

**City of Memphis Division of Housing and  
Community Development**



**FY2015 Annual Action Plan  
Draft for Public Review**

**April 3, 2014**

**AC Wharton, Jr., Mayor  
City of Memphis**

**Robert Lipscomb, Director  
Housing and Community Development**

## Table of Contents

	Page
Executive Summary	
Executive Summary	1
Summary of Goals and Objectives	2
Evaluation of Past Performance	2
Summary of Citizen Participation Process	3
Summary of Public Comments	4
Responsible Agency	5
Consultation	6
Participation	13
Expected Resources	15
Annual Goals and Objectives	19
Projects	22
Geographic Distribution	63
Public Housing	64
Homeless and Other Special Needs Activities	66
HOPWA Goals	69
Barriers to Affordable Housing	70
Other Actions	72
Program Specific Requirements	78

## **Executive Summary**

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

#### **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 2015 Annual Action Plan. The Annual Action Plan for July 1, 2014 – June 30, 2015, identifies projects that will be or are currently being implemented and describes the use of Federal, State and local housing resources.

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. Summarize the objectives and outcomes identified in the Plan**

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

The objectives and outcomes can be found in section AP-20 - Annual Goals and Objectives.

## **3. Evaluation of past performance**

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

During the last fiscal year, HCD had a number of accomplishments that led HCD to choose goals and projects for FY15.

The City's DPA program provides funding to first-time homebuyers to purchase homes using HOME and City of Memphis funds. The City of Memphis supports credit and homeownership counseling programs and the Memphis Housing Resource Center assisted 387 households in FY2013.

The Targeted Multi-Family and Single Family programs are designed to increase the supply of rental and owner-occupied housing in Memphis. In FY2013, HOME and CDBG funds were expended for six activities that created or retained 286 units of affordable housing.

The City's rehabilitation program included rehabilitation of 43 units through the HARP Major Rehab program, 25 units through the Volunteer Home Repair program; 68 units through Minor Home Repair program; and 6 units by CHDOs.

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

HCD provides funding to agencies that propose to provide supportive services to special needs subpopulations. HCD provided funding for advocacy services, services related to families affected by HIV/AIDS, case management for persons with a mental illness, services for people with a visual impairment, services for elderly clients, programs for victims of domestic violence, programs for homeless children, and a senior companion program. Additionally, the HOPWA program provided supportive services that benefited a total of 865 persons and housing services to 489 individuals.

The Tenant Based Rental Assistance programs provide funding for rental assistance for income eligible persons within the special needs population. For FY 2013, HCD provided funds to five agencies that provided tenant based rental assistance to 92 families including mentally ill women and children, or persons otherwise in a special needs category.

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

#### **4. Summary of Citizen Participation Process and consultation process**

Summary from citizen participation section of plan.

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 two (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 23, 2014. The second hearing was held on April 3, 2014 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.

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.

## **5. Summary of public comments**

A summary of public comments received will be inserted into the document once the public comment period is completed.

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

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

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

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

**Table 1 – Responsible Agencies**

**Consolidated Plan Public Contact Information**

City of Memphis, Division of Housing and Community Development, Attn: Planning Department, 701 North Main Street, Memphis, TN 38107.

## **AP-10 Consultation – 91.100, 91.200(b), 91.215(I)**

### **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.

### **Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I))**

HCD works with 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 putting together 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 the 2013 CoC submission, a new Rapid Rehousing/Permanent Housing program was created, through reallocation of transitional housing programs, which will be a significant, renewable funding stream to support our very successful Rapid Rehousing program. The City has prioritized Emergency Solutions Grant and HOME funding and raised local general fund and private funding to sustain the Central Intake and Homeless Hotline in 2013. We expect these resources to be continually designated for Rapid Rehousing. The Mayors' Faith Partnership to End Family Homelessness was launched in 2012 to provide congregational mentoring teams and short-term rental assistance to low and moderate risk families facing homelessness. Finally, funding has been secured 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 for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS**

The City of Memphis in collaboration with the local Continuum of Care utilizes the priorities set by the CoC for the Emergency Solutions Grant. The City of Memphis Administrator of the Homeless & Special Needs 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 was assembled this year by the HMIS Department of the CoC lead agency to assist in the evaluation of ESG grantees.

**2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdiction's consultations with housing, social service agencies and other entities**

This information is included in the chart on the following page.

1	<b>Agency/Group/Organization</b>	MEMPHIS HOUSING AUTHORITY/MLB
	<b>Agency/Group/Organization Type</b>	PHA
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	MHA is functionally consolidated with HCD and staff from each agency regularly to share information related to the needs of residents, policies, development plans, existing housing stock, and other items related to affordable housing in Memphis.
2	<b>Agency/Group/Organization</b>	Community Alliance for the Homeless
	<b>Agency/Group/Organization Type</b>	Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Staff has an ongoing contractual relationship with the Community Alliance for the Homeless. The Alliance provides planning, technical assistance, and service coordination to public and private agencies working to end homelessness in Shelby County. The City and County have partnered with the Alliance to develop and oversee the Action Plan to End Homelessness in Memphis and Shelby County.
3	<b>Agency/Group/Organization</b>	Plough Foundation
	<b>Agency/Group/Organization Type</b>	Services-Elderly Persons Foundation
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Plough Foundation participated in discussions aimed at identifying the needs, objectives, and performance metrics related to the elderly population. Specifically, discussions centered around aging in place and home repair programs.

4	<b>Agency/Group/Organization</b>	Mayor's Advisory Council for Citizens with Disabilities
	<b>Agency/Group/Organization Type</b>	Services-Persons with Disabilities
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	MACCD participated in discussions aimed at identifying needs, objectives and performance metrics related to persons with disabilities. Strategies identified included the approval of an ordinance requiring homes funded through HCD to be visitable.
5	<b>Agency/Group/Organization</b>	Memphis Health Education and Housing Facilities Board
	<b>Agency/Group/Organization Type</b>	Housing Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Memphis Health Education and Housing Facilities Board (MHEHFB) participated in discussions aimed at identifying the needs, objectives, and performance metrics related to affordable housing. The participation of the MHEHFB provides information about resources available, affordable housing needs, and other housing related information.
6	<b>Agency/Group/Organization</b>	Community Development Council of Greater Memphis
	<b>Agency/Group/Organization Type</b>	Housing Civic Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Economic Development
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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.

7	<b>Agency/Group/Organization</b>	MEMPHIS CENTER FOR INDEPENDENT LIVING
	<b>Agency/Group/Organization Type</b>	Housing Services-Persons with Disabilities
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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**

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

Throughout the process of developing the Consolidated Three-Year Strategic Plan and Annual Action Plan, HCD consulted with a broad group of housing providers, homeless service providers, providers of services to persons with special needs, other government agencies, citizens, foundations, education institutions, housing developers, advocacy organizations, and others. There is not an agency type that was not consulted

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

<b>Name of Plan</b>	<b>Lead Organization</b>	<b>How do the goals of your Strategic Plan overlap with the goals of each plan?</b>
Continuum of Care	Community Alliance for the Homeless	HCD incorporates the goals established through the Continuum of Care process into its strategic plan for homelessness and updates goals and objectives annually.
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.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
MHA's 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**

**AP-12 Participation – 91.105, 91.200(c)**

**Citizen Participation Outreach**

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
1	Public Hearing	Non-targeted/broad community	Two public hearings were held. The first was to present the CAPER and introduce the planning process for the Three Year Strategic Plan and the Annual Action Plan. It was held January 23, 2014. Attendance was sparse. The second was to present the draft Annual Action Plan. It was held on April 3, 201. Both were held at the Main Branch of the Public Library.	There were a number of comments related to the overall shortage of funds compared to the level of need in the community, there were questions regarding how funds are allocated to certain programs, and comments about there not being enough funding allocated to housing programs. These were all addressed and further follow up scheduled as requested.	There were no comments that weren't accepted, all comments were addressed at the meeting and follow-up scheduled where appropriate.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Public Meeting	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing				
3	Internet Outreach	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing				

**Table 4 – Citizen Participation Outreach**

## Expected Resources

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

#### Introduction

The following federal entitlement resources will be available during fiscal year 2015 (program year 2014), which begins on July 1, 2014 and ends on June 30, 2015. The Consolidated Plan describes projects and activities that are ongoing and may be funded with prior year funds. The projects on the listing of proposed projects table are only those that HCD plans to spend re-programmed and FY2015 Federal entitlement funds received from HUD.

#### Priority Table

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	6,463,264	3,500,485	383,604	10,347,353	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: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	2,693,260	17,100	0	2,710,360	0	
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	2,849,305	0	0	2,849,305	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: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	548,288	0	0	548,288	0	

**Table 5 - Expected Resources – Priority Table**

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

Other resources expected to be available for housing and community development activities include foundations and other private sources, State resources, and other non-entitlement Federal sources. In FY 2015, 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 2015, 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.

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.

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

There are a number of public agencies in Memphis that have or manage publically owned land. These include the Shelby County Land Bank (which oversees properties that have been taken for nonpayment of property taxes) Shelby County government, Memphis City government, Memphis Housing Authority, and HCD. Whether particular properties are pursued is dependent on a particular project's needs. In many cases, nonprofits can access property at reduced cost for activities that support their goals and they make requests for properties directly. As part of major revitalization initiatives, including HOPE VI and Choice Neighborhoods, HCD and MHA in partnership with their development partners evaluates whether there are publicly owned properties that may be available to use as part of the revitalization efforts.

