

City of Memphis
Fiscal Year 2014-2016
Consolidated Plan for Housing and Community Development
3-Year Strategy and Annual Action Plan

Draft for Public Review

April 11, 2013

City of Memphis Division of Housing and Community Development

A C Wharton, Mayor

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Executive Summary

Executive Summary

1. Introduction

The City of Memphis' Consolidated Plan is a reflection of the city's efforts to collaborate and coordinate the planning for the use of federal entitlement grant funds and to meet the requirements of the U.S. Department of Housing and Urban Development (HUD). The opportunities for receiving input from other local government, community organizations, non-profits and private/business sectors entities are numerous and on-going. As the lead agency responsible for managing the development of the plan, the City of Memphis Division of Housing and Community Development (HCD) administers primarily housing and community development programs and activities. It is through the skills and abilities of other divisions of local government, non-profit agencies, private organizations and developers that many homeless programs, public services, and economic development initiatives are provided. HCD's relationship with the Memphis Housing Authority (MHA) has strengthened the City's ability to combine its forces in meeting the housing needs of low and moderate-income citizens.

For the foreseeable future, Memphis and Shelby County's attention will continue to be focused on strategies for neighborhood revitalization in the inner-city. These include planning, identification of new incentives for redevelopment, smart growth, and collaboration.

The primary goal of Memphis' Consolidated Plan is to foster the development of viable urban neighborhoods which include decent housing for everyone, a suitable living environment, and expanded economic opportunities, especially for low and moderate income citizens. Four major groups of activities address this goal:

- Housing
- Homelessness
- Special Needs Populations
- Neighborhood, Community and Economic Development

The Consolidated Plan combines into a single submission a Federal grant application for Community Development Block Grant (CDBG), HOME, Housing Opportunities for Persons with AIDS (HOPWA) and Emergency Shelter Grant (ESG) Programs. This Consolidated Plan document is comprised of this Executive Summary, the 2014-2016 Three-Year Strategy, and the 2014 Annual Action Plan. It presents a Three-Year Strategy that describes how current and future funds will be used to address housing and community needs over the next three years. The

Annual Action Plan for July 1, 2013 – June 30, 2014, identifies projects that will be or are currently being implemented and describes the use of Federal, State and local housing resources. Also included in the Three-Year Strategy is a study of the Memphis housing market (Memphis Housing Study 2013) that was prepared by the MAP Studio.

In the pages to follow, you will find a summary of our current and future plans, priorities, programs, activities and the organizational structure, which will support the plan.

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

The goals and objectives can be found under the Strategic Plan section of the plan under goals and priority needs.

3. Evaluation of past performance

HCD has performed well in all four of the entitlement programs. Since its creation as City Division, HCD has undertaken a number of affordable housing, public improvements, economic development, section 8 loan repayments, public services, public facilities, acquisition, interim assistance, demolition, and administration and planning activities using entitlement funding provided through the U.S. Department of Housing and Urban Development.

In the area of housing, HCD uses a combination of HOME and CDBG funds to administer housing programs. These include the CHDO program, housing rehabilitation, down payment assistance, tenant based rental assistance, and single and multi family ownership and rental programs. During the past fiscal year, these funds provided for the development or rehabilitation of 420 affordable single and multi family units, the rehabilitation of 140 homeowners units through the major, minor, and volunteer home repair programs, and 14 units were rehabilitated by CHDOs.

To meet the needs of homeless persons, HCD uses ESG, HOME, and CDBG funds, leveraged by Continuum of Care and other funds, to provide services and housing for homeless persons. During FY12, HCD provided funding for 24 programs serving the homeless. This included 15 ESG-funded contracts that served 3112 homeless adults and children; 7 CDBG funded programs that assisted 3466 (plus TSA) homeless adults and children. CDBG funds were used toward the rehabilitation of 85 units of transitional housing.

To meet the needs of persons with special needs in FY12, HCD used CDBG, HOME, and HOPWA funds to provide short-term utility payment, emergency housing, tenant-based rental

assistance to 1197 persons, tenant-based rental assistance to 76 persons, and a variety of public services to over 9,000 persons.

In FY12, funding was expended for a number of initiatives in the category of neighborhood, community, and economic development. The Memphis Pyramid Redevelopment project that will create over 1000 jobs, the Great American Steamboat project, which created 587 jobs, and Beale Street Landing, which will help spur economic development and tourism for the City. Funding for several public services programs served over 2,600 low income children and adults.

4. Summary of citizen participation process and consultation process

The Division of Housing and Community Development (HCD) consults with and seeks input on housing and community development needs and programs from a wide variety of social service/advocacy groups, public agencies, and citizens. To facilitate this process, HCD identifies and meets on an ongoing basis with stakeholders, which represent organizations and individuals served by our programs. HCD frequently communicates with stakeholders to provide HCD with information on current issues, needs, priorities and long and short term recommendations on resource allocation and inter-agency coordination. HCD also has a website for its Consolidated Plan and posts information about the planning process, draft documents, and presentations on the City's web-site as well as the public hearing notices.

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

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

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

HCD holds 2 public hearings: At the first hearing, prior year performance, the Consolidated Planning process, and citizen participation process are presented. The second hearing presents the proposed draft Consolidated Plan and includes citizen/planning session attendants' comments on the proposed plan. This year, the first public hearing was held January 24, 2013.

The second hearing was held on April 11, 2013 and began the thirty day comment period on the draft Consolidated Plan.

Public hearings are held at times and locations convenient to potential beneficiaries and accommodations will be made for those with disabilities. All public hearings are publicized at least ten days in advance in the newspaper of general daily circulation.

Through the planning session group process, HCD consults with coalitions of agencies, to identify existing conditions, needs, funding priorities, resource allocation and other ideas. At minimum, HCD brings agencies together in group meetings during each year to discuss the concerns required by the Consolidated Plan. However, for existing groups (such as the A.I.D.S. Consortium, the Homeless Coalition or the CD Council), these meetings are ongoing, and coordination and communication with HCD will be continuous.

Copies of the draft Consolidated Plan are available for review and comment for a period not less than 30 days before final submission to HUD. HCD advertises in the newspaper that copies of the draft plan are posted on the HCD website and provided the website address, and that they are available for review at the offices of HCD and the main branch of the public library. In addition, a public notice is published which summarizes the contents and purpose of the plan, publicizes its availability and identifies locations where copies may be obtained or reviewed.

Public notices are also published regarding availability of the Consolidated Annual Performance and Evaluation Reports and amendments to the plan.

The Process

Lead & Responsible Agencies

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

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

Agency Role	Name	Department/Agency
Lead Agency	MEMPHIS	Housing & Community Dev.

Table 1 – Responsible Agencies

Consultation

1. Introduction

The City consults with housing, social services and other agencies to better respond to the respective needs of low/moderate income residents. Because HCD does not have the resources to completely revitalize neighborhoods on its own, it is seeking creative ways to coordinate services and to bring groups together in order to make a difference within these areas. Leveraging of resources and partnerships with other City and County agencies, social service providers, foundations, CDCs and other neighborhood-based organizations, the faith based community, colleges and universities, and private developers are critical components of this strategy.

Summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies

HCD works with public and assisted housing providers on a regular basis to comprehensively identify the programs that exist, especially those to assist low and moderate income citizens, senior citizens, the homeless, and persons with disabilities. HCD partners with housing providers regularly around specific housing issues, such as rental housing needs, housing rehabilitation, home modifications for senior citizens and persons with disabilities, increasing the visitability of homes funded through housing programs, and others. Coordination includes convening and facilitating dialogue about the needs within the community and the local resources available to meet these needs. In many cases, coordination is triggered by specific projects, such as HOPE VI and Choice Neighborhoods to comprehensively plan around the housing needs of a particular area. The Choice Neighborhoods initiative in the Vance Avenue area is convening an affordable housing coalition that is looking at how to work together to overcome several housing redevelopment challenges including: 1) the abundance of vacant and dilapidated housing in the neighborhood; 2) the need for one-for-one replacement of public housing units demolished; 3) creating a mixed-income development; 4) establishing access to opportunity; 5) site control and the acquisition of necessary properties to help transform the neighborhood; 6) Relocation and Gentrification, and, 7) financial leveraging required to realize sufficient points for a CN Implementation Award. HCD also coordinates and/or participates in efforts around specific housing related needs, including foreclosures, visitability, and fair housing.

HCD participates in a variety of initiatives that are intended to enhance coordination with health, mental health, and service delivery. Homeless programs are coordinated through the

Community Alliance for the Homeless that has the responsibility for identifying service and housing needs and priorities and coordinating the preparation of the application to HUD under the annual Continuum of Care funding competition. To enhance coordination around health issues, the City and County along with local healthcare providers, have formed Healthy Shelby, which is aimed at emphasizing improvements in three areas: infant mortality, chronic disease, and end of life care. These three focus areas were chosen based on their potential to be scaled up, to improve significant health disparities in Shelby County, to capitalize on and leverage community energy and resources already invested in the region, and to activate residents to take ownership of their own health and health care. The Healthy Memphis Common Table is the organization responsible for convening, coordinating, and supporting the work of the partners. For the first time, health care systems, public health, social services, and the business community have come together in this public-private effort to assume accountability for the health of a community.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

Community Development Block Grants have long been a source of funding for the CoC Lead Agency and efforts have been made to align funding priorities in CDBG, ESG, and HOME with the Action Plan to End Homelessness. The head of the City of Memphis Division of Housing and Community Development is the Chair of the Mayors' Policy Committee to End Homelessness and his Homeless and Special Needs Housing Administrator holds a permanent seat on the Governing Council, the primary decision-making body for the Homeless Consortium. These individuals have a direct role in guiding and administering the NSP, CDBG, HOPWA, ESG, and HOME programs.

In 2013, two SHP grantees will convert their Transitional Housing programs to Rapid Rehousing/Permanent Housing programs, which will be a significant, renewable funding stream to support our very successful Rapid Rehousing program. We have prioritized Emergency Solutions Grant and HOME funding and raised local general fund and private funding to sustain the Central Intake and Homeless Hotline in 2012. We expect these resources to be continually designated for Rapid Rehousing. We launched the Mayors' Faith Partnership to End Family Homelessness in 2012 to provide congregational mentoring teams and short-term rental assistance to low and moderate risk families facing homelessness. Finally, we recently secured funding through the United Way Siemer Institute to provide additional supportive services for families served by ESG and HOME funds.

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

The City of Memphis in collaboration with the local Continuum of Care utilizes the priorities set by the CoC for the Emergency Solutions Grant. The City of Memphis Administrator of the Homeless & Special Needs 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.

ESG contracts initiated by the City of Memphis include the requirement that grantees participate in HMIS. Performance benchmarks for ESG grantees have been established by the Continuum of Care and are incorporated into ESG contracts. Data on performance will be pulled this year to assist in the evaluation of ESG grantees.

2. Agencies, groups, organizations and others who participated in the process and consultations

Agency/Group/Organization	Agency/Group/Organization Type	What section of the Plan was addressed by Consultation?	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?
MEMPHIS HOUSING AUTHORITY/MLB	PHA	Housing Need Assessment Public Housing Needs Anti-poverty Strategy	Staff from HCD and the Memphis Housing Authority departments including capital improvements, HOPE VI, Housing Choice Voucher, Asset Management, and Executive met to discuss and share information related to the needs of residents, policies, development plans, existing housing stock, and other items to help identify housing needs and share information about future development and partnerships.
Community Alliance for the Homeless	Services-homeless	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs -	Staff from HCD met with the Community Alliance to discuss the homeless needs assessment and market analysis related to homeless facilities. The Alliance provides planning, technical assistance, and service coordination to public and private agencies working to end homelessness in Memphis and Shelby County. The City and County have partnered with the Alliance to develop and oversee the Action Plan to end homelessness in Memphis and Shelby County.

