



# ANNUAL ACTION PLAN PY23/FY24

(JULY 1, 2023 – JUNE 30, 2024)

**SUBMITTED TO:** THE U.S. DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT  
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# Executive Summary

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

### 1. Introduction

The City of Memphis is located along the Mississippi River in the southwestern corner of Tennessee and bordered by the states of Arkansas and Mississippi. Memphis is the county seat of Shelby County, Tennessee. According to the 2020 ACS Five-Year Estimates, the city's population is 650,910 and the Memphis MSA region population is 1,343,150 – making it the second largest Metropolitan Statistical Area in the state after Nashville-Davidson County and the 44th largest in the country.

The City of Memphis is an entitlement community. As such, the city is eligible to receive direct assistance under the U.S. Department of Housing and Urban Development's (HUD's) Community Development Block Grant (CDBG) program, the HOME Investment Partnership Program (HOME), and the Emergency Solutions Grant (ESG). Funds for these programs must be expended within the city of Memphis for eligible participants for eligible activities as outlined by program regulations. The City of Memphis is also a formula grantee under the Housing Opportunities for Persons with AIDS (HOPWA) program. The funds are used to provide housing and supportive services to persons with HIV/AIDS in the Memphis Metropolitan area.

As a recipient of federal grant funds, HCD is required by HUD to produce a Consolidated Plan (Con Plan). This plan covers the city's strategic initiatives over a five-year period. Additionally, an Annual Action Plan is submitted yearly and is a formal way to update the Con Plan. Both, the Con Plan and Annual Action Plan direct funding activities for the City of Memphis's federal programs (CDBG, HOME, ESG, HOPWA).

The City of Memphis' five-year Con Plan identifies the community's affordable housing, community development and economic development needs and outlines a comprehensive and coordinated strategy for addressing them. This document includes narrative responses to specific questions that grantees must provide to be compliant with the Consolidated Planning Regulations. The current Consolidated Plan covers the period of July 1, 2019 to June 30, 2024.

As stated, the Consolidated Plan is updated each year to reflect proposed activities and goals for the upcoming program year. Therefore, this Consolidated Plan is also comprised of the 2023 Annual Action Plan. The Annual Action Plan for July 1, 2023 - June 30, 2024 identifies projects that will be or are currently being implemented and describes the use of Federal, State, and local housing resources. The following sections show the summary of our current and future plans, priorities, programs, activities and the organizational structure, supporting 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.

An evaluation of our past performance helped in the formulation of our goals or projects.

The 2019-2024 Consolidated Plan identified four categories of projects: affordable housing, homeless, non-homeless special needs, and non-housing community development. Accomplishments made in these areas during this and the previous Fiscal Year, in conjunction with public input, informed the division's decisions regarding goals and projects.

### **Affordable Housing:**

The City of Memphis Division of Housing and Community rolled out its new Memphis Affordable Housing Trust Fund (MAHTF) in FY 2020. After the inception of the Trust Fund, the Division has awarded nearly \$1,000,000 for projects focused on housing rehabilitation for both owner-and-renter occupied units. In the second quarter of 2021, the City of Memphis issued through Economic Development Growth Engine (EDGE) \$20 Million in Accelerate Memphis current interest bonds, of which \$7.5 Million has been allocated to the Memphis Affordable Housing Trust Fund (MAHTF) for the second application round. There were 4 applications approved with zero units completed under the MAHTF Round 2. Of the 4 applications approved no contracts have been executed as of date. Under the Affordable Homebuild Partnership Program, United Housing Inc. completed a total of 6 affordable single-family units, with 4 units sold as of date under the Wolf River Bluffs Projects.

### **Homelessness:**

In FY 2023, HCD provided Emergency Solutions Grant funding to 8 agencies. More specifically, the agencies provided different activities to the population served. For instance, Agape provided rapid rehousing activities to 8 families, while the Alliance healthcare services served 76 individuals in street outreach activities. Catholic Charities of West TN supported 31 families in rapid re-housing and 56 individuals in street outreach. MIFA served 7 families in rapid re-housing, 541 people in emergency shelter, and 2 families in homeless prevention service. Similarly, Salvation Army served 67 in the single women's residence in emergency shelter, 202 individuals overnight emergency shelter, and 205

emergency family shelter. At the same time, YWCA provided emergency shelter to 202 individuals, the Hospitality Hub had 239 people in the shelter outreach program, while Shield served 4 families in the emergency shelter program. Further, homeless persons benefitted from CDBG funded activities such as employment services, assessments and referrals, housing assistance and other support services.

Non-Homeless Special Needs:

In FY 2023, HOPWA assisted 72 persons through Short-Term Rent, Tenant Based Rental Assistance (n = 76); Permanent Facility-Based Housing (n =33); and, Supportive Services (n = 249).