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Needs Addressed	Goal Outcome Indicator
1	End Homelessness for the Chronically Homeless	2013	2015	Homeless	Permanent supportive housing for chronic homeless Public services and facilities	Housing for Homeless added: 25 Household Housing Unit
2	Secure housing for homeless persons & families	2013	2015	Homeless	Permanent supportive housing for chronic homeless	Homeless Person Overnight Shelter: 45 Persons Assisted Overnight/Emergency Shelter/Transitional Housing Beds added: 125 Beds
3	Rapid Re-Housing of homeless persons & families	2013	2015	Homeless	Rapid Re-housing for individuals and families	Homelessness Prevention: 80 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Needs Addressed	Goal Outcome Indicator
4	Increase/expand accessible housing options	2013	2015	Affordable Housing	Accessible/visitable housing Create neighborhoods of choice	Rental units constructed: 5 Household Housing Unit Rental units rehabilitated: 5 Household Housing Unit Homeowner Housing Added: 5 Household Housing Unit Homeowner Housing Rehabilitated: 5 Household Housing Unit
5	Production of affordable rental housing	2013	2015	Affordable Housing Public Housing	Provide affordable rental housing options	Rental units constructed: 250 Household Housing Unit
6	Preserve the existing housing stock	2013	2015	Affordable Housing	Preservation of housing	Homeowner Housing Rehabilitated: 55 Household Housing Unit
7	Increase mixed-income/special needs housing choice	2013	2015	Affordable Housing Non-Homeless Special Needs	Provide affordable rental housing options Accessible/visitable housing Create housing choices for a variety of incomes	Rental units constructed: 25 Household Housing Unit
8	Develop permanent supportive housing & facilities	2013	2015	Non-Homeless Special Needs	Permanent supportive housing for special needs Public services and facilities	Rental units constructed: 79 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Needs Addressed	Goal Outcome Indicator
9	Develop transitional housing/support services	2013	2015	Non-Homeless Special Needs	Transitional housing/services for special needs	Housing for People with HIV/AIDS added: 10 Household Housing Unit HIV/AIDS Housing Operations: 73 Household Housing Unit
10	Provide tenant-based rental assistance	2013	2015	Non-Homeless Special Needs	Tenant based rental assistance for special needs	Tenant-based rental assistance / Rapid Rehousing: 200 Households Assisted
11	To plan neighborhoods of choice via area targeting	2013	2015	Affordable Housing Non-Housing Community Development	Create neighborhoods of choice	Other: 5 Other
12	Support job training/placement and job creation	2013	2015	Non-Housing Community Development	Trained Workforce Small business/workforce development	Public service activities other than Low/Moderate Income Housing Benefit: 324 Persons Assisted
13	To help fund public services and facilities	2013	2015	Non-Housing Community Development	Public services and facilities	Public service activities other than Low/Moderate Income Housing Benefit: 3643 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 275 Households Assisted

Table 6 – Goals Summary<TYPE=[text] REPORT\_GUID=[9B4786E64DDAC839A8E119B13CB7DB46]>

## AP-35 Projects – 91.220(d)

### Introduction

The following federal entitlement resources will be available during program year 2014 (fiscal year 2015), which begins on July 1, 2014 and ends on June 30, 2015. 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 2015 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	Home Repair Program
12	Cleaborn Pointe at Heritage Landing
13	Volunteer Home Repair
14	MATA Project
15	Tenant Based Rental Assistance
16	Multi/Rental Housing Development
17	Section 108 Loan Repayments
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	CHDO Administration
30	HOME Administration

#	Project Name
31	Memphis Area Legal Services Fair Housing Enforcement
32	CDBG Administration
33	Director's Office Program Delivery
34	Accounting Department Program Delivery
35	Human Resources Program Delivery
36	Compliance and Monitoring Department Program Delivery
37	Legal Department Program Delivery
38	Information Systems Program Delivery
39	Homeowner Rehabilitation Program Delivery
40	Community Development Program Delivery
41	Real Estate Development Program Delivery
42	Urban Policy, Planning, Development and Design Studio
43	Finance Department Program Delivery
44	Homeless and Special Needs Program Delivery
45	Portfolio Management Program Delivery
46	Planning and Grants Program Delivery
47	Central Office Program Delivery
48	Non-profit Housing Program Delivery
49	Douglas, Bungalow, Crump CDC Program Delivery
50	Hospitality Hub
51	Tennessee Community Services Agency

**Table 7 – Project Information**

**Describe the reasons for allocation priorities and any obstacles to addressing 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.

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 FY15, there were not sufficient funds to allocate through this process. HOME funds will be used toward the Cleaborn Homes HOPE VI revitalization project for affordable rental housing and to support other affordable rental housing project opportunities as they arise.

# Projects

## AP-38 Projects Summary

1	<b>Project Name</b>	Community Service Grants
	<b>Target Area</b>	
	<b>Goals Supported</b>	Support job training/placement and job creation To help fund public services and facilities
	<b>Needs Addressed</b>	Public facilities for special needs populations Create neighborhoods of choice Public services and facilities
	<b>Funding</b>	:
	<b>Description</b>	The City's Community Service Grant (CSG) Program seeks to improve the quality of life of low and moderate-income citizens through the provision of social services by nonprofit agencies. These citizens include youth, the homeless and special needs populations that include persons with HIV/AIDS, a mental illness, the elderly, chronic substance abusers, persons with developmental and/or physical disabilities, and victims of domestic violence. The CSG Program provides funding for projects that will help enhance the lives of these individuals.
	<b>Target Date</b>	6/30/2015
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	In FY15, the following agencies will provide public services through the Community Service program: AGAPE Child and Family Services, Inc., CASA of Memphis and Shelby County, Friends for Life, Helpcare Homemaker Services Plus, Inc., Hope House Day Care, Inc., Outreach, Housing, and Community, Lowenstein House, Inc., Memphis Child Advocacy Center, Meritan, Inc., MIFA Senior Companion Program, Shield, Inc., YWCA of Greater Memphis, Porter Leath Children's Center, and The Mid South Food Bank.
2	<b>Project Name</b>	CD Council Study
	<b>Target Area</b>	

	<b>Goals Supported</b>	To plan neighborhoods of choice via area targeting
	<b>Needs Addressed</b>	Create neighborhoods of choice
	<b>Funding</b>	:
	<b>Description</b>	The CD Council will work with consultants to complete a study of bank lending practices throughout the city of Memphis that is beneficial in understanding lending patterns relevant to Fair Housing and other activities.
	<b>Target Date</b>	6/30/2015
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	Completion of one study update.
<b>3</b>	<b>Project Name</b>	Food Bank
	<b>Target Area</b>	
	<b>Goals Supported</b>	To help fund public services and facilities
	<b>Needs Addressed</b>	Public services and facilities
	<b>Funding</b>	:
	<b>Description</b>	The Food Bank's Prepared and Perishable Food Recovery Program collects and distributes nutritious, edible food that otherwise would be discarded by area restaurants, caterers, hospitals, and other food establishments. The program seeks to prevent food waste and address the problem of hunger by picking up surplus prepared, but unserved food and delivering it to nonprofit agencies serving on-site meals. The funds will be used to pay for the operational expenses of the program.
	<b>Target Date</b>	6/30/2015
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	Provision of food to nonprofits serving low and moderate income persons.
<b>4</b>	<b>Project Name</b>	Housing Services for TBRA

	<b>Target Area</b>	
	<b>Goals Supported</b>	Provide tenant-based rental assistance
	<b>Needs Addressed</b>	Tenant based rental assistance for special needs
	<b>Funding</b>	:
	<b>Description</b>	Funds are provided to agencies who operate the tenant based rental assistance programs which provide rental and utility assistance to special needs populations.
	<b>Target Date</b>	12/30/2014
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	Program operations for the TBRA programs.
5	<b>Project Name</b>	HOME Match
	<b>Target Area</b>	
	<b>Goals Supported</b>	End Homelessness for the Chronically Homeless Develop permanent supportive housing & facilities
	<b>Needs Addressed</b>	Permanent supportive housing for chronic homeless Permanent supportive housing for special needs
	<b>Funding</b>	:
	<b>Description</b>	The City's HOME Match Funds program (Program) encourages the development of permanent supportive rental housing for homeless persons and for other special needs populations that are very low-income. These populations include individuals with physical, mental and developmental disabilities in addition to persons with HIV/AIDS, the elderly and victims of domestic abuse. The Program helps fund projects that will increase the number of rental housing units available to these groups as long as supportive services will be provided to enhance the lives of those that access the housing.
	<b>Target Date</b>	6/30/2015
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	

	<b>Location Description</b>	
	<b>Planned Activities</b>	The projects may use funds to help acquire property and construct or acquire and rehabilitate existing housing to provide permanent supportive housing for homeless and/or special needs populations listed above. (Rehabilitation projects cannot involve displacement and relocation of current residents.) The rental housing may be located in single family (single or scattered site), multifamily, group housing or single room occupancy facilities.
<b>6</b>	<b>Project Name</b>	MIFA Homeless Referral Center
	<b>Target Area</b>	
	<b>Goals Supported</b>	End Homelessness for the Chronically Homeless Secure housing for homeless persons & families Rapid Re-Housing of homeless persons & families
	<b>Needs Addressed</b>	Homeless prevention for at-risk persons/families Rapid Re-housing for individuals and families Permanent supportive housing for chronic homeless
	<b>Funding</b>	:
	<b>Description</b>	MIFA has agreed to expand its current intake assessment and referral services for families to include an up to date database of available beds in emergency and transitional shelters as well as permanent supportive housing which may be used by formerly homeless households. The new program, the Community Intake/Shelter and Housing Resource Center will provide assessment and referral service for homeless families that are currently in need of emergency shelter and services or those families whose situation places them at risk of needing such services.
	<b>Target Date</b>	6/30/2015
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
<b>Planned Activities</b>	The funds will be used to pay for staff salaries and other eligible operational expenses of the program.	
<b>7</b>	<b>Project Name</b>	Emergency Solutions Projects
	<b>Target Area</b>	