Agency/Group/Organization	Agency/Group/Organization Type	What section of the Plan was addressed by Consultation?	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?
		Unaccompanied youth	
Court Appointed Special Advocates	Services-Children	Non-Homeless Special Needs	CASA participated in discussions aimed at identifying the needs, objectives, and performance metrics related to the non-homeless special needs population, specifically children.
Metropolitan Inter-Faith Association	Housing Services-Elderly Persons Services-homeless	Homelessness Strategy Homeless Needs - Families with children Non-Homeless Special Needs	MIFA participated in discussions aimed at identifying the needs, objectives, and performance metrics related to the non-homeless special needs population and the homeless population, specifically senior citizens and homeless persons.
Cocaine and Alcohol Awareness Program, Inc.	Services-Elderly Persons Alcohol/Drug Addiction	Non-Homeless Special Needs	CAAP participated in discussions aimed at identifying the needs, objectives, and performance metrics related to the non-homeless special needs population, specifically persons with alcohol and drug dependencies and seniors.
Aging Commission of the Mid-South	Services-Elderly Persons Regional organization	Non-Homeless Special Needs	The Aging Commission of the Mid-South participated in discussions aimed at identifying the needs, objectives, and performance metrics related to the non-homeless special needs population, specifically senior citizens.
Hope House Day Care	Services-Children Services-Persons with HIV/AIDS	Non-Homeless Special Needs	Hope House participated in discussions aimed at identifying the needs, objectives, and performance metrics related to the non-homeless special needs

Agency/Group/Organization	Agency/Group/Organization Type	What section of the Plan was addressed by Consultation?	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?
			population, specifically children and families affected by HIV/AIDS.
Karat Place	Ex-Offenders	Non-Homeless Special Needs	Karat Place participated in discussions aimed at identifying the needs, objectives, and performance metrics related to the non-homeless special needs population, specifically women who are transitioning out of prison.
Plough Foundation	Services-Elderly Persons Foundation	Non-Homeless Special Needs	The Plough Foundation participated in discussions aimed at identifying the needs, objectives, and performance metrics related to the non-homeless special needs population, specifically the elderly.
Mayor's Advisory Council for Citizens with Disabilities	Services-Persons with Disabilities	Non-Homeless Special Needs	MACCD participated in discussions aimed at identifying the needs, objectives, and performance metrics related to the non-homeless special needs population, specifically persons with Disabilities.
Memphis Health Education and Housing Facilities Board	Housing Other government - Local	Housing Need Assessment	The Memphis Health Education and Housing Facilities Board (HEHFB) participated in discussions aimed at identifying the needs, priorities, objectives, and performance metrics related to the housing area of the plan. Anticipated outcomes of the participation are an understanding of the resources available through the agency and data about the projects that they have funded.
UNITED HOUSING, INC	Housing	Housing Need	United Housing, Inc. participated in discussions aimed at

Agency/Group/Organization	Agency/Group/Organization Type	What section of the Plan was addressed by Consultation?	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?
		Assessment	identifying the needs, priorities, objectives, and performance metrics related to the housing area of the plan. Anticipated outcomes of the participation include input on the housing needs including housing counseling and financial counseling.
Habitat for Humanity of Greater Memphis	Housing	Housing Need Assessment Anti-poverty Strategy	Habitat for Humanity participated in discussions aimed at identifying the needs, priorities, objectives, and performance metrics related to the housing area of the plan. Anticipated outcomes of the participation include input on the housing needs including housing counseling and financial counseling, and barriers to affordable housing.
Federal Reserve Bank of St. Louis	Housing Other government - Federal	Housing Need Assessment	The Federal Reserve Bank participated in discussions aimed at identifying the needs, priorities, objectives, and performance metrics related to the housing area of the plan. Anticipated outcomes of the participation include input on the housing needs including barriers to affordable housing.
SRVS	Housing Services-Persons with Disabilities Services-Employment	Housing Need Assessment Non-Homeless Special Needs	SRVS participated in discussions aimed at identifying the needs, priorities, objectives, and performance metrics related to the housing and non-housing special needs area of the plan. Anticipated outcomes of the participation include input on the housing and service needs for persons with developmental disabilities.

Agency/Group/Organization	Agency/Group/Organization Type	What section of the Plan was addressed by Consultation?	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?
Community Development Council of Greater Memphis	Housing Civic Leaders	Housing Need Assessment Economic Development	The Community Development Council of Greater Memphis is a membership organization consisting mostly of CDCs. The CD Council participated in discussions aimed at identifying the needs, priorities, objectives, and performance metrics related to the housing and non-housing community development areas of the plan. Anticipated outcomes of the participation include input related to housing and issues that impact neighborhoods.
MEMPHIS CENTER FOR INDEPENDENT LIVING	Housing Services-Persons with Disabilities	Housing Need Assessment Non-Homeless Special Needs	Memphis Center for Independent Living participated in discussions aimed at identifying the needs, priorities, objectives, and performance metrics related to the housing and non-housing special needs area of the plan. Anticipated outcomes of the participation include input on the housing and service needs for persons with disabilities.

Table 2 – Agencies, groups, organizations who participated

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Community Alliance for the Homeless	HCD incorporates the goals established through the Continuum of Care process into it's strategic plan related to homelessness.
Mid-South Regional Greenprint	Mayors Office of Sustainability	The Greenprint Plan is intended to improve the quality of life for people in neighborhoods and communities across the Mid-South. The goals of this plan include protection of greenspace, expand recreational opportunities, improve public health, increase access to jobs and schools, access to fresh foods, and to make neighborhoods walkable. All of these align with the HCD's goals.
MHA 5-Year Plan	Memphis Housing Authority	HCD incorporates the goals of the Memphis Housing Authority into the housing section, but it is also closely aligned with improving neighborhoods, especially through the HOPE VI and Choice Neighborhoods programs.
Ten Year Plan to End Homelessness	Community Alliance for the Homeless	HCD incorporates the goals established through the action plan into its strategic plan related to homelessness.

Table 3 – Other local / regional / federal planning efforts

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

HCD works closely with other City Divisions and departments in ways that benefit Memphis communities. HCD and the Office of Planning and Development (OPD) and HCD work to coordinate planning efforts in the neighborhoods targeted by HCD. Not only does this respond to a needs relating to zonign that enables affordable housing and correct inappropriate and non-conforming land uses, it helps to redevelop and revitalize neighborhoods. OPD also staffs the Community Redevelopment Agency, which oversees the approval of Redevelopment districts.

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. 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.

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 and larger demolition projects in conjunction with ARRA and NSP3 funded projects.

The Division of 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 in projects wherever possible.

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

The Memphis Area Transit Authority (MATA) works with HCD to find solutions for low-income people needing transportation to work. MATA is nearing completion of its short-range transportation plan. The major goals of the plan are to make sure MATA services meet and support community needs, make the bus an attractive option for more people in the community, study recommendations will focus on finding ways to increase bus ridership, and ensure MATA services are operated in the most cost effective and efficient way possible.

At the State level, HCD is working with the state housing agency, THDA, on a number of programmatic and policy related projects that will enhance the implementation of affordable housing programs, especially in the areas of rental housing and housing rehabilitation.

Narrative

Citizen Participation

- 1. Summary of citizen participation process/Efforts made to broaden citizen participation**
Summarize citizen participation process and how it impacted goal-setting

Citizen Participation Outreach

Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
Public Meeting	Non-targeted/broad community	Two public hearings were held; the first was held January 24, 2013. Attendance was sparse.	N/A	N/A	
Newspaper Ad	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing				

Table 4 – Citizen Participation Outreach

Needs Assessment

Housing Needs Assessment

Summary of Housing Needs

Demographics	2000 Census (Base Year)	2005-2009 ACS (Most Recent Year)	% Change
Population	678,973	679,052	0%
Households	282,752	260,097	-8%
Median Income	\$32,285.00	\$36,535.00	13%

Table 5 - Housing Needs Assessment Demographics

Data

Source: 2005-2009 ACS Data
 2000 Census (Base Year)
 2005-2009 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	45,945	37,755	48,680	27,030	
Small Family Households *	16,225	13,805	19,720	62,000	
Large Family Households *	4,590	3,380	3,895	8,900	
Household contains at least one person 62-74 years of age	6,165	5,415	6,725	3,410	14,515
Household contains at least one person age 75 or older	5,350	5,725	5,775	2,525	7,470
Households with one or more children 6 years old or younger *	10,950	7,775	8,625	18,475	
* the highest income category for these family types is >80% HAMFI					

Table 6 - Total Households Table

Data

Source: 2005-2009 CHAS

Housing Needs Summary Tables for several types of Housing Problems

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Substandard Housing - Lacking complete plumbing or kitchen facilities	630	390	425	135	1,580	145	110	145	50	450
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	425	370	180	40	1,015	65	50	14	50	179
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	1,440	795	1,165	385	3,785	175	440	480	180	1,275
Housing cost burden greater than 50% of income (and none of the above problems)	20,810	8,895	1,120	125	30,950	8,765	5,825	3,620	865	19,075
Housing cost burden greater than 30% of	2,420	9,490	10,995	1,445	24,350	1,725	4,075	9,020	4,605	19,425

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
income (and none of the above problems)										
Zero/negative Income (and none of the above problems)	3,220	0	0	0	3,220	1,610	0	0	0	1,610

Table 7 – Housing Problems Table

Data

Source: 2005-2009 CHAS

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Having 1 or more of four housing problems	23,300	10,440	2,890	685	37,315	9,150	6,425	4,245	1,155	20,975
Having none of four housing problems	5,980	12,660	22,805	11,030	52,475	2,670	8,225	18,730	14,165	43,790
Household has negative income, but none of the other housing problems	3,220	0	0	0	3,220	1,610	0	0	0	1,610

Table 8 – Housing Problems 2

Data

Source: 2005-2009 CHAS

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Small Related	10,410	7,675	4,885	22,970	2,995	3,800	5,920	12,715
Large Related	3,230	1,285	775	5,290	700	1,320	1,005	3,025
Elderly	3,090	2,420	1,365	6,875	4,690	3,530	2,895	11,115
Other	8,500	7,940	5,575	22,015	2,465	1,610	3,155	7,230
Total need by income	25,230	19,320	12,600	57,150	10,850	10,260	12,975	34,085

Table 9 – Cost Burden > 30%

Data

Source: 2005-2009 CHAS

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Small Related	9,580	3,795	335	13,710	2,680	2,370	1,595	6,645
Large Related	2,945	295	75	3,315	650	680	165	1,495
Elderly	2,250	1,345	385	3,980	3,485	1,720	960	6,165
Other	7,760	3,770	415	11,945	2,300	1,235	1,005	4,540
Total need by income	22,535	9,205	1,210	32,950	9,115	6,005	3,725	18,845

Table 10 – Cost Burden > 50%

Data

Source: 2005-2009 CHAS

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
Single family households	1,385	814	960	350	3,509	145	280	289	90	804
Multiple, unrelated family households	495	265	350	84	1,194	100	150	199	145	594
Other, non-family households	20	80	35	0	135	0	60	0	0	60
Total need by income	1,900	1,159	1,345	434	4,838	245	490	488	235	1,458

Table 11 – Crowding Information

Data

Source: 2005-2009 CHAS

What are the most common housing problems?

The CHAS tables presented show that the most common housing problems include those households having costs burdening in excess of 50% of income and those having cost burdens in excess of 30% of income. The tables also show that overcrowding (i.e. 1.01 - 1.5/persons per room) is a common housing problem.

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

Both renters and homeowners who expended greater than 30% and 50% of income toward housing appear to be more affected by the most commonly identified housing problems.

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

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

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

Disproportionately Greater Need: Housing Problems

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

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	36,605	4,510	4,825
White	6,515	855	1,135
Black / African American	27,900	3,530	3,330
Asian	340	10	100
American Indian, Alaska Native	120	10	45
Pacific Islander	45	0	0
Hispanic	1,235	60	165

Table 12 - Disproportionally Greater Need 0 - 30% AMI

Data

Source: 2005-2009 CHAS

*The four housing problems are:

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

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	30,420	7,330	0
White	7,135	2,295	0
Black / African American	21,385	4,600	0
Asian	265	50	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
American Indian, Alaska Native	10	30	0
Pacific Islander	0	0	0
Hispanic	1,470	175	0

Table 13 - Disproportionally Greater Need 30 - 50% AMI

Data

Source: 2005-2009 CHAS

*The four housing problems are:

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

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	27,155	21,530	0
White	7,660	6,670	0
Black / African American	17,595	12,950	0
Asian	435	215	0
American Indian, Alaska Native	65	75	0
Pacific Islander	0	0	0
Hispanic	1,195	1,420	0

Table 14 - Disproportionally Greater Need 50 - 80% AMI

Data

Source: 2005-2009 CHAS

*The four housing problems are:

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

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	7,890	19,140	0
White	2,900	6,995	0
Black / African American	4,495	10,800	0
Asian	165	360	0
American Indian, Alaska Native	0	40	0
Pacific Islander	0	0	0
Hispanic	240	715	0

Table 15 - Disproportionally Greater Need 80 - 100% AMI

Data

Source: 2005-2009 CHAS

*The four housing problems are:

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

Disproportionately Greater Need: Severe Housing Problems

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

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	32,460	8,650	4,825
White	5,515	1,850	1,135
Black / African American	24,940	6,495	3,330
Asian	290	60	100
American Indian, Alaska Native	120	10	45
Pacific Islander	45	0	0
Hispanic	1,115	180	165

