

# City of Memphis Division of Housing and Community Development



## Consolidated Plan Annual Performance and Evaluation Report

**PROGRAM YEAR 2012 (FISCAL YEAR 2013)**

**JULY 1, 2012 TO JUNE 30, 2013**

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City of Memphis**

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Housing and Community Development**

**City of Memphis  
Consolidated Annual Performance Evaluation Report  
FY 2013  
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**PROGRAM YEAR 2012/FISCAL YEAR 2013  
CONSOLIDATED ANNUAL PERFORMANCE EVALUATION REPORT  
CITY OF MEMPHIS**

**Executive Summary**

This document represents the City of Memphis' program year 2012/fiscal year 2013(FY13) 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, 2012 to June 30, 2013. This report addresses the U.S. Department of Housing and Urban Development's (HUD's) Program Year 2012 (PY12). The grants reported on for this period include the Community Development Block Grant (CDBG), HOME Investment Partnership funds, the Emergency Solutions 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 FY13. 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 it 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 FY2013, 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 third and final 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 24 low-moderate income families through HCD and 387 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 136 low-income households were assisted through these programs.

HCD provided funding to nine agencies serving the homeless to serve a total of 3,389 people. This included 770 persons assisted through the HESG Shelter Category, 627 assisted through the HESG Homeless Prevention Category, and 1,692 assisted through the HESG Rapid Re-Housing Category. An additional 4497 persons were assisted through programs serving non-homeless persons with special needs through CDBG and HOPWA funds.

Community Housing Development Organizations (CHDOs) also contributed to meeting housing needs through the construction of 9 new units available for rental or lease-purchase opportunities and the rehabilitation of 6 single family rental units. New construction of an additional 13 rental units was underway and 8 units were acquired for future projects.

The Targeted Multi-Family and Single Family programs are designed to increase the supply of rental and owner-occupied housing in Memphis. In FY2013, HOME and CDBG funds were expended for six activities: Trinity Park (construction of 32 units for home ownership in partnership with Habitat for Humanity), Lucca Street (new construction of 30 single family rental units), Bearwater Creek Redevelopment (new construction of 10 single family rental units), , NHO/Orange Mound Single Family Rental (new construction of 8 units of single family rental), Northside Manor (rehab of 150 multifamily rental units), and A New Place Apartments (rehab of 56 affordable rental units). These efforts are a continuation of the City's objective of targeting rental and owner-occupied housing development in specific areas of the City.

The draft CAPER was available for public review and comment from September 13, 2013 through September 27, 2013. The final CAPER is available to the public and will be presented at a public hearing to be held early 2014. 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, 2012 to June 30, 2013 reporting period (FY 2013) 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 FY13 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 2013.

<b>Funding Sources</b>	<b>Committed Funds</b>	<b>Available Funding</b>	<b>Expenditures</b>
CDBG & CDBG Program Income	\$9,978,226.06		\$10,548,752.22
HOME & HOME Program Income	\$5,641,774.29	\$2,456,577.20	\$4,426,200.11
HESG/ESG	\$544,748.94	\$44,718.43	\$265,697.31
HOPWA	\$1,125,805.03	\$579,650.97	\$1,493,542.63
<b>TOTALS</b>	<b>\$17,290,554.32</b>	<b>\$3,080,946.60</b>	<b>\$16,734,192.27</b>

### B. Other Resources Available in FY13

In addition to the FY13 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.

<b>Funding</b>	<b>Use of Funds</b>	<b>Funds Available in FY 2013</b>
City of Memphis General Fund	Community Initiatives, Middle-Income Housing, Economic Development	\$5,629,456.73
Capital Improvement Program Funds	Infrastructure, Acquisition, Construction	\$2,250,000.00

Public Housing Operating and Capital Funds	Memphis Housing Authority for operation, construction, and maintenance of public housing	\$16,279,425.00
Housing Choice Voucher Contribution	Memphis Housing Authority for rental assistance	\$50,670,667.00
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	\$6,392,034.00
Public Housing Family Self-Sufficiency program	Helping public housing FSS families to become homeowners and/or achieve economic self-sufficiency	\$84,000.00
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 Pointe at Heritage Landing 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 FY2013, there were 12 loans made totaling \$1,089,000.00. These loans created 33 jobs and retained 35 jobs. Primarily, loans were made to businesses in various industries. 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. 40 licensing/ bonding/ training programs were held in FY13 with 549 participants.

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 FY2013, real estate development projects, expended CDBG and HOME funds on projects that will leverage \$11,529,793.00. In FY2013, the Down Payment Assistance program leveraged over \$1,988,146.00 in private mortgage financing by providing funds to assist with down payments and closing costs.

The HCD Department of Special Needs Department requires leverage from organizations awarded funds through its competitive grant programs. In FY2013, HCD leveraged over \$1,215,511.00 in in-kind, volunteers, and primarily cash match from nonprofit organizations awarded funds through the ESG program. 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 \$6,392,034.00 during FY2013.

## **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.



*Volunteer Home Repair*

FY 13 Expenditures: CDBG \$100,000.00

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 25 households in FY 13

**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	\$1,331,976.21	43	24	14	5
Senior Citizen Minor Home Repair	\$271,876.50	68	16	23	29
Volunteer Home Repair	\$100,00.00	25	2	20	3
<b>TOTALS</b>	<b>\$1,603,952.71</b>	<b>136</b>	<b>49</b>	<b>50</b>	<b>11</b>

\*\* Median Family Income

*Tenant Based Rental Assistance*

FY 13 Expenditures: HOME \$113,860.80

In FY 13, HCD funded five (5) organizations that administered Tenant Based Rental Assistance for persons with special needs: Cocaine and Alcohol Awareness Program (CAAP), Case Management, Inc., Frayser Millington Mental Health Services, MIFA's Housing Assistance Program, and Grace House. Rent and utility assistance services were provided to a total of 92 households.

*Housing Program Delivery*

FY 13 Expenditures CDBG \$1,952,748.18

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.

*Section 108 Loan Re-payments*

FY 13 Expenditures: CDBG \$947,895.05

Section 108 Loan repayments in FY 13 consisted of \$408,506 for the Millcreek Apartment rehabilitation and \$539,389.05 for the University Place HOPE VI development.

*A New Place*

FY 13 Expenditures CDBG \$143,500.00

Funds were expended toward the rehabilitation of 56 affordable multi family units in the Vollintine/Evergreen Neighborhood. A New Beginning Community Organization acquired the property and since receiving the property they have worked to clean up the area, maintain the courtyard, reduce crime, and spark revitalization of the area.

*Trinity Park*

FY 13 Expenditures: HOME \$176,793.35

Construction continued on development of a 25 unit, single family housing subdivision for homeownership 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.

*Bearwater Creek*

FY 13 Expenditures HOME \$484,982.51

Construction continued on the development of ten rental units in North Memphis. As of the end of FY 13, the project was in progress.

*NHO Orange Mound Single Family Housing*

FY 13 Expenditures HOME \$124,370.51

Neighborhood Housing Opportunities used HOME funds to complete 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*

FY 13 Expenditures HOME \$75,000.00

Alco Management used HOME funds to complete the rehabilitation of 150 units of affordable multi-family rental housing in the Frayser community. Expenditure represents a final payment. The project provided nineteen (19) two-story buildings, and office, and maintenance building with thirty-four (34) one-bedroom, 54 two-bedroom, 44 three-bedroom, and 18 four bedroom units.



*Frayser CDC*

FY 13 Expenditures: HOME \$295,614.31

The Frayser CDC used HOME/CHDO funds to complete acquire and complete rehabilitation five rental units, and complete rehabilitation on one homeownership unit.

*North Memphis CDC*

FY 13 Expenditures: HOME \$279,508.65

In FY 13, HOME funds were used by the North Memphis CDC to complete new construction of five rental housing unit.

*The Works, Inc.*

FY 13 Expenditures: HOME \$73,260.00

The Works, Inc. used HOME CHDO funds to construct and sell one housing unit to an eligible low-income homebuyer.

*HELPING CDC*

FY 13 Expenditures: HOME \$33,102.00

In FY 13, a final payment from a prior year was provided to HELPING CDC toward new construction on one rental housing unit.

*Hyde Park Development Corp*

FY 13 Expenditures HOME \$199.00

In FY 13, a final payment from a prior year was provided to the Hyde Park Development Corp.

*Orange Mound Development Corporation*

FY 13 Expenditures: HOME \$90,282.24

In FY 13, OMDC was in the process of new construction of four rental housing units in two duplexes and acquired five units.

*CHDO Administration Funds*

FY 13 Expenditures: HOME \$205,908.14

In FY 13, CHDO administration funds were used to provide support to seven CHDO organizations. The organizations that benefited from CHDO administration funds include North Memphis CDC, Orange Mound Development Corporation, New Chicago CDC, Frayser Community Development Corporation, Neighborhood Housing Opportunities, Hyde Park CDC and The Works, Inc.

## Homeless Activities and Expenditures

### *AGAPE Child and Family Services*

FY2012 Expenditures: CDBG \$19,311.56

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. 390 clients were served through 3 communities. Eighty percent of these clients remain in permanent housing for at least one year after program completion in FY2013.

### *Hospitality Hub*

FY13 Expenditures CDBG \$10,003.56

The program provided unemployed homeless people and other hard to hire persons with customized supported employment and training program. 72 clients benefitted from the program, two hours every day. Provided 10 new partnership with companies that is provided job placement for the clients.

### *HESG Rapid Rehousing*

FY13 Expenditures ESG \$112,278.17

This program provided 1692 individuals with rental and utility assistance. Funds were used by agencies to provide intake screening and assessment to determine the eligibility and type of service beneficial to each client. They also provided rapid rehousing and homeless prevention services.

### *MIFA*

FY13 Expenditures: CDBG \$109,938.12

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 3,620 calls received into the call center.

### *HESG Homeless Prevention*

FY13 Expenditures: ESG \$27,036.45

Agencies in this category used funds to assist consumers who are at risk from being evicted or utilities disconnected. 627 consumers in great need were assisted.

### *Tennessee Community Services Agency*

FY13 Expenditures CDBG \$21,346.47

This project aided people facing eviction by enrolling in the EarnBenefit program which after completion are referred to MIFA to be screen for assistance and where they are connected with several mainstream benefits that would help them through their crisis. 1,432 women sought shelter from domestic violence with

over 2,000 callers were referred to MIFA for screening. EarnBenefits screening was completed for 274 individuals. .

*HESG Shelter*

FY13 Expenditures	ESG	\$86,762.69
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Funds were used to provide emergency shelter for women and their children who were homeless or in danger of becoming homeless. This includes funding alterations and repairs of shelter facilities. 770 persons were assisted under the shelter category.

*Homeless Programs Program Delivery*

FY13 Expenditures:	CDBG	\$125,843.71
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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.

## **Non-Homeless Special Needs Populations Activities and Expenditures**

### *Court Appointed Special Advocates (CASA) Volunteer Training*

FY13 Expenditure: CDBG \$43,305.97

Court Appointed Special Advocates (CASA) trained volunteer advocates and provided child advocacy services to 253 abused and/or neglected children who were placed in foster care.

### *Exchange Club*

FY13 Expenditures: CDBG \$36,333.69

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*

FY13 Expenditures: CDBG \$45,758.14

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. 694 participants participated in the Wellness University and Positive Living Center. 34 participants received vocational training. Clients also participated in A&D support groups, attended HIV 101 group sessions, and were provided with daily living skills training.

### *Hope House*

FY13 Expenditure: CDBG \$40,392.52

Hope House used funds awarded to the Strengthening Families for the Future Program to assist 213 low and moderate income individuals 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*

FY13 Expenditures: CDBG \$30,000.00

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 31 clients who have a mental illness.

*Memphis Center for Independent Living*

FY13 Expenditure: CDBG \$41,790.99

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 FY13, MCIL provided assistance to 21 households. Standards used to inspect the projects are within ADA guidelines.

*Memphis Child Advocacy Center*

FY13 Expenditure: CDBG \$31,452.60

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 689 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*

FY13 Expenditures: CBDG \$28,973.08

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 33 clients who were either blind or visually impaired with orientation and mobility services.

*Metropolitan Inter-Faith Association (MIFA)*

FY13 Expenditures: CDBG \$23,418.60

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*

FY13 Expenditures: CDBG \$125,843.76

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*

FY13 Expenditures: CDBG \$210,162.14

Help Care Homemaker Services provided 60 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*

FY13 Expenditures CDBG \$73,162.35

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 FY2013, 21 people were assisted.

*Housing Opportunities for Persons with AIDS Projects*

FY13 Expenditures: HOPWA \$1,442,380.63

During the period from July 1, 2012 through June 30, 2013, the City of Memphis, acting through four project sponsors administered HOPWA-funded projects. The project sponsors were 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. A total of 112 households received housing placement assistance/housing, 377 were provided short term rent, mortgage, and utility assistance, and 488 households were provided HOPWA-funded supportive services.

*Tenant Based Rental Assistance Operating*

FY13 Expenditures CDBG \$101,678.61

Six 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*  
FY13 Expenditures

CDBG

\$3,221.67

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. The amount expended during FY13 represents a final payment for the previous reporting period.

YWCA of Greater Memphis  
FY13 Expenditures

CDBG

\$28,280.13

This program addressed the needs of 367 women and children who are victims 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.

*Pendlove, Inc.*  
FY13 Expenditures

CDBG

\$46,624.69

Pendlove, Inc. utilized CDBG funds to purchase and install a generator and to purchase computers for use by elderly residents of a senior care home. These improvements provided services for 37 elderly clients.

*Memphis Family Shelter/EEP*  
FY13 Expenditures:

CDBG

\$12,192.00

Memphis Family Shelter utilized funds to homeless children at Memphis Family Shelter with individual tutoring sessions and field trips. In FY13, 118 children were provided tutoring, field trips, and other education enrichment activities.

*Girls, Inc.*  
FY13 Expenditure:

CDBG

\$12,303.24

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. The amount expended during FY13 represents a final payment for the previous reporting period.

*Kids In Technology*

FY13 Expenditure	CDBG	\$1,358.22
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The amount expended during FY13 represents a final payment for the previous reporting period for the Science, Technology, Engineering, and Math (STEM) afterschool program.

*TN Mental Health Consumer Association*

FY11 Expenditure:	HOME	\$4,172.90
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Funds were used to complete the construction of a ten unit single room occupancy housing for mentally ill persons. The grand opening of the facility was held in October of 2010. This expenditure represents a final payment from a previous reporting period.

## **Non-housing and Community Development Activities and Expenditures**

The following are a list of Neighborhood/Community and Economic Development expenditures for Fiscal Year 2013.

### *Memphis Fair Housing Center (MFHC)*

FY13 Expenditure: CDBG \$174,959.09

Memphis Area Legal Services (MALS) operates the Fair Housing Center which provides fair housing education, investigation, and enforcement activities to residents in the City of Memphis. In FY13, MALS MFHC provided 872 clients with fair housing advice and proceeded with enforcement action on 20 cases. MFHC also trained 21 fair housing testers and made 20 public presentations.

