Advocacy Center

FY12 Expenditure: CDBG \$30,879.59

Memphis Child Advocacy Center provided ongoing support and assistance with accessing community resources for parents whose children have disclosed that they have been sexually abused. A total of 6,881 families received services. Sessions focused on providing these parents support and assisted them with accessing community resources and support group sessions. The family advocates continued to be a critical part of ensuring that families that come through the center are guided through smoothly and receive support and needed information.

Meritan, Inc

FY12 Expenditures: CBDG \$35,701.76

Meritan, Inc. provided self help services to individuals who are blind or visually impaired. Funding was used to fund the salary and benefits of the orientation and mobility specialist in collaboration with the Alliance for the Blind and Visually Impaired. During the reporting period, the program provided 100 clients who were either blind or visually impaired with orientation and mobility services. 63 clients also received self care skills training and 57 received travel skills training.

Metropolitan Inter-Faith Association (MIFA)

FY12 Expenditures: CDBG \$30,133.15

MIFA used funds to operate the Senior Companion Program. This program paired active, low-income seniors with homebound, frail seniors who needed assistance with daily living activities. Funds were used to pay the stipends of senior companions who assisted 21 senior clients during the contract year.

Special Needs Program Delivery

FY12 Expenditures: CDBG \$178,013.15

The Division of Housing and Community used CDBG funds in its implementation of its activities and programs as described in this section. Staff and overhead

costs associated with departments that are directly involved in carrying out CDBG eligible special needs housing and supportive services are represented by these expenses.

Title XX Program Match – Help Care Homemaker Project

FY12 Expenditures:	CDBG	\$123,467.07
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Help Care Homemaker Services provided 61 elderly and disabled residents with homemaker/care taker services which included meal preparation, assistance with personal hygiene, errands and escort services. With the assistance of homemaker aides, participants are empowered to increase their independence and become more self-sufficient.

Shared Cost Homemaker Program

FY12 Expenditures	CDBG	\$21,579.28
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The shared cost homemaker program provides homemaker services on a restricted fee basis to elderly and severely disabled individuals. Services included meal preparation, assistance with personal hygiene, laundry, errands, general cleaning, and a limited referral services. In FY2012, 17 people were assisted.

Housing Opportunities for Persons with AIDS Projects

FY12 Expenditures:	HOPWA	\$1,689,790.18
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During the period from July 1, 2010 through June 30, 2011, the City of Memphis, acting through five (5) project sponsors administered HOPWA-funded projects that expended over two (2) million dollars. The project sponsors were Meritan, Inc., Friends For Life, Hope House Day Care, Urban Family Ministries, and Case Management, Inc. They provided a range of housing and supportive services to residents of eight counties in the Memphis EMSA, which includes Fayette, Shelby and Tipton counties, in Tennessee; DeSoto, Marshall, Tate and Tunica counties in Mississippi; and Crittenden County, Arkansas. All housing assistance was accompanied with case management and preparation of a housing plan.

Tenant Based Rental Assistance Operating

FY12 Expenditures	CDBG	\$109,477.90
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Five agencies were provided CDBG funds to operate their tenant based rental assistance programs which provide rental and utility assistance to special needs populations.

SRVS Employment Concepts

FY12 Expenditures	CDBG	\$31,743.44
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SRVS used CDBG funds to provide employment support services for people with developmental disabilities. Specific services included job evaluation and

employment follow-up before and after job placement occurred. During the contract period, SRVS provided 15 clients with developmental disabilities with follow-along employment services.

YWCA of Greater Memphis FY12 Expenditures	CDBG	\$23,421.87
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This program addressed the needs of women and children of domestic violence. The service provides emergency shelter for abused women, crisis hotline counseling, court advocacy in domestic violence issues, social service referrals immigrant women services, etc. YWCA of Greater Memphis Abused Women's Service provided services for one of Memphis' most underserved communities; domestic and sexual violence victims with low English proficiency. The bilingual legal advocate successfully assisted victims who were referred by the Memphis Police Department, DA's office and the citizen dispute office.

Memphis Area Legal Services FY12 Expenditures	CDBG	\$48,984.25
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Non-housing and Community Development Activities and Expenditures

The following are a list of Neighborhood/Community and Economic Development expenditures for Fiscal Year 2012.

Fair Housing Enforcement (MALS)

FY12 Expenditure: CDBG \$73,306.22

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. This program assisted 58 residents of Shelby County with potential fair housing complaints. 36 cases required enforcement action.

Mustard Seed, Inc. (Neighborhood Networks)

FY12 Expenditure CDBG \$1,920.00

Mustard Seed Inc. efforts included youth leadership, personal and educational development, civic and life-skills development, improvement to health status, and economic development. This included a tutorial program, computer lab, adult readiness program, summer youth activities, programs in community and civic engagement, and exercise classes served an average of (600) Memphians monthly. This amount represents a final payment.

Memphis Pyramid Redevelopment

FY12 Expenditure CDBG \$136,631.25

This activity provided a CDBG float-funded loan for a “special economic development” activity. A \$3,200,000 CDBG Float Loan was utilized by the City of Memphis as acquisition funds to acquire full ownership of the Memphis Pyramid. This facility was jointly owned by the City of Memphis and Shelby County, Tennessee. As a result of this acquisition, the City of Memphis obtained sole ownership of the property and will re-develop the Memphis Pyramid into a tourist destination retail center. The float-funded activity was provided as an interim loan from the (PY 2008) FY 2009 CDBG line-of-credit.

Literacy Mid-South, Inc

FY12 Expenditure CDBG \$17,097.09

The only literacy coalition in the Memphis area is comprised of 130 members representing 70 affiliate organizations including literacy organizations, libraries, public/private schools, nonprofits, media, education associations, and other community based organizations. In FY12, they served 1,310 persons in their Adult Literacy Program, Academy Tutoring and Family Literacy Programs.

Memphis Food Bank – Prepared and Perishable Food Recovery
 FY12 Expenditure: CDBG \$72,790.00

The Food Bank provided food products for delivery to non-profit agencies that provide to persons needing food. The program collected a total of 5,875,606 pounds of frozen meat, bread, and produce that was delivered to 53 participating agencies.

Bank Lending Study
 FY12 Expenditures CDBG \$28,615.00

The Community Development Council of Greater Memphis conducted a study that examined the lending patterns of area banks in Memphis and Shelby County. Findings from the study were presented to HCD staff, the general public, and area banks. Three public presentations were made showing the findings of the study

Girls, Inc.
 FY12 Expenditure: CDBG \$11,577.53

Girls Inc., used funds to provide a comprehensive peer-led program that reduces the barriers between girls and their parents. Teen interns were hired to assist with the program planning and the delivery of group sessions. The program also hired two additional staff members, a coordinator and program director. Girls Inc. projected 336 participants.

Summer Enrichment Program
 FY12 Expenditures CDBG \$169,580.84

The Summer Enrichment program was held at several Center-City high schools and provided recreational opportunities, mentoring, academic tutoring, and motivation. For FY2012, 919 low and moderate income youth participated in these activities.

LeMoyne-Owen Town Center
 FY12 Expenditure CDBG \$71,596.70

LeMoyne-Owen College CDC Towne Center is a 101,000 sq. ft. mixed use lifestyle center incorporating office, public health clinic, commercial and retail businesses called the Towne Center at Soulsville. The Center is a special economic development project designed to create employment opportunities to a growing, emerging neighborhood that consists of low to moderate income individuals, homeowners, international tourists, students, professionals, and other community partners. The Towne Center is a footprint equal to the size of one city block on McLemore from College to Neptune. The total cost of the project is estimated to be \$11 million dollar project with over \$1 million of those

funds coming from this City of Memphis Division of Housing Community Development. The funding has been used to assist with the construction of the mixed use lifestyle center.

Chicago Park Place FY12 Expenditures	CDBG	\$50,040.00
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This expenditure was used for the annual lease payment for the community center and service space in the redeveloped building. This public facility is a Community Center type of space within a targeted area, which benefits low to moderate income people in this area.

Great American Steamboat FY12 Expenditures	CDBG	\$3,392,000.00
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Federal funds were combined with other non-federal local funds for the purchase and refurbishment of the American Queen Vessel, and for marketing and operating expenses. The Term of the Loan will be for a period of ten (10) years, and will be repaid by GASC through boarding and docking fees that it will assess every passenger boarding any vessel operated by GASC on the Inland River System until the City Loan has been fully repaid. The boarding and docking fees will be \$89 per person, per vessel. The total annual economic impact is estimated to be \$89.5 million and is projected to generate \$1.8 million in new local taxes. Additionally, the project will bring 21,827 visitors to Memphis with 64 trips beginning or ending in the City. The project will also create 587 new jobs including headquarters, maintenance and operations, training, the onboard marine crew, and guest services.

Beale Street Landing FY12 Expenditures	CDBG	\$1,000,000.00
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The City is committed to completing the Beale Street Landing Project in order to provide: a place for citizens and tourists to access the Mississippi River at its widest point, an economic development opportunity which benefits the City of Memphis and the State of Tennessee, a modern docking facility for large riverboats and an appropriate terminus to Tennessee's Number 1 Tourist Attraction – Beale Street.

The Construction of Phase 3 of Beale Street Landing to include the fabrication and installation of the helical ramp for access to the floating dock, the mooring arms to secure the dock to the riverbank, and the two barges that make up the approximately 400 foot long floating dock

<i>Neighborhood Economic and Community Development Program Delivery</i> FY12 Expenditures:	CDBG	\$1,124,823.87
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The Division of Housing and Community used CDBG funds in its implementation of its activities and programs as described in this section. Staff and overhead costs associated with departments that are directly involved in carrying out CDBG eligible special needs housing and supportive services are represented by these expenses.