Table 16 – Severe Housing Problems 0 - 30% AMI

Data

Source: 2005-2009 CHAS

*The four severe housing problems are:

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

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	16,860	20,890	0
White	3,805	5,630	0
Black / African American	12,160	13,820	0
Asian	110	210	0
American Indian, Alaska Native	10	30	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Pacific Islander	0	0	0
Hispanic	675	975	0

Table 17 – Severe Housing Problems 30 - 50% AMI

Data

Source: 2005-2009 CHAS

*The four severe housing problems are:

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

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	7,135	41,540	0
White	1,945	12,380	0
Black / African American	4,620	25,925	0
Asian	160	485	0
American Indian, Alaska Native	15	125	0
Pacific Islander	0	0	0
Hispanic	380	2,230	0

Table 18 – Severe Housing Problems 50 - 80% AMI

Data

Source: 2005-2009 CHAS

*The four severe housing problems are:

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

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,835	25,195	0
White	725	9,170	0
Black / African American	930	14,370	0
Asian	50	475	0
American Indian, Alaska Native	0	40	0
Pacific Islander	0	0	0
Hispanic	100	855	0

Table 19 – Severe Housing Problems 80 - 100% AMI

Data

Source: 2005-2009 CHAS

*The four severe housing problems are:

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

Disproportionately Greater Need: Housing Cost Burdens

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

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	148,475	52,755	53,835	5,020
White	67,475	16,765	12,070	1,135
Black / African American	71,520	32,565	38,895	3,515
Asian	2,515	780	520	100
American Indian, Alaska Native	245	75	145	45
Pacific Islander	145	0	45	0
Hispanic	4,980	2,110	1,670	165

Table 20 – Greater Need: Housing Cost Burdens AMI

Data

Source: 2005-2009 CHAS

Disproportionately Greater Need: Discussion

Income categories in which a racial or ethnic group has disproportionately greater need

Households having one or more housing problems in Memphis are more likely to be Black/African American. In the 0%-30% of area median income range, 76.2% of households with a housing problem is Black/African American. In the 30%-50% income range 70.3% is Black/African American; and for households with 50%-80% of area median income 64.8% of households is Black/African American.

Likewise Black/African American households are more likely to have severe housing problems. Approximately 74% of all low- and moderate-income households with a severe housing problem are Black/African American.

For cost burdened households between 30% and 80% of area median income, Black/African American households are more than two times the number of White households. In the under 30% category, White and Black households are about even in total numbers that are cost burdened.

The cost burdened Black/African American households are 61.7% of the total in the 30-50% category and 72.2% of the total in the 50-80% category.

Needs not previously identified

The forgoing housing needs are based on the fact that more Black/African American households have low- and moderate-income than other racial groups.

In general, Memphis does not exhibit strong patterns of disproportionate housing needs among racial or ethnic groups. Disproportionate housing needs exists when one racial or ethnic group at an income level experiences housing problems at a rate of 10 percentage points or greater than the income level as a whole.⁵ Among Memphis households identified as having housing problems, or severe housing problems, cases of racial or ethnic disproportionately are found in two relatively small population groups – Pacific Islanders and Asians.

Much less pronounced is the disproportionately among Black households where housing needs are generally less than two percentage points above the overall average for income levels over 30% of AMI. Yet Blacks in the 80% to 100% range of AMI have proportionately fewer severe housing problems than the income level. While fewer than 10 percentage points separate Black households from total households in the incidence of housing problems, these differences most likely reach statistical significant due to a high number of Black households.

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

Black (62.6% of population) and Hispanic/Latino (6.2%) households live throughout the city. However, larger concentrations of Blacks (over 4500 per census tract) are found in Frayser/Raleigh, Whitehaven, south/southeast Memphis, and the suburban and semi-rural area south of Highway 64. Hispanic households are more concentrated geographically, with concentrations (over 900 households per tract) in Berclair, southeast Memphis, the Woodstock community, and several areas of northeast Memphis.

Public Housing

Totals in Use

Program Type									
	Certificate	Mod-Rehab	Public Housing						
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	2,446	6,746	0	6,676	25	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 21 - Public Housing by Program Type

Data

Source: PIC (PIH Information Center)

Characteristics of Residents

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

Table 22 – Characteristics of Public Housing Residents by Program Type

Data

Source: PIC (PIH Information Center)

Race of Residents

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

Table 23 – Race of Public Housing Residents by Program Type

Data

Source: PIC (PIH Information Center)

Ethnicity of Residents

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

Table 24 – Ethnicity of Public Housing Residents by Program Type

Data

Source: PIC (PIH Information Center)

Section 504 Needs Assessment

Needs of public housing tenants and applicants on the waiting list for accessible units

Waiting lists for public housing in Memphis have been generally closed for three years but will be reopened in the next three years. The most recent wait list data shows that the vast majority of wait list households are very low income, Black/African Americans. Of the 21,765 on waiting lists for 26 public housing complexes, one or more persons in 3,157 households have a handicap requiring an accessible housing unit.

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

Out of almost 22,000 households on one or more waiting lists for public housing, 1,465 (6.7%) were elderly. Approximately 15,000 (70%) of the families had one or more children. The waiting list for Housing Choice Vouchers was a much smaller number with 1,620 households of which 224 need accessible units. There are 403 elderly waiting to receive an HCV, and 993 families with children are on the wait list for an HCV.

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

Households waiting to receive HCVs or move into public housing are much poorer than the general population. In the general population 154,580 households have income at or below 80% of the area median family income with 26.6% with 30% or less, 24.4% with 30-50% and 31.5 at 50-80%. In comparison those on waiting lists for public housing have 63.7% of the households at or below 30% of the area median family income. This compares to 26.6% for the general population. The wait list for HCVs shows that 42% have very low incomes (less than 30% of area median income)

The waiting list households have 22.9% at 30-50% and 13.5% at 50-80% of area median income. This compares to 24.4% and 31.5% for the general population

Homeless Needs Assessment

Introduction

In 2011, the Mayors of the City of Memphis and Shelby County initiated the Action Plan to End Homelessness, a strategic effort to utilize evidence-based practices, realign existing resources, and generate new resources to reduce the number of people who experience homelessness in our community. The plan contains 18 strategies, 16 of which are in active implementation stages at this writing. After an initial period of preparation, training, and resource alignment, we have now begun to see the results of the plan, as homelessness has been reduced 13%.

Point In Time Data: Memphis and Shelby County volunteers counted 1,816 people who met HUD's definition of literally homeless in January 2013. This is a decrease of 13% over the previous year. On a per capita basis, homelessness in Memphis is lower than many other municipalities of our size, but it had been growing steadily in recent years as depicted in Chart 1.

In nearly every category, homelessness fell in 2013. There were fewer single individuals, fewer individuals sheltered, fewer unsheltered, and fewer people in families who were literally homeless on January 22nd, 2013. Only the number of families increased slightly (216 vs. 214 in 2012.) Proportionately, the rate of unsheltered persons who had been homeless less than six months was the same (17.6% in 2013 vs. 17% in 2012) though the overall number was much smaller (22 in 2013 vs. 55 in 2012). The number of unsheltered individuals who reported extremely long homeless episodes (5 or more years) was 54 vs. 75 last year. Another sign of progress is that in 2013, there were no families sleeping unsheltered. There had been one unsheltered family reported in each of the previous two years.

Point In Time data is our most reliable benchmark for determining progress in that it is the one time each year that the unsheltered population and programs that do not participate in HMIS are captured.

Annualized Data:

Our primary tool for measuring annualized homelessness data is through our Homeless Management Information System, administered by the Community Alliance for the Homeless. The Annual Homeless Assessment Report (AHAR) also shows a decrease in the most recent year, though not as dramatic as the Point In Time data.

Length of Stay

As part of the community’s performance benchmarking process, programs are scored by a variety of factors that correspond with the HEARTH Act’s emphasis on reducing the number of people who experience homelessness and the length of time they spend homeless. The 2012 performance assessment was the first to score programs based on their length of stay. Average length of stay data is provided in the table below. We expect the length of stay to decrease in future years since it is now a performance and scoring rating factor that can impact program funding.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	665	0	1,741	722	1,219	108
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	995	156	4,019	1,606	2,813	67
Chronically Homeless Individuals	182	117	450	121	175	3,285
Chronically Homeless Families	12	0	53	5	10	734
Veterans	297	21	1,008	502	706	67
Unaccompanied Child	0	0	12	12	10	45
Persons with HIV	33	4	95	32	34	67

Table 25 - Homeless Needs Assessment

Data Source

Comments:

Population includes Rural none
Homeless:

Jurisdiction’s Rural Homeless Population

Shelby County is considered urban and suburban. We have no rural homeless population in the Continuum of Care geographic area.

For persons in rural areas who are homeless or at risk of homelessness, describe the nature and extent of unsheltered and sheltered homelessness with the jurisdiction

Homeless individuals and families are disproportionately African-American or Black (80% in the homeless population vs. 63% citywide.) There is a small Hispanic homeless population that is primarily made up of individuals with substance abuse and mental health disorders. They have a higher rate of unsheltered status than non-Hispanics. This is probably due to their residency status and programs that require or are believed to require proof of identity in order to access services. The percentage of homeless population made up of veterans is between 13% and 17% (varying slightly each year.) We have a strong collaboration with various veteran serving agencies that works to quickly identify and engage the homeless veteran population. While there are some veterans from OEF/OIF who have become homeless, we have not yet seen a significant number to this point. We also have not yet experienced a high number of elderly homeless. In the unsheltered count, only 3 of 156 unsheltered were over the age of 62 and most were in their 40s and 50s. This is a consistent finding year to year.

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

As we have adopted the Action Plan to End Homelessness, we have a greater understanding of matching evidence-based interventions with the population we serve. We are promoting rapid rehousing and permanent housing strategies in order to reduce the length of time people experience homelessness and to reduce the number of people who are homeless. We have

adopted assessment tools that help us better target our interventions and provide us with more accurate data on unmet needs

Nature and Extent of Homelessness by Racial and Ethnic Group

Homelessness in Memphis is largely driven by the extremely low incomes of adults, combined with disconnectedness to appropriate systems of support (e.g. ranging from family and friend support to professional supports that promote physical and behavioral health.) On a per capita basis, the rate of homelessness in Memphis is low compared to other cities of our size. We attribute this to the relatively low cost of housing and willingness in the community to double up or provide temporary residence to those who fall on hard times. The unsheltered population ranges from around 200 in the winter months to 400 in warmer weather. Based on the vulnerability assessment process through which 100 volunteers conducted interviews with 259 unsheltered individuals, the unsheltered have high rates of substance abuse disorders (60%) and mental illness (50%.)

While homelessness exists throughout Shelby County, it is most often visible in the Downtown and midtown areas of the City with pockets of encampments in at least four other parts of the County. We do not have a rural homeless population due to our jurisdiction being only urban and suburban.

Nature and Extent of Unsheltered and Sheltered Homelessness, including Rural Homelessness

Discussion

As we have adopted the Action Plan to End Homelessness, we have a greater understanding of matching evidence-based interventions with the population we serve. We are promoting rapid rehousing and permanent housing strategies in order to reduce the length of time people experience homelessness and to reduce the number of people who are homeless. We have adopted assessment tools that help us better target our interventions and provide us with more accurate data on unmet needs.

Non-Homeless Special Needs Assessment

HOPWA

Current HOPWA formula use:	
Cumulative cases of AIDS reported	6,104
Area incidence of AIDS	240
Number of new cases prior year (3 years of data)	682
Rate per population	18
Rate per population (3 years of data)	17
Current HIV surveillance data:	
Number of Persons living with HIC (PLWH)	7,361
Area Prevalence (PLWH per population)	559
Number of new HIV cases reported last year	0

Table 26 – HOPWA Data

Data

Source: CDC HIV Surveillance

HIV Housing Need (HOPWA Grantees Only)

Type of HOPWA Assistance	Estimates of Unmet Need
Tenant based rental assistance	257
Short-term Rent, Mortgage, and Utility	0
Facility Based Housing (Permanent, short-term or transitional)	18

Table 27 – HIV Housing Need

Data

Source: HOPWA CAPER and HOPWA Beneficiary Verification Worksheet

Characteristics of Special Needs Populations

The characteristics of the special needs populations in Memphis include: * physically and developmentally disabled; * mentally ill; * elderly and frail elderly; * substance abusers and ex-offenders; * very-low income, unemployed and/or low skilled; and * victims of domestic violence, abused children and their families

Housing and Supportive Service Needs and Determination

The housing and supportive service needs of the special needs populations in Memphis are:

- Facility-based housing for persons with AIDS/HIV and their families
- Transitional housing Tenant-based rental assistance
- Permanent housing and placement
- Job-training and employment skills
- In-home services for seniors
- Counseling and case management services
- Accessibility modifications for disabled and senior homeowners
- The needs are determined by the client in-take procedures used by service providers who request CDBG, ESG, HOME or HOPWA funding via Memphis' competitive grant award process. On-going meetings and consultations with service providers are also means by which needs are determined by service providers.