### *Memphis Fair Housing Enforcement (MALS)*

FY13 Expenditure: CDBG \$57,949.25

The City of Memphis Fair Housing Ordinance was established by the Memphis City Council to address the housing concerns of its resident, particularly elderly persons and those persons who reside in blighted communities. 80 persons benefited from the City ordinance services provided. There were 69 intakes of new potential fair housing complaints. There were 10 enforcement actions on fair housing cases. Memphis Area Legal Services will receive \$61,110 in CDBG funds. The funds will be used for salaries of staff and other operational expenses to carry out the program.

### *Literacy Mid-South, Inc*

FY13 Expenditure: CDBG \$17,650.67

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 FY13, they served 1,310 persons in their Adult Literacy Program, Academy Tutoring and Family Literacy Programs.

### *Clean Memphis*

FY13 Expenditure: CDBG \$18,750.00

In FY13, Clean Memphis organized 24 clean sweeps in neighborhoods throughout the City of Memphis, where community service workers undertake community clean ups. Clean Memphis also organized 10 special projects using volunteers to engage in clean-up activities in association with other community events, including 25 Square, Love Your Park Clean-Up Day, Make a Difference

Day, and others. Clean Memphis also works with the penal system on a weekly and monthly basis to provide inmates to engage in cleanups throughout the City.

*Property Maintenance*

FY13 Expenditure: CDBG \$315,530.00

HCD used these funds to cut grass, weeds, and other maintenance items on 472 HCD-owned vacant lots which are being held for future redevelopment.

*Memphis Food Bank – Prepared and Perishable Food Recovery*

FY13 Expenditure: CDBG \$66,824.44

The Food Bank provided food products for delivery to non-profit agencies that provide to persons needing food. The program collected pounds of frozen meat, bread, and produce that were delivered to participating agencies.

*Summer Enrichment Program*

FY13 Expenditures CDBG \$371,245.30

The Summer Enrichment program was held at several Center-City high schools and provided recreational opportunities, mentoring, academic tutoring, and motivation. For FY2013, a total of 919 low and moderate income youth participated in these activities.

*LeMoyne-Owen Town Center*

FY13 Expenditure CDBG \$26,821.55

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.

*Artspace, Inc.*

FY13 Expenditures: CDBG \$87,500.00

Artspace used CDBG funds to provide predevelopment services for the Memphis ArtSpace Project which provide housing and studio space for creative individuals and their families. Specifically, efforts in FY2013 were focused on completing all necessary pre-development work so as to ensure the project was properly positioned to apply for state of Tennessee Low Income Housing Tax Credits in

February 2013. To that end, Artspace traveled to Memphis every 8 weeks on average, and partnered with the local architect to complete conceptual and schematic design. Additionally, Artspace worked with local state, and federal partners to obtain a land use easement from the USPS, as they have a parking lot that abuts the planned project's property. Project stakeholders want to ensure that the Artspace site will remain unencumbered for the long-term. A final agreement between Artspace and USPS is in the final stages, and both parties feel comfortable that an agreement will be formalized by summer 2013. Finally, all environmental analysis was completed to ensure site's project viability. Artspace continued meeting with local artists in FY2013 to get their vision for the project's potential. Since building will have 20,000 sq ft of commercial space (in addition to the 45 units of housing ranging from studios to three bedrooms), Artspace wants to ensure that the artist community has a voice in how the open space is utilized.

*United Way of the Mid-South (Information Commons)*

FY13 Expenditure CDBG \$25,000.00

The United Way of the Mid-South used these funds for maintenance of Community Issues Management, which is a publicly accessible data and information sharing portal as a resource to the community at no cost for use as a forum for community discussion and decision making tool. This activity occurred in FY12, but wasn't drawn down until FY13 and included the United Way conducted marketing and outreach of the tool, workshops, technical training, expanded the number of issue libraries, uploaded 11 local datasets, and provided ongoing technical assistance to users.

*Memphis Office of Resources Enterprise (M.O.R.E.)*

FY13 Expenditure CDBG \$50,000.00

The purpose of MORE is to assess clients' needs to take their business to the next level and direct them accordingly to the right resources. Community partners offer a range of services from micro lending and small loans, to business consulting and technical assistance. MORE provides help to businesses as an access to resources and a bridge to partnering organizations.

*South Memphis Alliance (SMA)*

FY13 Expenditure CDBG \$551,520.08

The SMA Laundromat is a facility that serves South Memphis residents by providing needed services, as well as a needed funding-source within the community. SMA receives referrals and provides services through partnering relationships with organizations such as The Tennessee Department of Children's Services (DCS), The Shelby County Office of Early Childhood and Youth (OECY), Literacy MidSouth (LMS), among many others. SMA is a nonprofit agency that started a decade ago and continues to support community

entities as well as work with young people from foster care and families in need with outcomes such as permanence, education, employment, housing, physical/mental health, mentoring, anger management, goal setting, parenting/pregnancy support, substance abuse, HIV/AIDS testing/counseling, personal/community engagement, financial education, and more. The SMA Laundromat and Resource Center received \$551,520.08 of CDBG funds as leverage to CDBG-R (Recovery) funding.

*Neighborhood Economic and Community Development Program Delivery*  
FY13 Expenditure CDBG \$1,973,016.56

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 neighborhood economic and community development programs are represented by these expenses.

## Administration and Planning Expenditures

### Administration

#### *CDBG Administration*

FY13 Expenditures

CDBG \$835,276.39

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 FY13.

#### *HOME Administration*

FY13 Expenditures:

HOME \$248,478.75

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*

FY13 Expenditures:

HOPWA \$51,162.00

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

#### *ESG Administration*

FY13 Expenditures:

ESG \$39,620.00

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*

FY13 Expenditure:

CDBG \$205,403.34

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*

FY13 Expenditures: CDBG \$105,567.95

This program provided internships opportunities to 24 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

FY13 Expenditures CDBG \$35,898.94

The Alliance for Nonprofit Excellence provided assistance to government agencies; aiding in the preparation of three grant applications for Federal programs. One grant proposal written by the Alliance was awarded \$3,000,000.00 in lead hazard demonstration funds, one proposal was not funded and one is still pending. The Alliance also completed three research projects for additional grant opportunities benefiting low and moderate income persons, including opportunities for Heritage Trail, National funding opportunities, and opportunities for dental health and social services. Funding supported the Grants Center's costs to provide the aforementioned services.

Plan and Mat Development

FY13 Expenditures CDBG \$63,354.98

In FY2013, funds were used to complete economic impact studies for Raleigh and to provide further analysis for the proposed Heritage Trail tax increment finance district.

Neighborhood Plans

FY13 Expenditures CDBG \$47,935.04

In FY13, funds were used to support the development of a housing market analysis and needs assessment, the Building Neighborhood Capacity program with Community LIFT, and additional studies in the Vance Avenue Neighborhood.

Choice Neighborhoods FY13 Expenditures:	CDBG	\$179,763.83
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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.

<i>Bank Lending Study</i> FY13 Expenditures	CDBG	\$29,976.54
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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.

## Assessment of Three-Year Goals and Objectives

All activities undertaken in FY 2013 address the goals and objectives that are presented in the 2011-2013 Three-Year Strategic Plan. Accomplishments are summarized in the following tables for the priority areas of Housing, Homeless, Special Needs Populations, Neighborhood, Community and Economic Development. Reference is made to those activities described as high priorities.

### Assessment of Three Year Housing Activities

<b>OBJECTIVE I: To provide funding that assists the development and production of affordable rental housing for very-low and low income residents</b>				
<b>3 Year Objective -</b>	<b>2011 Year Actual</b>	<b>2012 Year Actual</b>	<b>2013 Year Actual</b>	<b>3 Year Actual</b>
<u>Programs</u>				
Provide Tenant Based Rental Assistance to seniors and Persons having special needs.	<b>135</b>	<b>76</b>	<b>92</b>	<b>303</b>
Support multi-family housing projects and programs that Provide assistance to low and very-low income renters with large families	<b>293*</b>	<b>190**</b>	<b>0***</b>	<b>483</b>
Provide funding to Community Housing Development Organizations for rental housing projects	<b>13</b>	<b>24</b>	<b>25****</b>	<b>62</b>
<b>TOTALS</b>	<b>441</b>	<b>290</b>	<b>117</b>	<b>848</b>

\*Bearwater Park, Lucca Street, Ruby Oaks, April Woods West, Northside Manor and Orange Mound Single Family

\*\*While funds were expended for Bearwater Park, Lucca Street, Northside Manor, and Orange Mound Single Family, all but Heritage Landing have been accounted for in the prior year

\*\*\*While funds were expended for Bearwater Park, Trinity Park, Lucca Street, Northside Manor, Orange Mound Single Family, and A New Place Apartments, these units have been accounted for in prior years.

\*\*\*\*16 units are completed and 9 are underway

<b>Housing Objective II-A:</b> To fund and further develop programs that provide accessibility up-grades or modifications to existing housing (owner-occupied and rental housing)				
<b>Housing Objective II-B</b> To seek passage of local requirements that will increase the minimum number of accessible housing units in publicly-assisted housing developments				
<b>3 Year Objective -</b>	<b>2011 Year Actual</b>	<b>2012 Year Actual</b>	<b>2013 Year Actual</b>	<b>3 Year Actual</b>
<b><u>Programs</u></b>				
Develop accessibility modification program	See narrative below	See narrative below	See narrative below	See narrative below
Increase percentage	See narrative below	See narrative below	See narrative below	See narrative below

In FY13, HCD continued the partnership with Riverview Kansas CDC on an NSP1 and NSP3 funded project to rehabilitate a multi family property that had been foreclosed. The project was completed and opened in FY13. The project has a total of 88 units, with 30 being fair housing compliant, 2 modified for persons with hearing or visual impairments, 3 with adaptable kitchens and accessible baths, 5 with bathrooms having either roll-in showers or bathtubs. HCD also encourages developers funded through the single and multi family housing program to make all first floor units accessible. HCD continued its modification program with the Memphis Center for Independent Living, which provides for making homes accessible for low and moderate income people. Additionally, in FY13, HCD worked with the Memphis Center for Independent Living and the Mayor's Advisory Committee for Citizens with Disabilities to draft and seek support for an ordinance that will require all new single family, duplex, and triplex units developed with funding provided through HCD to be visitable. This ordinance is expected to be presented in the fall of 2013.

<b>HOUSING OBJECTIVE III:</b> TO PROVIDE ASSISTANCE TO HOMEOWNERS THAT PRESERVES AND PREVENTS THE LOSS OF THEIR PROPERTIES				
<b>3 Year Objective -</b>	<b>2011 Year Actual</b>	<b>2012 Year Actual</b>	<b>2013 Year Actual</b>	<b>3 Year Actual</b>
<b><u>Programs</u></b>				
Provide housing rehabilitation assistance to low and moderate income homeowners	<b>38</b>	<b>60</b>	<b>43</b>	<b>141</b>
Provide minor home repair to seniors and persons having disabilities	<b>161</b>	<b>80</b>	<b>93</b>	<b>334</b>
<b>TOTALS</b>	<b>199</b>	<b>140</b>	<b>136</b>	<b>475</b>

<b>HOUSING OBJECTIVE IV: TO PROVIDE FUNDING THAT WILL HELP INCREASE HOUSING CHOICES</b>				
<b>3 Year Objective -</b>	<b>2011 Year Actual</b>	<b>2012 Year Actual</b>	<b>2013 Year Actual</b>	<b>3 Year Actual</b>
<u>Programs</u>				
Provide down payment assistance to new homeowners	22	20	24	<b>66</b>
Provide homeownership and credit counseling to new and existing homeowners	477	449	387	<b>1313</b>
Collaborate with lenders and non-profits to develop home improvement and loan programs as alternative to predatory lending	See narrative below	See narrative below	See narrative below	<b>See narrative below</b>
<b>TOTALS</b>	<b>499</b>	<b>469</b>	<b>411</b>	<b>1379</b>

FY 2013 represents the third year of the Three Year 2011-2013 strategy for the City of Memphis. The City of Memphis expects to meet and exceed these objectives in each of the five objectives identified for housing.

The City's DPA program continues in its efforts to assist low income first-time homebuyers to purchase their first homes using HOME and City of Memphis funds. The demand for entry-level housing in Memphis combined with the increase in credit problems experienced by low-moderate income households, is still impacting the market of first-time homebuyers in the City. The City of Memphis has increased its support and funding to credit and homeownership counseling programs and the Memphis Housing Resource Center assisted 387 households in FY2013.

HCD works with a number of agencies who are involved in developing alternatives to predatory lending. The RISE Foundation's payday alternative product provide alternatives to payday loans from nontraditional lenders and several local banks have begun to market alternative loan programs. HCD also funds the Memphis Fair Housing Center to provide education and outreach aimed at providing information about predatory lending and alternatives. In FY13, MFHC made 20 public presentations about predatory lending, foreclosure scams, negative equity, fair housing, and other related topics through a variety of outlets, including radio, television, and newspaper interviews, and in workshops.

The Targeted Multi-Family and Single Family programs are designed to increase the supply of rental and owner-occupied housing in Memphis. In FY2013, HOME and CDBG funds were expended for six activities: Trinity Park (construction of 32 units for home ownership in partnership with Habitat for Humanity), Lucca Street

(new construction of 30 single family rental units), Bearwater Creek Redevelopment (new construction of 10 single family rental units), , NHO/Orange Mound Single Family Rental (new construction of 8 units of single family rental), Northside Manor (rehab of 150 multifamily rental units), and A New Place Apartments (rehab of 56 affordable rental units). These efforts are a continuation of the City’s objective of targeting rental and owner-occupied housing development in specific areas of the City. As noted in the chart above units have been accounted for in the first two years of the Consolidated Planning period.

The City’s efforts to preserve and prevent losses to existing housing continued to be successful during FY13. The rehabilitation of 43 units was completed by the HARP Major Rehab program while 25 units were completed by the Volunteer Home Repair program; 68 units by the Minor Home Repair program; and 6 units by CHDOs.

In conclusion, Memphis objectives for the preservation of existing housing, increasing rental housing opportunities, assisting homeownership, increasing new construction in targeted areas was well met.

**ASSESSMENT OF HOMELESS ACTIVITIES  
3 YEAR HOMELESS ASSESSMENT TABLES**

In FY 2013, the Division of HCD received competitive grant proposals for the use of several funding sources to serve the homeless population. These include CDBG funded Community Service Grants, Emergency Solutions Grants, which are sources of funds that may be targeted to subsidize homeless activities, as well as HOME-funded tenant based rental assistance and HOME-match for construction of supportive housing for the homeless. All ESG funds were awarded to agencies who administer programs that meet the ESG focus areas of Shelter, Street Outreach, Homeless Prevention, and Rapid-Re-Housing. The guidance for Emergency Solutions Grants came out after the three-year strategy was completed, so the activities undertaken that serve the homeless didn’t necessarily fall under the objectives outlined in the three-year strategy. The competitive process used to fund most of the activities that serve the homeless does not guarantee that applications for projects from service providers and housing developers will address the established Con Plan objectives. The following tables illustrate the assessment of the homeless goals and objectives for FY 2013, the second year of the three-year 2011–2013 strategy.