**Non-Housing Community Development:**

In FY 2023, CDBG funds supported public services that assisted low-income individuals and families across the city. CDBG is also funding an ongoing fair housing analysis, coordinated by a 501(c)(3) civil rights organization, National Fair Housing Alliance (NFHA), to assess the impact of housing rights on the city’s residents. The project builds on the recently completed Memphis/Shelby County Analysis of Impediments to Fair Housing.

In FY 2023, roughly 21% of the budget will be allocated for Neighborhood Economic and Community Development activities. City funds will also leverage existing funds to support the Neighborhood Partnership Grant (NPG) activities. The grant will provide funding for 16 agencies to support business and economic development, community initiatives to address social, and housing problems and other community development activities such as financial literacy classes, drug/alcohol treatment programs, self-sufficiency classes, and computer literacy for all residents in the city.

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

Summary from citizen participation section of plan.

The Division of Housing and Community Development (HCD) sought 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 regularly with stakeholders, who represent organizations and individuals served by our programs. HCD communicates with stakeholders about current issues, needs, priorities and long and short-term recommendations on resource allocation and inter-agency coordination. HCD also posts information about the planning process, draft documents, and presentations on the City’s website 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 organizations representing low and very low-income populations in developing proposals for funding under any of the programs described in the Consolidated Plan. 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 typically holds two (2) public hearings: At the first hearing, the division presents the draft Annual Action Plan and solicits public comments on the draft plan. During the second hearing, the division covers the prior year performance, the Consolidated Planning process, the citizen participation process, and any updates or amendments to previous plans.

Public hearing this year was held in-person at the Benjamin Hook's library on Monday, April 17th, 2023 from 4:30 – 5:30 pm. The public hearing was publicized one week in advance in the local newspaper of general daily circulation and in the City's largest bilingual Spanish and English newspaper. HCD presented the programs and activities for the draft Annual Action Plan (AAP) PY23/FY24 (July 1, 2023 - June 30, 2024).

Copies of the draft Annual Action Plan was available for review and comment for a period no less than 30 days before final submission to HUD. The Division published a notice for public comment in the Daily News on Friday, April 14, 2023 and in La Prensa Latina on Monday, May 15, 2023. The draft Annual Action Plan is available from April 14, 2023 to May 15, 2023.

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

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

HCD did not receive public comments related to the first hearing for the Annual Action Plan.

## **6. Summary of comments or views not accepted and the reasons for not accepting them**

There were no comments or views received.

## **7. Summary**

Based on allocations published on 2/27/2023, the City of Memphis will be receiving \$1 in CDBG funds, \$562,255 in ESG funds, \$3,497,115 in HOPWA funds and \$3,884,058 in HOME funds to address high priority needs identified in the 5-Year Strategy period. By addressing these needs, HCD will advance the goals of neighborhood revitalization, economic development, create opportunities for self-sufficiency,

provide housing resources for special needs populations, support to homeless populations, affordable housing preservation, and new affordable housing opportunities.

In FY 23, HCD had 6 CHDOs that undertook a total of 18 housing units developments. While some of the projects are still in the preliminary stages due to the execution of contracts, some are undergoing review or at the completion of the environmental requests so as to begin the constructions. In addition, there are other CHDOs in the process of submitting applications for their projects. Furthermore, HCD's department of Non-Profit Housing (NPH) is also working with another program, the American Rescue Plan Act (ARPA) and the Coronavirus State and Local Fiscal Recovery Funds (SLFRF) with 2 organizations to do new construction of single family and multifamily homes and duplexes which will be 38 new safe, quality, affordable housing in the city. While one of the organizations will be develop a new subdivision in South Memphis, the other will carry out scattered-lot projects in North Memphis. However, these organizations are not CHDOs, but are classified as other Nonprofit Housing Developers. In addition to activities carried out in FY 23, HCD provided direct financial assistance to 14 Low- and Moderate-Income homebuyers with HOME Investment Partnership Program funds and used city funds to provide down payment assistance to 44 additional homebuyers that earn over 80 percent of the HUD Adjusted Area Median Income.

On another note, the City directed a private company, CTC Technology & Energy in collaboration with another organization, Memphis Tomorrow to develop an assessment and strategy to improve equity in communications infrastructure and reduce the digital divide in Memphis. The work involved an extensive research, analysis, and engagement over the course of 2020 and 2021. The City prioritized broadband efforts due to a foundational understanding that high-speed broadband internet is vital for all Memphians and that access to affordable broadband is far more difficult for lower-income members of the community. Additional goals for the effort included citywide economic development and support for the City's smart city strategy. The outcome of the strategy led to the city receiving the Affordable Connectivity Outreach Grant Program (ACP Outreach Grant Program) in the sum of \$300,000. The grant provides funds to conduct outreach in support of the Affordable Connectivity Program (ACP). HCD hopes to start the program later this year in May or June.