Non-Housing Community Development Needs

Public Facilities

The City of Memphis provides a number of public facilities available for citizens, including libraries, parks, community centers, swimming pools, golf courses, and tennis courts. There is a need for public facilities that serve populations with special needs and to for facilities that bring public services as described below into the communities where they are most needed.

Need Determination

Through consultation with services providers.

Public Improvements

Memphis has a number of public improvement needs, including sidewalk, streetscape/landscaping, and other street improvements that would make streets safe and accessible for everyone.

Need Determination

There are a number of organizations focusing on livability issues, including public improvement needs that have information available. These include Livable Memphis, Memphis Center for Independent Living, Memphis Regional Design Center, and MidSouth Complete Streets Coalition.

Public Services

Memphis has a great deal of need for public services, especially given the high poverty rate of over 27%. These include health services, services for children experiencing homelessness, child care, transportation, welfare/child welfare, family literacy, financial literacy, job/employment training, education services, and others.

Need Determination

Through consultation with services providers and research that has been completed by local universities, services provider agencies, and government agencies.

Housing Market Analysis

Overview

Number of Housing Units

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	185,621	60%
1-unit, attached structure	15,097	5%
2-4 units	29,487	10%
5-19 units	53,179	17%
20 or more units	20,973	7%
Mobile Home, boat, RV, van, etc	3,565	1%
Total	307,922	100%

Table 28 – Residential Properties by Unit Number

Data 2005-2009 ACS Data

Source:

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	181	0%	2,046	2%
1 bedroom	2,315	2%	29,381	25%
2 bedrooms	25,303	18%	52,967	45%
3 or more bedrooms	114,157	80%	33,747	29%
Total	141,956	100%	118,141	101%

Table 29 – Unit Size by Tenure

Data 2005-2009 ACS Data

Source:

Number and Targeting of Units

Affordable rental housing units assisted by federal, State, and local programs total 10,551 units in February 2013. Most of these units are in multi-family apartment projects that have been assisted by Public Housing, Housing Choice Vouchers, CDBG, and HOME funding with assistance

from Tennessee in the form of Low Income Housing Tax Credits (LIHTC) and tax-free bonds. There are a total of 2,839 units of public housing, 1,306 units assisted by LIHTCs and 6,612 HCVs. Of these latter units, which are private sector owned, 2,341 (24%) are for households with less than 30% of the area's median family income; 31% of HCVs for households with 30-50% AMI; 23% for households with 51-80% AMI; and 12% with 81-100% AMI.

Assistance to purchase a housing unit has been for single-family detached units. Both the City of Memphis through its Division of Housing and Community Development (HCD) and the State of Tennessee provide low interest loans and down payment assistance for purchase of housing. Existing owners are assisted with major rehabilitation and minor home repair.

In the past three years (2010-2012) Memphis has provided down payment assistance for 70 low- and moderate-income households. The Tennessee Housing Development Agency has provided mortgage assistance to 1,115 households.

Units Expected to be lost from Inventory

Over the next three years the last of the old style public housing projects will be replaced. The 420 unit Foote Homes will be replaced by a "HOPE VI-type" community with mixed finance, income and housing types, similar to the previous public housing conversions over the past 15 years in Memphis. This conversion will produce fewer units on a larger, less dense site, which will better fit with the surrounding property. Relocation assistance will be provided and HCVs will help tenants find affordable housing.

The only other units expected to be lost are substandard units throughout the city for which demolition is more feasible than rehabilitation.

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

As discussed in the housing needs assessment previously there are a large number of housing units that either burden households financially or have physical problems. The greatest need for decent, affordable housing is for renter occupied "small-related" and "other" households whose incomes are 50% or less than the area median family income. This group has 34,535 households.

Need for Specific Types of Housing

Given the distribution of income ranges below the area median family income, housing problems, the negative impact of large multi-family housing complexes, and the decline of several neighborhoods, there is a need for a mix of renter and owner occupied housing strategically placed to influence community uplift. Given the reality of the income profile of Memphis and the housing recession, which caused the unprecedented number of foreclosures, rental assistance is the number one priority to avoid adding to cost burdens.

Cost of Housing

Cost of Housing

	2000 Census (Base Year)	2005-2009 ACS (Most Recent Year)	% Change
Median Home Value	72,300	97,000	34%
Median Contract Rent	443	559	26%

Table 30 – Cost of Housing

Data 2005-2009 ACS Data

Source:

2000 Census (Base Year)

2005-2009 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	47,222	40.0%
\$500-999	64,187	54.3%
\$1,000-1,499	4,768	4.0%
\$1,500-1,999	1,185	1.0%
\$2,000 or more	779	0.7%
Total	118,141	100.0%

Table 31 - Rent Paid

Data 2005-2009 ACS Data

Source:

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	9,245	No Data
50% HAMFI	34,910	23,315
80% HAMFI	80,290	33,315
100% HAMFI	No Data	53,145
Total	124,445	109,775

Table 32 – Housing Affordability

Data 2005-2009 CHAS

Source:

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	567	648	768	1,049	1,170
High HOME Rent	641	688	783	952	1,041
Low HOME Rent	511	547	656	758	846

Table 33 – Monthly Rent

Data HUD FMR and HOME Rents

Source:

Availability of Sufficient Housing

Our analysis compares median monthly income available for housing in each census tract with the monthly home ownership costs for the median priced home in the same census tract to determine housing affordability gaps. A similar affordability comparison is made with the median rent.

In 93 out of 176 census tracts studied for this report the median income will not cover the cost of ownership of housing in that census tract. In 122 out of 176 census tracts the median household income will not cover the cost of renting in that census tract.

Income available for housing was calculated using the median household income for each census tract. Deductions for reasonable non-housing costs (i.e., food, clothing, medical care, etc.) were subtracted from each census tract’s median disposable household income to provide an estimated amount of money remaining for housing.

It is important to note that if the household represented by the census tract’s median income can not afford a house or rental unit in that particular census tract, it still might be able to afford suitable housing in another area. In fact, this will be true in all higher income census tracts. However, this affordability gap may indicate that the census tract does not contain sufficient housing stock in a variety of prices suitable for many of its current residents. Either the lack of sufficient home ownership or rental properties at a variety of prices in the city as a whole, or in particular sections of the city, can pose a barrier to housing opportunities across income classes.

Expected Change of Housing Affordability

There are no expected changes in housing affordability over the next three years for either renter-occupied or owner-occupied housing. With the large number of housing foreclosures there has been some tightening of the rental market with investors purchasing the foreclosed houses and converting them to rental units.

Rent Comparison

In 2000 the Memphis median rent (inflation adjusted) was \$743 per month as determined by the decennial census. During the 2007-2011 period, the average inflation adjusted rent was \$783, an increase of \$43 or 5.8%. Of the total renter households 39.0% paid more than 30% of their income for rent in 2000 and in 2007-2011 54.5% of renter households paid more than 30%.

Condition of Housing

Definitions

HCD will adopt the definition for substandard condition found in state law within the Tennessee Code Annotated at 13-21-104, which defines blighted structure as: "A structure that is unfit for human occupation or use, where conditions exist that are dangerous or injurious to the health, safety, or morals of the occupants of such structure, or the occupants of neighboring structures or other residents. Such conditions may include the following (without limiting the generality of the foregoing): defects therein increasing the hazards of fire, accident, or other calamities; lack of adequate ventilation, light, or sanitary facilities; dilapidation; disrepair; structural defects; or uncleanness.

The definition of "substandard but suitable for rehabilitation" is that if rehab costs were less than 50% of the value (assessor's values) of the house, the property was suitable for rehab.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	47,291	33%	60,040	51%
With two selected Conditions	1,411	1%	3,534	3%
With three selected Conditions	114	0%	343	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	93,140	66%	54,224	46%
Total	141,956	100%	118,141	100%

Table 34 - Condition of Units

Data 2005-2009 ACS Data

Source:

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	7,178	5%	9,571	8%
1980-1999	30,370	21%	31,590	27%

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
1950-1979	78,814	56%	59,042	50%
Before 1950	25,594	18%	17,938	15%
Total	141,956	100%	118,141	100%

Table 35 – Year Unit Built

Data 2005-2009 CHAS

Source:

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	104,408	74%	76,980	65%
Housing Units build before 1980 with children present	30,095	21%	13,015	

Table 36 – Risk of Lead-Based Paint

Data 2005-2009 ACS (Total Units) 2005-2009 CHAS (Units with Children present)

Source:

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 37 - Vacant Units

Data 2005-2009 CHAS

Source:

Need for Owner and Rental Rehabilitation

Indicators of physical housing quality in Memphis as identified through the 2004 American Housing Survey (AHS) shows that overall, 20,100 housing units (10.1%) had either a moderate or a severe housing problem. These physical problems included major systems such as heating, plumbing, kitchen, or major upkeep and maintenance issues. Both moderate and severe problems are more prevalent among renter-occupied units.

Over 20,000 housing units have open cracks, water leakage, or heating problems, and these specific problems are likewise generally more prevalent among renter-occupied units. Problems such as water leakage and holes in floors will result in eventual structural deterioration and loss of the housing unit. Other problems including heating, exposed wiring, peeling paint, and rodents pose serious health and safety concerns. All diminish quality of life and comfort.

The 2011 American Community Survey (ACS) provides information on selected functional characteristics; 1,725 housing units lack complete plumbing facilities and 2,724 units do not have complete kitchen facilities. Similar CHAS data was presented earlier for households with incomes less than 80% of the AMI.

Additional data on physical housing conditions in Memphis and their areas of highest concentration were presented in HCD's 2010 Memphis housing study (*An Assessment of Affordable Housing Needs in the City of Memphis: 2011 to 2013*). These findings included identification of over 15,000 residential properties (1 to 4 units) and 320 multi-family (greater than four units) properties with serious structural problems. These serious problems include visible structural damage beyond cosmetic repair, dilapidation, and serious damage from fire. The greatest concentrations of physical housing problems were found in Frayser, south Memphis, the Lamar corridor, and Westwood. These findings, while using different measures, support the 2004 AHS data.

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

Children are at the greatest risk from lead poisoning, particularly from lead based paint in homes built before 1980. According to ACS there were 244,431 occupied housing units during the 2007-2011 period in Memphis. Of these approximately 43,000 or 18% were occupied by families with children present. If the rate of low- and moderate-income families occupied was the same for these units as in the general population, there would be about 22,503 lead based paint units occupied by children; but, the number is likely to be higher since lower income families tend to occupy older housing units.

**Public and Assisted Housing
Introduction**

Totals Number of Units

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

Table 38 – Total Number of Units by Program Type

Data PIC (PIH Information Center)

Source:

Public Housing Condition

Public Housing Development	Average Inspection Score

Table 39 - Public Housing Condition

Restoration and Revitalization Needs

The Memphis Housing Authority's (MHA) goal to improve the quality of assisted housing includes the following restoration and revitalization needs:

1. renovation or modernization of public housing units;
2. demolition or disposition of obsolete public housing;
3. replacement of public housing through new mixed finance/income development, acquisitions, and replacement vouchers

Strategy of Improving the Living Environment of low- and moderate Income Families

The Memphis Housing Authority's strategy for improving the living environment for the low/moderate income families who live in public housing are:

- to deconcentrate poverty by increasing the production of mixed-income developments within lower-income areas or existing developments
- to implement public housing security measures
- to designate buildings or developments for specific resident groups (i.e. persons with disabilities, elderly, etc.)
- to focus more on curb appeal and landscaping improvements

Homeless Facilities

Introduction

Subpopulation data includes estimates based on the fact that a percentage of programs do not provide subpopulation data and data is extrapolated in these instances. In addition to the categories in the chart above:

- 11% are reported as domestic violence victims
- 45% indicated some form of disability
- 38% reported substance abuse
- 14% indicated mental illness; and
- 2% reported HIV/AIDS

These statistics are not considered highly reliable given that they are typically driven by the services offered at a particular program. For example, programs in Memphis typically offer recovery services but do not focus on mental illness. Therefore, rates of mental illness are typically under-reported and substance abuse is often over-reported as people seek to qualify for available housing units.

The Subpopulation data will continue to be refined as we prepare for submission of data to HUD this spring. We are manually entering data from some providers that do not participate in HMIS, therefore, the count data is not finalized until all data entry is completed, which we expect in April.