<b>Objective 1</b>	<b>Actual FY2012</b>	<b>Actual FY2012</b>	<b>Actual FY2013</b>	<b>TOTALS</b>
Support the development of permanent supportive housing for chronically homeless individuals	10	10	0	20
Plan to fully utilize permanent supportive housing for chronically	See	See	See	See

homeless individuals	narrative below	narrative below	narrative below	narrative below
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There were a number of agencies that used Continuum of Care funds to support permanent supportive housing initiatives and new permanent supportive housing projects are expected to be a part of the upcoming Continuum of Care process. HCD worked with the Community Alliance for the Homeless to plan for the 100,000 Homes Campaign/Memphis 100 which is aimed at providing the most vulnerable street homeless individuals move into supported housing. HCD also gives preference to projects funded through HCD that plan to use permanent housing for chronically homeless individuals.

<b>Objective 2</b>	<b>Actual FY2012</b>	<b>Actual FY2012</b>	<b>Actual FY2013</b>	<b>TOTALS</b>
Develop permanent supportive housing for homeless individuals and for women without children who are mentally ill	0	0	0	0
Develop transitional housing units for homeless individuals and for women without children who are mentally ill	0	0	0	0

Objective 2 recognizes the need to develop a range of supporting housing options for homeless mentally ill women without children. While there were no housing units developed in FY13, Lowenstein House provided a vocational skills training program for 31 clients with a mental illness.

<b>Objective 3</b>	<b>Actual FY2008</b>	<b>Actual FY2009</b>	<b>Actual FY2010</b>	<b>TOTAL</b>
Provide funding for workers who are trained to assist homeless persons, including the mentally ill, to receive Supplemental Security Income (SSI)	74	33		

Objective 3 addresses the need to provide funding for workers who are trained to assist homeless persons, including the mentally ill, to receive Supplemental Security Income. In FY2013, Door of Hope provided housing and supplemental services to 33 persons, including providing assistance with SSI/SSDI and VA benefits.

<b>Objective 4</b>	<b>Actual FY2012</b>	<b>Actual FY2012</b>	<b>Actual FY2013</b>	<b>TOTAL</b>
Use Emergency Shelter Grant to assist organizations to provide essential services, rehabilitate facilities, prevent	497	409	72	978

homelessness and operate/maintain facilities to homeless persons/families who are substance abusers				
Use Community Development Block Grant funds to provide services to homeless persons/families who are substance abusers	133	182	0	315
<b>TOTALS</b>	630	591	72	1293

Objective 4 addresses the need to develop incentives and funding that will help transitional housing programs that have underutilized space to develop programs that assist homeless substance abusers and to develop incentives and funding that will encourage the use of existing and development of new transitional housing and emergency shelters that will serve households where the primary caregiver has a substance abuse issue. In FY13, Hospitality Hub used CDBG funds to provide supportive services including customized employment and training to 72 clients, some of whom are substance abusers.

In summary, HCD provided funding for 24 programs serving the homeless to serve a total of 3,389 people. This included 770 persons assisted through the HESG Shelter Category, 627 assisted through the HESG Homeless Prevention Category, and 1,692 assisted through the HESG Rapid Re-Housing Category.

**ASSESSMENT OF NON-HOMELESS SPECIAL NEEDS ACTIVITIES - 3 YEAR SPECIAL NEEDS ASSESSMENT TABLES**

<b>Objective I:</b> To make funding available that will assist the development of permanent supportive housing for Special Needs sub-populations				
	<b>Actual FY2012</b>	<b>Actual FY2012</b>	<b>Actual FY2013</b>	<b>Actual 3-Year</b>
Provide funding that will help to develop new permanent supportive housing for income eligible Special Needs sub-populations	14	0	0	14

The Permanent Supportive Housing objective seeks to make funding available that will assist the development of permanent supportive housing for Special needs subpopulations. No funds were drawn for new permanent supportive housing projects during FY13.

<b>Objective II:</b> To continue to give preference to funding requests that propose to provide supportive services to Special Needs sub-populations				
	<b>Actual FY2012</b>	<b>Actual FY2012</b>	<b>Actual FY2013</b>	<b>Actual 3-Year</b>
Fund supportive service programs that will assist income eligible Special Needs	1900	9137	4304	15341

sub-populations				
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The Supportive Services objective focuses on giving preference to funding requests that propose to provide supportive services to special needs subpopulations. HCD provided funding for advocacy services through CASA, Child Advocacy Center, and Memphis Center for Independent Living, for victims of domestic violence through the Exchange Club, services related to families affected by HIV/AIDS through Hope House and Friends for Life, case management for persons with a mental illness through Lowenstein House, services for people with a visual impairment through Meritan, services for elderly clients through Pendlove, programs for victims of domestic violence through YWCA, programs for homeless children through Memphis family Shelter, and a senior companion program through MIFA. Additionally, the HOPWA program provided supportive services that benefited a total of 865 persons.

<b>Objective III:</b> 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				
	<b>Actual FY2012</b>	<b>Actual FY2012</b>	<b>Actual FY2013</b>	<b>Actual 3-Year</b>
Increase the number of income eligible persons within the Special Needs sub-populations to receive tenant-based rental assistance	135	76	92	303

The objective of Tenant Based Rental Assistance is to provide funding that will respond to the increased demand for tenant based rental assistance for income eligible persons within the special needs population. Much success was achieved with this objective. For FY 2013, HCD provided funds to five agencies that provided tenant based rental assistance to 92 families including mentally ill women and children, or persons otherwise in a special needs category.

<b>Objective IV:</b> 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				
	<b>Actual FY2012</b>	<b>Actual FY2012</b>	<b>Actual FY2013</b>	<b>Actual 3-Year</b>
Fund improvements to public facilities that will assist income eligible Special Needs sub-populations	0	0	0	0

The Public Facilities Objective seeks to give preference to funding requests that propose to develop new or rehabilitate public facilities that provide supportive services to income eligible special needs populations. No funding was provided for this category during FY2013.

The greater part of the City's accomplishments have been achieved in the special needs categories byway of supportive services. The use of HOPWA funds has provided steady and needed assistance to a growing HIV/AIDS affected population. Over the past year, 489 individuals received short-term utility payment, emergency housing, tenant-based rental assistance from the HOPWA program. Use of HOME funds for tenant-based rental assistance supports the needs of very-low income persons with special needs to maintain affordable and decent rental housing.

**Non-housing Community Development  
3 Year Non-housing Community Development Assessment Tables**

Memphis' non-housing community development needs are addressed by program activities that are grouped under the categories of neighborhood, community and economic development. In FY13, these activities included public facility and services that benefited low/moderate income persons (with specific emphasis on the youth, the elderly, and the unskilled). Assisting with the creation of public facilities is also another objective that is met through the construction of neighborhood facilities and buildings that house service organizations which provide community and public services to low and moderate income persons. Defining non-housing community development needs continue to be a challenge for HCD, however future neighborhood planning efforts will entail performance measures and indicators based upon non-housing community development objectives/goals. Below are tables that describe FY 2013 outcomes.

<b>Objective I:</b> To prepare neighborhood and area plans and to redevelop targeted areas and neighborhoods				
	<b>Actual FY2011</b>	<b>Actual FY2012</b>	<b>Actual FY2013</b>	<b>Actual 3-Year</b>
Start redevelopment of targeted area	1	1	1	3
Support neighborhood revitalization projects	1	2	2	5
Develop neighborhood plans	2	3	5	10

In terms of supporting redevelopment and neighborhood revitalization, CDBG funds were spend on plans related to creating a redevelopment district for Heritage Trail which would provide tax increment finance opportunities to funds redevelopment in the area. HCD also supports the revitalization of Foote and Cleaborn Homes in this neighborhood and has committed CIP and FY2013 CDBG funds to the project. In FY13, several plans were completed, including the Building Neighborhood Capacity program in Binghampton and Frayser, Raleigh, Heritage Trail, and Klondike/Smoky City/Crosstown.

<b>Objective II:</b> 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				
	<b>Actual FY2011</b>	<b>Actual FY2012</b>	<b>Actual FY2013</b>	<b>Actual 3-Year</b>
Provide job skills, training and employment	14	18	0	32

While there were no expenditures that provided funding for job skills, training, and employment in FY13, the Memphis Office of Resource Enterprise (MORE) was created to provide services to minority and women owned businesses and to help them to access resources and build partnerships.

<b>Objective III:</b> To give preference to grant requests from non-profit 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.				
	<b>Actual FY2011</b>	<b>Actual FY2012</b>	<b>Actual FY2013</b>	<b>Actual 3-Year</b>
Educational Achievement	801	2229	2229	5259
Support programs that seek to enable self-sufficiency	336	336	0	672
Support help-care/homemaker services for the elderly	74	78	81	233
Help develop public facilities	2	2	2	6

In FY13, Literacy Mid-South and Summer Enrichment provided opportunities for tutorials, personal and educational development, and other skills to 2229 persons; 81 seniors were assisted through homemaker programs. Funds were expended in FY2013 toward the operations of the Soulsville Town Center and to develop the SMA Laundromat/resource center that serve the residents of two communities in South Memphis.

<b>Objective IV:</b> To provide capital and financial resources to support small business development and job creation & employment training				
	<b>Actual FY2011</b>	<b>Actual FY2012</b>	<b>Actual FY2013</b>	<b>Actual 3-Year</b>
Create new jobs	14	657	0	671
Retain jobs	4	36	0	40

A competitive-grant application (Strategic Community Investment Fund) process is used by HCD's to meet public facility and community service needs. Most public services are funded thru the applications that are received through the SCIF. CDBG funds are used to fund these project activities although the City of Memphis provides significant General Revenue funding for economic development and other community development initiatives. In developing the

Consolidated Plan, HCD considers that the primary funding source for non-housing community development is the CDBG entitlement that is limited to a 15% cap on spending for public services.

City funds are used to primarily address the economic development objectives of job creation and small business development via the services provided by the Renaissance Business Center (RBC) located at 555 Beale. In FY2013, there were 12 loans made totaling \$1,089,000.00. These loans created 33 jobs and retained 35 jobs. Primarily, loans were made to businesses in various industries. 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. 40 licensing/ bonding/ training programs were held in FY13 with 549 participants.

### **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. FY13 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 2013, HCD expended \$262,884.88 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 (\$174,959.09), and  
A second MALS contract funds the acceptance and investigation of complaints related to the Memphis Fair Housing Ordinance (\$57,949.25) and
- 2) The Memphis Community Development Council (formerly MACRO) contract allows update of their bank lending study (\$29,976.54).

On April 12, 2013, 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 Conference. 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.

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 has developed an action plan that it will propose to the Memphis City Council for adoption in PY 12/FY 13 that will realistically address impediments to fair housing choice in the City of Memphis.

## AFFORDABLE HOUSING NARRATIVE

In FY13, 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 provide assistance to first-time homebuyers. The following table depicts progress made in accomplishing this objective.

### FIRST-TIME HOMEBUYER ASSISTANCE

Program	2013 Objective	ACTUAL FY 2013				
		<30 %	31-50%	60-80%	> 80%	TOTAL
Downpayment Assistance (DPA Program)	25	0	13	3	8	24
<b>TOTALS</b>	<b>25</b>	<b>0</b>	<b>13</b>	<b>3</b>	<b>8</b>	<b>24</b>

The number of low and moderate-income families that were assisted by the Down Payment Assistance Program (DPA) was the same as FY2012, but came close to achieving the goal for FY2013 of 25 through a combination of federal and city resources. While 16 were served with HOME funds, an additional 8 households between 81-120% MFI were provided with down payment assistance using City funds.

The next 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 FY13.

### RENTAL HOUSING

Programs	2013 Objective	Actual Units FY 2013			
		<30 %	31-50%	51-80%	TOTAL
CHDOs and non-profits	10	7	2	1	<b>16*</b>
Targeted Multi-Family Housing	100	0	0	0	<b>0</b>
TBRA	50	92	0	0	<b>92</b>
<b>TOTALS</b>	<b>160</b>				

\*6 units are vacant

CHDOs completed construction or rehabilitation of 16 single family rental units in FY13. These included Frayser CDC, NHO Management, Riverview Kansas, North Memphis CDC, and The Works, Inc. An additional 13 units of rental housing are underway.

The City's Multi-Family program expended funds several rental projects in FY13, however, these units were accounted for in prior reporting years.

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 FY13, the Single-family Rehabilitation Program (HARP) rehabilitated the homes of 43 homeowners. This program along with the Minor Home Repair and Volunteer Home Repair Programs assisted 93 homeowners to maintain 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	2013 Objective	ACTUAL FY 2013			
		<30 %	31-50%	51-80%	TOTALS
Senior Citizen Minor Home Repair & Volunteer Homes Repair	125	32	43	18	<b>93</b>
Single-Family Rehabilitation (HARP)	55	5	14	24	<b>43</b>
<b>TOTALS</b>	<b>195</b>	<b>37</b>	<b>57</b>	<b>42</b>	<b>136</b>

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

Activities (Single-family)	2013 Objective	ACTUAL FY 2013			
		<30 %	31-50%	51-80%	TOTAL
CHDO's/Non profits	0	3	1	1	<b>11</b>
Affordable Single Family Housing*	0	0	0	0	<b>0</b>
<b>TOTALS</b>	<b>0</b>	<b>3</b>	<b>1</b>	<b>1</b>	<b>11</b>

\*6 units are vacant

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 nine single family rental units counted in the section above regarding rental housing.

The competitive affordable single family housing program provided funding for one single family project in FY13. This project, Trinity Park Phase II was completed in FY11 and consists of 32 units for homeownership. While funds were drawn in FY13, the units were accounted for in a previous fiscal year.

## **CONTINUUM OF CARE NARRATIVE**

During FY2013 from July 1, 2012 through June 30, 2013, the City continued to work collaboratively to implement the community's strategy to address the needs of the homeless population by assisting programs that seek to prevent homelessness and that provide services and housing for the homeless. The City has also worked to bring new Federal resources to Memphis through HUD's SuperNOFA Continuum of Care application and the Homeless Prevention Rapid Re-Housing Program awarded under ARRA.

### **Actions Taken to Address Needs of Homeless Persons and Persons with Special Needs who are not Homeless but Require Supportive Housing**

For FY 2012, Memphis budgeted over \$3,560,000 million in entitlement funds to address the needs of the homeless and persons with special needs that require supportive housing. This included Community Development Block Grant, Emergency Shelter/Solutions Grant, and HOME funds. Additional funding through Shelter Plus Care was also used to address the needs of the homeless and for special needs populations. These amounts included program delivery costs.

During the program year, Emergency Shelter/Solutions Grant Program (ESGP), Community Development Block Grant (CDBG), Housing Opportunities for Persons with AIDS grants (HOPWA), and HOME entitlement funds were used by the City to fund five competitive programs that address the needs of the homeless and those with special needs. Ten (10) agencies utilized ESG funds during FY 2013. Five (5) of the ten project activities funded were for emergency shelter; two (2) were for homeless prevention and three (3) were for rapid rehousing; and one (1) was for HMIS activities. CDBG funds subsidized the operations of the Community Alliance for the Homeless, an advocacy agency for the homeless. The funds awarded helped pay the match for their operation of the HMIS system which has enrolled more than 32 different agencies with a total of 82 programs that housed, shelter, and/or provide services for individuals and families within the community. Additionally, Community Alliance received CDBG funds to prepare the annual *Homeless Needs Assessment and Gaps Analysis* which was used to develop the homeless strategy for the 2011-2013 Consolidated Plan Three-year Strategy. CDBG funds were also used to operate Metropolitan Inter Faith Association's Homeless Central Intake Center which assist with the Emergency Homeless Hotline which was created with Homeless Prevention Rapid Re-Housing funds.