**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**

**Narrative (optional)**

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

**Consolidated Plan Public Contact Information**

City of Memphis, Division of Housing and Community Development

Attn: Planning Department

170 North Main Street, 3rd Floor



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

### **1. Introduction**

The City consults with housing, social services and other agencies to understand and 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 seeks creative ways to coordinate services and to bring groups together, thus making 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 housing providers to comprehensively identify the programs that exist, especially those to assist low-and-moderate-income citizens, senior citizens, persons experiencing homelessness, and persons with disabilities. HCD partners with housing providers around specific housing issues, such as rental housing needs, housing rehabilitation, home modifications for senior citizens and persons with disabilities, increasing the visibility 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. 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. HCD also coordinates and/or participates in efforts around specific housing related needs, including foreclosures, visitability, and fair housing.

Further, HCD participates in a variety of initiatives that are intended to enhance coordination with health, mental health, and service delivery. To enhance coordination around health issues, the Common Table Health Alliance (CTHA), formerly Healthy Memphis Common Table, was formed as a community-based, multi stakeholder, nonprofit, regional healthcare improvement collaborative serving 1.3 million people in the Greater Memphis metropolitan area. CTHA engages community partners, including organizations, coalitions, schools, churches, government agencies and individuals who are dedicated to improving the health and well-being of our region. CTHA is respected as an effective neutral convener of community organizations seeking to improve community health through local efforts to identify health disparities, improve healthcare quality, activate and engage healthcare consumers, increase health literacy, and align resources to address the area’s most critical health issues. CTHA's success as a neutral trusted convener has resulted in several initiatives.

Lastly, 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.

**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. The CoC has several Rapid Rehousing/Permanent Housing programs funded through HUD's CoC Competition program, which is a significant, renewable funding stream to support permanent supportive housing initiatives in the community. The City has prioritized Community Development Block Grant, Emergency Solutions Grant and HOME funding and raised local general funding and private funding to sustain the Central Intake and Homeless Hotline. We expect these resources to be continually designated for Rapid Rehousing and other programs related to the Mayor's Plan to End Homelessness. Finally, funding has been secured through the United Way Siemer Institute to provide additional supportive services for families served by Emergency Solutions Grant (ESG) and housing stability services funded by the Mayor's Action Plan Implementation Grant (AIG), other state and private foundations. Agape's service delivery is a two-generation model which affords families, including those served through Rapid Rehousing efforts, with resources from a cradle to career continuum.

In addition to the Cares Act funding that was received to address Emergency Shelter programs during the Pandemic, the City received over \$13M for the HOME-American Rescue Plan (HOME ARP) Program to provide homelessness assistance and supportive services to the qualifying populations. As stated in the program requirement, HOME ARP funds are to be used to perform four different activities that primarily benefit qualifying individuals and families who are homeless, at risk of homelessness, or in other vulnerable populations. In FY 23, HCD developed the allocation plan stating how the HOME ARP funds will be used to support the activities. Over \$5M will be used for the development and support of affordable housing, about \$1.4M is allocated to the tenant-based rental assistance (TBRA) and another \$1.4M for the acquisition and development of non-congregate shelter units. The remaining \$5M will cover the provision of supportive services, administration and planning.

**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 (CoC) utilizes the priorities set by the CoC for the Emergency Solutions Grant. The City of Memphis Administrator of the Homeless & Special Needs Department serves on the Governing Council which implements/oversees the decision making of the CoC. Once funding 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 Community Alliance for the Homeless, which serves as both the HMIS and 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**

**Table 2 – Agencies, groups, organizations who participated**

1	<b>Agency/Group/Organization</b>	MEMPHIS HOUSING AUTHORITY
	<b>Agency/Group/Organization Type</b>	PHA
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Market Analysis 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>	Staff from HCD and the Memphis Housing Authority departments including Capital Improvements, HOPE VI/Choice Neighborhoods, Housing Choice Voucher, Asset Management, and Executive coordinate and share information related to the needs of residents, policies, development plans, existing housing stock, and other items to help identify housing needs and share information about future development and partnerships.
2	<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>	HCD has an ongoing contractual relationship with the Community Alliance for the Homeless. The Alliance provides planning, technical assistance, and service coordination to public and private agencies working to end homelessness in Shelby County. The City and County have partnered with the Alliance to develop and oversee the Action Plan to End Homelessness in Memphis and Shelby County.