Administration and Planning Expenditures

Administration

CDBG Administration
FY12 Expenditures

CDBG \$801,684.17

CDBG program administration funds were expended 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.

Administrative expenditures also supported the administration of community development activities funded by the City of Memphis, State of Tennessee, and other Federal funds, received by HCD. The following expenditures reflect those administrative activities undertaken by HCD during FY12.

HOME Administration
FY12 Expenditures:

HOME \$367,697.66

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 utilized the allocated HOME administrative funds.

HOPWA Administration
FY12 Expenditures:

HOPWA \$54,268.42

HOPWA program administration funds were used to pay for grantee costs associated with the administration of HOPWA projects.

ESG Administration
FY12 Expenditures:

ESG \$3,324.17

ESG program administration funds were used to pay for costs associated with the administration of ESG projects.

Planning and other Program Administration Activities

Community Alliance for the Homeless

FY12 Expenditure:

CDBG \$247,908.19

The Community Alliance for the Homeless trained staff from 61 agencies to use HMIS, prepared and updated the Homeless Needs Assessment and Gaps Analysis, coordinated and facilitated the Continuum of Care application, and helped in the coordination of two point in time counts and a shelter count of homeless persons.

Internship Program

FY12 Expenditures:

CDBG \$102,622.78

This program provided internships opportunities to 25 college students who are interested in housing and community development and allowed them to learn first-hand about neighborhood development in Memphis. Students from the University of Memphis, Rhodes College and LeMoyne-Owen College participated in this program and were involved in a variety of community based projects.

Alliance for Nonprofit Excellence

FY12 Expenditures

CDBG \$66,755.67

The Alliance for Nonprofit Excellence provided assistance to government agencies; aiding in the preparation of four grant applications for Federal programs. The Alliance also researched additional grant opportunities benefiting low and moderate income persons. One new grant written by the Alliance was awarded \$2,619,199. Funding supported the Grants Center's costs to provide the aforementioned services.

Plan and Mat Development

FY12 Expenditures

CDBG \$51,702.62

In FY2012, funds were used to complete an analysis of the potential increment that would be generated from increased property taxes in an expanded area in the Heritage Trail neighborhood, which could be used to fund public infrastructure improvements throughout the district. Funds were also used to complete presentations and develop strategies aimed to increase outreach and citizen participation, prepare grant applications, and to complete a plan for the Memphis Music Magnet project.

Neighborhood Plans

FY12 Expenditures

CDBG

\$85,490.18

In FY12, funds were used to support the development of a master plan in the Midtown and Fairgrounds redevelopment area, toward the creation of plans for a

cultural heritage tourism district in the Heritage Trail community, to create a transportation plan for the University Neighborhoods District, and for coordination of activities related to carry out recommendations of the Greater Memphis Neighborhoods Plan.

Fair Housing Impediments Study

FY12 Expenditure	CDBG	\$29,067.00
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Funds were used toward the development of an update to the City of Memphis Analysis of Impediments to Fair Housing.

Choice Neighborhoods

FY12 Expenditures:	CDBG	\$60,424.50
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Funds were used to match a Choice Neighborhoods Planning grant awarded for the Vance Avenue Neighborhood, which includes Foote Homes. The plan includes neighborhood, people and housing components.

Artspace, Inc.

FY12 Expenditures:	CDBG	\$37,500.00
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Artspace used CDBG funds to provide feasibility and consulting services to help projects for creative individuals and their families. Specifically, Artspace conducted a market study to determine the living and work space utilization and needs of artist in and around Memphis. Artspace also conducted a survey of artists connected to the Memphis area and a pre-feasibility study with the goal to begin to identify potential locations for a facility in Memphis.

ACTIONS TO AFFIRMATIVELY FURTHER FAIR HOUSING

HCD continued its agreement with Memphis Area Legal Services to operate the Memphis Fair Housing Center, which is located at 109 North Main Street. The contract called for outreach, education, investigation and enforcement activities. FY12 funds helped to pay for operating costs of the Center, including a portion of staff salaries. HCD also provided funding to the Memphis Community Development Council to continue updates of their lending studies to determine trends by banks, savings and loans, credit unions, mortgage companies and finance companies that do business in Shelby County.

In FY 2012, HCD has allocated \$280,815.00 in CDBG funds for activities that affirmatively furthered fair housing in Memphis. This included three contracts:

- 1) The Memphis Area Legal Services (MALS) contract helps operate the Memphis Fair Housing Center (\$184,300.00), and
- 2) A second MALS contract funds the acceptance and investigation of complaints related to the Memphis Fair Housing Ordinance (\$67,900.00), and
- 3) The Memphis Community Development Council (formerly MACRO) contract allows update of their bank lending study (\$28,615.00).

On April 13, 2012, HCD partnered with the local HUD office, Tennessee Human Rights Commission, Shelby County Government, Tennessee Housing Development Agency and other local organizations to present the West Tennessee Fair Housing Celebration. The conference held sessions related to accessibility/visitability, the City's Analysis of Impediments to Fair Housing, Federal Housing Litigation, Tennessee's Mortgage Settlement, and Fighting Urban Blight. Also during FY2012, HCD co-sponsored two conferences on Disability and Accessibility. On October 13, 2011, the Disability Awareness Summit was held and on October 18, 2011 a Design and Construction workshop was held in conjunction with West Tennessee Legal Services.

In January 2011, HCD entered into a contract with the Metropolitan Milwaukee Fair Housing Council to develop The City of Memphis: Analysis of Impediments to Fair Housing Choice(A/I). The final draft was completed in October 2011. The following impediments were identified in the current Analysis of Impediments to Fair Housing Choice:

Impediment #1: Flawed City Fair Housing Ordinance

Impediment #2: Lack of Housing Accessible to Persons with Disabilities

Impediment #3: Inadequate Affordable Housing Supply Relative to Resident Income

- Impediment #4: Need for a Critical Review of Memphis Housing Authority's Policies & Practices
- Impediment #5: Inadequacies of the Transit System
- Impediment #6: Shelby County does not have a Fair Housing Ordinance
- Impediment #8: Limited Transit in County
- Impediment #7: Historically Inadequate Code Enforcement by Shelby County
- Impediment #9: Limited LIHTC development in County
- Impediment #10: NIMBY attitudes
- Impediment #11: State Limitations to Fair Housing
- Impediment #12: Frequent Attacks on the Community Reinvestment Act (CRA) by Banking Regulators
- Impediment #13: Lack of Resources/Incentives for Developers to Build for the Lowest Income Households
- Impediment #14: U.S. Department of Housing and Urban Development does not adequately fund or incentivize PHAs to utilize mobility strategies
- Impediment #15: Racial Segregation of Project Based Housing
- Impediment #16: Mortgage Lending
- Impediment #17: Homeowners Insurance
- Impediment #18: Housing Sales and Rental Markets

Having reviewed the findings and recommendations, HCD is in the process of developing an action plan that will address those impediments to fair housing choice in the City of Memphis.

AFFORDABLE HOUSING NARRATIVE

In FY12, HCD used CDBG, HOME and City funds to implement the following affordable housing program objectives:

1. provide assistance to first-time homebuyers;
2. increase the supply of available and adequate rental units suitable for the elderly, families with children and those that meet the need of disabled persons;
3. provide direct and indirect assistance to low/moderate income homeowners whose homes require major repair rehabilitation as part of the effort to preserve existing housing; and,
4. assist the production of new housing for low/moderate income families.

Evaluation of the progress made in meeting the objectives of these initiatives includes a report of the numbers of persons assisted in each income category and the housing types assisted during the report period. All of the programs implemented by HCD are described in detail in the program accomplishment section for housing and are further evaluated in Part III of this document.

The first affordable housing objective is to increase the supply of available and adequate rental units suitable for the elderly and families with children. The table below presents the accomplishments for FY12.

RENTAL HOUSING

Programs	2012 Objective	Actual Units FY 2011			
		<30 %	31-50%	51-80%	TOTAL
CHDOs and non-profits	10	3	17	1	24*
Targeted Multi-Family Housing	100			388	388
TBRA	50	76			76
TOTALS	160	79	17	389	488

*3 units are vacant

CHDOs completed construction or rehabilitation of 24 single family rental units in FY12. These included Frayser CDC, NHO Management, New Chicago CDC, Riverview Kansas, North Memphis CDC, Douglas Bungalow Crump, and HELPING.

The City's Multi-Family program funded several rental projects in FY12, including Heritage Landing (formerly Cleaborn Homes) with 106 units of family rental housing and 84 rental units for seniors, Lucca Street with 30 single family rental

units, Bearwater Creek with 10 affordable multi family units, Neighborhood Housing Opportunities' 8 single family rental housing project in Orange Mound, and the rehabilitation of Northside Manor Apartments, which includes 150 units of multifamily rental housing.

The next affordable housing objective is to provide direct and indirect assistance to rehabilitation efforts that preserve existing housing. To that end, the following table provides an analysis of rehabilitation efforts.

In FY12, the Single-family Rehabilitation Program (HARP) rehabilitated the homes of 65 homeowners. This program along with the Minor Home Repair and Volunteer Home Repair Programs assist in maintaining the existing stock of affordable, owner-occupied housing in low- and moderate neighborhoods. These programs have been very helpful in providing home improvement repairs and renovations to those unlikely to qualify for conventional, private sector, loan assistance.