CDBG funds also financially supported three additional programs for the homeless: Agape, Memphis Family Shelter, Metropolitan Inter Faith Association, Lowenstein House, Tennessee Community Service Agency, and Door of Hope. Additionally, CDBG funds were used to pay operating costs of four HOME

Tenant Based Rental Assistance programs for homeless and special needs populations.

Community Alliance for the Homeless coordinated the annual Continuum of Care Grant application process in the fall of 2012. The application process resulted in an award over \$6.6 million for 34 applications from 18 agencies.

HOME TBRA contracts were executed with Grace House, CAAP, and Case Management, Inc. Together, the contracts served over 54 households.

### **Homeless Prevention Activities**

Emergency Shelter/Solutions Grant (ESG) Program and HOPWA funds were used for activities designed to prevent homelessness.

- Memphis provided Emergency Shelter/Solutions Grant program funds to one agency for homeless prevention activities: Case Management, Inc. and Metropolitan Inter-Faith Association.
- The City provided HOPWA funds to one agency, Friends for Life to provide short term rent, mortgage and utility (STRMU) assistance to prevent homelessness of persons with HIV/AIDS in Memphis and the surrounding counties in the EMSA. The Friends for Life contract serves the four counties in Mississippi and Crittenden County, Arkansas and the Tennessee counties.  
HOPWA funds were made available to Meritan, Inc. to help provide homemaker – caretaker services for persons with AIDS that will help them remain in their homes.
- CDBG funds were provided to the MIFA to help fund the salaries of case managers that operate a centralized call center that refers people who are homeless or at risk of becoming homeless to resources and housing.

The City's Emergency Housing Partnership started after the Homeless Prevention and Rapid Re-housing stimulus program ended in 2012. The partnership consists of agencies that serve the homeless population. Through that partnership a 24-hour hotline was developed. It addresses housing emergencies for persons in need. A central assessment and intake center housed at MIFA, and homeless prevention/rapid re-housing programs provide financial assistance and home-based supports. Additionally, reporting through the Homeless Management Information System will be funded. During FY2013, the hotline handled 13,889 calls, over 6,000 were screened and assessed, and 1,432 women were seeking shelter for domestic violence and 274 were referred to Earned Benefits.

## New Federal Resources

During the reporting period, HUD approved \$6,392,034.00 in funding under the 2012 SuperNOFA for Shelter plus Care and the Supportive Housing Program under the Continuum of Care. Funding was awarded as follows:

Agency	Program	Type	Component	Term	Amount
	Aloysius Scattered Site		PH	1 Year	\$216,470
AGAPE Child & Family Services, Inc.	Families In Touch Bent Tree Addition	SHPR	TH	1 Year	\$245,681
AGAPE Child & Family Services, Inc.	Families In Touch Bella Vista	SHPR	TH	1 Year	\$193,224
Alpha Omega Veterans Services, Inc.	Alpha Omega Veterans Services Permanent Supportive Housing	SHPR	PH	1 Year	\$171,970
Alpha Omega Veterans Services, Inc.	Alpha Omega Veterans Services Transitional Housing & Supportive Services	SHPR	TH	1 Year	\$93,513
Alpha Omega Veterans Services, Inc.	AOVS Depot Town Homes Phase I	SHPR	PH	1 Year	\$110,385
Alpha Omega Veterans Services, Inc.	Depot SRO	SHPR		1 Year	\$150,160
Behavioral Health Initiatives, Inc.	Phoenix Project FY2012	SHPR	PH	1 Year	\$84,075
	Beers Van Gogh Center for Excellence			1Year	\$97,655
Case Management Inc.	Home Plus	S+C		1 Year	\$342,043
Case Management Inc.	Family Haven Apartments	SHPR		1 Year	\$91,340
Case Management Inc.	Alice Avenue Project	SHPR		1 Year	\$14,453
	HMIS Plus 2012			1 Year	\$80,094
Catholic Charities, Inc.	Genesis House	SHPR	TH	1 Year	\$455,327
	RHP Housing First Project			1 Year	\$490,963
Cocaine & Alcohol Awareness Program, Inc.	Supportive Housing Program	SHPR	TH	1 Year	\$168,910
Community Alliance for the Homeless	HMIS Hearth Project	SHPR	TH	1 Year	\$46,534
Community Alliance for the Homeless	HMIS Expansion Project	SHPR		1 Year	\$100,210
Community Alliance for the Homeless	HMIS	SHPR		1 Year	\$37,608
Comprehensive Counseling Network	North Hill Woods Apartments	SHPR		1 Year	\$228,116
	One Door at a Time			1 Year	\$228,783

Friends for Life	Aloysius Commons	SHPR		1 Year	\$134,585
Memphis Family Shelter	Memphis Family Shelter	SHPR	TH	1 Year	\$198,074
Metropolitan Inter-Faith Association	MIFA Housing Opportunities - Estival Communities	SHPR	TH	1 Year	\$498,148
Metropolitan Inter-Faith Association	MIFA Housing Opportunities - Satellite	SHPR	TH	1 Year	\$145,657
North Memphis CDC	North Memphis Leasing Collaborative	SHP		1 Year	\$471,765
SHIELD, Inc.	Breaking the Cycle	S+C		1 Year	\$199,623
The Salvation Army	Renewal Place	SHPR	TH	1 Year	\$385,559
	Stay 1			1 Year	\$241,008
	Stay 2			1 Year	\$227,295
Door of Hope	245 North Bellevue	SHPR		1 Year	\$165,482
	CoC Planning			1 Year	\$77,324
<b>Total</b>					<b>\$6,392,034</b>

## **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 2013, 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.

In 2013, the City used 99% of its CDBG funds to benefit very-low, and low-to-moderate income persons.

### **Changes in Program Objectives**

No changes have been noted in program objectives. Amendments to the FY 2013 Annual Plan were made available to the public during the Public Hearing held on April 11, 2013. The FY 2013 CAPER was made available at various locations on September 13, 2013 and was publicized in the Commercial Appeal.

### **Assessment of Efforts in Carrying Out Planned Actions**

HCD pursued all resources as indicated in the FY2013 action plan in the following way. HCD leveraged \$2,250,000.00 in Capital Improvement Project funds for and Cleaborn Homes; and applied for a number of competitive grant

programs including Public Housing and Housing Choice Voucher Family Self Sufficiency, Continuum of Care, Lead Hazard Reduction Demonstration Program, Capital Fund Emergency Safety and Security Program, Youthbuild, and ROSS Service Coordinators. Some of these efforts were applied for and funded during FY13 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 2013.

### **Certifications of Consistency**

HCD also partnered with a number of organizations in their efforts to apply for funds under the HUD 2013 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 proving 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 FY2013.

### **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 FY13, the number of units assisted through this program totaled 43. The total amount of CDBG funds expended was \$543,829.44. HOME funds totaling \$788,146.77 were also used to implement this program.

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, 68 units were assisted through the Minor Home Repair Program, using \$271,876.50 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 FY13 this program assisted 25 homeowners, expending \$100,000.00 in CDBG funds. No other types of funds were expended for this program.

**Properties Sold By HCD in FY 2013**

3542 Kruger Parcel ID# 0620009 00016

0 Starling Parcel ID # 043022 00003

**Properties Received**

There were no properties received in FY2013

ANNUAL PERFORMANCE REPORT  
 FINANCIAL SUMMARY ATTACHMENT  
 REPORTING PERIOD: 07/01/09 TO 06/30/10

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	63,697.71
Multi-unit housing rehab	347,806.56
CDBG/Rental Rehab	75,381.09
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	72,204.42
Miscellaneous Revenue	970.87
Resale of property - Single-units	
Resale of property - Multi-units	0.00
Property Rental	0.00
Single Family New Construction	14,734.06
Section 108 M/F Loan	1,023,540.72
Down Payment Assistance P&I	63,847.24
Down Payment Assistance Service Fees	6,813.04
Down Payment Assistance Refunds	29,276.69
Late Charges	11,226.89
Deferred Payment Loans & Grants	0.00
Disposition of Federal Property	1,100.00
Total Program Income	1,710,599.29
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	1,710,599.29

CITY OF MEMPHIS, DIVISION OF HOUSING AND COMMUNITY DEVELOPMENT  
 LOAN STATUS REPORT AS OF  
 6/30/2013

CDBG FUNDED ACTIVITIES

CDBG SINGLE FAMILY:	BALANCE	LOAN COUNT
LOANS:		
Owner/Investor Rehab Loans	6,630,375.02	437
DPA Loans	981,718.92	413
GRANTS/DEFERRED PAYMENT LOANS: ***		
DPA Grants	3,023,151.96	738
Rebuild Deferred Payment Loans	3,617,338.96	71
Deferred Payment Loans	7,136,776.12	2,021
 TOTAL CDBG SINGLE FAMILY:	 21,389,360.98	 3,680
 <b>CDBG MULTI-FAMILY:</b>		
Multi-Family Rehab Loans		
Tilman 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.	0.00	
Bernar Apts.	283,464.49	
Appletree Apts.	30,364.91	
Klondyke Gardens	38,641.68	
Longview Hghts.	174,581.63	
Longview Balloon	4,916.46	
Oak Ridge Apts.	241,433.19	
Autumn Park	167,460.14	
Parkway Terrace	6,336.45	
Cypress Garden	97,061.79	
Wicks Ave.	18,775.30	
Burgess Manor	66,153.91	
Myles, T.	0.00	
Myles, L.	16,855.25	
Cage, L.	0.00	
Lemon, P. & A. & M.	21,943.60	
Crockett Apts.	151,065.58	
Padawer Bros. Props.	57,864.81	
Barron Court Apts.	83,180.27	
Springcreek	2,500,000.00	
Montgomery Plaza	1,740,000.00	
Fowler Homes	169,637.00	
Cleaborn Homes	440,700.00	
Weaver Fields	144,530.90	
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:	 13,491,625.70	 33

CITY OF MEMPHIS, DIVISION OF HOUSING AND COMMUNITY DEVELOPMENT  
6/30/2013

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<b>SECTION 108 LOANS:</b>		
	Millcreek	2,296,612.88
	1st Parking Place	3,000,000.00
	Peabody Place "E"	8,144,418.42
	Court Square	8,500,000.00
	University Place	<u>3,980,243.38</u>
<b>TOTAL SECTION 108 LOANS:</b>	<b>25,921,274.68</b>	<b>5</b>
<b>DOWNTOWN HOUSING:</b>		
	Commerce Title	<u>3,000,000.00</u>
<b>TOTAL DOWNTOWN HOUSING:</b>	<b>3,000,000.00</b>	<b>1</b>
<b>ECONOMIC DEVELOPMENT:</b>		
	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	<u>7,700.74</u>
<b>TOTAL ECONOMIC DEVELOPMENT:</b>	<b>18,407,700.74</b>	<b>4</b>
<b>TOTAL CDBG LOANS/GRANTS</b>	<b>82,209,962.10</b>	<b>3,723</b>

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.

GREAT AMERICAN STEAMBOAT

	99,653.23	
	1,632,000.00	
	5,608,000.00	
<b>TOTAL</b>	<b>7,339,653.23</b>	

**HOUSING AND COMMUNITY DEVELOPMENT  
COMMUNITY DEVELOPMENT BLOCK GRANT  
ANNUAL PERFORMANCE REPORT  
7/1/12-6/30/13**

PROJECT ID	PROJECT NAME	EXPENDED THIS PERIOD	REMAINING ENCUMBRANCE AT JUNE 30 <sup>TH</sup>	BUDGETED AMOUNT
<b>CD90001 DIRECTOR'S OFFICE PROGRAM DEL</b>				
84	FY13/PY12 PROGRAM DELIVERY	133,807.93		133,807.93
<b>SUB-TOTAL</b>		<b>133,807.93</b>	<b>0.00</b>	<b>133,807.93</b>
<b>CD90002 ACCOUNTING OFFICE PROGRAM DEL</b>				
85 55	FY13/PY12 PROGRAM DELIVERY	304,506.03		304,506.03
<b>SUB-TOTAL</b>		<b>304,506.03</b>	<b>0.00</b>	<b>304,506.03</b>
<b>CD90003 HUMAN RESOURCES PROGRAM DEL</b>				
86	FY13/PY12 PROGRAM DELIVERY	115,914.18		115,914.18
<b>SUB-TOTAL</b>		<b>115,914.18</b>	<b>0.00</b>	<b>115,914.18</b>
<b>CD90008 INFORMATION SERVICES PROGRAM DEL</b>				
87	FY13/PY12 PROGRAM DELIVERY	22,162.16		22,162.16
<b>SUB-TOTAL</b>		<b>22,162.16</b>	<b>0.00</b>	<b>22,162.16</b>
<b>CD90004 MONITORING AND COMPLIANCE PD</b>				
12	FY13/PY12 PROGRAM DELIVERY	444,399.36		444,399.36
98	MEMPHIS PYRAMID REDEVELOPMENT			0.00
12	PPD STUDIO PROGRAM DELIVERY	813,312.35		813,312.35
42	BEALE STREET LANDING			0.00
90	PROPERTY MAINTENANCE	315,530.00		315,530.00
<b>SUB-TOTAL</b>		<b>1,573,241.71</b>	<b>0.00</b>	<b>1,573,241.71</b>
<b>CD90005 LEGAL</b>				
65	FY13/PY12 PROGRAM DELIVERY	201,479.50		201,479.50
<b>SUB-TOTAL</b>		<b>201,479.50</b>	<b>0.00</b>	<b>201,479.50</b>
<b>CD90009 HARP/MAJOR/MINOR REHAB PROGRAMS</b>				
44	FY13/PY12 HARP HSG PROG DEL	213,863.75		213,863.75
11	VOLUNTEER HOME REPAIR	100,000.00		100,000.00
10	MINOR HOME REPAIR	271,876.50		271,876.50
9	NSP1 REHAB PD	535,654.06		535,654.06
9	HARP MAJOR REHAB	543,829.44		543,829.44
<b>SUB-TOTAL</b>		<b>1,665,223.75</b>	<b>0.00</b>	<b>1,665,223.75</b>
<b>CD90011 FAITH BASED INITIATIVES</b>				
5 21	LEMOYNE OWEN TOWNE CENTER	26,821.55		26,821.55
21	M.O.R.E	50,000.00		50,000.00
108	CDBG-R/SMA/GRAND PROMENADE	551,520.08		551,520.08
34 8	CD/FAITH BASED PROG. DELIVERY	222,750.48		222,750.48
<b>SUB-TOTAL</b>		<b>851,092.11</b>	<b>0.00</b>	<b>851,092.11</b>
<b>CD90013 SOCIAL SERVICES</b>				
24	SUMMER ENRICHMENT PRG	371,245.30		371,245.30
<b>SUB-TOTAL</b>		<b>371,245.30</b>	<b>0.00</b>	<b>371,245.30</b>

**CD90014 REAL ESTATE DEVELOPMENT**

39	UNIVERSITY PLACE INFRAST		0.00
39	UNIVERSITY PLACE/LAMAR TER ACQ		0.00
39	UNIVERSITY PLACE PHAS I PUB IMPV		0.00
94	CLEABORN HOMES/TRIANGLE NIOR		0.00
45	RIVERVIEW/KANSAS TEXAS COURT ACQ		0.00
43	FY13/PY12 REAL ESTATE DEV PD	207,437.97	207,437.97
45	A NEW PLACE APTS	143,500.00	143,500.00
21	CHICAGO PARK PLACE LP		0.00
45	MIFA MULTI-FAMILY HSG REHAB		0.00
45	EXCHANGE BLDG GUARANTY/108		0.00