Our preliminary data indicates a significant reduction in the number of homeless Veterans, (411 in 2012 and 318 in 2013). This data is not complete and may change, but nonetheless the heavy investment in resources for homeless veterans as part of the national and local plans to end veteran homelessness appears to be paying off.

Facilities Targeted to Homeless Persons

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	41	5	241	63	0
Unaccompanied Youth	409	238	837	606	0
Households with Only Adults	0	0	0	475	0
Chronically Homeless Households	0	0	140	321	0
Veterans	8	0	0	0	0

Table 40 - Facilities Targeted to Homeless Persons

Data Source

Comments:

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

Mainstream Services for homeless persons: The following supportive services are available to most homeless families:

- health care
- TANF, Food Stamps, and child care
- Dental and vision on a limited basis
- mental health services on a limited basis
- substance abuse treatment and counseling
- employment services on a limited basis
- legal services
- domestic violence services
- limited outreach and engagement

The following services are still needed:

- additional employment services
- additional mental health services and medication assistance
- additional dental and vision services
- disability benefit application assistance
- outreach and engagement
- additional health services, particularly specialty care and respite care for those who have had surgery

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40

Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

Each year, among the 81 programs that serve homeless individuals and families in Shelby County, there are various changes. Programs open or close, change service approach or population, and reduce or expand capacity. The following information describes the changes reported in the 2013 inventory survey, broken out by service categories, as well as progress on the Mayors' Action Plan to End Homelessness capacity targets.

Emergency Shelter

There were 37 additional emergency shelter beds reported operating during the 2013 count. The majority, 34 are designated for males or females without children though 4 family units were added. In each of these cases, the units are fee-based, where the individuals are responsible for paying between \$6 and \$20/day. The Mayors' Action Plan called for 38 additional units of family shelter and between 20 and 60 additional units for single women. In both cases, free shelter for at least 20 days was recommended.

Transitional Housing

There was a slight increase in transitional housing units in 2013; 28 more units were reported. Most of the increase can be attributed to HOME-funded Tenant-Based Rental Assistance (TBRA) vouchers, half of which were reported incorrectly last year as permanent (which also explains the increase in the number of homeless families in 2013). The Mayors' Action Plan calls for a reduction of 50% in the number of transitional housing units over 5 years based on research questioning the effectiveness of this approach. Specific to publicly funded transitional housing programs, there were two programs that have or will close this year. Funding will be reallocated to replicate the 1811 Eastlake project (a housing first permanent housing program for chronic inebriates), and to add capacity for the 100K Homes effort, if federal funding is awarded. The community has adopted a performance-based approach to renewing or reallocating funds. Nonetheless, programs that operate without public funding, typically faith-based recovery programs have continued to open or expand, adding over 100 TH units in the past two years.

Permanent Housing

Research and practice has demonstrated that Rapid Rehousing and Permanent Supportive Housing are critical strategies in ending homelessness – an approach emphasized in the Mayors' Action Plan to End Homelessness. We have made significant progress in expanding capacity in these programs and even more progress is in the pipeline for FY14. A total of 669

permanent housing units were reported in 2013, an increase of 53. This includes 475 units designated for chronically homeless individuals or families. The Mayors' Action Plan called for an increase of 391 PSH units for individuals and 101 units for homeless families with children over 5 years.

Adoption of Housing First principles, an Intensive Community Treatment team, and use of the vulnerability prioritization process are having a significant impact. Last year's CoC bonus project, (North Memphis CDC) combined with County-funded wraparound services, is taking many of the most vulnerable individuals off the street.

Special Needs Facilities and Services
Introduction

HOPWA Assistance Baseline Table

Type of HOWA Assistance	Number of Units Designated or Available for People with HIV/AIDS and their families
TBRA	80
PH in facilities	17
STRMU	223
ST or TH facilities	75
PH placement	25

Table 41 – HOPWA Assistance Baseline

Data HOPWA CAPER and HOPWA Beneficiary Verification Worksheet
Source:

Non-Housing Community Development Assets

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	864	0	0	0	0
Arts, Entertainment, Accommodations	30,113	316	10	3	-7
Construction	16,570	445	6	5	-1
Education and Health Care Services	63,617	1,493	21	16	-5
Finance, Insurance, and Real Estate	18,527	216	6	2	-4
Information	4,762	8	2	0	-2
Manufacturing	26,782	303	9	3	-6
Other Services	16,001	528	5	6	1
Professional, Scientific, Management Services	28,874	297	10	3	-7
Public Administration	12,703	1,361	4	15	11
Retail Trade	33,197	485	11	5	-6
Transportation and Warehousing	33,466	1,916	11	21	10
Wholesale Trade	12,166	1,716	4	19	15
Total	297,642	9,084	--	--	--

Table 42 - Business Activity

Data 2005-2009 ACS (Workers), 2010 ESRI Business Analyst Package (Jobs)

Source:

Labor Force

Total Population in the Civilian Labor Force	336,180
Civilian Employed Population 16 years and over	297,642
Unemployment Rate	11.46
Unemployment Rate for Ages 16-24	33.33
Unemployment Rate for Ages 25-65	6.94

Table 43 - Labor Force

Data 2005-2009 ACS Data

Source:

Occupations by Sector

Management, business and financial	87,752
Farming, fisheries and forestry occupations	433
Service	56,714
Sales and office	82,542
Construction, extraction, maintenance and repair	22,676
Production, transportation and material moving	47,525

Table 44 – Occupations by Sector

Data 2005-2009 ACS Data

Source:

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	208,782	74%
30-59 Minutes	63,844	23%
60 or More Minutes	9,109	3%
Total	281,735	100%

Table 45 - Travel Time

Data 2005-2009 ACS Data

Source:

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	26,041	5,989	22,550
High school graduate (includes	70,605	10,013	28,348

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
equivalency)			
Some college or Associate's degree	78,652	6,082	20,245
Bachelor's degree or higher	70,645	2,440	11,652

Table 46 - Educational Attainment by Employment Status

Data 2005-2009 ACS Data

Source:

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	2,001	4,888	3,958	6,491	11,226
9th to 12th grade, no diploma	13,895	11,759	9,263	18,221	12,555
High school graduate, GED, or alternative	25,341	30,191	28,766	50,037	20,256
Some college, no degree	22,510	25,465	21,007	37,601	11,598
Associate's degree	1,281	5,725	6,100	9,263	1,674
Bachelor's degree	5,716	17,710	14,368	21,580	6,291
Graduate or professional degree	331	8,714	7,767	14,682	5,362

Table 47 - Educational Attainment by Age

Data 2005-2009 ACS Data

Source:

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	16,880
High school graduate (includes equivalency)	22,307
Some college or Associate's degree	29,112
Bachelor's degree	41,877
Graduate or professional degree	53,713

Table 48 – Median Earnings in the Past 12 Months

Data 2005-2009 ACS Data

Source:

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

Based on the Business Activity table provided, there are four major employment sectors within the City of Memphis. The Education and Health Care Services business sector recorded 63,617 workers in the 2005-2009 American Communities Survey conducted by the United States Census. Memphis boasts of being the Distribution hub of America. In recognizing this affirmation, Transportation and Warehousing business sectors employed 33,466 workers with the Retail Trade business sector following closely by employing 33,197 workers.

Describe the workforce and infrastructure needs of the business community:

The workforce and infrastructure needs of the Memphis business community are recognized as:

- Provisions of vocational educational services, as well as, job training programs.
- Improvements to the transportation network to allow for improved access to national and international business markets.
- New manufacturing jobs that are being created are less labor intensive and highly skilled; a large segment of the unemployed and under-employed populations need higher math and reading skills to qualify employment.

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

New industries such as the Mitsubishi Electric Plant and Electrolux are constructing new facilities in Memphis that present new, higher paying jobs opportunities. There have been improvements at the Burlington Northern Santa Fe (BNSF), Norfolk Southern and Illinois Central Railroad yards to increase intermodal capacity. Construction of Interstates 69, 269 and 22 will add more access points to the Memphis area in addition to road interchange modifications that allow for better traffic flow through the city.

The local Workforce Investment Network (WIN) offers training programs to help improve the labor force for the new jobs coming to the city. Through September 2012, about 251 people have taken the Industrial Readiness Training courses provided by WIN initiatives and 141 have been hired for jobs in Memphis. 93% percent of those hired live in Shelby County. Companies

such as Blues City Brewery and the Kruger paper processing plant in North Memphis have hired workers from the training.

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

The ACS data shows that 94,257 people over the age of 18 have not completed a high school diploma or general education equivalent. The opportunity to complete this basic requirement is available through several general education programs throughout the city. Several jobs require at least a high school diploma or a general equivalent. A more skilled labor force is desired. Specialized employment opportunities with higher education requirements have seen a rise over the years, with companies providing localized training to meet their employment needs.

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

As a coordination of industry efforts, Memphis Bioworks Foundation continues to work with educational leaders to create educational and outreach programs to assure a strong bioscience workforce that meets the unique talent needs of our business and science communities. Memphis Bioworks Foundation was awarded \$292,772 from the Environmental Protection Agency (EPA) Job Training Grant Program to implement a free job training program to unemployed and underemployed residents of the City of Memphis. To-date, over 40 employees have graduated from the program. Our Workers' Interfaith Network also supports a living wage for our workforce and provides job readiness and skills training through a partnership with 38 training providers including the Tennessee Career Centers, Southwest Tennessee Community College and the University of Tennessee Health Sciences Center.

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

No

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

The Memphis Fast Forward plan is part of several initiatives that are being used to implement local comprehensive economic development strategies which are aimed toward economic diversity, growth and quality of life facets in the Memphis community. The Aerotropolis Plans funded by a HUD planning grant and is being developed to maximize the Memphis International Airport as an economic development generator. The Aerotropolis Plan will provide recommendations and plans that will focus on the economic and physical development needs within a 2 mile radius of the airport. The Memphis & Shelby County Greenprint Plan is a sustainability plan that encompasses the Memphis and West Memphis MPO areas and will examine the potential for new green jobs and industries and renewable energy resources. Primarily a regional plan, the Memphis & Shelby County Greenprint Plan will study the economic, social and physical development needs of the metropolitan region.

Needs and Market Analysis Discussion

Are there any populations or households in areas or neighborhoods that are more affected by multiple housing problems?

There are several areas within the city of Memphis where households with multiple housing problems are concentrated. Those neighborhoods are North Memphis, New Chicago, South Memphis, Riverview Kansas, Mallory Heights, Frayser, Raleigh, Parkway Village, Hickory Hill, Klondike/Smokey City, Whitehaven and Westwood. By concentration's definition, to gathered all in one place, it is arguable that the entire city is a concentration of multiple housing problems based on the number of homes that are in need.

Are there areas in the Jurisdiction where these populations are concentrated?

There are several areas within the city of Memphis where racial minorities are concentrated. This is based on the percentage of census tracts that have higher minority populations Those neighborhoods are North Memphis, New Chicago, South Memphis, Klondike/Smokey City, Riverview Kansas, Mallory Heights, Frayser, Raleigh, Parkway Villiage, Hickory Hill, Whitehaven and Westwood.

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

In most of these areas the housing stock is older. These neighborhoods fall within a more urbanized area and house a variety of demographics ranging from historical African American and working-class populated neighborhoods to recently arrived Hispanic immigrants in concentrated areas. The characteristics of the market in these areas lean strongly toward a demographic makeup. These neighborhoods have a predominatly minority, low-income, and low educational attainment population where many of these areas have lower housing costs and higher rates of crime.

Are there any community assets in these areas/neighborhoods?

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

Are there other strategic opportunities in any of these areas?

The aforementioned areas may have Community Development Corporations (CDC), Community Housing Development Organizations (CHDO) and/or active neighborhood associations. These CDCs and CHDOs assist neighborhoods by buying dilapidated and foreclosed properties, whereby they rehabilitate the home and most importantly the community. Within the South Memphis area, the Memphis Housing Authority was successful in receiving the Choice Neighborhoods Planning grant that is preparing a transformation plan for the neighborhood which will revitalize the last remaining distressed public housing development in Memphis with a new mixed-income community. The plan emphasizes neighborhood improvements, education, economic development, job and workforce training, housing improvements, and other elements that will transform the neighborhood into a neighborhood of choice.

Geographic Priorities

General Allocation Priorities

Describe the basis for allocating investments geographically within the state

In FY2013, services provided through the CDBG program will be concentrated primarily in low/moderate income neighborhoods. As illustrated in the following map labeled “CDBG Eligible Census Tracts”, most areas of the City are low and moderate income areas per HUD definition (51% or more of people within an area have incomes 80% or below the Median Family Income). Other programs operate on a citywide basis but serve only low and moderate income persons. HOME funds must be utilized for housing activities benefiting low and moderate income people and are targeted accordingly.