REHABILITATION & MAINTENANCE OF EXISTING HOUSING

Programs	2012 Objective	ACTUAL FY 2011			
		<30 %	31-50%	51-80%	TOTALS
Senior Citizen Minor Home Repair & Volunteer Homes Repair	125	39	25	11	75
Single-Family Rehabilitation (HARP)	55	12	31	22	65
TOTALS	195	51	56	33	140

The next affordable housing objective is to assist the production of new housing for low/moderate income families. Rental housing and single-family homes for ownership in various neighborhoods are also constructed by Community Housing Development Organizations (CHDOs) within the City. Additionally, the Affordable Single Family Housing Program partners with nonprofit and for-profit developers toward the creation of new single family units.

The following table depicts progress made in accomplishing this objective:

NEW HOUSING PRODUCTION

	2012 Objective	ACTUAL FY 2011			
		<30 %	31-50%	51-80%	TOTAL
Activities (Single-family)					
CHDO's/Non profits	0			3	3
Affordable Single Family Housing*	0			43	43
TOTALS	0			35	35

HCD, as well as non-profit developers, depend upon the local housing market and the desirability of targeted neighborhoods when measuring the outcome of new housing development. Community Housing Development Organizations (CHDOs) contributed to meeting housing needs by completing construction on several single family rental units counted in the section above regarding rental housing, as well as completing construction of one single family homeownership units and with construction underway on and additional five units of single family homes.

The competitive affordable single family housing program provided funding for two single family projects in FY12. McKinley Park, which is the homeownership portion of the Legends Park HOPE VI revitalization effort, includes a total of 30 units under construction, with 11 HOME units. Trinity Park was completed in FY11 and consists of 32 units for homeownership.

CDBG NARRATIVE

Assessment of Relationship of CDBG Funds to Goals & Objectives

The City of Memphis uses Community Development Block Grant (CDBG) funding in its Single-family Rehabilitation, the Volunteer Housing, and Minor Home Repair Programs to rehabilitate owner-occupied housing. These programs combine to help meet the objective of providing direct and indirect assistance that seeks to maintain the existing housing stock. Close to 95% of beneficiaries of the HARP program are elderly homeowners on limited income who are unable to maintain house that have fallen into disrepair and often is in violation of the local housing codes. The Multi-family & Rental Housing Program helps support investor development of affordable rental housing for families with children and the elderly. Neighborhood redevelopment is being supported through Housing and Community Development's partnership with the Memphis Housing Authority's (MHA) and its housing redevelopment initiatives.

CDBG is extensively used for public services that respond to the needs of the elderly, youth, unemployed, poverty-stricken persons and to help create public facilities. Likewise, the elderly, mentally ill, and abused children Special Needs sub-populations are assisted with CDBG funds.

Memphis' use of CDBG funds continues to exceed goals and objectives of providing public and supportive services to homeless individuals and women with children; low-income families; youth; special needs populations including elderly persons. During FY 2011, the City of Memphis achieved its objectives of using CDBG to provide minor and major homeowner rehabilitation; and support two multi-family projects that will produce or maintain rental housing for very-low and low-income persons and families.

Changes in Program Objectives

No changes have been noted in program objectives. Amendments to the FY 2012 Annual Plan were made available to the public during the Public Hearing held on April 10, 2012. The FY 2012 CAPER summary was made available through public notice and placement at various locations on September 14, 2010.

Assessment of Efforts in Carrying Out Planned Actions

HCD pursued all resources as indicated in the FY2012 action plan in the following way. HCD leveraged \$4,900,000.00 in Capital Improvement Project funds for and Cleaborn Homes; applied for a number of competitive grant programs including Public Housing and Housing Choice Voucher Family Self Sufficiency, Continuum of Care, and partnered with other City departments on a TIGER 4 application and HUD Community Challenge Planning grant application. Many of these efforts were applied for and funded during FY12 and we are waiting to here the results of others. In combination, these resources leveraged

HCD's ability to meet its housing and community development goals and objectives in FY 2012.

The City of Memphis, neither through action, nor willful inaction, hinder the implementation of the Consolidated Plan. Certificates of Consistency were provided upon request in a fair and impartial manner.

Certifications of Consistency

In FY 2012, HCD pursued a number of resources from HUD as indicated in the Annual Action Plan for FY 2012. These include the Continuum of Care funds and Family Self-Sufficiency Programs. HCD also participated in collaborative efforts to apply for new programs including the HUD Community Challenge Grant, and TIGER IV funds.

HCD also partnered with a number of organizations in their efforts to apply for funds under the HUD 2012 SuperNOFA. The partnerships included financial and other support, such as certifications of consistency with the approved Consolidated Plan. Certifications were provided in a fair and impartial manner. When asked for a certification, HCD staff requested a brief program description that documents how the application is consistent with the Consolidated Plan. Once provided, staff obtained the Director's signature on the certification. HCD also provided organizations with information from the current Consolidated Plan so that they could include this information in their applications.

Certifications and other forms of support were provided to the following:

- Support letters and Certifications of Consistency for Federal Home Loan Bank applications for several agencies
- Certification of consistency with Consolidated Plan for various homeless services providing agencies under the Continuum of Care grant to HUD
- Certification of Consistency with Consolidated Plan for MHA for a Public Housing Family Self Sufficiency Coordinator
- Certification of Consistency with Consolidated Plan for MHA for a Housing Choice Voucher Family Self Sufficiency Coordinator/Homeownership Coordinator

Prior Period Adjustments

There were no prior period adjustments for FY2012.

Displacement Narrative

It is the policy of the City of Memphis Division of Housing and Community Development to make every reasonable effort to avoid the displacement of households when activities involve the acquisition, rehabilitation, or demolition of

occupied real property. HCD makes its best efforts not to take any housing units of the housing inventory through a number of efforts. These include the following:

In cases where HCD is undertaking a housing development project, the City makes every effort to identify the owners of occupied housing that is the site of a CDBG-assisted project in order to avoid displacement. These efforts include title searches and making pending demolitions public. Once the owner has been identified, every measure is taken to provide them with replacement housing, temporary relocation costs, or rehabilitation.

Rehabilitation Activities

The types, numbers of units, and the amount of CDBG funds expended for rehabilitation programs, and other public and private funds involved are as follows.

The HARP Single Family Rehabilitation Programs is the primary housing rehabilitation program that aims to maintain existing housing stock by providing financial assistance to eligible homeowners. In FY12, the number of units assisted through this program totaled 65. The total amount of CDBG funds expended was \$859,632.16. HOME funds totaling \$881,616.96 were also used to implement this programs.

The Senior Citizens Minor Home Repair Program provided grants to elderly, disabled, and very-low income homeowners for minor and emergency repairs, and to correct serious code violations or health hazards. During the report period, 60 units were assisted through the Minor Home Repair Program, using \$402,585.02 in CDBG funds. No other types of funds were expended for these programs.

The Volunteer Home Program is an effort in which HCD partners with volunteers who wish to make basic home repairs for elderly, disabled, or very-low income homeowners who are unable to maintain their homes due to limited physical and financial difficulties. In FY09 this program assisted 15 homeowners, expending \$87,607.62 in CDBG funds. No other types of funds were expended for this program.

FINANCIALS

Properties Sold By HCD in FY 2011

There were no properties sold in FY2012

Properties Received

There were no properties received in FY2012

5. CDBG Program Income received by:	AMOUNT
a. Revolving Funds:	
Single-unit housing rehab revolving fund	
Multi-unit rehab revolving fund	
Float funded activities	
b. Other loan repayments by category:	
Single-unit housing rehab	65,100.26
Multi-unit housing rehab	330,085.79
CDBG/Rental Rehab	114,557.98
Downtown Multi-unit housing rehab	0.00
Economic Development loan payments	0.00
Loan Supplement Paybacks	0.00
Income received from the sale of property by parcel	0.00
Urban Renewal lease payments	68,162.21
Miscellaneous Revenue	178.96
Resale of property - Single-units	0.00
Resale of property - Multi-units	53.00
Property Rental	0.00
Single Family New Construction	11,365.96
Section 108 M/F Loan	575,053.56
Down Payment Assistance P&I	64,408.28
Down Payment Assistance Service Fees	8,651.73
Down Payment Assistance Refunds	23,330.75
Late Charges	11,897.66
Deferred Payment Loans & Grants	0.00
Disposition of Federal Property	0.00
Total Program Income	1,272,846.14
6. Prior Period Adjustments:	0.00
Reimbursement made for disallowed cost : n/a	0.00
7. Total CDBG Funds available for use during this reporting period	1,272,846.14

CITY OF MEMPHIS, DIVISION OF HOUSING AND COMMUNITY DEVELOPMENT
 LOAN STATUS REPORT AS OF
 6/30/2012

CDBG FUNDED ACTIVITIES

CDBG SINGLE FAMILY:	BALANCE	LOAN COUNT
LOANS:		
Owner/Investor Rehab Loans	6,202,713.13	413
DPA Loans	1,331,115.50	565
GRANTS/DEFERRED PAYMENT LOANS: ***		
DPA Grants	3,413,366.92	851
Rebuild Deferred Payment Loans	3,902,401.64	77
Deferred Payment Loans	8,110,548.28	2,367
TOTAL CDBG SINGLE FAMILY:	22,960,145.47	4,273