3	<b>Agency/Group/Organization</b>	Mayor's Advisory Council for Citizens with Disabilities
	<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>	MACCD participated in discussions aimed at identifying needs, objectives, and performance metrics related to persons with disabilities
4	<b>Agency/Group/Organization</b>	Memphis Health Education and Housing Facilities Board
	<b>Agency/Group/Organization Type</b>	Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis
	<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.
5	<b>Agency/Group/Organization</b>	Build Live Develop Grow - BLDG
	<b>Agency/Group/Organization Type</b>	Planning organization Civic Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis 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>	BLDG Memphis (Build. Live. Develop. Grow.) is a coalition for organizations and individuals who support the development and redevelopment of healthy, vibrant, attractive, and economically sustainable neighborhoods throughout the Memphis region. We accomplish this through policy and advocacy; community engagement and civic engagement; and capacity building programs for community development organizations. BLDG Memphis is the new organizational identity of Community Development Council of Greater Memphis, including the Livable Memphis program. Under this new banner, BLDG Memphis unifies and promotes the same priorities, including strengthening the community development industry in Memphis and focusing on growth and development issues including land use and transportation and on increasing public participation in planning and development decisions.
6	<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 Market Analysis
	<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 areas of the plan. Anticipated outcomes of the participation include input on the housing and service needs for persons with disabilities.

7	<b>Agency/Group/Organization</b>	Shelby County Health Department
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Persons with HIV/AIDS Services-Health Health Agency
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs Anti-poverty Strategy Lead-based Paint 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>	The Shelby County Health Department works with HCD to implement the Lead Based Paint Hazard Reduction Demonstration Program, including providing the testing to determine whether a child has elevated blood lead levels. The health department also provided data that identifies patterns in health-related conditions throughout Memphis and Shelby County. The Ryan White program staff are consulted to get data needed to support the development of the non-homeless special need component of the plan.
8	<b>Agency/Group/Organization</b>	Memphis Area Association of Governments
	<b>Agency/Group/Organization Type</b>	Housing Regional organization
	<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>	MAAG works closely with governments and nonprofit organizations to identify, craft and advocate for legislation and public that serves to improve the overall quality of life for all residents. MAAG is a regional resource for federal programs supporting economic development initiatives and is a regional advocate for economic and infrastructure. MAAG also receives funding through the State Housing Agency for home repair for low-income citizens.
9	<b>Agency/Group/Organization</b>	Memphis Area Legal Services Memphis Fair Housing Center
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Education Service-Fair Housing Services - Victims
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs 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 Area Legal Services (MALS) helps the City to further fair housing by investigating fair housing complaints and through education and outreach efforts related to fair housing. MALS also has programs that assist victims of domestic violence and other legal assistance for people in need.
10	<b>Agency/Group/Organization</b>	Greater Memphis Chamber
	<b>Agency/Group/Organization Type</b>	Business Leaders Civic Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Market Analysis 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 City of Memphis works with the Chamber on a number of initiatives aimed to strengthen Memphis' existing businesses and serve as a catalyst for new commerce and economic development; to foster partnerships that build a qualified workforce linked to targeted industry, efficient infrastructure and an environment that stimulates growth; and to accelerate growth and success by connecting people, programs and resources.
11	<b>Agency/Group/Organization</b>	Memphis Ryan White Transitional Grant Area
	<b>Agency/Group/Organization Type</b>	Services-Persons with HIV/AIDS Other government - County
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs HOPWA 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>	HCD coordinates with the Memphis Ryan White Program in funding HOPWA programs and also relies on data provided through the Ryan White TGA needs assessment to determine the needs for persons living with HIV/AIDS in the Memphis MSA.
12	<b>Agency/Group/Organization</b>	Tennessee Housing Development Agency
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Other government - State
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	HCD works closely with TN Housing Development Agency (THDA) on a number of housing related topics. HCD is a participant in the West TN Affordable Housing Coalition which is made up of organizations who are interested in furthering affordable housing in the State of Tennessee. The goals and outcomes of participating in the coalition are to establish and support an active and effective network of educated stakeholders committed to understanding and addressing the needs for affordable housing in Tennessee, to effectively communicate and advocate the need for, and the social and economic impact of, affordable housing in Tennessee to law makers, policy makers, civic leaders, business leaders, housing providers, communities and the general public, and to establish and maintain active partnerships with funders of an affordable housing initiative in Tennessee.
13	<b>Agency/Group/Organization</b>	Shelby County Department of Housing
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Elderly Persons Service-Fair Housing Other government - County
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis Lead-based Paint 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>	HCD works closely with Shelby County Department of Housing to share information and co-sponsor housing related discussions impacting Memphis and Shelby County.