In addition to these areas, HCD has also mapped the low and moderate income census tracts (where 51% of the population or greater is below the median income). These are also areas of focus for HCD programs.

The Community Service Grant, Tenant-Based Rental Assistance, HOME Match for Housing for Homeless and Special Needs Populations, HOPWA, and Emergency Shelter Grant programs give priority to populations rather than geographic area. Specifically, these programs are targeted to special needs groups including the homeless, victims of domestic violence, the elderly, persons with physical, mental, and developmental disabilities, and persons living with HIV/AIDS.

All of the programs mentioned above, with the exception of HOPWA, are allocated within the City limits. HOPWA is allocated to the Entitlement Metropolitan Statistical Area (EMSA) which includes the following counties:

1. Tennessee – Shelby, Fayette, Tipton
2. Mississippi – DeSoto, Tate, Tunica, Marshall
3. Arkansas – Crittendon

Priority Needs

Priority Needs

Priority Need Name	Priority Level	Population	Goals Addressing
HOMELESS PREVENTION FOR PERSONS & FAMILIES IN DANG	High	Extremely Low Low Families with Children Individuals Families with Children veterans Victims of Domestic Violence	End Homelessness for Extremely Low Income Persons
RAPID RE-HOUSING OF HOMELESS PERSONS & FAMILIES	High	Extremely Low Families with Children Individuals Families with Children Chronic Substance Abuse veterans Victims of Domestic Violence	End Homelessness for Extremely Low Income Persons Homeless Prevention and Rapid Re-Housing
PERMANENT SUPPORTIVE HOUSING FOR CHRONICALLY HOMELESS	High	Extremely Low Low Chronic Homelessness Individuals Mentally Ill	End Homelessness for the Chronically Homeless End Homelessness for Extremely Low Income Persons
NEW PERMANENT SUPPORTIVE HOUSING UNITS FOR SPECIAL	High	Extremely Low Low Elderly Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities	Services and housing options for Special Needs pop

		Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence	
TRANSITIONAL HOUSING AND SUPPORTIVE SERVICES FOR S	High	Extremely Low Low Persons with Physical Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence	Services and housing options for Special Needs pop
TENANT-BASED RENTAL ASSISTANCE FOR THE SPECIAL NEE	High	Extremely Low Low Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence	Services and housing options for Special Needs pop
PUBLIC FACILITIES THAT PROVIDE SUPPORTIVE SERVICES	High	Extremely Low Low Families with Children Elderly	Services and housing options for Special Needs pop

		Elderly Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence	
PROVIDE RENTAL AFFORDABILITY OPPORTUNITIES FOR VE	High	Extremely Low Low Large Families Families with Children Elderly Public Housing Residents	Production of affordable rental housing
DEVELOP ACCESSIBLE HOUSING	High	Low Elderly Elderly	Increase accessible housing and expanding housing Memphis will create Neighborhoods of Choice
PRESERVE THE EXISTING HOUSING STOCK	High	Extremely Low Low Moderate Large Families Families with Children Elderly	Production of affordable rental housing
INCREASE MIXED INCOMED HOUSING CHOICES	High	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents	Increase accessible housing and expanding housing Memphis will create Neighborhoods of Choice
A TRAINED WORKFORCE	High	Extremely Low Low Moderate	

		Middle Large Families Families with Children Elderly Public Housing Residents	
Neighborhoods where people choose to live, work, a	High	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents	Memphis will create Neighborhoods of Choice
PUBLIC SERVICES AND FACILITIES	High	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Elderly Persons with Mental Disabilities Persons with Physical	

		Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development	
Support small business development, job creation &	High	Extremely Low Low Moderate	

Table 50 – Priority Needs Summary

Anticipated Resources

Introduction

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	6,260,032	3,075,839	0	9,335,871	0	
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	2,330,809	17,100	0	2,347,909	0	

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	1,620,180	0	0	1,620,180	0	
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	602,225	0	0	602,225	0	

Table 52 - Anticipated Resources

Goals Summary

Goals Summary Information

Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
End Homelessness for the Chronically Homeless	2013	2016	Homeless		PERMANENT SUPPORTIVE HOUSING FOR CHRONICALLY HOMELESS		Tenant-based rental assistance / Rapid Rehousing: 420 Households Assisted Housing for Homeless added: 391 Household Housing Unit
End Homelessness for Extremely Low Income Persons	2013	2016	Homeless		PERMANENT SUPPORTIVE HOUSING FOR CHRONICALLY HOMELESS RAPID RE-HOUSING OF HOMELESS PERSONS & FAMILIES HOMELESS PREVENTION FOR PERSONS & FAMILIES IN DANG		Tenant-based rental assistance / Rapid Rehousing: 116 Households Assisted Housing for Homeless added: 98 Household Housing Unit
Homeless	2011	2016	Homeless		RAPID RE-HOUSING		Homelessness Prevention:

Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
Prevention and Rapid Re-Housing					OF HOMELESS PERSONS & FAMILIES		2000 Persons Assisted
Increase accessible housing and expanding housing	2014	2016	Affordable Housing		DEVELOP ACCESSIBLE HOUSING INCREASE MIXED INCOMED HOUSING CHOICES		Rental units constructed: 30 Household Housing Unit Rental units rehabilitated: 45 Household Housing Unit Homeowner Housing Rehabilitated: 60 Household Housing Unit
Production of affordable rental housing	2013	2014	Affordable Housing Public Housing		PROVIDE RENTAL AFFORDABILITY OPPORTUNITIES FOR VE PRESERVE THE EXISTING HOUSING STOCK		Rental units constructed: 15 Household Housing Unit Rental units rehabilitated: 30 Household Housing Unit
Memphis will create Neighborhoods of Choice	2013	2015	Affordable Housing Non-Housing Community		DEVELOP ACCESSIBLE HOUSING INCREASE MIXED INCOMED HOUSING		Rental units constructed: 30 Household Housing Unit

Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
			Development		CHOICES Neighborhoods where people choose to live, work, a		Rental units rehabilitated: 30 Household Housing Unit Homeowner Housing Added: 60 Household Housing Unit Homeowner Housing Rehabilitated: 60 Household Housing Unit
Services and housing options for Special Needs pop	2013	2015	Non-Homeless Special Needs		NEW PERMANENT SUPPORTIVE HOUSING UNITS FOR SPECIA TRANSITIONAL HOUSING AND SUPPORTIVE SERVICES FOR S TENANT-BASED RENTAL ASSISTANCE FOR THE SPECIAL NEE PUBLIC FACILITIES		Overnight/Emergency Shelter/Transitional Housing Beds added: 30 Beds HIV/AIDS Housing Operations: 45 Household Housing Unit

Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
					THAT PROVIDE SUPPORTIVE SERVICES		

Table 55 – Goals Summary

Barriers to affordable housing

Barriers to Affordable Housing

- **Credit Problems which affect both rental and homeownership programs**
- **A lack of programs to develop elderly housing, with the HUD 202 program all but gone**
- **Lack of a government sponsored credit enhancement agency to help finance multifamily development**
- **Condition of neighborhoods**
- **7 year trend from homeownership to rental**
- **Lack of quality rental options**
- **Lack of local code enforcement for large blighted commercial developments**
- **Foreclosures**

Homelessness Strategy

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

We have operated a central intake and assessment for all families facing homelessness since 2009. It includes a 22-hour/day phone-based screening, as well as face-to-face intake and assessment during the business day. This year, we have launched a coordinated assessment for single individuals that includes the 100K Homes Vulnerability Index (VI) and a second-level assessment replicated from Seattle's DESC known as the Vulnerability Assessment Tool (or VAT). The Hospitality Hub and the H.O.P.E. organizations provide the initial vulnerability screenings using the VI and 9 specially trained outreach workers complete the lengthier and more clinical VAT for those found vulnerable under the VI. Those with a score of 25 or higher on the VAT are given priority access to permanent supportive housing resources offered by local CoC agencies. Additionally, there are 8 full time outreach professionals. Six are employed by Case Management Inc. through the PATH program. Two other non-profits, HOPE and Outreach Housing and Community, also specialize in street outreach and engagement.

Addressing the emergency and transitional housing needs of homeless persons

While the number of emergency shelter and transitional housing units has grown each year, the availability of free emergency shelter that meets basic standards of care remain a concern for our community. From the Continuum of Care standpoint, Memphis far exceeds the targets for exits to permanent housing. Therefore, our primary goal is to sustain this success by continued training of local providers and by ensuring funding for rapid rehousing continues. Two of our SHP grantees expect to convert their transitional housing grants to Rapid Rehousing over the next twelve months as long as they are not required to rely on a unit of local government to process payments.

Our Action Plan to End Homelessness calls for sustained investment in rapid rehousing and increased permanent housing capacity. Both of these permanent housing programs will help increase the success of persons leaving transitional housing programs.

The Memphis VA Medical Center has adopted a plan to end Veteran homelessness within 5 years, which was incorporated into our local Action Plan to End Homelessness. We have a very close collaborative relationship with the VA staff. The VA Medical Director serves on the Mayors' Committee to End Homelessness, they chair the veterans subcommittee, and actively participate in street outreach, 100K Homes, and Project Homeless Connect. We coordinate our strategies and funding priorities to align with our mutual goal to end veteran homelessness and to reflect current capacity/gaps assessments. Most of the veteran service organizations that are

funded by the VA are also funded by the SHP or ESG programs, and are therefore subject to the same performance management process. This includes Alpha Omega Veterans Services, CAAP, Catholic Charities, and Barron Heights.

For unaccompanied youth, the two primary providers are Porter Leath and Youth Villages. In the development of the Action Plan to End Homelessness, we convened a focus group of staff from these two programs as well as Department of Childrens Services and developed recommendations on how to improve resources. We have received status reports from both program liaisons who indicated that there has been no significant change in the demand for services. Youth Villages has received a significant private grant to greatly expand resources for youth aging out of foster care and we expect this will have a strong preventive impact on our population of homeless young adults. Also, we have received a grant from the US Department of Health and Human Services to establish 60 units of permanent supportive housing for child welfare involved families. We expect some of these families to be mothers aging out of foster care with their own children. This project is in direct response to goals of the CoC and Action Plan to End Homelessness.

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

Pursuant to our Action Plan to End Homelessness, we will reallocate 50% of our transitional housing programs to increase the permanent housing capacity in the community. The Continuum of Care has committed to implementing this by a performance-based process so that the lowest performing programs are reallocated. We have also recently entered into a partnership with the Memphis Housing Authority to create 77 units of permanent housing for homeless families with children. We expect to build on this partnership by creating a priority for homeless individuals in the Housing Choice Voucher program and by seeking changes to the housing authority's annual plan that will enhance our permanent housing resources dedicated to addressing homelessness.

Through this year's CoC submission, one of the reallocated projects will be converted in March or as soon as contracts are available to replicate Seattle's groundbreaking 1811 Eastlake program from chronic inebriates by creating 30 new scattered site units for chronically

homeless individuals with late-stage alcoholism. This population is not well served in existing programs and will be a welcome addition to the continuum. We are also working with the Veterans Administration on the possibility of seeking 20 additional VASH vouchers. Finally, 40 scattered site units have begun to come on line through the 100K Homes/Memphis 100 initiative through a 2011 CoC grant and County+ Medicaid funding for Assertive Community Treatment Team or Intensive treatment services for up to 80 of our most vulnerable individuals as determined through the Vulnerability Index and Vulnerability Assessment Tools. Since not all 90 of these new units will be available by October, we are conservatively estimating 50. We are proud to partner with Community Solutions in the 100,000 Homes Campaign which calls on our community to place at least 2% of our vulnerable, chronically homeless individuals in permanent housing each month. Memphis is now in our third month of the project and we are exceeding the 2% benchmark. In addition to the Community Solutions Vulnerability Index, we are also utilizing the DESC Vulnerability Assessment Tool which we have found further narrows the prioritization pool and has helped us quickly house very vulnerable people in our community, whose average homeless episode exceeds 9 years.

Our employment committee continues to seek ideas and strategies to increase employment among our participants. In our gaps analysis, it was the highest scoring item. We will seek to expand our partnership with the local workforce investment network to include grant-funded activities such as transitional jobs. Our homeless union, H.O.P.E. is launching a social entrepreneurship program to make t-shirts and promotional items for other non-profits and through this venture will provide employment and training opportunities for people who are currently homeless. Finally, we will work with our permanent supportive housing providers and our vocational rehabilitation programs on strategies to promote both earned income and volunteer activities that will not impact the participants disability benefits. Our long-range goal is to develop a specific, funded, and dedicated employment program that is available to all participants in homeless programs in the County. We believe that this is the only way to ensure that the hands-on assistance with job applications and job retention will be successful.