	<b>Goals Supported</b>	End Homelessness for the Chronically Homeless Secure housing for homeless persons & families Rapid Re-Housing of homeless persons & families
	<b>Needs Addressed</b>	Homeless prevention for at-risk persons/families Rapid Re-housing for individuals and families Permanent supportive housing for chronic homeless
	<b>Funding</b>	:
	<b>Description</b>	The Emergency Solutions Grant (ESG) Program is a competitive funding process open to organizations that serve homeless populations. The ESG program is specifically designed for rehabilitating and/or converting existing emergency and transitional shelters; to provide adequate operating funds for existing or new emergency and transitional shelters; to provide certain essential services to homeless individuals; and provide funding for programs and activities designed to prevent homelessness.
	<b>Target Date</b>	6/30/2015
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	Create new transitional and emergency housing shelters, provide operating funds for those shelters, provide essential services for homeless persons, and to provide support for programs aimed at preventing homelessness.
<b>8</b>	<b>Project Name</b>	Memphis Center for Independent Living
	<b>Target Area</b>	
	<b>Goals Supported</b>	Increase/expand accessible housing options
	<b>Needs Addressed</b>	Accessible/visitable housing
	<b>Funding</b>	:
	<b>Description</b>	MCIL will use funds for administrative costs to oversee home modifications related to accessibility to low and moderate income households that include a disabled individual.
	<b>Target Date</b>	6/30/2015

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	Operational funding used to support a home modification program.
<b>9</b>	<b>Project Name</b>	Housing Opportunities for Persons With AIDS Projects
	<b>Target Area</b>	
	<b>Goals Supported</b>	Develop permanent supportive housing & facilities Develop transitional housing/support services Provide tenant-based rental assistance
	<b>Needs Addressed</b>	Permanent supportive housing for special needs Transitional housing/services for special needs Tenant based rental assistance for special needs
	<b>Funding</b>	:
	<b>Description</b>	HOPWA funds are provided to organizations who provide a range of housing and supportive services to residents of eight counties in the Memphis EMSA, which includes Fayette, Shelby and Tipton counties, in Tennessee; DeSoto, Marshall, Tate and Tunica counties in Mississippi; and Crittenden County, Arkansas.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	Activities include housing placement, short term rent and utility assistance, tenant based rental assistance, housing operations and supportive services.
<b>10</b>	<b>Project Name</b>	Community Housing Development Organization (CHDO) Projects
	<b>Target Area</b>	

	<b>Goals Supported</b>	Increase/expand accessible housing options Production of affordable rental housing Preserve the existing housing stock Increase mixed-income/special needs housing choice To plan neighborhoods of choice via area targeting
	<b>Needs Addressed</b>	Accessible/visitable housing Preservation of housing Create housing choices for a variety of incomes Create neighborhoods of choice
	<b>Funding</b>	:
	<b>Description</b>	Funding is provided on a competitive basis to not for profit organizations that have been certified as CHDOs. CHDOs must be organized under state and local law for the purpose of providing decent, affordable housing (this must be evidenced in the Charter, Articles of Incorporation by-laws, or board resolution); have no individual benefit to members; have a clearly defined geographic service area; have nonprofit status; have a board that is representative of the community it serves; and demonstrate at least one year of experience in serving its community.
	<b>Target Date</b>	6/30/2015
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
<b>11</b>	<b>Project Name</b>	Home Repair Program
	<b>Target Area</b>	
	<b>Goals Supported</b>	Preserve the existing housing stock
	<b>Needs Addressed</b>	Preservation of housing
	<b>Funding</b>	:

	<b>Description</b>	The primary objectives of this program are: 1) to assist households who would otherwise not have access to funds to repair their homes to prevent displacement and/or improve the health and safety of their home, as well as 2) to stabilize neighborhoods and prevent blight caused by the abandonment of homes that could have remained habitable.
	<b>Target Date</b>	6/30/2015
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	We estimate that approximately 54 households will benefit from the program as follows: 50% of the CDBG funds for actual repairs will be allocated for households with incomes at or below 30% of Area Median Income (AMI). The other 50% of CDBG repair funds will be allocated for households with incomes between 30% and 50% of AMI. Any leveraged funds or in-kind resources proposed by the agency selected to administer the program and accepted by the City may be used to repair homes of households with incomes from 0% to 80% AMI.
	<b>Location Description</b>	This will be a citywide program.
	<b>Planned Activities</b>	The Single Family Home Repair Program will focus on ensuring that low-income homeowners citywide have access to public funds to assist in undertaking basic repairs and critical emergency repairs in their homes. The repaired homes will not necessarily 100% conform to local codes or HUD's Housing Quality Standards, but all serious health and safety problems should be addressed to the extent that is financially feasible.
<b>12</b>	<b>Project Name</b>	Cleaborn Pointe at Heritage Landing
	<b>Target Area</b>	Footie Homes/Cleaborn Homes Redevelopment Area
	<b>Goals Supported</b>	Production of affordable rental housing To plan neighborhoods of choice via area targeting
	<b>Needs Addressed</b>	Provide affordable rental housing options Accessible/visitable housing Create housing choices for a variety of incomes Create neighborhoods of choice
	<b>Funding</b>	:
	<b>Description</b>	HOME funds will be used toward infrastructure and construction costs for phase IV of the project which consists of 67 units. Phase IV includes a total of 23 two-story buildings with one, two, three, and four bedroom units.

	<b>Target Date</b>	6/30/2015
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	The project is located in South Downtown Memphis in the Memphis Heritage Trail neighborhood at the site of the former Cleaborn Homes public housing development.
	<b>Planned Activities</b>	Construction of infrastructure improvements and affordable rental housing.
<b>13</b>	<b>Project Name</b>	Volunteer Home Repair
	<b>Target Area</b>	Glenview Downtown Cooper-Young Fairgrounds/Beltline Frayser College Park/Soulsville
	<b>Goals Supported</b>	Preserve the existing housing stock
	<b>Needs Addressed</b>	Preservation of housing
	<b>Funding</b>	:
	<b>Description</b>	The Volunteer Home Repair program is a partnership between the City of Memphis and Service-Over-Self (SOS), a volunteer organization. The City provides the materials and supplies for minor home repairs and program participants provide the volunteer labor to make the repairs to owner occupied homes of senior citizens 60 or older and/or the disabled. Volunteer groups may include, but are not limited to, nonprofit organizations, local businesses, and neighborhood organizations.
	<b>Target Date</b>	6/30/2015
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	Home repairs for low and moderate income citizens.
<b>14</b>	<b>Project Name</b>	MATA Project

	<b>Target Area</b>	
	<b>Goals Supported</b>	
	<b>Needs Addressed</b>	
	<b>Funding</b>	:
	<b>Description</b>	This program provides assistance to senior homeowners by performing a variety of minor home repairs on owner-occupied dwellings citywide. The Minor Home Repair program focuses on correcting conditions that directly affect the health and safety of the occupants, such as leaking roofs, weak floors, and no heat. To be eligible for this program, applicants must be at least 60 years old or disabled, and be able to demonstrate that family income meets HUD guidelines for low and moderate-income households.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
<b>15</b>	<b>Project Name</b>	Tenant Based Rental Assistance
	<b>Target Area</b>	
	<b>Goals Supported</b>	Provide tenant-based rental assistance
	<b>Needs Addressed</b>	Tenant based rental assistance for special needs
	<b>Funding</b>	:
	<b>Description</b>	Funds are provided to nonprofit organizations to provide rental and utility assistance.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	Rental and utility assistance.
<b>16</b>	<b>Project Name</b>	Multi/Rental Housing Development
	<b>Target Area</b>	

	<b>Goals Supported</b>	Increase/expand accessible housing options Production of affordable rental housing Preserve the existing housing stock Increase mixed-income/special needs housing choice To plan neighborhoods of choice via area targeting
	<b>Needs Addressed</b>	Provide affordable rental housing options Accessible/visitable housing Preservation of housing Create housing choices for a variety of incomes Create neighborhoods of choice
	<b>Funding</b>	:
	<b>Description</b>	The multi/rental housing development program provides funding toward the construction or rehabilitation of affordable rental housing.
	<b>Target Date</b>	6/30/2015
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	Construction or rehabilitation of affordable rental housing.
<b>17</b>	<b>Project Name</b>	Section 108 Loan Repayments
	<b>Target Area</b>	
	<b>Goals Supported</b>	Production of affordable rental housing Preserve the existing housing stock To plan neighborhoods of choice via area targeting
	<b>Needs Addressed</b>	Provide affordable rental housing options Accessible/visitable housing Preservation of housing Create housing choices for a variety of incomes Create neighborhoods of choice