14	<b>Agency/Group/Organization</b>	Women's Foundation for a Greater Memphis
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Children Services-Health Services-Employment Services - Narrowing the Digital Divide Foundation
	<b>What section of the Plan was addressed by Consultation?</b>	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>	The Women's Foundation for a Greater Memphis has an emphasis on poverty reduction and support to agencies that provide services to low-and-moderate-income persons with a goal to promote sustainability and self-sufficiency. HCD works closely with the foundation around the identification of strategies that will help to further this work.
15	<b>Agency/Group/Organization</b>	Habitat for Humanity of Greater Memphis
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Elderly Persons
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment 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>	Habitat for Humanity participated in discussions aimed at identifying the needs, priorities, objectives, and performance metrics related to the housing area of the plan and is currently a partner in a repair program for senior citizens and in redevelopment projects in several neighborhoods including Uptown and Hickory Hill. Anticipated outcomes of the participation include input on the housing needs including housing counseling and financial counseling, and barriers to affordable housing.

16	<b>Agency/Group/Organization</b>	Aging Commission of the Mid-South
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Elderly Persons Services-Persons with Disabilities Services-Health Service-Fair Housing
	<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>	The Aging Commission of the Mid-South participated in discussions aimed at identifying the needs, objectives, and performance metrics related to the non-homeless special need population, specifically senior citizens.
17	<b>Agency/Group/Organization</b>	Wesley Housing Corporation
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Elderly Persons Services-Persons with Disabilities
	<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>	Wesley Housing Corporation participated in discussions aimed at identifying the needs, objectives, and performance metrics related to housing, specifically housing for senior citizens.

18	<b>Agency/Group/Organization</b>	Metropolitan Inter-Faith Association
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Elderly Persons Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homeless Needs - Families with children Homelessness Strategy 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>	MIFA participated in discussions aimed at identifying the needs, objectives, and performance metrics related to the non-homeless special need population and the homeless population, specifically senior citizens and homeless persons.
19	<b>Agency/Group/Organization</b>	CAAP
	<b>Agency/Group/Organization Type</b>	Housing Services-Elderly Persons Services-Health
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Families with children 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>	CAAP participated in discussions aimed at identifying the needs, objectives, and performance metrics related to the non-homeless special need population, specifically persons with alcohol and drug dependencies, homeless persons, and seniors.

20	<b>Agency/Group/Organization</b>	CASE MANAGEMENT, INC.
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Persons with HIV/AIDS
	<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>	Case Management, Inc. participated in discussions aimed at identifying the needs, objectives, and performance metrics related to the non-homeless special need population, specifically related to tenant based rental assistance.
21	<b>Agency/Group/Organization</b>	Neighborhood Preservation Inc.
	<b>Agency/Group/Organization Type</b>	Housing Neighborhood Organization
	<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>	NPI participated in discussions aimed at identifying the needs, objectives, and performance metrics related to housing, specifically related to blight and overcoming barriers to affordable housing.
22	<b>Agency/Group/Organization</b>	THE WORKS, INC. CDC
	<b>Agency/Group/Organization Type</b>	Housing Neighborhood Organization
	<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 Works, Inc. participated in discussions aimed at identifying the needs, objectives, and performance metrics related to housing.
23	<b>Agency/Group/Organization</b>	Binghamton Development Corporation
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Employment Neighborhood Organization
	<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>	Binghamton Development Corporation participated in discussions aimed at identifying the needs, objectives, and performance metrics related to housing.
24	<b>Agency/Group/Organization</b>	Oasis of Hope
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Children Services-Employment Neighborhood Organization
	<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>	Oasis of Hope participated in discussions aimed at identifying the needs, objectives, and performance metrics related to housing.

25	<b>Agency/Group/Organization</b>	The Heights CDC
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Children Neighborhood Organization
	<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 Heights CDC provided feedback related to identifying the needs, objectives, and performance metrics related to housing.
26	<b>Agency/Group/Organization</b>	Frayser Community Development Corporation
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Neighborhood Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Frayser CDC provided feedback related to identifying the needs, objectives, and performance metrics related to housing.
27	<b>Agency/Group/Organization</b>	Friends For Life Corporation
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Persons with HIV/AIDS Major Employer



	<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>	Friends for Life provided feedback related to identifying the needs, objectives, and performance metrics related to Non-Homeless Need.
28	<b>Agency/Group/Organization</b>	UNITED HOUSING, INC
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	United Housing provided feedback related to identifying needs, objectives, and performance metrics related to Housing.
29	<b>Agency/Group/Organization</b>	Community LIFT
	<b>Agency/Group/Organization Type</b>	Nonprofit/Intermediary Community Development Financial Institution
	<b>What section of the Plan was addressed by Consultation?</b>	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>	Community LIFT provided feedback related to identifying needs, objectives, and performance metrics related to non-housing community development.