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

In 2013, two SHP grantees will convert their Transitional Housing programs to Rapid Rehousing/Permanent Housing programs, which will be a significant, renewable funding stream to support our very successful Rapid Rehousing program. We have prioritized Emergency Solutions Grant and HOME funding and raised local general fund and private funding to sustain

the Central Intake and Homeless Hotline in 2012. We expect these resources to be continually designated for Rapid Rehousing. We launched the Mayors' Faith Partnership to End Family Homelessness in 2012 to provide congregational mentoring teams and short-term rental assistance to low and moderate risk families facing homelessness. Finally, we recently secured funding through the United Way Siemer Institute to provide additional supportive services for families served by ESG and HOME funds. We have an outstanding track record in assisting participants with accessing mainstream benefits. Our partnership with Seedco's EarnBenefits initiative is a key piece of this strategy. Funding to sustain this initiative is in jeopardy for 2013, thus a key focus will be securing future funding for EarnBenefits. We will also continue to add to the number of SOAR-trained experts in our continuum. Training occurs on an annual basis for new staff and on a quarterly basis for current SOAR staff. We will seek to improve access to Medicaid by creating a partnership with our hospital-based mainstream benefits experts.

Our AHAR shows a 5% decrease in family homelessness in the most recent year. Nonetheless, over the next 12 months, significant changes will take place in our response to family homelessness. Some 77 housing units that are now operating as transitional housing will be converted to permanent supportive housing for vulnerable homeless families with children (those with high scores on research based tools that are predictive of child maltreatment and future/recurring homelessness). This project conversion includes a partnership with the US Dept of Health and Human Services and our local housing authority that will provide operating vouchers and supportive services outside the continuum. The SHP grants that used to operate these housing units will be converted to rapid rehousing. We expect that by July of 2014 the units will be fully occupied and we will see a significant decrease in family homelessness.

Discharge Planning

Discharge planning from primary institutions: foster care, corrections, psychiatric and other hospitals:

Foster Care: The State Department of Children's Services has a policy on preventing discharge into foster care. We have read the policy and have observed that it is being utilized. Our monthly Emergency Housing Partnership meeting includes our partners in the Department of Children's Services. If issues arise where we identify that youth are exiting to homelessness, we have a designated liaison to whom we would bring our concerns. We have not experienced this problem so far.

Local Hospitals: The local hospitals have their own discharge policies and staff responsible for discharge planning. We are in regular contact with the social workers of the hospital systems with this responsibility, and their purpose is to avoid readmissions by improving patients stability as they exit care. This is frequently a challenge, but both our office and our service provider agencies routinely assist staff at The Med, Baptist, Methodist, and St. Francis, with referrals and linkages whenever possible.

Mental Health Institutions: Under the 100,000 Homes Campaign, we have sought permission from each of our unsheltered and vulnerable homeless citizens to share information with medical care and mental health professionals to assist them with housing. As we are aware of these individuals entering a mental health facility, we can and do discuss discharge options with the staff at the facility. While we can't always convince the consumer to accept a housing placement, we have found improved communication greatly assists with establishing discharge housing and support services plans. We have a local expert who serves as the Housing Facilitator for the State mental health department and she is very effective at addressing any concerns that may arise if discharge policies are not being adhered to.

Corrections: The Memphis and Shelby County Homeless Consortium includes active representation from the Shelby County Office of Corrections. The primary reentry program in the community, Three R, works to establish discharge plans from the time that individuals are first incarcerated to avoid exits to homelessness. There are several officially sanctioned halfway houses in the community including Harbor House, Karat Place, and WestCore to provide opportunities for those exiting jails and prison to re-establish themselves, seek employment and support services, and avoid homelessness.*SP-65 Lead based paint Hazards*

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

The Primary objective of the City of Memphis'-Lead Paint Demonstration Grant is to reduce and/or eliminate lead hazards in low-to-very-low high-risk zip codes located within the City of Memphis/ Shelby County. The target areas have very high socio-economic and environmental risk factors that demonstrate the prevalence of lead dust exposure. Those factors include age of housing, high poverty and crime, low proficiency scores, and concentrated ethnicity. The targeted areas have documented evidence that lead poisoning is an epidemic in the Shelby county area.

The goal of the Lead Hazard Paint Program is to make housing units lead-safe using a combination of interim controls and lead abatement techniques and to identify environmental concerns in the property so that the owner may attempt to correct any noted deficiencies. The units must be either occupied or available for rent by families with children six and under.

Other goals are to conduct the recruitment and training of minority and low-income contractors and workers, and continue lead screenings throughout Memphis and Shelby County. We partner with local faith-based and housing organizations such as Boaz Home Improvement, Faith Investment Group, Inc., New Chicago Community Development Corporation, Riverview-Kansas Community Development Corporation, Lemoyne-Owen Community Development Corporation, and Metropolitan Inter-Faith Association (MIFA), etc. We also partner with the Shelby County Health Department (SCHD) and the local children's hospital, LeBonheur Children's Medical Center to coordinate blood lead screenings for children and training/educating parents regarding lead and healthy homes issues. Grants are available to assist owners and landlords for lead remediation which are identified through lead analysis.

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

Grants are available to assist owners and landlords for lead remediation which are identified through lead analysis. Based on the results of the analysis we work to remediate lead hazards according to HUD guidelines.

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

Since its inception, HCD has identified several low income neighborhoods for targeted initiatives and programs that focus on issues of housing. As it relates to the LBP initiatives, funding from HOME and CDBG is used to rehabilitate eligible owner occupied and rental units that provide housing renovations and lead abatement to low and very low income households with children ages six and under.

The Lead Department collaborates with the Housing and Rehabilitation Program (HARP) to assess the housing needs of the community by providing services to eligible homeowners in the Minor Repair and Major Rehab programs. To reduce the amount of lead to which children may be exposed, HCD Lead Department has designated over 200 housing units in target areas for lead hazard testing and reduction treatments.

Anti-Poverty Strategy

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

The City of Memphis has a substantial number of people who live in poverty. The 2011 American Communities Survey shows that 27.2% 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 27.2% 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

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

Many of the programs and activities outlined in the Consolidated Plan Three-Year Strategy 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 provide entrepreneurs and small businesses in Memphis with training, counseling, and information. The RBC houses the Small Business Association, Southeast Community Capital, Tennessee Small Business Development Center, Black Business Association, and Memphis Area Minority Contractor's Association, all of which provide counseling, financing opportunities, trainings, seminars, and technical assistance.

Monitoring

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

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 departments are in the process of finalizing 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.

Expected Resources

Expected Resources

Introduction

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	6,260,032	3,075,839	0	9,335,871	0	
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU	1,620,180	0	0	1,620,180	0	

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
		Supportive services TBRA						
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	2,330,809	17,100	0	2,347,909	0	
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	602,225	0	0	602,225	0	

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

Other resources expected to be available for housing and community development activities include foundations and other private sources, State resources, and other non-entitlement Federal sources. In FY 2014, the City of Memphis will provide General Funds and Capital Improvement Funds that will be used to develop infrastructure, housing, social and economic initiatives. Other sources of revenue may include low-income housing and historic tax credits, New Markets Tax Credits, Tax Increment Financing, private-sector equity investments that will finance redevelopment efforts in conjunction with HOPE VI and other development projects.

During FY 2014, HCD will continue to leverage its federal entitlement dollars through its partnerships with other government agencies, mortgage companies, lenders, and private investors in the implementation of housing and other development projects that will generate additional funds.

HUD requires a match of 25% for HOME funds. The City will require Community Housing Development Organizations (CHDOs) and agencies that receive Emergency Shelter Grant funds to provide their own match with eligible non-federal sources. The competitive grant applications process that HCD uses for entitlement funds, such as CDBG (local community and public services grants), ESG and HOPWA, require commitments from other funding sources.

There are several economic development projects in which Federal entitlement dollars and city funds continue to leverage funds from other sources. In FY2014, HCD is providing funding to for new economic development projects primarily through the competitive community and economic development program.

The City has several economic development programs that use Federal entitlement funds and city funds to leverage additional funds from other sources. The Renaissance Business Center provides business assistance to small, minority, and women businesses. The Center houses multiple services, programs, and agencies to address this goal. The Center also has staff designated to work in target areas to provide information about incentives to existing businesses, work to attract new businesses, and develop a plan for economic opportunities. The Memphis Business Opportunity Fund is a joint venture between the City, banks, home loan banks, and Southeast Community Capital that makes loans up to \$500,000.00 to small businesses. The Contractor's Assistance Program is designed to assist small, minority, and women contract firms by providing assistance with technical assistance, bonding, insurance, and capital.

Annual Goals and Objectives

Annual Goals and Objectives

Goals Summary Information

Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
End Homelessness for the Chronically Homeless	2011	2016	Homeless		PERMANENT SUPPORTIVE HOUSING FOR CHRONICALLY HOMEL		Housing for Homeless added: 50 Household Housing Unit
End Homelessness for Extremely Low Income Persons	2011	2016	Homeless		PERMANENT SUPPORTIVE HOUSING FOR CHRONICALLY HOMEL		Housing for Homeless added: 75 Household Housing Unit
Homeless Prevention and Rapid Re-Housing	2011	2016	Homeless				Tenant-based rental assistance / Rapid Rehousing: 350 Households Assisted Homelessness Prevention: 100 Persons Assisted

Table 57 – Goals Summary

Projects

Project Summary

Project Summary Information

Project Name	Target Area	Goals Supported	Needs Addressed	Funding
Community Service Grants				CDBG: \$470,884
CD Council Study				CDBG: \$19,315
Food Bank				CDBG: \$49,106
Housing Services for TBRA				CDBG: \$96,964
HOME Match		End Homelessness for the Chronically Homeless End Homelessness for Extremely Low Income Persons Homeless Prevention and Rapid Re-Housing	PERMANENT SUPPORTIVE HOUSING FOR CHRONICALLY HOMEL	HOME: \$308,750
MIFA Homeless Referral Center		End Homelessness for the Chronically Homeless End Homelessness for Extremely Low Income Persons Homeless Prevention and Rapid Re-Housing	RAPID RE-HOUSING OF HOMELESS PERSONS & FAMILIES PERMANENT SUPPORTIVE HOUSING FOR CHRONICALLY HOMEL	CDBG: \$73,440
Emergency Solutions Projects		End Homelessness for the Chronically Homeless End Homelessness for	RAPID RE-HOUSING OF HOMELESS PERSONS & FAMILIES	ESG: \$572,117

		Extremely Low Income Persons Homeless Prevention and Rapid Re-Housing		
Memphis Center for Independent Living				CDBG: \$33,750
Housing Opportunities for Persons With AIDS Projects				:
Community Housing Development Organization (CHDO) Projects				:
HARP Major Rehabilitation				:
Cleaborn Pointe and Heritage Landing				:
Volunteer Home Repair				:
Minor Home Repair				:
Tenant Based Rental Assistance				HOME: \$370,500
Multi/Rental Housing Development				HOME: \$210,757
Section 108 Loan Repayments				CDBG: \$821,279
Summer Enrichment Sports				CDBG: \$200,000
MALS Fair Housing Center				CDBG: \$123,020
Title XX Match				CDBG: \$115,887
Community and Economic Development Program				CDBG: \$166,875
Property Maintenance				CDBG: \$225,000
Alliance for Nonprofit				CDBG: \$50,000

Excellence				
Neighborhood Plans				CDBG: \$100,000
Planning and Material Development				CDBG: \$50,000
Community Alliance for the Homeless				CDBG: \$129,396
Intern Program				CDBG: \$110,000
HOPWA Administration				HOPWA: \$48,605
ESG Administration				ESG: \$30,111
CHDO Administration				HOME: \$132,841
HOME Administration				HOME: \$265,684
Memphis Area Legal Services Fair Housing Enforcement				CDBG: \$45,832
CDBG Administration				CDBG: \$1,158,293
Director's Office Program Delivery				CDBG: \$212,888
Accounting Department Program Delivery				CDBG: \$381,524
Human Resources Program Delivery				CDBG: \$200,426
Compliance and Monitoring Department Program Delivery				CDBG: \$482,065
Legal Department Program Delivery				CDBG: \$259,432
Information Systems Program Delivery				CDBG: \$54,000
HARP Program Delivery				CDBG: \$487,622

Community Development Program Delivery				CDBG: \$464,400
Real Estate Development Program Delivery				CDBG: \$285,291
Urban Policy, Planning, Development and Design Studio				CDBG: \$230,827
Finance Department Program Delivery				CDBG: \$401,582
Homeless and Special Needs Program Delivery				CDBG: \$517,377
Portfolio Management Program Delivery				CDBG: \$338,099
Planning and Grants Program Delivery				CDBG: \$205,214
Central Office Program Delivery				CDBG: \$83,430