<b>SUB-TOTAL</b>	<b>350,937.97</b>	<b>0.00</b>	<b>350,937.97</b>
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**CD90016 DESIGN**

66	FY13/PY12 PROGRAM DELIVERY		0.00
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<b>SUB-TOTAL</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
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**CD90019 FINANCE**

	FY13/PY12 FINANCE PD	242,205.94	242,205.94
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<b>SUB-TOTAL</b>	<b>242,205.94</b>	<b>0.00</b>	<b>242,205.94</b>
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**CD90021 SPECIAL NEEDS/HOMELESS**

16	AGAPE	19,311.56	19,311.56
49	LITERACY MID SOUTH 12	17,650.67	17,650.67
41	FY13/PY12 COMM.SVC PD	125,843.76	125,843.76
28	EDUCATION AND ENRICHMENT	12,192.00	12,192.00
76	COURT APPOINTED SPECIAL ADVOCATES	43,305.97	43,305.97
25	DOOR OF HOPE	3,358.06	3,358.06
53	FAIR HOUSING ENFORCEMENT	57,949.25	57,949.25
52	GRACE HOUSE OF MEMPHIS		0.00
26	WELLNESS UNIVERSITY	45,758.14	45,758.14
72	GIRLS, INC./ HEALTH AND WEALTH PGM	12,303.24	12,303.24
67	INFORMATION COMMONS/ UWOMS	25,000.00	25,000.00
27	HELP CARE - TITLE XX PROGRAM MATCH	210,162.14	210,162.14
64	HELPCARE HOMEMAKER SERVICES	36,711.54	36,711.54
19	HOPE HOUSE STRENGTHN FFF	40,392.52	40,392.52
93	COMM SVC/SPEC NEED PUBLIC FAC PD	125,843.71	125,843.71
67	KID'S IN TECHNOLOGY	1,358.22	1,358.22
70 115	LOWENSTIEN HOUSE	30,000.00	30,000.00
13	MACRO-BANK LENDING STUDY	29,976.54	29,976.54
3 40	MEMPHIS AREA LEGAL FAIR HOUSING CTR	174,959.09	174,959.09
94	HPRR/ TCSA	21,346.47	21,346.47
74	MEMPHIS CHILD ADVOCACY CENTER	31,452.60	31,452.60
14	MEMPHIS FOOD BANK	66,824.44	66,824.44
28	MEMPHIS FAMILY SHELTER EEP		0.00
80	MEMPHIS CTR FOR INDEPENDENT LIVING	41,790.99	41,790.99
30	MERITAN (SENIOR SERVICES)	28,973.08	28,973.08
36	CLEAN MEMPHIS	18,750.00	18,750.00
48	COMMUNITY ALLIANCE FOR THE HOMLESS	205,403.34	205,403.34
100	HOSPITALITY HUB	10,003.56	10,003.56
29	SENIOR COMPANION PROGRAM	23,418.60	23,418.60
59	MIFA ARMY HRC	109,938.12	109,938.12
64	SHARED COST HOMEMAKER PROGRAM	36,450.81	36,450.81
1 32	SHELBY RESIDENTAL AND VOC SVC/AFTER SCHOOL TUTORING	3,221.67	3,221.67
62	ALLIANCE FOR NONPROFIT EXCELLENCE	25,897.96	25,897.96
32	SYNERGY TREATMENT CENTER	5,000.00	5,000.00
73	THE EXCHANGE CLUB/ADOLECENT DOM VIO	36,333.69	36,333.69
7 32	TBRA CASE MANAGEMENT	101,678.61	101,678.61
51	YMCA OF GREATER MEMPHIS	28,280.13	28,280.13
42	PENDLOVE	46,624.69	46,624.69
63	PLAN/MAT DEVELOPMENT	39,910.00	39,910.00

<b>SUB-TOTAL</b>	<b>1,893,375.17</b>	<b>0.00</b>	<b>1,893,375.17</b>
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**CD90028 PORTFOLIO MANAGEMENT**

78	SECTION 108/MILLCREEK	408,506.00	408,506.00
78	SECTION 108/PEABODY PLACE		0.00
78	SECTION 108/UNIVERSITY PLACE	539,389.05	539,389.05
78	SECTION 108/COURT SQUARE		0.00
77	EXCHANGE BLDG LOAN GUARANTY	117,905.22	117,905.22
69	FY013/PY12 PORTFOLIO PROG. DEL	225,438.77	225,438.77
<b>SUB-TOTAL</b>		<b>1,291,239.04</b>	<b>0.00</b>
			<b>1,291,239.04</b>

**CD90030 PLANNING AND GRANTS**

56	NEIGHBORHOOD PLANS	41,435.04	41,435.04
23 31	INTERN CONTRACTS	105,567.95	105,567.95
75	ARTSPACE	87,500.00	87,500.00
6	CHOICE NEIGHBORHOOD MATCH/ UOFM	43,188.33	43,188.33
63	PLANNING AND MAT. DEVELOPMENT	23,444.98	23,444.98
31	FY13/PY12 PLAN/GRTS PROG. DEL	148,733.35	148,733.35
6	NEIGHBORHOOD PLANS	6,500.00	6,500.00
6	CHOICE NEIGHBORHOOD MATCH/CONSILIENCE	64,575.50	64,575.50
6	CHOICE NEIGHBORHOOD MATCH/URBAN STRA	71,000.00	71,000.00
6	CHOICE NEIGHBORHOOD MATCH/RPOWELLS	1,000.00	1,000.00
62	ALLIANCE FOR NONPROFIT EXCELLENCE	10,000.98	10,000.98
<b>SUB-TOTAL</b>		<b>602,946.13</b>	<b>0.00</b>
			<b>602,946.13</b>

**CD90039 CENTRAL OFFICE PROGRAM DEL**

88	FY13/PY12 PROGRAM DELIVERY	94,098.91	94,098.91
<b>SUB-TOTAL</b>		<b>94,098.91</b>	<b>0.00</b>
			<b>94,098.91</b>

**CD90000 GENERAL ADMINISTRATION**

38	FY13/PY12 GEN. ADMIN COSTS	835,276.39	835,276.39
<b>SUB-TOTAL</b>		<b>835,276.39</b>	<b>0.00</b>
			<b>835,276.39</b>

<b>GRAND TOTALS</b>		<b>10,548,752.22</b>	<b>0.00</b>	<b>10,548,752.22</b>
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## HOME NARRATIVE

In FY13, HOME expenditures totaled \$4,426,020.11. 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 five agencies during the reporting period. These agencies provided housing for special needs populations. The five organizations include Case Management Inc., Cocaine Alcohol Awareness program (CAAP), MIFA, Grace House, 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 92 individuals. Together, the contracts used \$357,061.74 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 FY13.

<b>Program</b>	<b>Expenditure</b>	<b>Percentage</b>
Housing	\$3,610,398.58	82%
Special Needs	\$361,234.64	8%
Homeless	\$0.00	0%
CHDO Administration	\$205,908.14	5%
HOME Administration	\$248,478.75	5%
<b>TOTAL</b>	<b>\$4,426,020.11</b>	<b>100%</b>

Housing, the largest expenditure of HOME funds, comprised 82% of the total amount of funds expended. The Single-family Rehabilitation Program (HARP) used \$788,146.77 in HOME funds (plus additional CDBG funds) to complete the renovation 43 homes for HOME income eligible homeowners. Of those HARP assisted rehabilitation activities, 24 were moderate income, 14 were low income, and 5 were very-low income. The Downpayment Assistance Program (DPA) used \$92,269.00 in HOME funds.

Seven Community Housing Development Organizations (CHDOs) combined to produce and rehabilitate single family housing units: North Memphis CDC, Neighborhood Housing Opportunities, Frayser CDC, Riverview Kansas, New Chicago CDC, and The Works, Inc. Community Housing Development Organizations (CHDOs) contributed to meeting housing needs through the construction of 9 new units available for rental or lease-purchase opportunities and rehabilitation of 6 single family rental units.

HOME funded activities that address Special Needs Populations totaled \$361,234.64 and accounted for approximately 8 percent of HOME funds expended. HOME funds expended for Special Needs populations include tenant based rental assistance through CAAP, Case Management, Frayser Millington Mental Health Center, MIFA, and Grace House.

5% or \$205,908.14 was used for CHDO administration. HOME funds expended for program administration totaled \$248,478.75, or about 5%. In both cases, the administration expenditures include prior year payments that were reported after the start of the 2013 fiscal period.

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

**HOME FUNDED ACTIVITIES**

**HOME SINGLE FAMILY:**

<b>LOANS:</b>		
Owner Rehab	55,956.11	6
<b>GRANTS/DEFERRED PAYMENT LOANS: ***</b>		
Reconstruction	3,666,952.66	110
Deferred Payment/HOME	<u>6,741,428.18</u>	<u>233</u>
<b>TOTAL HOME SINGLE FAMILY:</b>	<b>10,464,336.95</b>	<b>349</b>

**HOME MULTI-FAMILY :**

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

<b>TOTAL HOME LOANS/GRANTS</b>	<b>14,384,532.68</b>	<b>353</b>
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\*\*\* 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.

<b>Home Fund Report 06/30/12 - 07/01/13</b>						
	<b>DESCRIPTION</b>	<b>FUND</b>	<b>PROJECT #</b>	<b>AWARD #</b>	<b>TYPE</b>	<b>AMOUNT</b>
<b>DPH</b>	<b>HOME/SINGLE</b>			<b>12568</b>	<b>P &amp; I</b>	<b>0.00</b>
<b>217</b>	<b>FAMILY &amp; DPL</b>					
	<b>SUB-TOTAL HOME</b>			<b>12568</b>		<b>0.00</b>

**HOUSING AND COMMUNITY DEVELOPMENT  
HOME PROGRAM  
ANNUAL PERFORMANCE REPORT  
7/01/12 - 6/30/13**

PROJECT ID	PROJECT NAME	EXPENDED THIS PERIOD	REMAINING ENCUMBRANCE AT JUNE 30 <sup>TH</sup>	BUDGETED AMOUNT
<b>HOME PROGRAM '00</b>				
	COMM HSG DEV ORG			0.00
	<b>SUB-TOTAL</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>HOME PROGRAM '01</b>				
				0.00
	<b>SUB-TOTAL</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>HOME PROGRAM '03</b>				
54	BHI-PHOENIX/ CofC			0.00
	<b>SUB-TOTAL</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>HOME PROGRAM 04</b>				
4	TBRA - MIFA			0.00
81	MULTI FAMILY HSG DEV/APRWOODSW			0.00
	<b>SUB-TOTAL</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>CD90048</b>	<b>HOME PROGRAM 05</b>			
4	TBRA - SRVS			0.00
34	THE WORKS CDC PROJ	56,660.00		56,660.00
34	LEMOYNE OWEN CDC			0.00
35	THE WORKS CDC ADMIN			0.00
35	LEMOYNE OWEN CDC ADMIN			0.00
103	MULTI FAMILY HSG DEV/MCKINLEY PARK			0.00
	<b>SUB-TOTAL</b>	<b>56,660.00</b>	<b>0.00</b>	<b>56,660.00</b>
<b>12457</b>	<b>HOME PROGRAM 10</b>			
4	TBRA-CAAP			0.00
9	HARP SINGLE FAMILY REHAB			0.00
35	FRAYSER CDC ADMIN	36,185.37		36,185.37
34	FRAYSER CDC	63,274.76		63,274.76
35	NHOM ADMIN	67,062.31		67,062.31
35	NORTH MEMPHIS CDC ADMIN	21,185.00		21,185.00
35	ORANGE MOUND CDC ADMIN	15,953.93		15,953.93
34	NEW CHICAGO CDC	196,767.09		196,767.09
35	NEW CHICAGO CDC ADMIN	17,941.52		17,941.52
35	RIVERVIEW/KANSAS ADMIN			0.00
35	THE WORKS CDC ADMIN	14,930.20		14,930.20
34	ORANGE MOUND CDC	10,322.25		10,322.25
14	TRINITY PARK PHASE II			0.00
	<b>SUB-TOTAL</b>	<b>443,622.43</b>	<b>0.00</b>	<b>443,622.43</b>
<b>12257</b>	<b>HOME PROGRAM 06</b>			
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			0.00
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
	<b>SUB-TOTAL</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>

<b>12301 HOME PROGRAM 07</b>				
9	HARP SINGLE FAMILY REHAB		0.00	
4	TBRA - CAAP CASE MANAGEMENT		0.00	
4	TBRA - CASE MANAGEMENT		0.00	
54	HOME MATCH/ ALPHA OMEGA		0.00	
35	COOPER YOUNG ADMIN		0.00	
34	HELPING CDC	33,102.00	33,102.00	
34	THE WORKS CDC PROJ	16,600.00	16,600.00	
35	THE WORKS CDC ADMIN		0.00	
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		0.00	
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		0.00	
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		0.00	
<b>SUB-TOTAL</b>		<b>49,702.00</b>	<b>0.00</b>	<b>49,702.00</b>

<b>12341 HOME PROGRAM 08</b>				
15	DPA	2,083.00	2,083.00	
45	MULTI FAMILY/LUCCA STREET - KANSAS S/F	24,764.00	24,764.00	
45	MULTI FAMILY/HABITAT FOR HUMANITY		0.00	
9	HARP REHAB PROGRAM	105,442.00	105,442.00	
34	FRAYSER CDC		0.00	
35	FRAYSER CDC ADMIN		0.00	
7	FRAYSER MILLINTON MHC		0.00	
34	DOUGLAS BUNGALOW CRUMP CDC		0.00	
35	NHOM ADMIN		0.00	
4	TBRA - GRACE HOUSE	3,971.10	3,971.10	
4	TBRA - FRAYSER MILLINGTON	22,304.00	22,304.00	
35	THE WORKS ADMIN		0.00	
34	NEW CHICAGO CDC		0.00	
35	NHOM PROJECT		0.00	
52	HOME MATCH/ COFC - TN MENTAL HEALTH	4,172.90	4,172.90	
<b>SUB-TOTAL</b>		<b>162,737.00</b>	<b>0.00</b>	<b>162,737.00</b>

<b>12389 HOME PROGRAM 09</b>				
15	AMERICAN HOME DREAM (DPA)	90,186.00	90,186.00	
9 44	HARP SINGLE FAMILY REHAB	648,732.77	648,732.77	
45	MULTI FAMILY/NHOM ORANGE MOUND S/F	124,370.51	124,370.51	
45	MULTI FAMILY/BEARWATER CREEK	484,982.51	484,982.51	
45	MUTI FAMILY/MARINA COVE REDEVELOPMENT	593,006.69	593,006.69	
52	TN MENTAL HEALTH CONSUM ASSOC		0.00	
4	TBRA - CAAP	86,494.36	86,494.36	
4	TBRA - MIFA	81,253.00	81,253.00	
4	TBRA - CASE MANAGEMENT	134,402.58	134,402.58	
35	FRAYSER CDC ADMIN		0.00	
34	LEMOYNE OWEN CDC		0.00	
35	LEMOYNE OWEN CDC ADMIN		0.00	
34	RIVERVIEW/KANSAS CDC	19,149.32	19,149.32	
45	MULTI FAMILY/NORTHSIDE MANOR	75,000.00	75,000.00	
45	MULTI FAMILY//TRINITY PARK PHASE II	176,793.35	176,793.35	
34	NORTH MEMPHIS CDC	174,007.90	174,007.90	
35	NORTH MEMPHIS CDC ADM		0.00	
34	NHOM CDC	103,684.43	103,684.43	
<b>SUB-TOTAL</b>		<b>2,792,063.42</b>	<b>0.00</b>	<b>2,792,063.42</b>