CDBG MULTI-FAMILY :		
Multi-Family Rehab Loans	Tillman Cove	214,164.41
	Dunlap Apartments	66,378.48
	Howell Gardens	591,478.32
	New Dawn Apts.	1,787,683.78
	Greenlaw Apts.	97,479.42
	Claybrook Apts.	296.77
	Bermar Apts.	283,464.49
	Appletree Apts.	101,207.54
	Klondyke Gardens	38,641.68
	Longview Hghts.	296,828.54
	Longview Balloon	8,387.22
	Oak Ridge Apts.	248,991.57
	Autumn Park	238,918.79
	Parkway Terrace	18,010.43
	Cypress Garden	143,893.00
	Wicks Ave.	25,826.79
	Burgess Manor	66,153.91
	Myles, T.	0.00
	Myles, L.	21,752.93
	Cage, L.	0.00
	Lemon, P. & A. &M.	21,943.60
	Crockett Apts.	181,725.49
	Padawer Bros. Props.	57,864.81
	Barron Court Apts.	97,980.23
	Springcreek	2,500,000.00
	Montgomery Plaza	1,740,000.00
	Fowler Homes	169,637.00
	Cleaborn Homes	440,700.00
	Weaver Fields	149,155.94
	Richmond	3,304,542.50
	Springdale	500,000.00
	Chicago Park Place	397,797.43
	J.M. Exum Towers	77,134.00
TOTAL CDBG MULTI FAMILY:		13,888,039.07

CITY OF MEMPHIS, DIVISION OF HOUSING AND COMMUNITY DEVELOPMENT
6/30/2012

SECTION 108 LOANS:		
Millcreek	2,296,612.88	
1st Parking Place	3,000,000.00	
Peabody Place "E"	9,904,702.97	
Court Square	8,500,000.00	
University Place	3,999,704.22	
	<hr/>	
TOTAL SECTION 108 LOANS:	27,701,020.07	5
DOWNTOWN HOUSING:		
Commerce Title	3,000,000.00	
	<hr/>	
TOTAL DOWNTOWN HOUSING:	3,000,000.00	1
ECONOMIC DEVELOPMENT:		
1st Parking Place #2	700,000.00	
Peabody Place/CDBG	2,750,000.00	
Peabody Place/UDAG	14,950,000.00	
Mahalia's Child Center	0.00	
Electronic Concepts	7,700.74	
	<hr/>	
TOTAL ECONOMIC DEVELOPMENT:	18,407,700.74	4
TOTAL CDBG LOANS/GRANTS	85,956,905.35	4,316

GREAT AMERICAN STEAMBOAT

Float Loan CDBG	1,368,888.00
Reprogrammed CDBG	1,692,000.00
TOTAL	3,060,888.00

**HOUSING AND COMMUNITY DEVELOPMENT
COMMUNITY DEVELOPMENT BLOCK GRANT
ANNUAL PERFORMANCE REPORT
7/1/11-6/30/12**

PROJECT ID	PROJECT NAME	EXPENDED THIS PERIOD	REMAINING ENCUMBRANCE AT JUNE 30 TH	BUDGETED AMOUNT
CD90001 DIRECTOR'S OFFICE PROGRAM DEL				
84	FY12/PY11 PROGRAM DELIVERY	135,225.62	110,699.00	245,924.62
SUB-TOTAL		135,225.62	110,699.00	245,924.62
CD90002 ACCOUNTING OFFICE PROGRAM DEL				
85 55	FY12/PY11 PROGRAM DELIVERY	210,771.60	61,238.54	272,010.14
SUB-TOTAL		210,771.60	61,238.54	272,010.14
CD90003 HUMAN RESOURCES PROGRAM DEL				
86	FY12/PY11 PROGRAM DELIVERY	172,599.69		172,599.69
SUB-TOTAL		172,599.69	0.00	172,599.69
CD90008 INFORMATION SERVICES PROGAM DEL				
87	FY12/PY11 PROGRAM DELIVERY	66,528.82		66,528.82
SUB-TOTAL		66,528.82	0.00	66,528.82
CD90004 MONITORING AND COMPLIANCE PD				
12	FY12/PY11 PROGRAM DELIVERY	463,364.13	105,795.00	569,159.13
98	MEMPHIS PYRAMID REDEVELOPMENT	136,631.25		136,631.25
100	GREAT AMERICAN STEAMBOAT (FLOAT)	3,392,000.00		3,392,000.00
42	BEALE STREET LANDING	1,000,000.00		1,000,000.00
90	PROPERTY MAINTENANCE	215,489.00		215,489.00
SUB-TOTAL		5,207,484.38	105,795.00	5,313,279.38
CD90005 LEGAL				
65	FY12/PY11 PROGRAM DELIVERY	351,365.41		351,365.41
SUB-TOTAL		351,365.41	0.00	351,365.41
CD90009 HARP/MAJOR/MINOR REHAB PROGRAMS				
44	HARDSHIP REPLCMT HSG PROG DEL	229,512.54		229,512.54
11	VOLUNTEER HOME REPAIR	87,607.62		87,607.62
10	MINOR HOME REPAIR	402,585.02		402,585.02
45 13	HARDSHIP REPLCMT HSG PROG			0.00
9	HARP MAJOR REHAB	630,119.62	465,233.81	1,095,353.43
SUB-TOTAL		1,349,824.80	465,233.81	1,815,058.61
CD90011 FAITH BASED INITIATIVES				
107	EMMANUEL CENTER			0.00
5 21	LEMOYNE OWEN TOWNE CENTER	71,596.70		71,596.70
46	DOUGLASS, BUNGALOW, CRUMP CDC	10,138.56	20,742.53	30,881.09
34 8	CD/FAITH BASED PROG. DELIVERY	249,327.59	13,300.00	262,627.59
SUB-TOTAL		331,062.85	34,042.53	365,105.38
CD90013 SOCIAL SERVICES				
24	SUMMER ENRICHMENT PRG	169,580.84	30,419.16	200,000.00
47				0.00
SUB-TOTAL		169,580.84	30,419.16	200,000.00

CD90014 REAL ESTATE DEVELOPMENT

39	UNIVERSITY PLACE INFRAS	182,287.46		182,287.46
39	UNIVERSITY PLACE/LAMAR TER ACQ			0.00
39	UNIVERSITY PLACE PHAS I PUB IMPV			0.00
94	CLEABORN HOMES/TRIANGLE NIOR	1,000,000.00		1,000,000.00
45	RIVERVIEW/KANSAS TEXAS COURT ACQ			0.00
43	FY12/PY11 REAL ESTATE DEV PD	196,487.06		196,487.06
45	TEXAS COURT ACQ/RIVERVIEW KANSAS CDC			0.00
21	CHICAGO PARK PLACE LP	50,040.00		50,040.00
45	MIFA MULTI-FAMILY HSG REHAB	242,595.00		242,595.00
45	EXCHANGE BLDG GUARANTY/108	508,647.88		508,647.88

SUB-TOTAL	2,180,057.40	0.00	2,180,057.40
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CD90016 DESIGN

66	FY12/PY11 PROGRAM DELIVERY			0.00
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SUB-TOTAL	0.00	0.00	0.00
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CD90019 FINANCE

	FY12/PY11 FINANCE PD	282,661.46		282,661.46
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SUB-TOTAL	282,661.46	0.00	282,661.46
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CD90021 SPECIAL NEEDS/HOMELESS

16	AGAPE	24,444.35		24,444.35
49	LITERACY MID SOUTH 12	17097.09	2,902.91	20,000.00
41	FY12/PY11 COMM.SVC PD	179,988.15		179,988.15
28	EDUCATION AND ENRICHMENT	33,809.34		33,809.34
76	COURT APPOINTED SPECIAL ADVOCATES	45,299.50		45,299.50
25	DOOR OF HOPE	32,172.68	3,358.06	35,530.74
53	FAIR HOUSING ENFORCEMENT	73,306.22		73,306.22
52	GRACE HOUSE OF MEMPHIS			0.00
26	WELLNESS UNIVERSITY	46,065.29		46,065.29
72	GIRLS, INC./ HEALTH AND WEALTH PGM	11,577.53		11,577.53
47 96	GMICFTH			0.00
27	HELP CARE - TITLE XX PROGRAM MATCH	123,467.07		123,467.07
64	HELPCARE HOMEMAKER SERVICES			0.00
19	HOPE HOUSE STRENGTHN FFF	31,736.89	3,387.39	35,124.28
68	COMM SVC/SPEC NEED PUBLIC FAC PD	178,013.15		178,013.15
67	KID'S IN TECHNOLOGY	22,141.78	1,358.22	23,500.00
70 115	LOWENSTIEN HOUSE	42,760.82		42,760.82
13	MACRO-BANK LENDING STUDY	9,500.00		9,500.00
3 40	MEMPHIS AREA LEGAL FAIR HOUSING CTR	48,984.25	7,122.43	56,106.68
3	MEMPHIS AREA LEGAL SVC	132,087.53	22,929.64	155,017.17
74	MEMPHIS CHILD ADVOCACY CENTER	30,879.59	2,125.80	33,005.39
14	MEMPHIS FOOD BANK	72,290.00		72,290.00
28	MEMPHIS FAMILY SHELTER EEP		5,197.16	5,197.16
80	MEMPHIS CTR FOR INDEPENDENT LIVING	50,727.90		50,727.90
30	MERITAN (SENIOR SERVICES)	35,701.76		35,701.76
57	MIFA		2,836.05	2,836.05
48	COMMUNITY ALLIANCE FOR THE HOMLESS RISE FOUNDATION/STEP PREP	247,908.19	37,617.19	285,525.38
29	SENIOR COMPANION PROGRAM	30,133.15	5,547.42	35,680.57
59	SALVATION ARMY HRC	110,140.51		110,140.51
64	SHARED COST HOMEMAKER PROGRAM	21,579.28	23,679.68	45,258.96
1 32	SHELBY RESIDENTAL AND VOC SVC/AFTER SCHOOL TUTORING	31,743.44	1,411.69	33,155.13
62	ALPHA OMEGA VET SVCS			0.00
32	SYNERGY TREATMENT CENTER	25,000.00	5,000.00	30,000.00
73	THE EXCHANGE CLUB/ADOLECENT DOM VIO			
		29,902.28		29,902.28
7 32	TBRA CASE MANAGEMENT	109,477.90		109,477.90
51	YMCA OF GREATER MEMPHIS	23,421.87	8,760.79	32,182.66
94	TN COMM SVC AGENCY/HPRR	18,745.70	22,571.88	41,317.58
				0.00