	<b>Funding</b>	:
	<b>Description</b>	Section 108 Loan Repayments will be made for University Place, Millcreek Apartments, and the Exchange Building.
	<b>Target Date</b>	6/30/2015
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	Section 108 Repayments for University Place, the Exchange Building, and Millcreek Apartments.
<b>18</b>	<b>Project Name</b>	Summer Enrichment Sports
	<b>Target Area</b>	
	<b>Goals Supported</b>	To help fund public services and facilities
	<b>Needs Addressed</b>	Public services and facilities
	<b>Funding</b>	:
	<b>Description</b>	The Summer Enrichment program is operated at several Center-City high schools and provides recreational opportunities, mentoring, academic tutoring, and motivation.
	<b>Target Date</b>	6/30/2015
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	Provide a public service recreation and enrichment program for low and moderate income youth.
<b>19</b>	<b>Project Name</b>	MALS Fair Housing Center
	<b>Target Area</b>	
	<b>Goals Supported</b>	Increase/expand accessible housing options Increase mixed-income/special needs housing choice
	<b>Needs Addressed</b>	Accessible/visitable housing Create neighborhoods of choice
	<b>Funding</b>	:

	<b>Description</b>	The fair housing activities implemented by Memphis Area Legal Services will help the City ensure that persons of similar income levels, regardless of race, color, sex, religion, national origin, disability or familial status have the same housing choices available to them. Additionally, MALS will inform members of the public of their rights under the fair housing laws and will provide counseling and legal assistance, investigation of complaints and enforcement of fair housing laws.
	<b>Target Date</b>	6/30/2015
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	This program is available city wide.
	<b>Planned Activities</b>	The funds will be used to pay for salaries, administration, and program implementation.
<b>20</b>	<b>Project Name</b>	Title XX Match
	<b>Target Area</b>	
	<b>Goals Supported</b>	To help fund public services and facilities
	<b>Needs Addressed</b>	Public services and facilities
	<b>Funding</b>	:
	<b>Description</b>	These funds are provided to Helpcare Homemaker Services Plus, Inc. as match for the Social Service Block Grant funds through the Title XX program with the State of Tennessee. The program will provide homemaker chore services and limited referral services to eligible low and moderate income elderly and disabled individuals. Homemaker chore services includes meal preparation, assistance with personal hygiene, laundry, errands, escort service, and limited referral services.
	<b>Target Date</b>	6/30/2015
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that 50 low income senior households will benefit from the proposed activity.
	<b>Location Description</b>	This activity is city wide.
	<b>Planned Activities</b>	The funds will pay for salaries of staff and other eligible operating costs needed to carry out the program.
<b>21</b>	<b>Project Name</b>	Community and Economic Development Program
	<b>Target Area</b>	

	<b>Goals Supported</b>	
	<b>Needs Addressed</b>	
	<b>Funding</b>	:
	<b>Description</b>	The purpose of the Community Economic Development Program (CEDP) is to provide financial incentives to non-profits and for-profits desiring to develop commercial, office, or industrial projects in Memphis's low-investment neighborhoods. The CEDP funding is not intended to provide the primary or principal source of financing for a commercial or industrial project, but is intended to provide a financial incentive to make the development of the land and properties in low investment areas more cost effective to developers.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
<b>22</b>	<b>Project Name</b>	Property Maintenance
	<b>Target Area</b>	
	<b>Goals Supported</b>	To plan neighborhoods of choice via area targeting
	<b>Needs Addressed</b>	Create neighborhoods of choice
	<b>Funding</b>	:
	<b>Description</b>	HCD uses CDBG funds to cut grass, weeds, and conduct other maintenance items on HCD-owned vacant lots which are being held for future redevelopment.
	<b>Target Date</b>	6/30/2015
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	This is a city wide program.
	<b>Planned Activities</b>	Property Maintenance
<b>23</b>	<b>Project Name</b>	Alliance for Nonprofit Excellence

	<b>Target Area</b>	
	<b>Goals Supported</b>	Increase mixed-income/special needs housing choice To plan neighborhoods of choice via area targeting Support job training/placement and job creation To help fund public services and facilities
	<b>Needs Addressed</b>	Create housing choices for a variety of incomes Trained Workforce Create neighborhoods of choice Public services and facilities Small business/workforce development
	<b>Funding</b>	:
	<b>Description</b>	The Alliance for Nonprofit Excellence provides assistance in the preparation of grant applications for Federal programs and in research of grant opportunities benefiting low and moderate income persons.
	<b>Target Date</b>	6/30/2015
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	This project is available city wide.
	<b>Planned Activities</b>	Grant writing and grant research related to Federal funding opportunities benefiting low and moderate income persons and communities.
<b>24</b>	<b>Project Name</b>	Neighborhood Plans
	<b>Target Area</b>	
	<b>Goals Supported</b>	To plan neighborhoods of choice via area targeting
	<b>Needs Addressed</b>	Create neighborhoods of choice
	<b>Funding</b>	:
	<b>Description</b>	Funds are used to development a variety of plans for targeted neighborhoods.
	<b>Target Date</b>	6/30/2015

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	Master Planning, Architectural and Engineering studies, economic analyses, and other planning activities.
<b>25</b>	<b>Project Name</b>	Planning and Material Development
	<b>Target Area</b>	
	<b>Goals Supported</b>	To plan neighborhoods of choice via area targeting
	<b>Needs Addressed</b>	Create neighborhoods of choice
	<b>Funding</b>	:
	<b>Description</b>	Funds are used to assist in a variety of research projects including market analyses and needs assessments.
	<b>Target Date</b>	6/30/2015
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	Planning activities.
<b>26</b>	<b>Project Name</b>	Community Alliance for the Homeless
	<b>Target Area</b>	
	<b>Goals Supported</b>	End Homelessness for the Chronically Homeless Secure housing for homeless persons & families Rapid Re-Housing of homeless persons & families
	<b>Needs Addressed</b>	Homeless prevention for at-risk persons/families Rapid Re-housing for individuals and families Permanent supportive housing for chronic homeless
	<b>Funding</b>	:

	<b>Description</b>	The Community Alliance for the Homeless will serve as a catalyst in promoting community partnerships to provide more effective services for the homeless. They will also help improve the quality and scope of services available to the homeless in Memphis and Shelby County, Tennessee. Community Alliance will identify agencies in Memphis that serve the homeless, and work with said agencies to comply with local regulations and standards, and improve the services available for and provided to the homeless.
	<b>Target Date</b>	6/30/2015
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	The funds will be used for staff salaries and other operational expenses to carry out the program.
<b>27</b>	<b>Project Name</b>	Intern Program
	<b>Target Area</b>	
	<b>Goals Supported</b>	To plan neighborhoods of choice via area targeting
	<b>Needs Addressed</b>	Create neighborhoods of choice
	<b>Funding</b>	:
	<b>Description</b>	This program provides internship opportunities to college students who are interested in housing and community development and allowed them to learn first-hand about neighborhood development in Memphis. Students from the University of Memphis, Rhodes College and LeMoyne-Owen College participate in this program.
	<b>Target Date</b>	6/30/2015
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	Internships.
<b>28</b>	<b>Project Name</b>	HOPWA Administration
	<b>Target Area</b>	

	<b>Goals Supported</b>	Increase mixed-income/special needs housing choice Develop permanent supportive housing & facilities Develop transitional housing/support services Provide tenant-based rental assistance To help fund public services and facilities
	<b>Needs Addressed</b>	Permanent supportive housing for special needs Transitional housing/services for special needs Tenant based rental assistance for special needs Public services and facilities
	<b>Funding</b>	:
	<b>Description</b>	HOPWA program administration funds are used to pay for grantee costs associated with the administration of HOPWA projects.
	<b>Target Date</b>	6/30/2015
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	Program Administration
<b>29</b>	<b>Project Name</b>	CHDO Administration
	<b>Target Area</b>	
	<b>Goals Supported</b>	Increase/expand accessible housing options Production of affordable rental housing Preserve the existing housing stock Increase mixed-income/special needs housing choice To plan neighborhoods of choice via area targeting

	<b>Needs Addressed</b>	Provide affordable rental housing options Accessible/visitable housing Preservation of housing Create housing choices for a variety of incomes Create neighborhoods of choice
	<b>Funding</b>	:
	<b>Description</b>	HCD has set aside administration funds for CHDOs who will administer projects during FY14.
	<b>Target Date</b>	6/30/2015
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	Program Administration.
<b>30</b>	<b>Project Name</b>	HOME Administration
	<b>Target Area</b>	
	<b>Goals Supported</b>	Increase/expand accessible housing options Production of affordable rental housing Increase mixed-income/special needs housing choice Develop permanent supportive housing & facilities Develop transitional housing/support services Provide tenant-based rental assistance To plan neighborhoods of choice via area targeting
	<b>Needs Addressed</b>	Permanent supportive housing for chronic homeless Permanent supportive housing for special needs Tenant based rental assistance for special needs Provide affordable rental housing options Accessible/visitable housing Create housing choices for a variety of incomes Create neighborhoods of choice

	<b>Funding</b>	:
	<b>Description</b>	HOME regulations permit the City to use ten percent (10%) of the annual HOME allocation for HCD staff who are responsible for HOME program administration. Only those HCD Departments who administered HOME funded-activities utilize the allocated HOME administrative funds.
	<b>Target Date</b>	6/30/2015
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	Program Administration.
<b>31</b>	<b>Project Name</b>	Memphis Area Legal Services Fair Housing Enforcement
	<b>Target Area</b>	
	<b>Goals Supported</b>	Increase/expand accessible housing options Increase mixed-income/special needs housing choice
	<b>Needs Addressed</b>	Accessible/visitable housing Create housing choices for a variety of incomes Create neighborhoods of choice
	<b>Funding</b>	:
	<b>Description</b>	Memphis Area Legal Services operates the Fair Housing Enforcement program which is designed to eradicate issues of unfair housing and promote equal opportunity and fair housing practices in the Memphis area.
	<b>Target Date</b>	6/30/2015
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	This program is available city wide.
	<b>Planned Activities</b>	The program provides assistance to people who have fair housing complaints through investigation and enforcement of fair housing laws.
<b>32</b>	<b>Project Name</b>	CDBG Administration