<b>12518</b>	<b>HOME PROGRAM 11</b>			
34	NEW CHICAGO CDC			0.00
9 44	HARP SINGLE FAMILY REHAB	19,922.00		19,922.00
34	DOUGLASS CDC PROJ			0.00
34	FRAYSER CDC	232,339.55		232,339.55
	MIFA			0.00
52	TN MENTAL HEALTH CONSUM ASSOC			0.00
4	TBRA-CASE MANAGEMENT INC			0.00
34	OMDC CDC	79,959.99		79,959.99
4	TBRA - FRAYSER MILLINGTON MHC			0.00
35	NHO MANAGEMENT ADMIN			0.00
34	HELPING CDC			0.00
35	LEMOYNE OWEN CDC ADMIN			0.00
14	MULTI FAMILY/MARINA COVE REDEVEL			0.00
34	NHO MANAGEMENT PROJECT	159,678.51		159,678.51
34	NORTH MEMPHIS CDC PROJECT	105,500.95		105,500.95
35	HYDE PARK ADMIN	3,229.26		3,229.26
35	NEW CHICAGO ADMIN	29,420.55		29,420.55
37	HOME ADMINISTRATION COSTS	248,478.75		248,478.75
<b>SUB-TOTAL</b>		<b>878,529.56</b>	<b>0.00</b>	<b>878,529.56</b>

<b>12568</b>	<b>HOME PROGRAM 12</b>			
15	AMERICAN HOME DREAM (DPA)			0.00
9 44	HARP SINGLE FAMILY REHAB	14,050.00		14,050.00
34	DOUGLASS CDC PROJ			0.00
34	FRAYSER CDC			0.00
35	DOUGLASS ADMIN			0.00
52	TN MENTAL HEALTH CONSUM ASSOC			0.00
4	DOOR OF HOPE			0.00
4	TBRA - GRACE HOUSE	28,636.70		28,636.70
4	TBRA - FRAYSER MILLINGTON MHC			0.00
35	FRAYSER CDC ADMIN			0.00
34	HYDE PARK CDC	199.00		199.00
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			0.00
35	NORTH MEMPHIS CDC ADM			0.00
34	NHOM CDC			0.00
<b>SUB-TOTAL</b>		<b>42,885.70</b>	<b>0.00</b>	<b>42,885.70</b>

<b>GRAND TOTALS</b>		<b>4,426,200.11</b>	<b>0.00</b>	<b>4,426,200.11</b>
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NOTE: ITEMS COMMITTED/OR EXPENSED IN ORACLE BUT NOT DRAWN IN IDIS

## **FY13 HOPWA NARRATIVE**

During the period from July 1, 2012 through June 30, 2013, the City of Memphis, acting through five (5) project sponsors administered HOPWA-funded projects that expended approximately 1.44 million dollars. The project sponsors were Case Management, Inc., Friends For Life Corporation, Hope House Day Care, Urban Family Ministries, and Meritan, 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. Approximately 64% of the funds were expended on housing subsidy and housing placement assistance, 29% on supportive services, and approximately 7% on project sponsor administrative costs. There were 360 households that received housing placement assistance, and 1,063 households benefited from HOPWA-funded supportive services, including the 360 households who received housing assistance. All housing assistance was accompanied with case management and preparation of a housing plan.

All project sponsors and programs funded in FY 2013 were selected competitively.

All project sponsors are headquartered in Memphis, the urban center of the EMSA that includes eight counties in three states. Eligible project sponsors in the outlying counties are few and no applications for HOPWA funding have been received from them in the past several years. Memphis agencies with significant administrative capability and capacity provide housing and case management services to these areas.

The project sponsors have provided the following information about services provided and barriers encountered in the provision of services.

### **Case Management, Inc. – Housing Operations and Supportive Services**

Case Management operated Peabody House, a 12-bed short-term supportive housing facility that provided shelter and supportive services in the form of alcohol and drug and mental health depression sessions. Housing was provided to 46 homeless persons infected with HIV/AIDS for up to 120 days until residents transitioned into permanent housing. Peabody House served residents from throughout Memphis's Eligible Metropolitan Statistical Area. Residential Technicians provided 24-hour, seven days a week support. Other core services includes three nutritious meals and snacks daily as well as access to laundry and personal hygiene products. Other support services included medication monitoring, assistance with scheduling medical appointments, referrals, and emergency transportation, etc. All 46 residents participated in the alcohol and drug and mental health sessions.

Case Management, Inc.'s Peabody House identified the following service delivery barriers:

1. Supportive services – There is a lack of affordable literacy programs and there is a need for life skills coaching and parenting skills. Out of care residents have a challenge to find or be approved for insurance for physical or mental problems.
2. Housing affordability – There is a lack of employment availability to provide generated income for residents to obtain housing. Assistance programs often run out of funds to service those in need. Past due utility assistance is needed for help with housing.
3. Multiple Diagnoses – Residents diagnosed with mental health, physical issues, substance abuse and HIV/AIDS simultaneously have difficulty coping with life challenges. With diabetes being a high risk for persons with HIV/AIDS, this is a common factor of residents dealing with multiple diagnoses.
4. Credit History – Poor credit due to past life style decisions and activities. Persons have difficulty repairing credit histories without income.
5. Housing Availability – There is not enough permanent housing available for Peabody House residents to transition into. In addition, homes are not passing inspection, which delays the assistance process.
6. Eligibility – Background checks make eligibility impossible.
7. Rental History – Many Peabody House residents have poor past rental activity.
8. Technical Assistance – There is no affordable training available to the resident. There are no funds to take the GED test.
9. Criminal Justice – Most homeless individuals have a criminal background due to the choices and environments in which they have lived in.

### **Friends for Life – Facility-Based Housing Subsidy (Housing Operations) and Supportive Services**

Friends For Life operates a sixteen (16) unit Shelter Plus Care (S + C) assisted permanent housing facility at 35 Claybrook. Each household pays 30 percent of his or her income for rent and the HUD S + C funds pay the balance of the rent. HOPWA funds were used for housing operations staffing, and operations of the permanent housing facility. Friends For Life served 19 unduplicated households (20 persons) during the reporting period.

Friends For Life also operates a new 10-bedroom single room occupancy permanent housing facility called Aloysius New Beginnings and is located at 32 North Claybrook. Residents also pay no more than 30% of their income for rent. Friends For Life served 13 unduplicated households during the reporting period.

Supportive services was in the form of the Positive Living Center and the Wellness University, a HIV education and adherence program which has grown to include daily living skills, literacy and GED classes, economic and financial empowerment training, and referral to vocational training. Friends For Life served 701 unduplicated households/participants without housing assistance and the 32 households of the S + C assisted permanent housing facility and the single room occupancy facility.

Friends For Life reported that the majority of the persons who enter the program do not have high school diplomas, which is an obstacle for obtaining earned income.

### **Friends for Life – Short-Term Rent, Mortgage and Utility Assistance**

Friends for Life provided STRMU assistance to 216 households in Shelby, Fayette, and Tipton Counties in Tennessee; DeSoto, Tate, Tunica, and Marshall Counties in Mississippi; and Crittenden County, Arkansas. There were 166 other beneficiaries not infected with HIV/AIDS also received services. Case Managers worked to reduce the risks of homelessness among participants in the program. They assessed the participant's strengths and weaknesses, helped tenants set goals, and identified and located resources necessary for individuals to be able to maintain housing. Case Managers worked closely with agencies in Mississippi, Arkansas, and Tennessee. They informed them about the program, accepted referrals and collaborated with regard to obtaining additional resources for the participants in the program.

Friends For Life noted the following barriers to service delivery:

1. Supportive Services - One barrier was limited transportation. Without help, STRMU clients who reside in rural areas in Mississippi (Marshall, Tate, Tunica, and Desoto) and Crittenden County in Arkansas may not be able to take advantage of referrals to outside agencies for additional support because they have limited or fixed incomes, and cannot afford the cost of transportation to the nearest supportive services. Offering gas cards to STMRU clients who reside in these rural areas can help promote medical adherence to medical regimens and motivate them to participate in support groups to increase their awareness and understanding of HIV/AIDS.

2. HOPWA/HUD Regulations – Another barrier that Friends For Life faced was difficulty obtaining proof of eligibility. The Letter of Reasonable Accommodation is required as proof of eligibility to participate in the STRMU program. Requiring persons living with HIV/AIDS to provide this document from their physician to verify legal tenancy has been difficult. Local medical providers were not willing to comply with the program guideline.

One household received permanent housing placement assistance in the form of first month's rent and rent and utility deposits. They also received case management supportive services as well.

### **Friends for Life Corporation - TBRA**

Friends for Life's Tenant Based Rental Assistance program provided rent-subsidized housing vouchers to 39 households in Shelby, Fayette, Tipton counties in Tennessee, Crittenden County in Arkansas and Desoto, Tunica, Tate and Marshall Counties in Mississippi. Intensive case management and other supportive services were provided to TBRA residents of the agencies.

The TBRA program is a homeless prevention program and provides assistance in order to prevent individuals from becoming homeless.

Many persons are at risk of becoming homeless because of 1. They have to pay more than 30% of their income for rent. 2. They lack adequate income. 3. They have inadequate life skills such as budgeting, housekeeping, etc. to be able to maintain housing.

Friends for Life TBRA listed the following barriers to service delivery:

- A. Housing Availability – There is difficulty in locating qualifying one bedroom units in Arkansas and Mississippi. .
- B. Credit History - Participants have been denied housing from landlords due to delinquent utility bills, bad credit, and background checks.
- C. Housing availability - Limited housing stock available in rural areas. The program coordinator and case manager have had to be creative and work closely with landlords in the community to develop relationships and a willingness among landlords to rent/lease to client with credit and or criminal justice histories that are less than satisfactory.

### **Hope House Day Care - TBRA**

Hope House provides day care and social services to children and families infected and affected by HIV/AIDS. The social service programs they provide are parenting classes, play therapy for children, individual counseling, GED classes,

life skills classes, HIV/AIDS education, support groups, emergency financial assistance, advocacy, and referrals. The housing program Hope House provides is Tenant Based Rental Assistance. Maria Randall, LMSW, is the primary contact for this project.

During this program year our goal is to find suitable housing for our families, continue to provide supportive services to the families already in our TBRA program, and successfully transition families into affording their own housing, when possible. This program year we served 17 households, with four households transitioning into private housing with 13 households continuing receiving housing and supportive services into the next grant year.

Hope House Day Care listed the following barriers to service delivery:

- A. Discrimination/Confidentiality, Other – The unemployment rate in Shelby County, TN is 9.2%. Many of Hope House’s clients do not have a high school diploma or GED. Some individuals were unable to finish their education or training due to illnesses, or family struggles. The lack of education has a direct impact on individual’s access to stable employment, and it increases the occurrences of discrimination. Hope House offers GED mentoring, “Getting Ahead Classes,” referrals to local agencies, life skills training, and assistance with employment.
- B. Credit History - Outstanding MLGW bills and a poor credit history continue to be a major barrier that many clients work towards overcoming. During case management meetings with the clients, Hope House offers tips to lower the cost of utilities, the TBRA utilities stipend, and even refer them to assistance programs as needed. Clients can take a nine-week course from Dave Ramsey’s “Financial Peace University.”
- C. Housing Affordability, Housing Availability, Other - Several clients encountered the problem of finding a home that would not pass an inspection. Maintaining confidentiality, communication, and offering support for the property owners who accept the program can be a difficult task. Hope House has established a working relationship with a property manager that several clients have used. Even though many clients are able to access health care, their health is a major barrier. One client has been in the hospital on and off throughout the program as she has battled with this virus as well as multiple health issues. HIV positive individuals still battle stigma, fear and discrimination on a daily basis with family, friends and employers.

### **Urban Family Ministries (UFM) – TBRA**

UFM has successfully provided HOPWA TBRA services for two female-headed single families with children, four single female program participants, and two single male program participants, and one single male with children for a total of nine households. This included nine other beneficiaries not diagnosed with

HIV/AIDS for a total of 18 persons served. The program helped to improve the living conditions of these families and single individuals by providing assistance and/or access to such services as Employment Skills, Basic Education, Vocational Rehabilitation, Transportation, Spiritual Support, Family/Individual Human Services, Social Security Administration Services, Mental Health, Alcohol & Drug Counseling/Treatment Services, Parenting Skills, Life Skills, Nutritional Support, Domestic Violence Support, Time Management & Budgeting Skills, Housing Assistance, Individual, Family, or Marriage Counseling, HIV/AIDS Testing & Education, and Recidivism Prevention. All eight households continued receiving assistance into the new report year.

UFM also provided housing information services for the nine households. Communication and supplies for housing information was expended and drawn down in the supportive services category but was budgeted in the housing information services category on the planned versus actual table in the HOPWA CAPER.

Urban Family Ministries did not have any barriers to service delivery.

### **Meritan, Inc.**

Meritan, Inc. provided in-home supportive services to thirty-five (35) Memphis and Shelby County residents living with HIV/AIDS. The in-home supportive services included: assistance with personal care and grooming; assistance with daily household chores; assistance in obtaining appropriate medical care; assistance and instruction to individuals or caregivers in taking or giving medications; and help with other simple healthcare routines. These services allowed them to remain in their own homes. Meritan, Inc. employed two (2) F/T home care specialists, and one (1) P/T homecare specialist to provide the above services. The homecare specialists were supervised by a case manager who develops a comprehensive client service plan.

Meritan, Inc. reported the following as a service barrier:

Supportive Services - Funding is a barrier to this program and more dollars are needed to provide supportive services for the clients affected with HIV/AIDS.

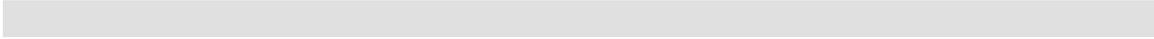
According to a 2010 report released by the Shelby County Health Department, HIV/AIDS Department reported the following statistics for the Memphis and Shelby County community:

- Approximately 6,700 individuals in the county are living with HIV/AIDS
- HIV/AIDS disproportionately impacts the young: more than 55% of cases of HIV/AIDS are under age 44.
- HIV/AIDS disproportionately impacts African Americans: 83% of HIV/AIDS cases are among African Americans, although African Americans make up

only 55 % of the county's population.

Increased resources and access to more community-based and supportive programs are needed for persons living with HIV/AIDS.

Additional funding would support increased in-home supportive services as well as allow Meritan to serve up to 50 HIV/AIDS clients.



**PART 3: Accomplishment Data Planned Goal and Actual Outputs**

In Chart 1, enter performance information (goals and actual outputs) for all activities undertaken during the operating year supported with HOPWA funds. Performance is measured by the number of households and units of housing that were supported with HOPWA or other federal, state, local, or private funds for the purposes of providing housing assistance and support to persons living with HIV/AIDS and their families.