SUB-TOTAL	1,890,103.21	155,806.31	2,045,909.52
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CD90028 PORTFOLIO MANAGEMENT

78	SECTION 108/MILLCREEK	770,974.80		770,974.80
78	SECTION 108/PEABODY PLACE	742,158.00		742,158.00
78	SECTION 108/UNIVERSITY PLACE	797,695.01		797,695.01
78	SECTION 108/COURT SQUARE			0.00
69	FY012/PY11 PORTFOLIO PROG. DEL	197,288.32		197,288.32
SUB-TOTAL		2,508,116.13	0.00	2,508,116.13

CD90030 PLANNING AND GRANTS

62	ALLIANCE FOR NONPROFIT EXCELLENCE	66,755.67	18,988.03	85,743.70
23 31	INTERN CONTRACTS	102,622.78	67,710.86	170,333.64
75	ARTSPACE	37,500.00		37,500.00
109	FAIR HOUSING IMPEDIMENT STUDY	29,067.00		29,067.00
31	FY12/PY11 PLAN/GRTS PROG. DEL	115,424.06		115,424.06
56	NEIGHBORHOOD PLANS	85,490.18		85,490.18
6	NEIGHBORHOODS OF CHOICE GRANT	60,424.50		60,424.50
36	CLEAN MEMPHIS	25,000.00		25,000.00
63	PLAN & MAT DEVEIOPEMNT	51,702.62		51,702.62
82	NEIGHBORHOOD NETWORK	1,920.00		1,920.00
SUB-TOTAL		575,906.81	86,698.89	662,605.70

CD90039 CENTRAL OFFICE PROGRAM DEL

88	FY12/PY11 PROGRAM DELIVERY	108,882.78		108,882.78
SUB-TOTAL		108,882.78	0.00	108,882.78

CD90000 GENERAL ADMINISTRATION

29	FY12/PY11 GEN. ADMIN COSTS	801,684.17		801,684.17
SUB-TOTAL		801,684.17	0.00	801,684.17

GRAND TOTALS		16,341,855.97	1,049,933.24	17,391,789.21
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HOME NARRATIVE

In FY12, HOME expenditures totaled \$6,749,734.31. HOME funds were utilized in four different priority categories: Housing, Homeless, Special Needs, and Administration. HOME funds subsidized the Tenant Based Rental Assistance (TBRA) Program operated by seven agencies during the reporting period. These agencies provided housing for special needs populations. The seven organizations include Door of Hope, Case Management Inc., Cocaine Alcohol Awareness program (CAAP), Lowenstein House, Grace House, SRVS, and Frayser-Millington MHC, that administered Tenant Based Rental Assistance to persons with physical disabilities, substance abuse problems, and mental illness. Services were provided to a total of 76 individuals. Together, the contracts used \$490,907.89 in HOME funds. Memphis' priorities of meeting the housing needs of the special needs population is being helped through the use of HOME funds for tenant-based rental assistance.

The following table summarizes HOME expenditures for FY12.

Program	Expenditure	Percentage
Housing	\$5,638,307.44	83%
Special Needs	\$490,907.89	6%
Homeless	\$242,595.00	3%
CHDO Administration	\$252,821.32	3%
HOME Administration	\$367,697.66	5%
TOTAL	6,749,734.31	100%

Housing, the largest expenditure of HOME funds, comprised 89% of the total amount of funds expended. The Single-family Rehabilitation Program (HARP) used \$881,616.96 in HOME funds (plus additional CDBG funds) to complete the renovation 65 homes for HOME income eligible homeowners. Of those HARP assisted rehabilitation activities, 22 were moderate income, 31 were low income, and 12 were very-low income. The Downpayment Assistance Program (DPA) used \$94,958.00 in HOME funds.

Seven Community Housing Development Organizations (CHDOs) combined to produce single family development and rehabilitated housing units: North Memphis CDC, Neighborhood Housing Opportunities, Frayser CDC, Douglas/Bungalow/Crump, Riverview Kansas, New Chicago CDC, Orange Mound Development Corporation, The Works, Inc., HELPING, and LeMoyne-Owen College CDC. Community Housing Development Organizations (CHDOs) contributed to meeting housing needs through the construction of 9 new units available for homeownership, rental, or lease-purchase opportunities, rehabilitation of 24 single family rental units, and acquisition of 3 lots for future development. Additionally, during FY2012, CHDOs started construction or rehabilitation of 6 units to be available for ownership, rental, or lease-purchase opportunities.

Overall, Memphis met performance targets during the three-year reporting period according to the 3 Year housing strategies.

HOME funded activities that address Special Needs Populations totaled \$490,907.89 and accounted for approximately 6 percent of HOME funds expended. HOME funds expended for Special Needs populations include tenant based rental assistance through SRVS, CAAP, Case Management, Door of Hope, Lowenstein House, Frayser Millington Mental Health Center, and Grace House. HOME expenditures used to assist the end of chronic homelessness totaled \$242,595.00 (3%) and were used toward the rehabilitation of 73 permanent housing units.

3% or \$252,821.32 was used for CHDO administration. HOME funds expended for program administration totaled \$367,697.66, or about 5%. In both cases, the administration expenditures include prior year payments that were reported after the start of the 2012 fiscal period.

HOME FUNDED ACTIVITIES

HOME SINGLE FAMILY:

LOANS:		
Owner Rehab	55,956.11	6
GRANTS/DEFERRED PAYMENT LOANS: ***		
Reconstruction	4,144,003.05	115
Deferred Payment/HOME	<u>11,526,432.56</u>	<u>531</u>
TOTAL HOME SINGLE FAMILY:	15,726,391.72	652

HOME MULTI-FAMILY :

Multi-Family Rehab		
National Church Residences	472,625.00	
Harmony Woods	1,035,000.00	
Parkway Commons	2,171,888.57	
Oasis/Danny Thomas	0.00	
Oasis/Wellington	<u>240,682.16</u>	
TOTAL HOME MULTI FAMILY LOANS:	3,920,195.73	4

TOTAL HOME LOANS/GRANTS

19,646,587.45

656

*** CDBG and HOME Grants and Deferred Payment Loans are "Conditional Payback Loans"
 The Grants and Deferred Payment Loans are all secured by a Deed of Trust.
 If the property is sold or refinanced prior to the expiration of the affordability period, the pro rata share of the debt must be paid back. Program income is collected on each of these two categories annually.
 The Principal Balance and Loan Count of these two categories are listed to account for the total funds outstanding and are not meant to represent totally collectible items.

Home Fund Report 06/30/10 - 07/01/11						
	DESCRIPTION	FUND	PROJECT #	AWARD #	TYPE	AMOUNT
DPH	HOME/SINGLE			12568	P & I	2,909.23
217	FAMILY & DPL					
	SUB-TOTAL HOME			12568		2,909.23

**HOUSING AND COMMUNITY DEVELOPMENT
HOME PROGRAM
ANNUAL PERFORMANCE REPORT
7/01/11 - 6/30/12**

PROJECT ID	PROJECT NAME	EXPENDED THIS PERIOD	REMAINING ENCUMBRANCE AT JUNE 30 TH	BUDGETED AMOUNT
HOME PROGRAM ' 00				
	COMM HSG DEV ORG			0.00
		SUB-TOTAL	0.00	0.00
HOME PROGRAM '01				
		SUB-TOTAL	0.00	0.00
HOME PROGRAM '03				
54	BHI-PHOENIX/ CofC			0.00
		SUB-TOTAL	0.00	0.00
HOME PROGRAM 04				
4	TBRA - MIFA			0.00
81	MULTI FAMILY HSG DEV/APRWOODSW			0.00
		SUB-TOTAL	0.00	0.00
CD90048	HOME PROGRAM 05			
4	TBRA - SRVS	3,856.00		3,856.00
34	THE WORKS CDC PROJ	0.00		0.00
34	LEMOYNE OWEN CDC	12,660.66		12,660.66
35	THE WORKS CDC ADMIN	2,650.44		2,650.44
35	LEMOYNE OWEN CDC ADMIN	1,154.26		1,154.26
103	MULTI FAMILY HSG DEV/MCKINLEY PARK	1,223,277.10		1,223,277.10
		SUB-TOTAL	0.00	1,243,598.46
12457	HOME PROGRAM 10			
4	TBRA-CAAP	142,828.62		142,828.62
9	HARP SINGLE FAMILY REHAB	364,795.92		364,795.92
15	DPA	78,158.00		78,158.00
34	FRAYSER CDC	122,866.24		122,866.24
35	LEMOYNE OWEN COLLEGE CDC ADMIN	39,547.00		39,547.00
14	NORTHSIDE MANOR APTS (ALCO NORTHSIDE PTRS)	675,000.00		675,000.00
35	ORANGE MOUND CDC ADMIN	29,840.00	236,185.38	266,025.38
34	NEW CHICAGO CDC	113,057.49	1,630.00	114,687.49
35	NEW CHICAGO CDC ADMIN	37,426.20		37,426.20
35	RIVERVIEW/KANSAS ADMIN	34,401.81		34,401.81
52	HOME MATCH FRIENDS FOR LIFE C OF C	10,000.00		10,000.00
14	MELROSE PLACE DEMO	100,220.00		100,220.00
14	TRINITY PARK PHASE II	224,599.46		224,599.46
		SUB-TOTAL	237,815.38	2,210,556.12
12257	HOME PROGRAM 06			
60	ALPHA OMEGA HOME MATCH CC			0.00
60	HOUSING OPTIONS INC			0.00
60	FRAYSER MILLINGTON NS CC			0.00
81	MULTI FAMILY/ LUCCA STREET	39,450.41		39,450.41
81	MULTI FAMILY HSG DEV/MCKINLEY PARK			0.00
19	NEW CHICAGO ADMIN			0.00
85	HELPING CDC			0.00
85	NHO MANAGEMENT PROJECT			0.00
		SUB-TOTAL	0.00	39,450.41