<b>Target Area</b>	
<b>Goals Supported</b>	<p>Increase/expand accessible housing options</p> <p>Production of affordable rental housing</p> <p>Preserve the existing housing stock</p> <p>Increase mixed-income/special needs housing choice</p> <p>Develop permanent supportive housing &amp; facilities</p> <p>Develop transitional housing/support services</p> <p>Provide tenant-based rental assistance</p> <p>To plan neighborhoods of choice via area targeting</p> <p>Support job training/placement and job creation</p> <p>To help fund public services and facilities</p>
<b>Needs Addressed</b>	<p>Transitional housing/services for special needs</p> <p>Public facilities for special needs populations</p> <p>Provide affordable rental housing options</p> <p>Accessible/visitable housing</p> <p>Preservation of housing</p> <p>Create housing choices for a variety of incomes</p> <p>Trained Workforce</p> <p>Create neighborhoods of choice</p> <p>Public services and facilities</p> <p>Small business/workforce development</p>
<b>Funding</b>	:
<b>Description</b>	<p>CDBG program administration funds are used for the costs and carrying charges related to the execution of community development activities assisted in whole or in part with CDBG funds. A more detailed definition of eligible program administration costs can be found in the Federal CDBG Regulations at 24 CFR 570.206.</p>
<b>Target Date</b>	6/30/2015
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	

	<b>Location Description</b>	
	<b>Planned Activities</b>	Program administration.
<b>33</b>	<b>Project Name</b>	Director's Office Program Delivery
	<b>Target Area</b>	
	<b>Goals Supported</b>	<p>End Homelessness for the Chronically Homeless</p> <p>Secure housing for homeless persons &amp; families</p> <p>Rapid Re-Housing of homeless persons &amp; families</p> <p>Increase/expand accessible housing options</p> <p>Production of affordable rental housing</p> <p>Preserve the existing housing stock</p> <p>Increase mixed-income/special needs housing choice</p> <p>Develop permanent supportive housing &amp; facilities</p> <p>Develop transitional housing/support services</p> <p>Provide tenant-based rental assistance</p> <p>To plan neighborhoods of choice via area targeting</p> <p>Support job training/placement and job creation</p> <p>To help fund public services and facilities</p>

	<b>Needs Addressed</b>	Homeless prevention for at-risk persons/families Rapid Re-housing for individuals and families Permanent supportive housing for chronic homeless Permanent supportive housing for special needs Transitional housing/services for special needs Tenant based rental assistance for special needs Public facilities for special needs populations Provide affordable rental housing options Accessible/visitable housing Preservation of housing Create housing choices for a variety of incomes Trained Workforce Create neighborhoods of choice Public services and facilities Small business/workforce development
	<b>Funding</b>	:
	<b>Description</b>	These funds are used for the costs directly associated with the implementation of housing and economic development projects carried out through the director's office.
	<b>Target Date</b>	6/30/2015
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	Housing and Economic Development projects.
<b>34</b>	<b>Project Name</b>	Accounting Department Program Delivery
	<b>Target Area</b>	

	<b>Goals Supported</b>	Increase/expand accessible housing options Production of affordable rental housing Preserve the existing housing stock Increase mixed-income/special needs housing choice To help fund public services and facilities
	<b>Needs Addressed</b>	Provide affordable rental housing options Accessible/visitable housing Preservation of housing Create housing choices for a variety of incomes Public services and facilities
	<b>Funding</b>	:
	<b>Description</b>	Funds will be used for accounting functions directly associated with the implementation of housing and community development projects.
	<b>Target Date</b>	6/30/2015
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	Program delivery.
<b>35</b>	<b>Project Name</b>	Human Resources Program Delivery
	<b>Target Area</b>	
	<b>Goals Supported</b>	Increase/expand accessible housing options Production of affordable rental housing Preserve the existing housing stock To help fund public services and facilities

	<b>Needs Addressed</b>	Provide affordable rental housing options Accessible/visitable housing Preservation of housing Create housing choices for a variety of incomes Public services and facilities
	<b>Funding</b>	:
	<b>Description</b>	Funds will be used for staffing and human resources costs directly related to the implementation of housing and community development projects.
	<b>Target Date</b>	6/30/2015
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	Programe delivery.
<b>36</b>	<b>Project Name</b>	Compliance and Monitoring Department Program Delivery
	<b>Target Area</b>	
	<b>Goals Supported</b>	Increase/expand accessible housing options Production of affordable rental housing Preserve the existing housing stock Increase mixed-income/special needs housing choice Develop permanent supportive housing & facilities Develop transitional housing/support services Provide tenant-based rental assistance To help fund public services and facilities

	<b>Needs Addressed</b>	Permanent supportive housing for chronic homeless Permanent supportive housing for special needs Transitional housing/services for special needs Tenant based rental assistance for special needs Public facilities for special needs populations Provide affordable rental housing options Accessible/visitable housing Preservation of housing Create housing choices for a variety of incomes Public services and facilities
	<b>Funding</b>	:
	<b>Description</b>	These funds are used to pay for costs directly involved in delivering housing, community, economic development programs through the department responsible for division monitoring and compliance with federal regulations.
	<b>Target Date</b>	6/30/2015
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	These funds are used to pay for costs directly involved in delivering housing, community, economic development programs through the department responsible for division monitoring and compliance with federal regulations.
<b>37</b>	<b>Project Name</b>	Legal Department Program Delivery
	<b>Target Area</b>	
	<b>Goals Supported</b>	Increase/expand accessible housing options Production of affordable rental housing Increase mixed-income/special needs housing choice To plan neighborhoods of choice via area targeting To help fund public services and facilities

	<b>Needs Addressed</b>	Provide affordable rental housing options Accessible/visitable housing Preservation of housing Create housing choices for a variety of incomes Create neighborhoods of choice Public services and facilities
	<b>Funding</b>	:
	<b>Description</b>	These funds are used to pay for costs directly associated with carrying out legal and compliance activities for projects implemented through HCD.
	<b>Target Date</b>	6/30/2015
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	These funds are used to pay for costs directly associated with carrying out legal activities in support of projects implemented through HCD.
<b>38</b>	<b>Project Name</b>	Information Systems Program Delivery
	<b>Target Area</b>	

<b>Goals Supported</b>	<p>End Homelessness for the Chronically Homeless</p> <p>Secure housing for homeless persons &amp; families</p> <p>Rapid Re-Housing of homeless persons &amp; families</p> <p>Increase/expand accessible housing options</p> <p>Production of affordable rental housing</p> <p>Preserve the existing housing stock</p> <p>Increase mixed-income/special needs housing choice</p> <p>Develop permanent supportive housing &amp; facilities</p> <p>Develop transitional housing/support services</p> <p>Provide tenant-based rental assistance</p> <p>To plan neighborhoods of choice via area targeting</p> <p>Support job training/placement and job creation</p> <p>To help fund public services and facilities</p>
<b>Needs Addressed</b>	<p>Homeless prevention for at-risk persons/families</p> <p>Rapid Re-housing for individuals and families</p> <p>Permanent supportive housing for chronic homeless</p> <p>Permanent supportive housing for special needs</p> <p>Transitional housing/services for special needs</p> <p>Tenant based rental assistance for special needs</p> <p>Public facilities for special needs populations</p> <p>Provide affordable rental housing options</p> <p>Accessible/visitable housing</p> <p>Preservation of housing</p> <p>Create housing choices for a variety of incomes</p> <p>Trained Workforce</p> <p>Create neighborhoods of choice</p> <p>Public services and facilities</p> <p>Small business/workforce development</p>
<b>Funding</b>	:

	<b>Description</b>	Funds will be used to pay directly related information and technology costs needed to provide services and programs through HCD.
	<b>Target Date</b>	6/30/2015
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	Delivery of programs throughout the Division of Housing and Community Development.
<b>39</b>	<b>Project Name</b>	Homeowner Rehabilitation Program Delivery
	<b>Target Area</b>	
	<b>Goals Supported</b>	Preserve the existing housing stock
	<b>Needs Addressed</b>	Preservation of housing
	<b>Funding</b>	:
	<b>Description</b>	These funds are used to pay for costs directly involved in delivering housing rehabilitation programs, including the new homeowner repair program and the volunteer housing program.
	<b>Target Date</b>	6/30/2015
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	The home repair programs are citywide programs.
	<b>Planned Activities</b>	Delivery of housing programs.
<b>40</b>	<b>Project Name</b>	Community Development Program Delivery
	<b>Target Area</b>	
	<b>Goals Supported</b>	Support job training/placement and job creation
	<b>Needs Addressed</b>	Trained Workforce Small business/workforce development
	<b>Funding</b>	:
	<b>Description</b>	Funds will be used to plan, evaluate, and implement community and economic development projects.
	<b>Target Date</b>	6/30/2015

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	Delivery of community and economic development programs.
<b>41</b>	<b>Project Name</b>	Real Estate Development Program Delivery
	<b>Target Area</b>	
	<b>Goals Supported</b>	Increase/expand accessible housing options Production of affordable rental housing Preserve the existing housing stock To plan neighborhoods of choice via area targeting
	<b>Needs Addressed</b>	Provide affordable rental housing options Accessible/visitable housing Preservation of housing Create housing choices for a variety of incomes Create neighborhoods of choice
	<b>Funding</b>	:
	<b>Description</b>	These funds are used to pay for costs directly involved in delivering housing programs (rental, multi-family & single-family ownership) through the Real Estate Development Department
	<b>Target Date</b>	6/30/2015
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	These funds are used to pay for costs directly involved in delivering housing programs (rental, multi-family & single-family ownership) through the Real Estate Development Department.
<b>42</b>	<b>Project Name</b>	Urban Policy, Planning, Development and Design Studio
	<b>Target Area</b>	