*Note: The total households assisted with HOPWA funds and reported in PART 3 of the CAPER should be the same as reported in the annual year-end IDIS data, and goals reported should be consistent with the Annual Plan information. Any discrepancies or deviations should be explained in the narrative section of PART 1.*

**1. HOPWA Performance Planned Goal and Actual Outputs**

<b>HOPWA Performance Planned Goal and Actual</b>		[1] Output: Households				[2] Output: Funding	
		HOPWA Assistance		Leveraged Households		HOPWA Funds	
		a.	b.	c.	d.	e.	f.
		Goal	Actual	Goal	Actual	HOPWA Budget	HOPWA Actual
<b>HOPWA Housing Subsidy Assistance</b>		<b>[1] Output: Households</b>				<b>[2] Output: Funding</b>	
1.	Tenant-Based Rental Assistance	63	65			\$383,473	\$292,122
2a.	<b>Permanent Housing Facilities:</b> Received Operating Subsidies/Leased units (Households Served)	27	32			\$233,972	\$178,931
2b.	<b>Transitional/Short-term Facilities:</b> Received Operating Subsidies/Leased units (Households Served)	50	46			\$309,934	\$268,913
3a.	<b>Permanent Housing Facilities:</b> Capital Development Projects placed in service during the operating year (Households Served)	0	0			0	0
3b.	<b>Transitional/Short-term Facilities:</b> Capital Development Projects placed in service during the operating year (Households Served)	0	0			0	0
4.	Short-Term Rent, Mortgage and Utility Assistance	90	216			\$199,356	\$180,540
5.	Permanent Housing Placement Services	2	1			\$644.00	\$644.00
6.	Adjustments for duplication (subtract)	0	0				
7.	<b>Total HOPWA Housing Subsidy Assistance</b> (Columns a. – d. equal the sum of Rows 1-5 minus Row 6; Columns e. and f. equal the sum of Rows 1-5)	232	360			\$1,127,379	\$921,150
<b>Housing Development (Construction and Stewardship of facility based housing)</b>		<b>[1] Output: Housing Units</b>				<b>[2] Output: Funding</b>	
8.	Facility-based units; Capital Development Projects not yet opened (Housing Units)	0	0			0	0
9.	Stewardship Units subject to 3 or 10 year use agreements	0	0				
10.	<b>Total Housing Developed</b> (Sum of Rows 8 & 9)	0	0			0	0
<b>Supportive Services</b>		<b>[1] Output Households</b>				<b>[2] Output: Funding</b>	
11 a.	Supportive Services provided by project sponsors/subrecipient that also delivered HOPWA housing subsidy assistance	232	360			\$393,168	\$342,727
11 b.	Supportive Services provided by project sponsors/subrecipient that only provided supportive services.	635	928			\$185,349	\$80,324
12.	Adjustment for duplication (subtract)	0	224			0	0
13.	<b>Total Supportive Services</b> (Columns a. – d. equal the sum of Rows 11 a. & b. minus Row 12; Columns e. and f. equal the sum of Rows 11a. & 11b.)	867	1,064			\$578,517	\$423,051
<b>Housing Information Services</b>		<b>[1] Output Households</b>				<b>[2] Output: Funding</b>	
14.	Housing Information Services	0	0			\$37,200	0
15.	<b>Total Housing Information Services</b>	0	0			\$37,200	0

<b>Grant Administration and Other Activities</b>		<b>[1] Output Households</b>				<b>[2] Output: Funding</b>	
16.	Resource Identification to establish, coordinate and develop housing assistance resources					0	0
17.	Technical Assistance (if approved in grant agreement)					0	0
18.	Grantee Administration (maximum 3% of total HOPWA grant)					\$51,162	\$51,162
19.	Project Sponsor Administration (maximum 7% of portion of HOPWA grant awarded)					\$124,407	\$98,180
20.	<b>Total Grant Administration and Other Activities (Sum of Rows 17 – 20)</b>					\$175,569	\$149,342
<b>Total Expended</b>						<b>[2] Outputs: HOPWA Funds Expended</b>	
						<b>Budget</b>	<b>Actual</b>
21.	<b>Total Expenditures for program year (Sum of Rows 7, 10, 13, 15, and 20)</b>					\$1,918,665	\$1,493,543

**HOUSING & COMMUNITY DEVELOPMENT  
HOUSING OPPORTUNITIES FOR PERSONS WITH AIDS  
ANNUAL PERFORMANCE REPORT  
7/1/12-6/30/13**

PROJECT ID	PROJECT NAME	EXPENDED THIS PERIOD	REMAINING ENCUMBRANCE AT JUNE 30 <sup>TH</sup>	BUDGETED AMOUNT
CD90021	HOPWA			
97	HOPE HOUSE TBRA	83,959.65		83,959.65
97	HOPE HOUSE DAYCARE CTR (SS)	70,808.73		70,808.73
97	HOPE HOUSE (AD)	10,833.79		10,833.79
95	FRIENDS FOR LIFE (STRMU) SS	78,567.09		78,567.09
95	FRIENDS FOR LIFE (SS)	71,658.10		71,658.10
18	FAMILY SERVICES (AD)			0.00
95	FRIENDS FOR LIFE (STRMU)	238,187.54		238,187.54
18	FRIENDS FOR LIFE (STRMU) AD			0.00
18	FAMILY SERVICES (HP)			0.00
95	FRIENDS FOR LIFE TBRA (SS)	86,948.67		86,948.67
95	FRIENDS FOR LIFE (HP)	644.00		644.00
98	CASE MANAGEMENT (HO)	268,912.80		268,912.80
98	CASE MANAGEMENT (SS)	17,270.00		17,270.00
98	CASE MANAGEMENT (AD)	20,024.13		20,024.13
18	MERITAN (SS)			0.00
18	MERITAN HOPWA			0.00
18	URBAN STREET MIN (HO)			0.00
96	URBAN STREET MIN TBRA (SS)	82,431.26		82,431.26
96	URBAN FAMILY MINISTRIES TBRA	34,977.00		34,977.00
96	URBAN FAMILY MINISTRIES (AD)	12,313.70		12,313.70
18	URBAN FAMILY MINISTRIES (HO)			0.00
18	WHITEHAVEN SWMHC (AD)			0.00
18	WHITEHAVEN SWMHC (HO)			0.00
18	WHITEHAVEN SWMHC (SS)			0.00
95	FRIENDS FOR LIFE (HSG SUB)	136,650.22		136,650.22
95	FRIENDS FOR LIFE (AD)	55,008.81		55,008.81
95	FRIENDS FOR LIFE TBRA	173,185.14		173,185.14
38	HOPWA PROGRAM ADMINISTRATION	51,162.00		51,162.00
38	HOPWA PROGRAM ADMINISTRATION			0.00
<b>TOTALS</b>		<b>1,493,542.63</b>	<b>0.00</b>	<b>1,493,542.63</b>

## Emergency Solutions Grant (ESG) Program Narrative

Memphis continues to strides to serve the homeless with ESG funding through addressing the needs identified in the Homeless Needs Assessment and the Consolidated Plan. While working with the recipients of ESG funds to improve their ability to better serve the homeless, the City has also ensured that needs identified in the Homeless Needs Assessment become a part of the criteria used to select projects for funding.

As established by the HEARTH Act, Housing & Community Development worked directly with the local Continuum of Care to establish a coordinated assessment system that meets HUD requirements, and the description is as follows:

1. Our centralized intake and assessment for homeless families has been operating since 2009. We started with the idea of a centralized intake – we spent 5 months designing the process and settling on assessment tools. Our consultant had done similar work in another city and we were able to replicate several aspects of that approach as well as the assessment tools. We decided on it because it had worked in another community and made sense to those on the planning team.
2. Our coordinated assessment for single individuals is a two-step process using Community Solution’s Vulnerability Index and DESC (Downtown Emergency Shelter Center)’s Vulnerability Assessment Tool. We studied these models during development of our Action Plan to End Homelessness and decided in September of 2012 to use both after receiving training on both and learning more about how they could be used in conjunction. We found that the VI vulnerability rate is twice the rate of the VAT. Since the VI only takes 10 minutes or less, we can use it as a screening tool to learn whether we should pursue permanent housing or not.
3. Social workers and eligibility workers in the centralized intake conduct the assessments in most cases. Individuals who are placed into shelter first get an initial screening and the more in-depth assessment by Family Housing Advocates (rapid re-housing case managers) after they have spent some time in shelter and have started earning income.
4. The assessment is a basic eligibility screening looking at current housing, income, and household composition.
5. We use the Structured Decision Making Risk Assessment Tool to determine whether or not families will receive professional supportive services. If they score moderate or low risk they are either referred to a faith-based mentor or receive no referral.
6. If they score high risk, they are referred to a Family Housing Advocate.
7. Based on some recent grants, we also have defined geographic assignments – certain FHAs can only serve certain zip codes where other services are also provided in the neighborhood (e.g. place-based services model)

8. The SDM score is captured in HMIS, but the individual questions are not.

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

A summary of the ESG number of persons served and expenditures by funded activity for the FY13 ESG Programs is shown below. The ESG matching sources and amounts for each activity is included as well. We had one agency who received HMIS funding. Those dollars were used to off set operational cost for staff responsible for managing and maintaining the HMIS system.

The low total ESG expenditure amount is due to our local financial system (Oracle) conversion which has caused numerous payments not to be reflected in the overall IDIS total. We actually expended over 70% of the entitlement amount from July 1, 2012 to June 30, 2013. The balance of expenditures will be reflected in next year's CAPER.

### FY 2013

ESG Activity	Number of People Served
HESG - Shelter	770
*HESG – Street Outreach	None
HESG – Homeless Prevention	627
HESG – Rapid Rehousing	1,692
<b>Total</b>	<b>3,089</b>

\*There was one agency who received Street Outreach Activity funds, but the agency cancelled their contract. Therefore, no funds were spent in this activity.

**FY 2013**

<b>ESG Activity</b>	<b>ESG 2013 Expended</b>
Administration	39,620.00
HESG - Shelter	86,762.69
HESG – Street Outreach	0.00
HESG – Homeless Prevention	27,036.45
HESG – Rapid Rehousing	112,278.17
<b>Total</b>	<b>\$265,697.31</b>

**FY 2013**

<b>Activity</b>	<b>Matching Source</b>	<b>Match Provided</b>
Shelter	Other Federal Funds / Fees / Private Donations / In Kind / Local Grants / Volunteer Hours	705,878.00
Homeless Prevention	Other Federal Funds / Fees / Private Donations / In Kind / Local Grants / Volunteer Hours	296,531.00
Rapid Re-housing	Other Federal Funds / Fees / Private Donations / In Kind / Local Grants / Volunteer Hours	213,102.00

**HOUSING & COMMUNITY DEVELOPMENT  
EMERGENCY SHELTER GRANT  
ANNUAL PERFORMANCE REPORT  
7/1/12-6/30/13**

PROJECT ID	PROJECT NAME	EXPENDED THIS PERIOD	REMAINING ENCUMBRANCE AT JUNE 30 <sup>TH</sup>	BUDGETED AMOUNT
<b>ESG</b>				
2	HESG SHELTER	86,762.69		86,762.69
20	AGAPE CFS (ES)			0.00
2	HESG RAPID RE-HOUSING	112,278.17		112,278.17
68	SHIELD, INC O & M			0.00
<b>SUB-TOTAL</b>		<b>199,040.86</b>	<b>0.00</b>	<b>199,040.86</b>
<b>CD90021 ESG</b>				
2	HESG HOMELESS PREVENTION	27,036.45		27,036.45
38	ESG ADMINISTRATION	39,620.00		39,620.00
77	BARRON HEIGHTS CDC			0.00
39	CAAP			0.00
6	YWCA OF GREATER MPHS (O&M)			0.00
22	DOOR OF HOPE (ESSENTIAL SERVICES)			0.00
23	LOWENSTEIN HOUSE (ES)			0.00
57	MIFA (O&M)			0.00
33	SYNERGY TREATMENT CTR (O&M)			0.00
55	CASE MANAGEMENT (HOMELESS PREVENTION)			0.00
95	YMCA O&M			0.00
17	MEMPHIS FAMILY SHELTER (OPERATION & MAINT)			0.00
47	MEMPHIS INTERFAITH HOSPITALITY NETWORK (ESSENTIAL SERVICES)			0.00
58	HOSPITALITY HUB (ES)			0.00
61	HOSPITALITY HUB (O&M)			0.00
50	GENISIS HOUSE ES			0.00
79	ALPHA OMEGA (O&M)			0.00
89	SYNERGY TREATMENT CTR (ES)			0.00
2 60	SALVATION ARMY (OPERATION & MAINT)			0.00
5 95	KARAT PLACE (ES)			0.00
57	SHEILD'S FAMILY SHELTER (ES)			0.00
<b>SUB-TOTAL</b>		<b>66,656.45</b>	<b>0.00</b>	<b>66,656.45</b>
<b>GRAND TOTALS</b>		<b>265,697.31</b>	<b>0.00</b>	<b>265,697.31</b>

## **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 Literacy Mid-South, and 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 FY2013, HCD had expenditures for several rental projects that have been completed to address this need, including Bearwater, Lucca Street, Northside Manor, Orange Mound Single family rental, and A New Place Apartments. CHDOs also completed 16 units of affordable rental housing and had an additional 13 units underway.

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 FY2013, 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, although no funds were expended in FY13. 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 FY13, HCD continued to support new affordable housing construction by contracting with nonprofit and for-profit housing developers. The Housing Rehabilitation program contributed to the maintenance of affordable housing by helping to preserve affordable single family units. 43 households were assisted through the major rehabilitation program, 68 were assisted through the minor home repair program, and 25 were assisted through the volunteer home repair program. CHDOs also supported the maintenance and fostering of affordable housing in the areas of new construction and rehabilitation. Seven CHDOs utilized funding for FY13 to complete 17 units of affordable housing. This includes new construction of 9 units for rental housing, 5 units were rehabilitated for rental housing, 1 unit was rehabilitated for homeownership, an additional 13 units of rental housing were underway, and 8 units were acquired for future development activity.

## **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.

An update to the City of Memphis Analysis of Impediments to Fair Housing was completed in October 2011. In the analysis, there are a number of recommendations identified that are aimed at the creation of a comprehensive housing strategy to increase the production of affordable and accessible housing, particularly in low poverty communities with access to opportunities. Four recommendations dealing specifically with removal of barriers to affordable housing are as follows:

- *Utilize Vacant Land as Incentive to Increase Affordable Housing Supply:* Make City-owned vacant homes or lots available to affordable housing developers at a significant cost reduction. This not only makes affordable housing available, but if implemented strategically, will stabilize neighborhoods and increase property tax revenues.
- *Identify and Overcome Housing Production Impediments:* The City should convene discussions with for-profit and not-for-profit housing producers and lenders regarding how to overcome impediments to the production of

accessible, affordable, and large (4 or more bedrooms) housing units. A secondary goal of these discussions would be to educate for-profit developers about current tools available for the production of affordable housing. Lastly, these discussions may be used to encourage for-profit and not-for-profit housing developers to consider partnering on affordable, accessible and large-unit housing projects.