12301	HOME PROGRAM 07			
9	HARP SINGLE FAMILY REHAB			0.00
4	TBRA - CAAP CASE MANAGEMENT	7,709.85		7,709.85
4	TBRA - CASE MANAGEMENT	6,483.00		6,483.00
54	HOME MATCH/ ALPHA OMEGA			0.00
35	COOPER YOUNG ADMIN			0.00
34	COOPER YOUNG PROJECT			0.00
34	THE WORKS CDC PROJ	110.00		110.00
35	THE WORKS CDC ADMIN	81.00		81.00
52	SERENITY RECOVERY CTRS			0.00
35	DOUGLASS, BUNGALOW, CRUMP ADMIN			0.00
34	DOUGLASS, BUNGALOW, CRUMP CDC			0.00
35	FRAYSER CDC ADMIN			0.00
34	FRAYSER CDC PROJECT	1,007.34		1,007.34
81	MULTI FAMILY/ ALCO.PERSHING PARK			0.00
81	TARGETED MULTI/SF HSG			0.00
35	NEW CHICAGO CDC ADMIN			0.00
34	NEW CHICAGO CDC PROJECT	10,370.00		10,370.00
35	NORTH MEMPHIS CDC ADMIN			0.00
34	NORTH MEMPHIS CDC PROJECT			0.00
35	NHO MANAGEMENT ADMIN			0.00
34	NHO MANAGEMENT PROJECT			0.00
35	RIVERVIEW/KANSAS CDC ADMIN			0.00
34	RIVERVIEW/KANSAS CDC	88,150.00		88,150.00
SUB-TOTAL		113,911.19	0.00	113,911.19

12341	HOME PROGRAM 08			
15	DPA	10,000.00		10,000.00
45	MULTI FAMILY/BEARWATER CREEK	329,854.95	75,000.00	404,854.95
45	MULTI FAMILY/HABITAT FOR HUMANITY		176,793.35	176,793.35
9	HARP REHAB PROGRAM			0.00
34	FRAYSER CDC	83,866.25		83,866.25
35	FRAYSER CDC ADMIN	13,578.78		13,578.78
7	FRAYSER MILLINTON MHC			0.00
34	DOUGLAS BUNGALOW CRUMP CDC	33,511.17		33,511.17
35	NHOM ADMIN	8,922.36		8,922.36
4	TBRA - DOOR OF HOPE	9,463.09		9,463.09
4	TBRA - LOWENSTEIN HOUSE	3,283.00		3,283.00
35	THE WORKS ADMIN			0.00
34	NEW CHICAGO CDC			0.00
35	NHOM PROJECT	200,045.03	48,201.16	248,246.19
35	MANDCO ADMIN	7,498.19		7,498.19
SUB-TOTAL		700,022.82	299,994.51	1,000,017.33

12389	HOME PROGRAM 09			
15	AMERICAN HOME DREAM (DPA)	6,800.00		6,800.00
9 44	HARP SINGLE FAMILY REHAB			0.00
34	DOUGLASS CDC PROJ	24,987.90	75,093.60	100,081.50
34	FRAYSER CDC	11,000.00	141,176.63	152,176.63
35	DOUGLASS ADMIN	8,506.32		8,506.32
52	TN MENTAL HEALTH CONSUM ASSOC			0.00
4	DOOR OF HOPE			0.00
4	TBRA - GRACE HOUSE	70,739.84		70,739.84
4	TBRA - FRAYSER MILLINGTON MHC	122,449.00		122,449.00
35	FRAYSER CDC ADMIN	44,288.83		44,288.83
34	LEMOYNE OWEN CDC			0.00
35	LEMOYNE OWEN CDC ADMIN	17,679.30		17,679.30
14	MULTI FAMILY/MARINA COVE REDEVEL	771,919.73		771,919.73
45	MULTI FAMILY/OASIS OF HOPE			0.00
45	MULTI FAMILY/NHO MANAGEMT/SF DEV	318,498.09		318,498.09
34	NORTH MEMPHIS CDC	26,565.74	242,077.22	268,642.96
35	NORTH MEMPHIS CDC ADM	7,246.83	36,185.38	43,432.21
34	NHOM CDC	100,000.00		100,000.00
SUB-TOTAL		1,530,681.58	494,532.83	2,025,214.41

12518	HOME PROGRAM 11			
34	NEW CHICAGO CDC	15,849.29	289,154.57	305,003.86
9 44	HARP SINGLE FAMILY REHAB	516,821.04	562,665.00	1,079,486.04
34	DOUGLASS CDC PROJ			0.00
34	FRAYSER CDC	29,750.00		29,750.00
	MIFA			0.00
52	TN MENTAL HEALTH CONSUM ASSOC			0.00
4	TBRA-CASE MANAGEMENT INC	124,095.49	304,520.01	428,615.50
4	TBRA - GRACE HOUSE			0.00
4	TBRA - FRAYSER MILLINGTON MHC			0.00
35	NHO MANAGEMENT ADMIN			0.00
34	HELPING CDC	69,898.00		69,898.00
35	LEMOYNE OWEN CDC ADMIN			0.00
14	MULTI FAMILY/MARINA COVE REDEVEL			0.00
45	MULTI FAMILY/OASIS OF HOPE			0.00
45	MULTI FAMILY/NHO MANAGEMT/SF DEV			0.00
34	NORTH MEMPHIS CDC	25,217.63		25,217.63
35	NORTH MEMPHIS CDC ADM			0.00
37	HOME ADMINISTRATION COSTS	367,697.66		367,697.66
SUB-TOTAL		1,149,329.11	1,156,339.58	2,305,668.69

GRAND TOTALS	6,749,734.31	2,188,682.30	8,938,416.61
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NOTE: ITEMS COMMITTED/OR EXPENSED IN ORACLE BUT NOT DRAWN IN IDIS

**HOUSING & COMMUNITY DEVELOPMENT
HOUSING OPPORTUNITIES FOR PERSONS WITH AIDS
ANNUAL PERFORMANCE REPORT
7/1/11-6/30/12**

PROJECT ID	PROJECT NAME	EXPENDED THIS PERIOD	REMAINING ENCUMBRANCE AT JUNE 30 TH	BUDGETED AMOUNT
CD90021	HOPWA			
18	HOPE HOUSE TBRA	97,256.65		97,256.65
18	HOPE HOUSE DAYCARE CTR (SS)	73,268.03	16,312.66	89,580.69
18	HOPE HOUSE (AD)	1,117.98		1,117.98
18	FRIENDS FOR LIFE (STRMU) SS	87,675.11		87,675.11
18	FRIENDS FOR LIFE (SS)	55,987.74		55,987.74
18	FAMILY SERVICES (AD)			0.00
18	FRIENDS FOR LIFE (STRMU)	209,301.45		209,301.45
18	FRIENDS FOR LIFE (STRMU) AD	17,243.52		17,243.52
18	FAMILY SERVICES (HP)			0.00
18	FRIENDS FOR LIFE (HP)	1,250.00		1,250.00
18	FRIENDS FOR LIFE (HO)	49,114.47		49,114.47
18	CASE MANAGEMENT (HO)	207,944.91	271,750.23	479,695.14
18	CASE MANAGEMENT (SS)	6,485.00		6,485.00
18	CASE MANAGEMENT (AD)	15,010.09		15,010.09
18	MERITAN (SS)	114,991.75		114,991.75
18	MERITAN HOPWA	11,053.89		11,053.89
18	URBAN STREET MIN (HO)			0.00
18	URBAN STREET MIN TBRA (SS)	6,150.00		6,150.00
18	URBAN FAMILY MINISTRIES TBRA	45,680.00		45,680.00
18	URBAN FAMILY MINISTRIES (AD)	14,277.28		14,277.28
18	URBAN FAMILY MINISTRIES (HO)	114,535.43		114,535.43
18	WHITEHAVEN SWMHC (AD)			0.00
18	WHITEHAVEN SWMHC (HO)			0.00
18	WHITEHAVEN SWMHC (SS)			0.00
18	FRIENDS FOR LIFE (OP)	103,198.51	76,828.16	180,026.67
18	FRIENDS FOR LIFE (AD)	43,816.52	12,539.34	56,355.86
18	FRIENDS FOR LIFE TBRA	414,431.85	23,021.84	437,453.69
38	HOPWA PROGRAM ADMINISTRATION	46,219.00		46,219.00
38	HOPWA PROGRAM ADMINISTRATION	8,049.42		8,049.42
TOTALS		1,744,058.60	400,452.23	2,144,510.83