	<b>Goals Supported</b>	To plan neighborhoods of choice via area targeting Support job training/placement and job creation
	<b>Needs Addressed</b>	Create neighborhoods of choice Small business/workforce development
	<b>Funding</b>	:
	<b>Description</b>	Funds will be used to plan for, evaluate, and assist community and economic development projects
	<b>Target Date</b>	6/30/2015
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	Delivery of community and economic development programs.
<b>43</b>	<b>Project Name</b>	Finance Department Program Delivery
	<b>Target Area</b>	
	<b>Goals Supported</b>	Preserve the existing housing stock
	<b>Needs Addressed</b>	Preservation of housing
	<b>Funding</b>	:
	<b>Description</b>	These funds are used to pay for costs directly associated in the delivery of owner-occupied housing rehabilitation programs in the single-family rehabilitation, minor home repair, and volunteer housing programs.
	<b>Target Date</b>	6/30/2015
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	Delivery of programs for homeowners.
<b>44</b>	<b>Project Name</b>	Homeless and Special Needs Program Delivery
	<b>Target Area</b>	

	<b>Goals Supported</b>	End Homelessness for the Chronically Homeless Secure housing for homeless persons & families Rapid Re-Housing of homeless persons & families Increase/expand accessible housing options Develop transitional housing/support services Provide tenant-based rental assistance To help fund public services and facilities
	<b>Needs Addressed</b>	Homeless prevention for at-risk persons/families Rapid Re-housing for individuals and families Permanent supportive housing for chronic homeless Permanent supportive housing for special needs Transitional housing/services for special needs Tenant based rental assistance for special needs Public facilities for special needs populations Accessible/visitable housing Public services and facilities
	<b>Funding</b>	:
	<b>Description</b>	These funds are used to pay for costs directly involved in carrying out programs through the Homeless & Special Needs department, including community services grants
	<b>Target Date</b>	6/30/2015
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	Delivery of programs benefitting homeless and special needs populations.
<b>45</b>	<b>Project Name</b>	Portfolio Management Program Delivery
	<b>Target Area</b>	

	<b>Goals Supported</b>	Production of affordable rental housing Preserve the existing housing stock Increase mixed-income/special needs housing choice
	<b>Needs Addressed</b>	Provide affordable rental housing options Preservation of housing
	<b>Funding</b>	:
	<b>Description</b>	These funds are used to pay for costs directly associated in carrying out activities in the portfolio management department including monitoring for long-term compliance.
	<b>Target Date</b>	6/30/2015
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	Delivery of programs and services that contribute to affordable rental housing, housing rehabilitation, and down payment assistance programs.
46	<b>Project Name</b>	Planning and Grants Program Delivery
	<b>Target Area</b>	
	<b>Goals Supported</b>	Increase mixed-income/special needs housing choice To plan neighborhoods of choice via area targeting
	<b>Needs Addressed</b>	Create housing choices for a variety of incomes Create neighborhoods of choice
	<b>Funding</b>	:
	<b>Description</b>	Funds will be used to pay for costs directly related to carrying out preparation of the Consolidated Plan and CAPER, as well as, neighborhood and community development plans.
	<b>Target Date</b>	6/30/2015
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	

	<b>Planned Activities</b>	Delivery of neighborhood revitalization activities and projects.
47	<b>Project Name</b>	Central Office Program Delivery
	<b>Target Area</b>	
	<b>Goals Supported</b>	<p>End Homelessness for the Chronically Homeless</p> <p>Secure housing for homeless persons &amp; families</p> <p>Rapid Re-Housing of homeless persons &amp; families</p> <p>Increase/expand accessible housing options</p> <p>Production of affordable rental housing</p> <p>Preserve the existing housing stock</p> <p>Increase mixed-income/special needs housing choice</p> <p>Develop permanent supportive housing &amp; facilities</p> <p>Develop transitional housing/support services</p> <p>Provide tenant-based rental assistance</p> <p>To plan neighborhoods of choice via area targeting</p> <p>Support job training/placement and job creation</p> <p>To help fund public services and facilities</p>

	<b>Needs Addressed</b>	Homeless prevention for at-risk persons/families Rapid Re-housing for individuals and families Permanent supportive housing for chronic homeless Permanent supportive housing for special needs Transitional housing/services for special needs Tenant based rental assistance for special needs Public facilities for special needs populations Provide affordable rental housing options Accessible/visitable housing Preservation of housing Create housing choices for a variety of incomes Trained Workforce Create neighborhoods of choice Public services and facilities Small business/workforce development
	<b>Funding</b>	:
	<b>Description</b>	Funds will be used to pay directly related operational facility costs needed to house HCD staff who provide direct services and programs for customers.
	<b>Target Date</b>	6/30/2015
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	Delivery of housing and community development programs.
48	<b>Project Name</b>	Non-profit Housing Program Delivery
	<b>Target Area</b>	

	<b>Goals Supported</b>	Increase/expand accessible housing options Production of affordable rental housing Preserve the existing housing stock Increase mixed-income/special needs housing choice To plan neighborhoods of choice via area targeting
	<b>Needs Addressed</b>	Provide affordable rental housing options Accessible/visitable housing Preservation of housing Create housing choices for a variety of incomes Create neighborhoods of choice
	<b>Funding</b>	:
	<b>Description</b>	Funding is to deliver non-profit housing development activities.
	<b>Target Date</b>	6/30/2015
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that the CHDO's will assist 12 low-income households with accessing rental or homeownership housing opportunities.
	<b>Location Description</b>	
	<b>Planned Activities</b>	Acquisition, rehabilitation and new construction of rental and/or homeownership housing
<b>49</b>	<b>Project Name</b>	Douglas, Bungalow, Crump CDC Program Delivery
	<b>Target Area</b>	NORTH MEMPHIS
	<b>Goals Supported</b>	To help fund public services and facilities
	<b>Needs Addressed</b>	Public services and facilities
	<b>Funding</b>	:
	<b>Description</b>	Funds will be used for delivery of public service programs, community services, and affordable housing activities at the North Memphis Resource Center
	<b>Target Date</b>	6/30/2015
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	

	<b>Location Description</b>	
	<b>Planned Activities</b>	
<b>50</b>	<b>Project Name</b>	Hospitality Hub
	<b>Target Area</b>	
	<b>Goals Supported</b>	Support job training/placement and job creation
	<b>Needs Addressed</b>	Trained Workforce Public services and facilities
	<b>Funding</b>	:
	<b>Description</b>	The mission of the Hospitality Hub is to connect homeless people with the resources they need to begin their journey out of homeless. The Hospitality HUB will provide 70 to 80 unemployed homeless people, many of whom are mentally ill, and hard to hire (HTH) with customized supported employment and training opportunities. The Hospitality HUB will provide these services to each client, and at least 90 days of follow-up services after clients has secured a job.
	<b>Target Date</b>	6/30/2015
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that 70-80 unemployed homeless people will benefit from the proposed activities.
	<b>Location Description</b>	This program is available city wide.
	<b>Planned Activities</b>	Customized supported employment and training opportunities, with follow up services oncce employment has been achieved.
	<b>51</b>	<b>Project Name</b>
<b>Target Area</b>		
<b>Goals Supported</b>		Secure housing for homeless persons & families Rapid Re-Housing of homeless persons & families
<b>Needs Addressed</b>		Homeless prevention for at-risk persons/families Rapid Re-housing for individuals and families
<b>Funding</b>		:

<b>Description</b>	The Tennessee Community Service Agency shall operate a hotline for homeless and imminently homeless families and individuals from 7 a.m. to 7 p.m., Monday through Friday (excluding holidays). Caller are to be provided with phone-based screenings to determine whether the caller is or is about to become homeless. CDBG funds provided through this contract are used to leverage USDA Food Stamp Outreach funds for this project.
<b>Target Date</b>	6/30/2015
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 2000 homeless or imminently homeless families or individuals are expected to benefit from referrals through this program.
<b>Location Description</b>	This program is available city wide.
<b>Planned Activities</b>	The funds will be used to pay a portion of the salaries for the staff as well as other operating costs.

## **AP-50 Geographic Distribution – 91.220(f)**

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

In FY2015, 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.

### **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. HCD also targets neighborhoods on the basis of the following criteria: Location; Amount of investment already occurring or planned; Presence of a viable CDC/CHDO; Assets present in the neighborhood; Ability to attract private investment; and Ability to sustain and leverage City/federal investment

## **AP-60 Public Housing – 91.220(h)**

### **Introduction**

The Memphis Division of Housing and Community Development (HCD) is functionally consolidated with the Memphis Housing Authority in area redevelopment and revitalization efforts. In addition to planning neighborhood and area redevelopment, these efforts extend to identifying ways in which entitlement funds (CDBG and HOME) may be used to support the expansion of rental housing opportunities for low and very-low income residents.