- *Create a Citywide Housing Trust Fund:* The City of Memphis should support the development of a local Housing Trust Fund (HTF) – a new, ongoing, dedicated source of revenue to support affordable and accessible housing. The HTF could be administered by the City and support a wide range of housing, including permanent housing services for the homeless as well as the development and preservation of affordable rental units. The HTF could also support first-time homebuyers and provide preservation assistance for the homes of existing homeowners.
- *Utilize Tax Incremental Financing (TIF) to Produce Accessible and Affordable Housing:* The City of Memphis should utilize TIFs to increase the production of housing units accessible for persons with disabilities and affordable to residents with lower incomes. For instance, TIF approval evaluation criteria could prioritize residential development projects that include accessible and/or affordable housing. Municipalities should partner with MCIL, other disability rights advocacy groups, local community development groups and affordable housing developers to research creative ways to use TIF to produce affordable, accessible housing.

As described in the section of this document describing actions to overcome impediments to fair housing, the City of Memphis is in the process of developing an action plan that will respond to these recommendations.

### **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 2013, almost every project undertaken through HCD has been a collaborative effort between HCD and the public, private, or nonprofit sectors.

Community L.I.F.T. revitalizes neighborhoods through strategic investments in the areas of human capacity-building and economic and community development that result in sustainable thriving communities. Community L.I.F.T. emerged out

of a citywide planning process called Greater Memphis Neighborhoods, in which HCD was a partner. HCD partners with LIFT on a number of their current initiatives, including the Building Neighborhood Capacity planning grant and Choice Neighborhoods.

The HOPE VI, Choice Neighborhoods, and other 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.

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 several communities. The Crump Station precinct at University Place became operational in FY13, the traffic precinct is building a new facility in the Raleigh community, and there are plans to build a Downtown precinct in the New Chicago community.

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. HCD and Public Works have partnered on a number of large scale demolition projects over the past two fiscal years, which have had a big impact in several neighborhoods. Public works now includes Community Enhancement, which oversees code enforcement, lot maintenance, and

Memphis City Beautiful. HCD works frequently with Community Enhancement on anti-blight initiatives in Memphis neighborhoods.

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 FY2013, 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 and seniors. MLGW has also partnered with MHA to assist public housing and housing choice voucher recipients to help them to get utilities in their names and to be informed about energy efficiency.

The Memphis Parks and Neighborhoods 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. Currently Parks is a partner in the Cleaborn Homes HOPE VI to upgrade the community park. Parks and Neighborhoods also work together to provide education opportunities to neighborhood associations.

The Memphis Area Transit Authority (MATA) works with HCD to find solutions for low-income people needing transportation to work. In FY2013, HCD participated in a number of discussions with MATA to explore partnership opportunities to increase transportation options, especially for low and moderate income citizens and citizens with disabilities.

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 FY2013, HCD worked on applications for Youthbuild, and Lead Based Paint Hazard Reduction Demonstration funds.

### **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 were committed 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 FY2013, MHA and HCD completed the 2-year Choice Neighborhoods Planning Grant, which includes Foote Homes, the last remaining traditional public housing development in the City, and the community surrounding it. The resulting transformation plan was developed through a community planning process that included Foote Homes residents and area stakeholders, including nonprofits, schools, housing providers, churches, businesses, and other local anchors.

### **Actions to Evaluate and Reduce Lead-Based Paint Hazards**

HCD's Lead Hazard Reduction Demonstration Grant (LHRD) is a federally funded program from the Office of Healthy Homes and Lead Hazard Control (OHHLHC) to reduce lead-based paint hazards in single-family and multi-family rental units that primarily house children under the age of six. This is a coordinated effort between inter-governmental agencies that include the Shelby County Health Department (SCHD), Memphis Housing Authority (MHA), the State of Tennessee Department of Environment and Conservation (TDEC), Shelby County Department of Housing (SCH). Under the existing Lead Hazard Demonstration Program, HCD completed 195 units. Additionally, during FY13, HCD applied for \$3,000,000 in Lead Hazard Demonstration funds and the Lead Hazard Reduction 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 FY2013, SCHD screened 3,137\* children (\*The numbers above do not include children that were initially tested at their primary doctors then later became cases for the Health Department to follow.), with 165 children screening positive for elevated blood lead levels (elevated blood lead levels now include children with blood leads  $\geq 5$  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 partnership developed with Shelby County Health Department's education and outreach program.

### **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 education 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 provides 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.

## **PART VI. SELF-EVALUATION**

Part VI assesses the progress made in FY13 by the City of Memphis in meeting the priority needs and specific objectives identified in the 2011-2013 Three- Year Strategic Plan and FY 2013 Annual Action Plan. The Division of Housing and Community Development (HCD), Memphis continues in its efforts to target area and neighborhood redevelopment initiatives. HCD and the Memphis Housing Authority continued to implement its plans via the use of Choice Neighborhoods funding as a major housing development tool. The planning process used in the preparation of the Consolidated Plan will continue to be the basis used to determine how best all resources may be used to met the needs of low-moderate income citizens in accordance with HUD's statutory goals.

The reporting format used in this CAPER's "Assessment of Three-Year Goals" and the "Affordable Housing Narrative" sections reflects the method used by Memphis to measure productivity and results. HCD also uses a "performance management system" in accordance with HUD guidelines.

Evaluation of Memphis achievements, and shortcomings was conducted with the overall statutory purpose of HUD's community development planning programs in mind. For each priority need, HCD presents what it considers is a true and accurate self-evaluation of FY 2013 actions.

### **Housing Evaluation**

FY 2013 represents the third year of the Three Year 2011-2013 strategy for the City of Memphis. The City of Memphis expects to meet and exceed these objectives in each of the five objectives identified for housing.

The City's DPA program continues in its efforts to assist low income first-time homebuyers to purchase their first homes using HOME and City of Memphis funds. The demand for entry-level housing in Memphis combined with the increase in credit problems experienced by low-moderate income households, is still impacting the market of first-time homebuyers in the City. The City of Memphis has increased its support and funding to credit and homeownership counseling programs and the Memphis Housing Resource Center assisted 387 households in FY2013.

HCD works with a number of agencies who are involved in developing alternatives to predatory lending. The RISE Foundation's payday alternative product provide alternatives to payday loans from nontraditional lenders and several local banks have begun to market alternative loan programs. HCD also funds the Memphis Fair Housing Center to provide education and outreach aimed at providing information about predatory lending and alternatives. In FY13, MFHC made 20 public presentations about predatory lending, foreclosure scams, negative equity, fair housing, and other related topics through a variety of outlets, including radio, television, and newspaper interviews, and in workshops.

The Targeted Multi-Family and Single Family programs are designed to increase the supply of rental and owner-occupied housing in Memphis. In FY2013, HOME and CDBG funds were expended for six activities: Trinity Park (construction of 32 units for home ownership in partnership with Habitat for Humanity), Lucca Street (new construction of 30 single family rental units), Bearwater Creek Redevelopment (new construction of 10 single family rental units), NHO/Orange Mound Single Family Rental (new construction of 8 units of single family rental), Northside Manor (rehab of 150 multifamily rental units), and A New Place Apartments (rehab of 56 affordable rental units). These efforts are a continuation of the City's objective of targeting rental and owner-occupied housing development in specific areas of the City. As noted in the chart above units have been accounted for in the first two years of the Consolidated Planning period.

The City's efforts to preserve and prevent losses to existing housing continued to be successful during FY13. The rehabilitation of 43 units was completed by the HARP Major Rehab program while 25 units were completed by the Volunteer Home Repair program; 68 units by the Minor Home Repair program; and 6 units by CHDOs.

In FY13, HCD continued the partnership with Riverview Kansas CDC on an NSP1 and NSP3 funded project to rehabilitate a multi family property that had been foreclosed. The project was completed and opened in FY13. The project has a total of 88 units, with 30 being fair housing compliant, 2 modified for persons with hearing or visual impairments, 3 with adaptable kitchens and accessible baths, 5 with bathrooms having either roll-in showers or bathtubs. HCD also encourages developers funded through the single and multi family housing program to make all first floor units accessible. HCD continued its modification program with the Memphis Center for Independent Living, which provides for making homes accessible for low and moderate income people. Additionally, in FY13, HCD worked with the Memphis Center for Independent Living and the Mayor's Advisory Committee for Citizens with Disabilities to draft and seek support for an ordinance that will require all new single family, duplex, and triplex units developed with funding provided through HCD to be visitable. This ordinance is expected to be presented in the fall of 2013.

In conclusion, Memphis objectives for the preservation of existing housing, increasing rental housing opportunities, assisting homeownership, increasing new construction in targeted areas was well met.

## **HOMELESS EVALUATION**

In FY 2013, the Division of HCD received competitive grant proposals for the use of several funding sources to serve the homeless population. These include CDBG funded Community Service Grants, Emergency Solutions Grants, which are sources of funds that may be targeted to subsidize homeless activities, as well as HOME-funded tenant based rental assistance and HOME-match for construction of supportive housing for the homeless. All ESG funds were awarded to agencies who administer programs that meet the ESG focus areas of

Shelter, Street Outreach, Homeless Prevention, and Rapid-Re-Housing. The guidance for Emergency Solutions Grants came out after the three-year strategy was completed, so the activities undertaken that serve the homeless didn't necessarily fall under the objectives outlined in the three-year strategy. The competitive process used to fund most of the activities that serve the homeless does not guarantee that applications for projects from service providers and housing developers will address the established Con Plan objectives. The following tables illustrate the assessment of the homeless goals and objectives for FY 2013, the second year of the three-year 2011–2013 strategy.

There were a number of agencies that used Continuum of Care funds to support permanent supportive housing initiatives and new permanent supportive housing projects are expected to be a part of the upcoming Continuum of Care process. HCD worked with the Community Alliance for the Homeless to plan for the 100,000 Homes Campaign/Memphis 100 which is aimed at providing the most vulnerable street homeless individuals move into supported housing. HCD also gives preference to projects funded through HCD that plan to use permanent housing for chronically homeless individuals.

Objective 2 recognizes the need to develop a range of supporting housing options for homeless mentally ill women without children. While there were no housing units developed in FY13, Lowenstein House provided a vocational skills training program for 31 clients with a mental illness.

Objective 3 addresses the need to provide funding for workers who are trained to assist homeless persons, including the mentally ill, to receive Supplemental Security Income. In FY2013, Door of Hope provided housing and supplemental services to 33 persons, including providing assistance with SSI/SSDI and VA benefits.

Objective 4 addresses the need to develop incentives and funding that will help transitional housing programs that have underutilized space to develop programs that assist homeless substance abusers and to develop incentives and funding that will encourage the use of existing and development of new transitional housing and emergency shelters that will serve households where the primary caregiver has a substance abuse issue. In FY13, Hospitality Hub used CDBG funds to provide supportive services including customized employment and training to 72 clients, some of whom are substance abusers.

In summary, HCD provided funding to nine agencies serving the homeless to serve a total of 3,389 people. This included 770 persons assisted through the HESG Shelter Category, 627 assisted through the HESG Homeless Prevention Category, and 1,692 assisted through the HESG Rapid Re-Housing Category.

## **Special Needs Populations Evaluation**

The Permanent Supportive Housing objective seeks to make funding available that will assist the development of permanent supportive housing for Special needs subpopulations. No funds were drawn for new permanent supportive housing projects during FY13.

The Supportive Services objective focuses on giving preference to funding requests that propose to provide supportive services to special needs subpopulations. HCD provided funding for advocacy services through CASA, Child Advocacy Center, and Memphis Center for Independent Living, for victims of domestic violence through the Exchange Club, services related to families affected by HIV/AIDS through Hope House and Friends for Life, case management for persons with a mental illness through Lowenstein House, services for people with a visual impairment through Meritan, services for elderly clients through Pendlove, programs for victims of domestic violence through YWCA, programs for homeless children through Memphis family Shelter, and a senior companion program through MIFA. Additionally, the HOPWA program provided supportive services that benefited a total of 865 persons.

The objective of Tenant Based Rental Assistance is to provide funding that will respond to the increased demand for tenant based rental assistance for income eligible persons within the special needs population. Much success was achieved with this objective. For FY 2013, HCD provided funds to five agencies that provided tenant based rental assistance to 92 families including mentally ill women and children, or persons otherwise in a special needs category.

The Public Facilities Objective seeks to give preference to funding requests that propose to develop new or rehabilitate public facilities that provide supportive services to income eligible special needs populations. No funding was provided for this category during FY2013.

The greater part of the City's accomplishments have been achieved in the special needs categories byway of supportive services. The use of HOPWA funds has provided steady and needed assistance to a growing HIV/AIDS affected population. Over the past year, 489 individuals received short-term utility payment, emergency housing, tenant-based rental assistance from the HOPWA program. Use of HOME funds for tenant-based rental assistance supports the needs of very-low income persons with special needs to maintain affordable and decent rental housing.

## **Non-Housing Community Development Evaluation**

Memphis' non-housing community development needs are addressed by program activities that are grouped under the categories of neighborhood, community and economic development. In FY13, these activities included public facility and services that benefited low/moderate income persons (with specific emphasis on the youth, the elderly, and the unskilled). Assisting with the creation of public facilities is also another objective that is met through the construction of neighborhood facilities and buildings that house service organizations which provide community and public services to low and moderate income persons. Defining non-housing community development needs continue to be a challenge for HCD, however future neighborhood planning efforts will entail performance measures and indicators based upon non-housing community development objectives/goals.

In terms of supporting redevelopment and neighborhood revitalization, CDBG funds were spend on plans related to creating a redevelopment district for Heritage Trail which would provide tax increment finance opportunities to funds redevelopment in the area. HCD also supports the revitalization of Foote and Cleaborn Homes in this neighborhood and has committed CIP and FY2013 CDBG funds to the project. In FY13, several plans were completed, including the Building Neighborhood Capacity program in Binghampton and Frayser, Raleigh, Heritage Trail, and Klondike/Smoky City/Crosstown.

While there were no expenditures that provided funding for job skills, training, and employment in FY13, the Memphis Office of Resource Enterprise (MORE) was created to provide services to minority and women owned businesses and to help them to access resources and build partnerships.

A competitive-grant application (Strategic Community Investment Fund) process is used by HCD's to meet public facility and community service needs. Most public services are funded thru the applications that are received through the SCIF. CDBG funds are used to fund these project activities although the City of Memphis provides significant General Revenue funding for economic development and other community development initiatives. In developing the Consolidated Plan, HCD considers that the primary funding source for non-housing community development is the CDBG entitlement that is limited to a 15% cap on spending for public services.

City funds are used to primarily address the economic development objectives of job creation and small business development via the services provided by the Renaissance Business Center (RBC) located at 555 Beale. In FY2013, there were 12 loans made totaling \$1,089,000.00. These loans created 33 jobs and retained 35 jobs. Primarily, loans were made to businesses in various industries. 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. 40 licensing/ bonding/ training programs were held in FY13 with 549 participants.

## **VII. PUBLIC PARTICIPATION**

### **Changes in Program Objectives**

No changes have been noted in program objectives. Amendments to the FY 2013 Annual Plan were made available to the public during the Public Hearing held on April 11, 2013.

### **Citizen's Comments**

The CAPER is available for public review from September 13, 2013 - September 27, 2013. The document is available on the City of Memphis website, the main library, at the offices of HCD, and upon request.