30	<b>Agency/Group/Organization</b>	Green and Healthy Homes Initiative Group (GHHI)
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Lead-based Paint 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>	GHHI provided feedback related to identifying needs, objectives, and performance metrics related to housing.
31	<b>Agency/Group/Organization</b>	Family Safety Center of Memphis and Shelby County
	<b>Agency/Group/Organization Type</b>	Housing Services-Victims of Domestic Violence
	<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>	The Family Safety Center participated in discussions around identifying needs, objectives, goals and performance metrics related to domestic violence/non-homeless special needs.
32	<b>Agency/Group/Organization</b>	Catholic Charities of West Tennessee
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Needs - Veterans

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Catholic Charities participated in discussions and provided input on identifying needs, objectives, goals and performance metrics in the area of homelessness.
33	<b>Agency/Group/Organization</b>	YWCA of Greater Memphis
	<b>Agency/Group/Organization Type</b>	Services-Persons with Disabilities
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy 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>	YWCA participated in discussions and provided input on identifying needs, objectives, goals and performance metrics in the area of homeless and non-homeless special needs.

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

The Division of Housing and Community Development 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**

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Community Alliance for the Homeless	HCD incorporates the goals established through the Continuum of Care process into its strategic plan for homelessness and updates goals and objectives annually, if needed.
Mid-South Regional Greenprint	Memphis and Shelby County 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.
Memphis Housing Authority Five-Year Plan	Memphis Housing Authority	HCD incorporates the goals of the Memphis Housing Authority into the housing section, but it is also closely aligned with improving neighborhoods, especially through the HOPE VI and Choice Neighborhoods programs.
Mayors' 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**

**Narrative (optional)**

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

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

The Division of Housing and Community Development reviews and analyses available data, statistics and trends pertaining to local housing and community development needs to create its Strategic and Annual Action Plans. Outreach efforts used to broaden citizen participation include networking with organizations that represent neighborhood groups, targeted populations (homeless, seniors, mentally ill, etc.), and non-profit and for-profit housing development entities. Input received from interaction with and outreach to these participants provides a base for Memphis’s planning efforts and goal setting activities.

**Citizen Participation Outreach**

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Hearing	Non-targeted/broad community	Monday, April 17th, 2023	N/A	N/A	N/A
2	Newspaper Ad	Non-English Speaking - Specify other language: Spanish  Non-targeted/broad community	La Prensa, Daily Memphian	N/A	N/A	N/A
3	Internet Outreach	Non-targeted/broad community	Presentation available on HCD's website	N/A	N/A	N/A

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
4	Social Media	Non-targeted/broad community	Advertised on Facebook	N/A	N/A	N/A

**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 2024 (program year 2023), which begins on July 1, 2023, and ends on June 30, 2024.

#### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	6,437,795	1,000,000	0	7,437,795	29,751,180	4 years of projected entitlement and program income.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder 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	3,884,057	100,000	0	3,984,057	17,252,157	4 years of projected entitlement and program income.
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	3,497,115	0	0	3,497,115	13,988,460	4 years of projected entitlement.



Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder 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	562,255	0	0	562,255	2,249,020	4 years of projected entitlement.

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 the 2024 fiscal year, the City of Memphis will provide General Funds and Capital Improvement Funds to develop infrastructure, housing, social and economic initiatives. Other sources of leveraged resources will include low-income housing and historic tax credits, new markets tax credits, and private-sector equity investments which financed redevelopment efforts in conjunction with Choice Neighborhoods and other development projects.

In FY 2024, 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 generate additional funds. HUD requires a match of 25% for HOME and 100 % for ESG funds. The City requires Community Housing Development Organizations (CHDOs) and agencies that receive Emergency Shelter Grant funds will provide their own match with eligible non- federal sources. The competitive grant application process, the Strategic Community Investment Fund (SCIF) that HCD uses for entitlement funds, such as CDBG, HOME, ESG and

HOPWA, require commitments from other funding sources.

The City of Memphis has several business and economic development programs that use federal entitlement funds and city funds to leverage additional funds from other sources. The Entrepreneurs Network Center (ENC), a unit of The Office of Business Diversity and Compliance (OBDC) provides technical assistance to small, minority, and women business enterprises. In FY23, OBDC also received the Living Cities grants in a sum of \$150,201 through the 10-year Closing the Gaps Initiative to further increase the support for Black, Indigenous, and other people of color to access entrepreneurship opportunities in Memphis. Further, ENC houses multiple services, programs, and agencies to address the goal of entrepreneurial opportunities in the city. The entrepreneurship efforts partners with the Economic Development Growth Engine (EDGE) and the Greater Memphis Chamber to provide information about incentives to existing businesses, work to attract new businesses, and develop a plan for economic opportunities.