### **Actions planned during the next year to address the needs to public housing**

Working in conjunction with the Memphis Housing Authority (MHA), during the next year, the City will assist the MHA in implementing the HOPE VI program for Cleaborn Pointe (formerly Cleaborn Homes). Memphis is using HOME and Capital Improvement Program funds to leverage HOPE VI funding for the construction of Phase III and IV of the project. HCD worked with the MHA in FY2014 to complete and submit its application for a Choice Neighborhood Implementation Grant for the last remaining public housing site in Memphis, Foote Homes. If the application is successful, HCD will assist MHA in the implementation of the program.

### **Actions to encourage public housing residents to become more involved in management and participate in homeownership**

The City, through the Memphis Housing Authority (MHA) works with Urban Strategies Memphis HOPE in coordinating and promoting programs that enhance the economic and social self-sufficiency of public housing residents. MHA also has an informal and formal grievance procedure that provides for the disposition of resident complaints or grievances. MHA has a Resident Advisory Board which meets with residents to receive input, suggestions and concerns as to public housing authority policies, operations and management.

### **If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance**

Memphis Housing Authority is not a troubled public housing agency.

## **AP-65 Homeless and Other Special Needs Activities – 91.220(i)**

### **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. Based on the 2013 Consolidated Application (submitted in February, 2014), there are now 283 transitional housing beds funded through the CoC, down from 625 in the 2011 application. Recently, homelessness in Memphis and Shelby County has fallen by 21%. (Source: Community Alliance for the Homeless 2014 Point In Time Count.)

### **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 1,500 calls/month. Recently, through implementation of the 100,000 Homes/Memphis100 initiative, our street outreach team has begun meeting bi-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 have also established an electronic assessment and referral tool ([www.memphishomelessoptions.org](http://www.memphishomelessoptions.org)) 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**

The US Veterans Administration recently awarded two local providers, Catholic Charities of West Tennessee and Memphis Area Legal Services, funding in the amount of \$1.3 million to launch a Rapid Rehousing initiative under the Supportive Services for Veteran Families (SSVF) program. Approximately 60% of those receiving assistance under the program are homeless households with a veteran, and 40% are households that are imminently homeless. Families receiving assistance through this initiative, along with the Rapid Rehousing initiative operated by MIFA, experience shorter homeless episodes than other families, and based on newly released research, have lower rates of return to homelessness than other similar households. 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 322 units and are seeking to add another 69 over the next two years. The plan also calls for 98 units of permanent supportive housing for families. In July, 2013 MIFA donated 73 units of transitional housing to Promise Development Corporation to create permanent supportive housing for chronic or high service need homeless families who are involved in the child welfare system. This project, known as the Memphis Strong Families Initiative, launched in August 2013, with funding from the US Department of Health and Human Services.

**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.**

The Memphis/Shelby County Emergency Housing Partnership will serve at least 100 persons with homeless prevention assistance in the upcoming year through the Emergency Solutions Grant program. Additionally, 40% of households served through the SSVF program will receive prevention assistance. MIFA's central assessment process helps mediate with more than 3,000 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.

**AP-70 HOPWA Goals – 91.220 (I)(3)**

<b>One year goals for the number of households to be provided housing through the use of HOPWA for:</b>	
Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family	240
Tenant-based rental assistance	80
Units provided in permanent housing facilities developed, leased, or operated with HOPWA funds	26
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds	75
Total	421

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

### **Introduction**

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

HCD will continue its agreement with Memphis Area Legal Services to operate the Memphis Fair Housing Center, which is located at 109 North Main Street. The contract called for outreach, education, investigation and enforcement activities. FY15 funds will be used to help pay for operating costs of the Center, including a portion of staff salaries. HCD also provided funding to the Memphis Community Development Council to continue updates of their lending studies to determine trends by banks, savings and loans, credit unions, mortgage companies and finance companies that do business in Shelby County.

In FY2015, HCD has allocated \$214,315.00 in CDBG funds for activities that affirmatively furthered fair housing in Memphis. This included three contracts:

- 1) The Memphis Area Legal Services (MALS) contract helps operate the Memphis Fair Housing Center (\$145,020.00), and
- 2) A second MALS contract funds the acceptance and investigation of complaints related to the Memphis Fair Housing Ordinance (\$50,000.00), and
- 3) The Memphis Community Development Council (formerly MACRO) contract allows update of their bank lending study (\$19,315.00).

On April 11, 2014, HCD will partner with the Fair Housing Alliance of Greater Memphis, the local HUD office, Memphis Consumer Credit, Shelby County Government and other local organizations to present the 13th Annual Fair Housing Conference. The conference held sessions related to understanding the credit card accountability responsibility and disclosure act, the Dodd-Frank Act, the State of Tennessee's Hardest Hit fund to address foreclosures, and HUD Section 3 CDBG/Fair Housing/Fair Lending.

**Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment**

- Utilize Vacant Land as Incentive to Increase Affordable Housing Supply: Make City-owned vacant

homes or lots available to affordable housing developers at a significant cost reduction. This not only makes affordable housing available, but if implemented strategically, will stabilize neighborhoods and increase property tax revenues.

- **Identify and Overcome Housing Production Impediments:** The City should convene discussions with for-profit and not-for-profit housing producers and lenders regarding how to overcome impediments to the production of accessible, affordable, and large (4 or more bedrooms) housing units. A secondary goal of these discussions would be to educate for-profit developers about current tools available for the production of affordable housing. Lastly, these discussions may be used to encourage for-profit and not-for-profit housing developers to consider partnering on affordable, accessible and large-unit housing projects. In recognition of production impediments, the Division of Planning and Development has removed a barrier to the development of affordable housing by an amendment that was made to the Memphis and Shelby County Unified Development Code (UDC) in August 2012 that removed onerous regulations that applied to existing multi family housing. These regulations were part of the original UDC which took effect Jan 2011. Between that time and Aug 2012, we found that certain redevelopment projects, including some utilizing THDA funding, were very difficult without variances, etc. from the Board of Adjustment and/or the Memphis City Council.
- **Create a Citywide Housing Trust Fund:** The City of Memphis should support the development of a local Housing Trust Fund (HTF) – a new, ongoing, dedicated source of revenue to support affordable and accessible housing. The HTF could be administered by the City and support a wide range of housing, including permanent housing services for the homeless as well as the development and preservation of affordable rental units. The HTF could also support first-time homebuyers and provide preservation assistance for the homes of existing homeowners.
- **Utilize Tax Incremental Financing (TIF) to Produce Accessible and Affordable Housing:** The City of Memphis should utilize TIFs to increase the production of housing units accessible for persons with disabilities and affordable to residents with lower incomes. For instance, TIF approval evaluation criteria could prioritize residential development projects that include accessible and/or affordable housing. Municipalities should partner with MCIL, other disability rights advocacy groups, local community development groups and affordable housing developers to research creative ways to use TIF to produce affordable, accessible housing.

## **AP-85 Other Actions – 91.220(k)**

### **Introduction**

In FY15, 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 FY15, 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 FY15, HCD will meet foster and maintain affordable housing through the following activities:

- Transforming the housing rehabilitation programs available through HCD into a new program designed to leverage other public and private funds to assist a greater number of households
- 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 lead-based paint hazards**

HCD expects to identify or receive referrals on at least 250 housing units for potential lead hazard reduction work, and will determine eligibility, enroll and complete a minimum of 250 risk assessment and conditions inspections on those housing units. This will result in remediation and clearance for at least 195 housing units, rental and owner-occupied. HCD maintains lists of “priority” rental properties built prior to 1978 that have already been identified as potential candidates for hazard reduction activities. These lists will be used on an ongoing basis to identify potential units for remediation and to notify owners of funding availability.

HCD Lead Hazard Reduction staff will coordinate lead hazard outreach and educational efforts with community partners such as the Shelby County Health Department, Shelby County Environmental Court, Memphis Housing Authority and Section 8 landlords. These partners will provide additional avenues for involving private property management companies, owners of rental properties, faith- and community-based organizations, and contractors in both identification and reduction of lead hazards. HCD will utilize lead demonstration grant funds to provide employment training in the field of lead hazard reduction for at least 100 low-income individuals as lead hazard workers and 30 individuals as lead hazard supervisors.

Shelby County Health Department is a partner in this program, pledging to provide blood lead level testing of children, ongoing medical case management for children with EBLs, and clearance and follow-up inspections of housing units that receive lead remediation work.

The Tennessee Department of Environment and Conservation will also participate in this program, providing referrals and documentation of properties where a child under age six has been identified as having an EBL; providing review and approval of contractor work plans for individual work sites and affected families; monitoring compliance of lead hazard reduction job sites through on-site inspections; and providing technical support to City of Memphis staff and contractors.

### **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 provides entrepreneurs and small businesses in Memphis with training, counseling, and information. The RBC houses the Small Business Association, Southeast Community Capital, Tennessee Small Business Development Center, Black Business Association, and Memphis Area Minority Contractor's Association, all of which provide counseling, financing opportunities, trainings, seminars, and technical assistance.

### **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 sub-grantees 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.

## **Discussion**

### Actions to Affirmatively Further Fair Housing

Having reviewed the findings and recommendations, HCD has developed the following action plan for FY 2015 that will address impediments to fair housing choice in the City of Memphis:

Assign staff from the Division of Housing & Community Development to work in conjunction with The Memphis Fair Housing Center/Memphis Area Legal Services which is already “acting” as the city’s Fair Housing Official. In the City of Memphis Fair Housing Ordinance [Sec. 10-36-6] “the city, through the division of housing and community development, shall designate an employee of the city to serve as the city’s fair housing officer. Alternatively, the director of housing and community development may contract with an appropriate individual or entity to perform all the duties of the fair housing officer.” In addition to the duties prescribed under the City of Memphis Fair Housing Ordinance, the Fair Housing Officer will track and document AI implementation progress, as well as assist the City of Memphis in writing the fair housing/housing barrier components of Consolidated Plans/ Annual Plans, and Consolidate Annual Performance and Evaluation Reports (CAPERs). The Officer will work with the Memphis Housing Authority (MHA) to complete (PHA) Plans and assess MHA’s progress on “affirmatively furthering fair housing.” The Officer will also provide housing related input on MATA and Memphis Urban Area Metropolitan Planning Organization (MPO) transit plans. Further Review and Amend Local Fair Housing Ordinance as required.