**HOUSING & COMMUNITY DEVELOPMENT
EMERGENCY SHELTER GRANT
ANNUAL PERFORMANCE REPORT
7/1/11-6/30/12**

PROJECT ID	PROJECT NAME	EXPENDED THIS PERIOD	REMAINING ENCUMBRANCE AT JUNE 30 TH	BUDGETED AMOUNT
ESG				
2	HESG SHELTER	141,843.17		141,843.17
20	AGAPE CFS (ES)	1,282.31	2,122.44	3,404.75
2	HESG STREET OUTREACH	67,328.69		67,328.69
68	SHIELD, INC O & M	4,246.71	1,496.63	5,743.34
SUB-TOTAL		214,700.88	3,619.07	218,319.95
CD90021 ESG				
2	HESG HOMELESS PREVENTION	29,743.17		29,743.17
38	ESG ADMINISTRATION	3,324.17		3,324.17
77	BARRON HEIGHTS CDC	1,247.68		1,247.68
39	CAAP	2,181.68	3,539.15	5,720.83
6	YWCA OF GREATER MPHS (O&M)	59.33		59.33
22	DOOR OF HOPE (ESSENTIAL SERVICES)	3,033.78		3,033.78
23	LOWENSTEIN HOUSE (ES)			0.00
57	MIFA (O&M)	1,505.94	10,080.42	11,586.36
33	SYNERGY TREATMENT CTR (O&M)	4,833.32		4,833.32
55	CASE MANAGEMENT (HOMELESS PREVENTION)	1,550.68		1,550.68
95	YMCA O&M	9,220.66		9,220.66
17	MEMPHIS FAMILY SHELTER (OPERATION & MAINT)	5,846.44	3,107.37	8,953.81
47	MEMPHIS INTERFAITH HOSPITALITY NETWORK (ESSENTIAL SERVICES)	5,000.00		5,000.00
58	HOSPITALITY HUB (ES)	670.00		670.00
61	HOSPITALITY HUB (O&M)	1,676.70		1,676.70
50	GENISIS HOUSE ES	5,173.99		5,173.99
79	ALPHA OMEGA (O&M)			0.00
89	SYNERGY TREATMENT CTR (ES)			0.00
2 60	SALVATION ARMY (OPERATION & MAINT)	6,250.03	1,666.74	7,916.77
5 95	KARAT PLACE (ES)	1,136.14		1,136.14
57	SHEILD'S FAMILY SHELTER (ES)			0.00
SUB-TOTAL		82,453.71	18,393.68	100,847.39
GRAND TOTALS		297,154.59	22,012.75	319,167.34

PART V. OTHER ACTIONS

Actions to Address Obstacles to Meeting Underserved Needs

One major obstacle to meeting underserved needs in Memphis is the concentration of poverty in inner-city neighborhoods. HCD targets such neighborhoods with a variety of programs in order to maximize the impact within these communities. Projects and programs include housing rehabilitation and development, social services, and neighborhood clean-up activities.

HCD funds programs and projects that range from job training and life skills for adults, to after-school programs for children. Projects that are funded through economic development are tied to job creation. HCD believes that education and job creation strategies are critical to overcome this obstacle. Projects under this category included the Personal And Career Development, Girls Inc., Step Prep, Summer Enrichment, and others identified in the non housing community development section of this document.

The lack of rental multi-family units is also an obstacle to meeting the housing need in Memphis. HCD recognizes this and awards funds for multi-family housing projects on a competitive basis. HCD continues to examine and refine its multi family housing program to meet the rental needs in the community. In FY2012, HCD had several projects underway to address this need, including Bearwater, Lucca Street, Ruby Oaks, Orange Mound single family rental, and Saints Court.

To address the costs associated with meeting the demand for permanent and transitional housing for the homeless and special needs populations the City uses both CDBG and HOME funds to address the housing and service needs of these sub-populations. HCD also expended funding for tenant based rental assistance for persons with special needs. In FY2012, HCD again allocated \$500,000 in HOME funds available through its competitive grant program for projects focusing on housing for homeless persons and those with special needs. The City also contracted with the Community Alliance for the Homeless to coordinate the planning and research of the homeless population, to gather input and information from homeless service providers, and to facilitate the Continuum of Care application process. HCD will continue its relationship with this new organization to provide more information on the needs of the homeless and those with special needs as they will collaborate with service providers in order to leverage resources and funds to better assist these underserved populations.

Actions to Foster and Maintain Affordable Housing

In FY12, HCD continued to support new affordable housing construction by contracting with nonprofit and for-profit housing developers. Five projects were

completed in FY2012, which include the construction of 32 homeownership units at Trinity Park, construction of 60 multi family rental units at Ruby Oaks, 8 single family rental units in partnership with NHO Management, and construction of 57 units at April Woods West, and rehabilitation of 128 multi family rental units at Saints Court. Additionally, three projects are underway, including construction of 30 affordable single family rental units at Lucca Street, construction of ten affordable rental units in partnership with North Memphis CDC and Oasis of Hope, and the construction of 30 affordable single family homeownership units at McKinley Park. All of these are funded through the real estate development department, the minor home and major home repair programs will assist in the preservation of existing homeowner occupied units.

Actions to Eliminate Barriers to Affordable Housing

Efforts to remove barriers to affordable housing include the development of the Unified Development Code (UDC), which is a comprehensive zoning ordinance change that is driven by the Memphis and Shelby County Office of Planning and Development. A major emphasis of this initiative is to create more flexibility for development and rehabilitation in inner city neighborhoods, as current zoning regulations prohibit a great deal of this due to small lot sizes and other factors. The UDC has received final approval from the land use control board and City Council. Land assembly and infrastructure are also impediments to development in the inner city, and these are also areas where HCD works with other agencies to develop solutions to these issues.

Actions to Overcome Gaps in Institutional Structure and Enhance Coordination

The City of Memphis continues to search for ways to improve the delivery of services. Collaborative efforts are one of the most effective ways to maximize the benefits for the City. Throughout FY 2011, almost every project undertaken through HCD has been a collaborative effort between HCD and the public, private, or nonprofit sectors.

Since 2008, HCD partnered with the Community Development Council of Greater Memphis, comprised of local Community Development Corporations, and local foundations to create a plan called Greater Memphis Neighborhoods: A Blueprint for Revitalization aimed at creating strategies to revitalize targeted neighborhoods, identify community investment priorities, identify greater partnership opportunities to increase the amount of resources available for neighborhood redevelopment, and to suggest ways to build capacity within neighborhood organizations. In FY12, HCD continued to work with Greater Memphis Neighborhoods and the newly formed intermediary, Community L.I.F.T. to implement recommendations from the plan, including selecting neighborhoods in which to pilot initiatives.

The Community Issues Management/Information Commons is a collaborative effort between the United Way of the Mid-South, the University of Memphis InfoWorks, City of Memphis, Shelby County, and other partners. In FY12, the Information Commons was underway and is a source for comprehensive data and analysis from the neighborhood level to the metropolitan regions supported by GIS mapping and other access, display, and management tools, which has made a difference in the coordination and availability of data to the public.

The HOPE VI and redevelopment efforts in other target areas represent a partnership between the Memphis Housing Authority (MHA), the Office of Planning and Development, Engineering, Public Works, Memphis Police Department, the Community Enhancement Division, private developers, nonprofits, foundations, other City Divisions, and HCD. These projects are being implemented through public-private efforts that will create mixed-income communities of single-family homeownership and rental opportunities. Partnerships in each of the neighborhoods targeted by HCD for redevelopment continue to spur positive activities.

HCD also recognizes the ongoing partnership with the U.S. Department of Housing and Urban Development (HUD). The leadership of the Community Planning and Development field office provide valuable technical assistance and support in consolidated planning and reporting through the CAPER, responding to requests for assistance in eligibility determinations, training opportunities, and other areas. Additionally, the local HUD office is very involved in community events and initiatives in partnership with HCD and MHA.

HCD works with other City Divisions in ways that benefit Memphis communities. HCD and the Office of Planning and Development (OPD) and HCD coordinate planning efforts in the neighborhoods targeted by HCD. Not only does this respond to a critical need to rezone the entire inner city to enable affordable housing and correct inappropriate and non-conforming land uses, it seeks to redevelop and revitalize neighborhoods. OPD is in the implementation phase of the Unified Development Code that recommends appropriate re-zoning and special overlays in the inner-city. OPD also staffs the Community Redevelopment Agency, which oversees the approval of Redevelopment districts. MHA and HCD are currently working with the CRA to establish a district in the Cleaborn and Foote Homes Redevelopment Area.

The Memphis Police Division, as a key strategy to combat crime in our communities, has implemented data-driven crime reduction strategies including the Real-Time Crime Center and Blue Crush. Based on community need and data, the police have instituted bicycle patrols, monitoring opportunities, promoted business and neighborhood watch groups, and established a police ambassador program to hear from communities. Additionally, the Memphis Police Department has been involved in planning the construction of new precincts in conjunction with MHA and HCD redevelopment projects. Currently,

the Police Department has maintained projects in their five-year budgets in the University Place revitalization area and in the New Chicago community. The Crump Station precinct at University Place is expected to be completed and operating in April of 2012 and the design on Firestone Station in New Chicago is currently in the FY2013 budget.

The Public Works Division is responsible for infrastructure and improvements for the City of Memphis, including water mains, lighting, and sidewalks. HCD works with Public Works on a number of levels related to affordable housing and neighborhood development. Public Works has also coordinated closely with HCD on clean-up efforts by placing dumpsters in key areas and providing special pickups when necessary.

Memphis Light Gas and Water (MLGW) provides a special utility rebate program to provide incentives for developers of low-income housing. MLGW has an Eco-Build program, with "green" building standards in order to make housing more energy efficient. HCD encourages this for developers funded through the competitive single-family development grant program. In FY2012, MLGW continued community programs aimed at educating Memphis citizens on ways to be more energy efficient and has a number of incentives to do so. HCD and MLGW work together on a number of initiatives related to weatherization for low income homeowners.