Table 58 – Project Summary

Projects

Introduction

The following federal entitlement resources will be available during program year 2013 (fiscal year 2014), which begins on July 1, 2013 and ends on June 30, 2014. The Annual Action Plan includes projects and activities that are ongoing and may be funded with prior year funds. The projects on the listing of proposed projects are only those that Memphis plans to spend prior year and FY 2014 Federal entitlement funds received from HUD

#	Project Name
1	Community Service Grants
2	CD Council Study
3	Food Bank
4	Housing Services for TBRA
5	HOME Match
6	MIFA Homeless Referral Center
7	Emergency Solutions Projects
8	Memphis Center for Independent Living
9	Housing Opportunities for Persons With AIDS Projects
10	Community Housing Development Organization (CHDO) Projects
11	HARP Major Rehabilitation
12	Cleaborn Pointe and Heritage Landing
13	Volunteer Home Repair
14	Minor Home Repair
15	Tenant Based Rental Assistance
16	Multi/Rental Housing Development
17	Section 108 Loan Repayments

#	Project Name
18	Summer Enrichment Sports
19	MALS Fair Housing Center
20	Title XX Match
21	Community and Economic Development Program
22	Property Maintenance
23	Alliance for Nonprofit Excellence
24	Neighborhood Plans
25	Planning and Material Development
26	Community Alliance for the Homeless
27	Intern Program
28	HOPWA Administration
29	ESG Administration
30	CHDO Administration
31	HOME Administration
32	Memphis Area Legal Services Fair Housing Enforcement
33	CDBG Administration
34	Director's Office Program Delivery
35	Accounting Department Program Delivery
36	Human Resources Program Delivery
37	Compliance and Monitoring Department Program Delivery
38	Legal Department Program Delivery
39	Information Systems Program Delivery
40	HARP Program Delivery
41	Community Development Program Delivery
42	Real Estate Development Program Delivery
43	Urban Policy, Planning, Development and Design Studio

#	Project Name
44	Finance Department Program Delivery
45	Homeless and Special Needs Program Delivery
46	Portfolio Management Program Delivery
47	Planning and Grants Program Delivery
48	Central Office Program Delivery

Table 59 – Project Information

Geographic Distribution

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

In FY2014, services provided through the CDBG program will be concentrated primarily in low/moderate income neighborhoods. Most areas of the City are low and moderate income areas per HUD definition (51% or more of people within an area have incomes 80% or below the Median Family Income). Other programs operate on a citywide basis but serve only low and moderate income persons. HOME funds must be utilized for housing activities benefiting low and moderate income people and are targeted accordingly.

Rationale for the priorities for allocating investments geographically

In addition to working in low and moderate income areas, HCD utilizes a targeted approach to neighborhood revitalization. HCD also recognizes that neighborhoods have distinct needs and must have different revitalization strategies and approaches to redevelopment. To accomplish this, HCD engages in community planning efforts, working closely with neighborhood-based organizations and other City Divisions, including the Office of Planning and Development to identify what is needed in a particular community. HCD also uses Geographic Information Systems to map existing conditions and to track progress made in targeted areas.

Homeless and Other Special Needs Activities

Introduction

The Mayors' Action Plan to End Homelessness, the guiding set of strategies for the local Continuum of Care, focuses on the evidence-based strategies of permanent housing and rapid rehousing along with targeting the best fit interventions to the appropriate subpopulation. We are in the process of converting or reallocating 50% of our transitional housing units to permanent housing programs, either rapid rehousing or permanent supportive housing. Recently, homelessness in Memphis and Shelby County has fallen by 13%.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

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

Reaching out to homeless persons and assessing their individual needs: The community's outreach and engagement approach includes a phone-based hotline, two walk-in centers, and roving street outreach presence. For families with children, we have a centralized intake that screens, on average 500 families per month and our phone-based hotline receives 1800 calls/month. Recently, through implementation of the 100,000 Homes/Memphis100 initiative, our street outreach team has begun meeting weekly to discuss and prioritize the vulnerable unsheltered individuals in the community. This has brought to light the importance of street outreach and the need to enhance funding for outreach and SOAR activities. We expect to pursue funding to expand and enhance our street outreach presence in the coming years. We are also working to establish an electronic assessment and referral tool to maximize our existing resources and make it easier for people experiencing homelessness to seek help.

Addressing the emergency shelter and transitional housing needs of homeless persons

Addressing the emergency shelter and transitional housing needs of homeless persons: Memphis has identified the need for free/no fee emergency shelter especially for single women. We are still seeking a non-profit sponsor for this effort. As indicated previously, we are looking to convert existing transitional housing programs to rapid rehousing or permanent supportive housing. We will maintain and target the remaining transitional housing programs for populations most likely to leave homelessness through this intervention and who will not qualify for permanent supportive housing.

Helping homeless persons (especially chronically homeless individuals and families, families

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

Helping homeless persons (especially chronically homeless individuals and families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living: For chronically homeless individuals and families, the Mayors' Action Plan calls for an additional 391 units of permanent supportive housing. So far, we have added 278 units and are seeking to add another 113 over the next three years. Many of these units (over 200) are designated for chronically homeless veterans. The plan also calls for 98 units of permanent supportive housing for families. We are in the process of converting 73 units of transitional housing to 69 units of permanent supportive housing (some units will be combined to add bedrooms in units for larger households) for chronic and extremely low-income homeless families who are involved in the child welfare system, and youth aging out of foster care with their own children. This project, known as the Memphis Strong Families Initiative, is expected to launch in July 2013.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are being discharged from publicly funded institutions and systems or care: Our Emergency Housing Partnership will serve at least 100 households with homeless prevention assistance in the upcoming year through the Emergency Solutions Grant program. MIFA's central assessment process helps mediate with more than three thousand families each year who avoid homelessness as a result. Our partnerships with the public institutions including foster care, corrections, and hospitals continue to improve. We would like to secure funding and a non-profit sponsor that could provide respite care to those who are homeless and have had or are awaiting surgery or other medical procedures that make it unsafe for them to discharge to homelessness. We have launched a Housing First Assertive Community Treatment team that provides intensive, integrated treatment for dually diagnosed chronically homeless individuals who reside in permanent housing. This team, supervised by Comprehensive Counseling Network includes mental health professionals, physical health

professionals, case managers, and peer support specialists. They are poised to serve at least 80 individuals who are housed by one of eight permanent supportive housing providers. The services we expect people leaving institutions to need are housing, community based mental health counseling and treatment, physical health care, employment services, substance abuse counseling and treatment, disability benefit application assistance, and legal advocacy/services.

Other Actions

Introduction

In FY14, the Division of Housing and Community Development will follow the strategies outlined in the Three-Year Consolidated Plan and pursue activities intended to reduce homelessness, foster and maintain affordable housing, reduce poverty, and enhance coordination with other government, nonprofit, for-profit, philanthropic, and other organizations to achieve a common goal of meeting the needs of the citizens of Memphis.

Actions planned to address obstacles to meeting underserved needs

The City of Memphis will have challenges in eliminating obstacles to underserved needs due to the reduction in its CDBG and HOME program funds and the significant number of low and moderate income citizens living in the City. While the City of Memphis has several programs aimed at addressing underserved needs, the reduction in CDBG funding results in a reduction in the amount available for public service activities. The City will continue to work with its nonprofit and other partners to identify other funding opportunities and to leverage related efforts. The Continuum of Care planning process will continue to be conducted by the City's sub-contract agreement with the Community Alliance for the Homeless. The Alliance will assist in the planning process by ensuring there is input from the broader community, facilitate the preparation of the City's Continuum of Care application and update the Needs Assessment for Homeless and Other Special Needs Populations. HCD will give particular attention to outreach efforts and expanding options to serve the severely mentally ill and others with special needs who are homeless through the Tenant Based Rental Assistance program and housing construction projects. A lack of quality affordable rental housing remains a challenge in Memphis. HCD typically uses a competitive process for selecting projects that provide multi-family and other rental housing. However, in FY14, there were not sufficient funds to allocate through this process. HOME funds will be used for affordable rental housing as part of the Cleaborn Homes HOPE VI revitalization project and for projects anticipated to receive allocations of low-income housing tax credits.

Actions planned to foster and maintain affordable housing

In FY14, HCD will meet foster and maintain affordable housing through the following activities:

- Funding and/or operating minor, major, and volunteer home repair programs
- Homeownership down payment assistance
- Property Acquisition

- Support the activities of Community Housing Development Organizations and Community Development Organizations to acquire, rehabilitate, or construct affordable housing
- Support the Memphis Fair Housing Center on their investigations, education, and outreach initiatives
- Support activities aimed at reducing blight
- Support the Memphis Housing Authority's efforts to revitalize public housing and neighborhoods through HOPE VI and Choice Neighborhoods
- Support efforts of the for-profit housing development community by creating a streamlined approach to assisting in the development process through the Property Development Center

In addition to these programs, HCD will also participate in other initiatives aimed at promoting affordable housing including the Tennessee Affordable Housing Coalition, work with appropriate committees and boards, and other activities as opportunities arise.

Actions planned to reduce the number of poverty-level families

The City of Memphis has a substantial number of people who live in poverty. The 2011 American Communities Survey shows that 27.2% of people living in the City of Memphis 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 27.2% 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, including: Eradicate public housing; Prevent homelessness; Decrease the unemployment rate and increase the number of living wage jobs; Decrease high school drop out rates and increase student test scores; and Improve health care outcomes for people in need. Many of the programs and activities outlined in the Consolidated Plan Three-Year Strategy 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, including 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; and 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 Renaissance Business Center (RBC) under HCD is funded with City general funds and provide entrepreneurs and small businesses in Memphis with training, counseling, and information. The RBC houses the Small Business Association, Southeast Community Capital, Tennessee Small Business Development Center, Black Business Association, and Memphis Area Minority Contractor's Association, all of which provide counseling, financing opportunities, trainings, seminars, and technical assistance.

Actions planned to develop institutional structure

HCD has operated the City of Memphis entitlement program for many years, since the 1970's when the CDBG program was created, and has a well-established structure for implementing its programs. HCD has and will continue to have broad partnerships with other agencies in the community who provide housing and community development programs and services. General administration, program implementation, and monitoring of the CDBG, HOME, ESG, and HOPWA programs are the responsibility of HCD. HCD is continually looking for ways to improve its service delivery to subgrantees and other internal and external customers and undertakes professional development activities as appropriate.

To increase the availability of affordable housing for Memphis residents, HCD partners with CHDOs, CDCs, other nonprofit housing providers, for profit developers, the Memphis Housing Authority, lenders, the Tennessee Housing Development Agency, the Health Education and Housing Facilities Board, and other related agencies. These partnerships help to leverage scarce federal resources and create more affordable housing opportunities.

To meet the needs of the homeless population in Memphis, the City of Memphis and Shelby County Mayors convened a group of stakeholders in 2010 around the development of the Action Plan to End Homelessness. HCD is currently working with homeless housing and service providers to implement the strategies identified in the plan.

No significant gaps in the institutional structure of HCD have been identified, however HCD recognizes the need for continual development, capitalization, and capacity building for the

agency as well as for our non-profit partners to carry out housing and other activities.

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

Memphis has a good history of successful partnerships aimed at providing housing and community development programs and services to its citizens. A variety of public and private resources are coordinated to help Memphis' families and individuals through traditional and innovative approaches to meeting the needs.

HCD will continue to work with key local government departments to carry out housing and community development strategies. These include but are not limited to Memphis Police Department, Memphis Fire Department, Public Works, Engineering, Public Services and Neighborhoods, General Services, the Office of Planning and Development, Shelby County Housing, Shelby County Health Department, Office of Community Services, Memphis Light Gas and Water, Memphis City Schools, and the Memphis Housing Authority. All of these departments have a role in shaping and maintaining healthy communities and HCD will communicate and coordinate with appropriate departments as needed.

Equally important are the partnerships with local nonprofit service providers, homeless service and housing providers, community housing development organizations, community development corporations, faith-based institutions, organizations serving persons with special needs, foundations, intermediaries, private housing developers, quasi government agencies, and others. The partnerships may include the grant funding, coordination with programs provided through these organizations, leveraging resources, information sharing, and other activities aimed at identifying and meeting the needs within the community.

HCD will also continue to work closely with the regional and local HUD field office to receive technical assistance and trainings as needed, as well as working together on shared initiatives and events such as Fair Housing and others. HCD partners with the State Housing Agency, the Tennessee Housing Development Agency, on several programs including low-income housing tax credits, multi family programs, networking and information sharing through the Tennessee Affordable Housing Coalition, and other initiatives.