Memphis Housing Authority (MHA) will undertake the following activities to increase housing choices for its voucher recipients and residents:

- Identify and map non-impacted areas of the city (i.e. those areas where racial concentration do not exceed 60% of the population)
- Continue to provide housing provider outreach services

The City of Memphis has started work to create a comprehensive housing strategy that seeks to increase the production of affordable and accessible housing, with emphasis given to low poverty communities which provide access to opportunities. The strategy should address de-concentration of persons with disabilities, racial and ethnic minorities, and poverty and should include the following:

Incorporate Visitability and Home Modification Requirements into City Subsidies/Funding – In December 2013, the City of Memphis passed an ordinance requiring single family, duplex, and triplex units to be visitable

- Fund Visitability and Accessibility Outreach and Education - The City will partner with organizations

that advocate for affordable and accessible housing for persons with disabilities to conduct community outreach and education on these issues.

- Homeless Shelter Accessibility - The City of Memphis will audit homeless shelters that receive City or HUD funds to ensure accessibility for person with disabilities.
- Memphis will continue to require shelters that receive City assistance to obtain zoning changes or building permits that comply with ADA accessibility standards.
- Memphis will educate local nonprofits and developers that are subrecipients of federal CDBG, HOME, HOPWA and ESG funds who are not adequately aware of their responsibilities and obligations regarding “affirmatively furthering fair housing” and Section 3 federal requirements.

The City will incorporate education on Section 3 and “affirmatively furthering fair housing” requirements into its grant award processes. The City will continue to support comprehensive fair housing services by funding Memphis Area Legal Services through the Memphis Fair Housing Center. Comprehensive fair housing services include:

- conducting housing discrimination complaint intake;
- case management, investigation and legal services to victims of discrimination;
- investigations of systemic forms of illegal discrimination;
- outreach and education throughout the community;
- and anti-predatory lending activities.

## Program Specific Requirements

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

#### Community Development Block Grant Program (CDBG)

##### Reference 24 CFR 91.220(I)(1)

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	1,194,009
<b>Total Program Income:</b>	<b>1,194,009</b>

#### Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan. 2014, 2015, 2016	90.00%

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

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

The Division of Housing and Community Development will leverage the use of HOME funds as follows:

- Through its partnerships with local non-profit housing development corporations and CHDOs who will provide private sources of funding;
  - Through its partnership with Memphis Housing Authority who will use HOPE VI, LIHTCs, private and public housing funds; and
  - Through its partnerships with for-profit affordable housing developers who will provide private financing, LIHTCs and State of Tennessee funding where available.
2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:
    1. For a per-unit subsidy of less than \$15,000.00 per unit, the period of affordability is no less than 5 years
    2. of \$15,000.00 to \$40,000.00 per unit, the period of affordability is no less than 10 years
    3. of more than \$40,000.00 per unit, the period of affordability is no less than 15 years

If HOME assistance is used as a development subsidy, it isn't subject to recapture, and resale guidelines are used.

Resale guidelines apply if the sale doesn't meet the affordability requirements for the specified time period. The sales agreement includes deed restrictions or covenants running with the land to ensure compliance with the resale requirements. A buyer who qualifies as a low-income family is an eligible buyer; and the homebuyer shall occupy the property as the principal residence.

In the event of resale, the sales price must remain affordable to low-income homebuyers. Lien, restrictive covenant or the deed restriction recorded with the property enforces these provisions. If a homebuyer desires to sell or transfer ownership of a HOME-assisted property during the affordability period recapture guidelines apply where direct HOME Program assistance has been received by the homebuyer.

Where a proposed sale doesn't comply with HOME regulations governing the period of affordability or income-eligibility, recapture provisions apply.

**Fair Return** - Fair return includes the seller's payments which are long lasting in nature and add to the capital value of the property. These include: additions, upgrades or modifications;

improvements that increase the size of the property or; creates a material addition. Such activities need to be documented by approved permits evidencing completed improvements or executed improvement contracts. Adding appliances such as; garbage disposals, water heaters, cabinets, electrical repairs, landscaping, plumbing fixtures, carpets, painting, kitchen exhaust fans, shower doors, and tub enclosures are not eligible for consideration.

These guidelines are placed in the City's agreement with grantees and subrecipients who shall include references to the recapture guidelines in its associated sales contract, deeds of trust, mortgages, and deed restrictions.

- 1) When the initial homebuyer sells the HOME assisted unit to a non-eligible family: The seller will be entitled to pay-off of first/second mortgages; recover investment (or downpayment); and documented capital improvements expenses in that order; If proceeds remain, the City shall recapture the pro rata share of HOME subsidy that remains on a straight-line declining basis.
  - 2) The sales price may not prevent a low-income family to purchase the home. In each case, the following applies: The seller can pay-off a first/second mortgage; The seller must determine if he will lower the sales price to comply with HOME regulations governing resale to eligible, low-income families; Should proceeds remain, the seller is entitled to recover out-of-pocket downpayment costs and documented capital improvements expenses in that order. If proceeds remain, the City shall recapture the pro rata share of HOME subsidy that remains on a straight-line declining basis. The amount repaid shall be reduced by a pro rata fraction according to the anniversary of the closing date.
  - 3) If homeowner does not comply with the City's recapture option, has not made capital improvements, and seeks to sell the property at a price beyond the affordability of a low-income purchaser, the seller will be entitled to pay-off of first/second mortgages; The remaining proceeds may be recaptured by the City in an amount up to the full amount of the HOME subsidy assistance
3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

Units acquired with HOME funds are primarily associated with the CHDO program. In an effort to maintain the focus of the HOME Program, CHDO organizations shall include a provision in its deed of trust that ensure the housing unit assisted with HOME funds is maintain as an affordable housing unit for low income families throughout the period of affordability. The Deed of Trust will need to have legal language in it that indicates whether the recapture or resale option was selected. A copy of the restriction included in the deed of trust shall be submitted to the Non-Profit Housing Center.

Recapture: The legal mechanism used to enforce the repayment of all or a portion of the direct HOME subsidy if the homeowner decides to sell the house within the affordability period. In selecting the recapture option the homeowner may sell the property to any willing buyer. The City

requires full repayment of the direct HOME subsidy when resale occurs during the affordability period.

Resale: This option ensures that the HOME-assisted unit remains affordable over the entire affordability period. Therefore if the house is sold the new purchaser must be low-income by HOME definition and the house is the buyer principle resident.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

This is not applicable to HCD.

**Emergency Solutions Grant (ESG)**  
**Reference 91.220(l)(4)**

1. Include written standards for providing ESG assistance (may include as attachment)

The following written standards for providing assistance are contained in the Emergency Housing Partnership's policy and procedures manual which is published on the City of Memphis's website as well as the CoC Lead Agency's website which is [www.communityallianceforthehomeless.org](http://www.communityallianceforthehomeless.org).

- Heads of households must be caring for at least one dependent child for whom there is evidence of legal custody or a disabled relative requiring care from the head of household for activities of daily living. (Exceptions are made for Veterans Administration Supportive Housing program and the Foster Care/Independent Living program.)
- Households must be residents of Shelby County.
- Households must demonstrate they have income below 30% of the Area Median Income for the City of Memphis.
- Households must demonstrate (and have verification from at least two collateral contacts) that they will be literally homeless but for this assistance and that they have no other resources (financial or relational) to prevent them from becoming homeless.
- Households must demonstrate ability to retain their housing beyond the initial period of assistance through both earned and unearned income sources.

2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

The centralized intake and assessment for homeless families has been operating since 2009. It consists of a phone-based screening process that operates 21-hours a day, includes a central intake and coordinated assessment, mediation, prevention, shelter and transitional housing placement, rapid rehousing, and permanent supportive housing eligibility determination. In the most recent year, more than 3,400 households were assessed through the Central Intake.

For households without children, we have the [memphishomelessoptions.org](http://memphishomelessoptions.org) tool that includes a web-based listing of resources sorted by geography and/or program type, an on-line assessment and application process, and instructions on how to access resources.

The coordinated assessment for chronically homeless single individuals is a two-step process using Community Solutions Vulnerability Index and DESC (Downtown Emergency Shelter Center)s Vulnerability Assessment Tool. We are in the process of considering replacing the VI with the VI-SPDAT, an update to the screening tool that has additional functionality and can be used with families. We have been using the Structured Decision Making (SDM) Risk Assessment Tool to

determine whether or not families will receive professional supportive services. If they score moderate or low risk they are either referred to a faith-based mentor or receive no referral. If they score high risk, they are referred to a Family Housing Advocate. The SDM score is captured in HMIS.

3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

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

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

The City currently has formerly homeless persons serving on the Continuum of Care Committee, the Governing Council for the Homeless Consortium, and the lead agency has two formerly homeless persons on its Board of Directors.

5. Describe performance standards for evaluating ESG.

The Continuum of Care has developed a Performance Benchmark chart, which is included in each Emergency Solutions Grant contractual agreement. The Benchmark Performance Chart is utilized to track the progress of each ESG recipient.