The Memphis Park Division works with HCD to ensure that there are quality recreational facilities near the affordable housing developments initiated by HCD. Additionally, the Parks Division builds and maintains recreational equipment throughout the City.

The Memphis Area Transit Authority (MATA) works with HCD to find solutions for low-income people needing transportation to work. In FY2012, HCD participated in a number of discussions with MATA to explore partnership opportunities to increase transportation options, especially for low and moderate income citizens. MATA is currently updating its long term plan, and HCD has participated in a number of related discussions to provide input.

The Community Enhancement Division which oversees Code Enforcement, Lot Maintenance, and Memphis City Beautiful. Community Enhancement is very supportive of the revitalization efforts of HCD and MHA has addressed a number of demolition needs and code violations within these areas.

HCD also continues to work with the Alliance for Nonprofit Excellence to identify opportunities for funding and to assist in the development of grant proposals, especially for Federal programs that benefit low and moderate income citizens and communities. The major focus of this effort is to enhance communication coordination, and the quality of applications to bring new dollars and new projects to Memphis. In FY2012, HCD worked on applications for BEDI funds, Continuum

of Care, Family Self-Sufficiency, NSP II, EPA, and HOPE VI grant programs for MHA and HCD.

HCD also participated in the development of grant applications under the new Office of Sustainable Communities at HUD and the partnership between Department of Transportation, HUD, and the Environmental Protection Agency, including TIGER II implementation and Regional Planning Grants and the Sustainable Community Regional Planning Grant program. While the deadlines were after the end of the fiscal year, the coordination between regional and local agencies and nonprofits began early in calendar year 2010.

Actions to Improve Public Housing and Resident Initiatives

HCD provides opportunities for public housing residents as well as implements projects that will support public housing. Using local funds, HCD provides support to the RISE Foundation for its savings and financial literacy programs aimed at providing opportunities for public housing residents to become self-sufficient. Local capital improvement program funds have been budgeted for infrastructure improvements that are part of the Cleaborn Homes HOPE VI Revitalization project, which will include 110 market rate units, 110 affordable units, 140 public housing units, and 40 project based voucher units. The project also includes parks, recreational facilities, and greenways aimed at reconnecting the community with the surrounding neighborhood.

HCD promotes both housing and public services programs for which public housing are eligible. The Down Payment Assistance program has special provisions to assist public housing residents seeking to become homeowners. Residents of public housing qualify for up to \$10,000.00 in down payment assistance funds and the SHAPE program provides opportunities for Housing Choice Voucher holders to use their vouchers toward the purchase of a home. Many of the community service grant programs offer youth from public housing to participate in a variety of programs.

In FY2012, MHA was awarded a \$250,000.00 Choice Neighborhoods Planning Grant for the Vance Avenue Neighborhood, which includes Foote Homes, the last remaining traditional public housing development in the City. HCD was a partner in the application and committed \$250,000.00 in CDBG funds toward the development of a transformation plan. HCD will continue to serve on the managing committee that will guide the development of the plan.

Actions to Evaluate and Reduce Lead-Based Paint Hazards

HCD's Lead Hazard Risk Reduction Initiative (LHRRRI) is a federally funded program to reduce lead-based paint hazards in single-family and multi-family rental units. This is a coordinated effort between inter-governmental agencies that include the Shelby County Health Department, Memphis Housing Authority,

the State of Tennessee Department of Environment and Conservation, the State of Tennessee Department of Health, Middle Tennessee University, and Shelby County Department of Housing. Under the existing Lead Hazard Demonstration Program, HCD completed 275 units. Additionally, during FY012, HCD applied for two grants under the Healthy Homes umbrella, including \$3,500,000 in Lead Hazard Demonstration funds and \$2,000,000 in Healthy Homes funds. The Lead Hazard Demonstration grant was funded for \$3,000,000.00

Shelby County Health Department (SCHD) provides free blood lead level screening for children under age six. During FY2012, SCHD screened 19,518 children, with 876 children screening positive for elevated blood lead levels (elevated blood lead levels now include children with blood leads ≥ 5 g/dl). Memphis/Shelby County continues to rank at one half or the national averages for lead-poisoned children. SCHD provides testing of children at day care centers, head start centers, WIC clinics and health fairs. The SCHD Childhood Lead Poisoning Prevention Program also provides educational materials, information on nutrition and proper cleaning demonstrations to reduce lead paint dust hazards.

Memphis Housing Authority, the State of Tennessee Department of Environment and Conservation and Shelby County Department of Housing provide referrals of properties that meet the criteria to participate in the program.

HCD will be taking an active role in raising public awareness of lead-based paint hazards through the creation of a database that will be maintained by the Memphis and Shelby County Health Department. This database will track the childhood lead poisoning incidents in Shelby County.

Actions to Ensure Compliance with Program and Comprehensive Planning Requirements

This section describes the monitoring standards and procedures that HCD will use to monitor CDBG, HOME, ESG and HOPWA program activities and to ensure long-term compliance with federal and other program requirements. HCD's compliance department provides project eligibility and approval, federal reviews, and long term monitoring. These three areas are coordinated with the legal, accounting, and planning departments to insure overall project collaboration and to insure that projects are tracked from conception to long-term monitoring and tracking. Compliance also provides critical functions to individual departments that administer programs. All HCD programs have policies and procedures to help insure compliance.

HCD's strategic personnel plan includes the training of all essential staff in HUD regulations, including CDBG, HOME, and the competitive grants it receives. The plans include the hiring of consultants as needed to train staff in a manner that enables them to effectively administer programs.

HCD has a project tracking system that it designed to insure that applicable program requirements are followed for every HUD funded project. Program staff report monthly to the Administration concerning all HCD projects which includes: budgets, number of units, contract status, IDIS numbers, and other information. The document is a summary of all projects/major resources in the division and the spending status. This is critical to insure adherence to the budget, draw downs, the public service cap, and the planning and administration cap.

HCD staff responsible for long-term project monitoring coordinates with all other departments to insure compliance with long term contractual and regulatory requirements.

The Law Division has assigned two attorneys to HCD and will continue to fund an assistant City Attorney as well as a senior assistant City Attorney. In addition to other services, the attorneys provide a legal review of all contracts to make sure that all legal requirements are met. An internal auditor remains in place to provide and insure compliance with HUD financial standards.

Monitoring procedures for subrecipient activities are include in HCD's subrecipient management strategy. The manual provides a detailed outline of the City's policies and procedures for informing and monitoring its nonprofit subrecipients. In addition, HCD continues to consult with accounting firms to evaluate the financial management systems of subrecipient agencies in complying with HUD financial standards.

Actions to Reduce the Number of Poverty-Level Families

The City of Memphis has a substantial number of people who live in poverty. The 2010 American Communities Survey shows that 26.5% of people living in the City of Memphis are at or below the poverty level. The poverty rate of the Memphis metro area is the highest when compared to the largest 51 metro areas in the U.S. and has increased in recent years. While many of the factors related to poverty are beyond the City's control, the City is committed to addressing issues related to poverty and to grow prosperity and opportunity for all of its citizens.

Attacking poverty is a key component of Mayor Wharton, recognizing that Memphis cannot be a City of Choice with a 26.5% poverty rate. Reducing the poverty rate by 10% would bring the poverty rate in line with the rest of the country. To this end, Mayor Wharton has identified concrete goals to attack this issue:

- Eradicate public housing
- Preventing homelessness
- Decreasing the unemployment rate and increasing the number of living wage jobs

- Decreasing high school drop out rates and increasing student test scores
- Improving health care outcomes for people in need

Many of the programs and activities described in the CAPER are related to reducing poverty. Activities under the homeless and special needs department are geared toward those most in need, while others, including promotion of homeownership, job training/creation, and education programs are long terms strategies to reducing poverty. These include the following:

- The Memphis Opportunity Fund, the Contractors Assistance program and other programs that provide job and life skills training, assisted and transitional housing, and micro-enterprise development.
- Job creation through major economic development activities
- Activities aimed at increasing the economic self-sufficiency of public housing and housing choice voucher tenants. These include the Housing Choice Voucher and Public Housing Family Self-Sufficiency Programs.
- Working with code enforcement and others to insure that problem properties are reduced, which preserves the value of neighborhood property
- Assisting low and moderate income citizens to purchase homes
- Providing public service activities including youth, elderly, homeless, community, health care, and educations services to low and moderate income citizens

A majority of the funding used to support job/life skills training and micro-enterprise development is provided through direct City general revenue funding. As prescribed by HUD, assistance to low and moderate income families remains a focal point of HCD's mission.

The City of Memphis Division of Housing and Development has partnered with Southeast Community Capital to provide access to capital for small businesses in Memphis through the Memphis Business Opportunity Fund (MBOF). The MBOF is designed to promote access to capitals for small businesses, with nontraditional needs. The MBOF provides funding resources for individuals desiring to start a business or entrepreneurs wishing to grow and expand their existing business in the Memphis City limits. This program is targeted for small, minority, and women owned businesses.

The Renaissance Business Center (RBC) under HCD is funded with City general funds and provide entrepreneurs and small businesses in Memphis with training, counseling, and information. The RBC houses the Small Business Association, Southeast Community Capital, Tennessee Small Business Development Center,

Black Business Association, and Memphis Area Minority Contractor's Association, all of which provide counseling, financing opportunities, trainings, seminars, and technical assistance.

VII. PUBLIC PARTICIPATION

Changes In Program Objectives

No changes have been noted in program objectives. Amendments to the FY 2012 Annual Plan were made available to the public during the Public Hearing held on April 10, 2012.

Citizen's Comments

The CAPER is available for public review from September 14, 2011 - September 27, 2011. The document will be available on the City of Memphis website, the main library, at the offices of HCD, and upon request.