The City of Memphis Micro-Loan Fund Program accesses capital from \$2,500 to \$35,000 to enhance job growth and/ or retention by providing M/W/SBEs with alternative financing. The City of Memphis Grow Memphis Fund is a partnership with the National Development Council (NDC) to provide eligible M/W/SBEs with access to capital beyond that available from conventional lending sources with loan amounts up to 2 million to support job creation and expansion of 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**

The City of Memphis has an inventory of publicly owned land. There are a number of public agencies in Memphis that have or manage publicly owned land. These include the Shelby County Land Bank (which oversees properties that have been taken for nonpayment of property taxes), Shelby County government, the Blight Authority, Memphis City government, Memphis Housing Authority, and HCD. City of Memphis also has a vigilant partnership with community-based organizations. Neighborhood Preservation, one of the City’s strongest partners promotes neighborhood revitalization by collaboratively developing practical and sustainable resolutions to blighted properties and to the systems that lead to widespread neglect, vacancy and abandonment of real estate. Working with code enforcement officers, local leaders, businesses, and other stakeholders, the organization work to change the state and local policy, systems, and processes in hopes of reducing number of vacant and abandoned properties.

As part of major revitalization initiatives, including Choice Neighborhoods, HCD and MHA in partnership with their development partners evaluates whether there are publicly owned properties that may be available to use as part of the revitalization efforts. Further, the city continues to fight blight and promote economic equity and affordable housing through the Memphis 3.0 comprehensive land-use plan. More importantly, the Accelerate Memphis initiative has allocated \$10M to revitalize the former Melrose high school to become the Historic Melrose mixed use development; a state-of-the-art library branch and genealogy center, co-located with senior housing units. Accelerate Memphis also commits \$7.5M investments in affordable housing that support the needs of Memphis residents. These funds will be used for infrastructure, acquisition, and demolition in support of affordable housing development in Memphis 3.0 anchors ensuring that long-term affordability in Memphis neighborhoods remains a priority as redevelopment occurs.

**Discussion**

The following activities are limited by regulatory caps:

<b>Activity</b>	<b>Cap</b>	<b>Allocation</b>	<b>PI/Estimated</b>	<b>Amount to</b>	<b>Budgeted</b>
CDBG Admin & Planning	20%	\$1,287,559	\$143,098		\$1,430,657
CDBG Public Service	15%	\$964,669	\$0	\$0	\$830,000
HOME Admin	10%	\$388,406	\$		\$388,406
CHDO Set-Aside	15%	\$582,609	\$0		\$1,000,000
ESG Admin	7.5%	\$42,169	\$0	\$0	\$42,169
HOPWA Admin	3%	\$104,913			\$104,913



## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Neighborhood Revitalization	2019	2023	Non-Housing Community Development	Orange Mound Raleigh Whitehaven Frayser Cordova Core City East Lamar Southeast Jackson Mid City Westwood Oakhaven North South	Investment in underserved neighborhoods	CDBG: \$773,914	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Economic Development	2019	2023	Non-Housing Community Development	Orange Mound Raleigh Whitehaven Frayser Cordova Core City East Lamar Southeast Jackson Mid City Westwood Oakhaven North South	Access to employment & economic opportunities	CDBG: \$988,208	Jobs created/retained: 50 Jobs Businesses assisted: 24 Businesses Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Create Opportunities for Self Sufficiency	2019	2023	Homeless Non-Homeless Special Needs Non-Housing Community Development	Orange Mound Raleigh Whitehaven Frayser Cordova Core City East Lamar Southeast Jackson Mid City Westwood Oakhaven North South	Access to employment & economic opportunities Access to public services and facilities	CDBG: \$1,592,559	Public service activities other than Low/Moderate Income Housing Benefit: 6871 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Provide Housing for Special Needs Populations	2019	2023	Non-Homeless Special Needs	Orange Mound Raleigh Whitehaven Frayser Cordova Core City East Lamar Southeast Jackson Mid City Westwood Oakhaven North South	Address housing barriers Housing Assistance to special needs populations	CDBG: 375,000  HOPWA: \$3,392,202	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 90 Persons Assisted Public service activities other than Low/Moderate Income Housing Benefit: 1224 Persons Assisted Tenant-based rental assistance / Rapid Rehousing: 165 Households Assisted Homelessness Prevention: 275 Persons Assisted HIV/AIDS Housing Operations: 16 Household Housing Unit



Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Provide Support to Homeless Populations	2019	2023	Homeless	Orange Mound Raleigh Whitehaven Frayser Cordova Core City East Lamar Southeast Jackson Mid City Westwood Oakhaven North South	Assistance to homeless persons and those at risk	ESG: \$562255	Public service activities other than Low/Moderate Income Housing Benefit: 48 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 2400 Households Assisted Tenant-based rental assistance / Rapid Rehousing: 329 Households Assisted Homeless Person Overnight Shelter: 941 Persons Assisted Homelessness Prevention: 16 Persons Assisted Other: 19 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	New Affordable Housing Opportunities	2019	2023	Affordable Housing	Orange Mound Raleigh Whitehaven Frayser Cordova Core City East Lamar Southeast Jackson Mid City Westwood Oakhaven North South	New Affordable Housing Address housing barriers	CDBG: \$620,719 HOME: \$2,301,449	Public service activities for Low/Moderate Income Housing Benefit: 300 Households Assisted Rental units constructed: 18 Household Housing Unit Homeowner Housing Added: 8 Household Housing Unit Direct Financial Assistance to Homebuyers: 28 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	Affordable Housing Preservation	2019	2023	Affordable Housing	Orange Mound Raleigh Whitehaven Frayser Cordova Core City East Lamar Southeast Jackson Mid City Westwood Oakhaven North South	Retain Affordable Housing Address housing barriers	CDBG: \$300,000 HOME: \$1,000,000	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 550 Households Assisted Homeowner Housing Rehabilitated: 38 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
8	Neighborhood revitalization Strategy Area (NRSA)	2022	2027	Affordable Housing Non-Housing Community Development Support small businesses in the neighborhood	Orange Mound	Address housing barriers Investment in underserved neighborhoods Access to employment & economic opportunities	CDBG: \$347,395	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 20 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 20 Households Assisted Homeowner Housing Rehabilitated: 10 Household Housing Unit Jobs created/retained: 5 Jobs Businesses assisted: 10 Businesses Assisted

Table 6 – Goals Summary

**Goal Descriptions**

1	<b>Goal Name</b>	Neighborhood Revitalization
	<b>Goal Description</b>	The next section shows the description of the geographic areas, funding, and the goal outcome indicators allocated in the neighborhood revitalization activities in FY 23.

<b>2</b>	<b>Goal Name</b>	Economic Development
	<b>Goal Description</b>	The next section shows the description of the geographic areas, funding, and the goal outcome indicators allocated in the economic development activities in FY 23.
<b>3</b>	<b>Goal Name</b>	Create Opportunities for Self Sufficiency
	<b>Goal Description</b>	The next section shows the description of the geographic areas, funding, and the goal outcome indicators allocated to create opportunities for self sufficiency in FY 23.
<b>4</b>	<b>Goal Name</b>	Provide Housing for Special Needs Populations
	<b>Goal Description</b>	The next section shows the description of the geographic areas, funding, and the goal outcome indicators to provide housing for special needs population in FY 23.
<b>5</b>	<b>Goal Name</b>	Provide Support to Homeless Populations
	<b>Goal Description</b>	The next section shows the description of the geographic areas, funding, and the goal outcome indicators to provide support to homeless populations in FY 23.
<b>6</b>	<b>Goal Name</b>	New Affordable Housing Opportunities
	<b>Goal Description</b>	The next section shows the description of the geographic areas, funding, and the goal outcome indicators to create new affordable housing opportunities in FY 23.
<b>7</b>	<b>Goal Name</b>	Affordable Housing Preservation
	<b>Goal Description</b>	The next section shows the description of the geographic areas, funding, and the goal outcome indicators for affordable housing preservation in FY 23.
<b>8</b>	<b>Goal Name</b>	Neighborhood revitalization Strategy Area (NRSA)
	<b>Goal Description</b>	The next section shows the description of the geographic areas, funding, and the goal outcome indicators in the neighborhood revitalization strategy area in FY 23.

## Projects

### AP-35 Projects – 91.220(d)

#### Introduction

The following federal entitlement resources will be available during program year 2023 (fiscal year 2024), which begins on July 1, 2023, and ends on June 30, 2024. 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 those that Memphis plans to fund using the prior year and FY 2024 Federal entitlement funds received from HUD.

#### Projects

#	Project Name
1	CDBG Program Administration
2	MIFA - Homeless Referral Center
3	Community Service Grants
4	CHDO Projects
5	Section 108 Loan Repayments
6	Memphis Area Legal Services Fair Housing Center
7	Community Alliance for the Homeless
8	Intern Contract
9	MIFA Homeless Hotline
10	Down Payment Assistance
12	HOME Administration
13	Community Housing Development Organization (CHDO) ADMIN
14	HOPWA Administration
15	HOPWA Projects
16	Senior Housing Program/Aging in Place
17	HOME Housing Projects
18	Memphis Area Legal Service Fair Housing Enforcement
19	Orange Mound Project – Neighborhood Revitalization Strategy Area (NRSA)
20	County Lead Hazard Reduction Match
21	Tenant-Based Rental Assistance (TBRA) Project and Admin
22	Emergency Solution Grants Projects and Admin
23	Neighborhood and Community Improvement Projects
24	Neighborhood & Community Improvement Project & Admin

**Table 7 - Project Information**

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

**AP-38 Project Summary**  
**Project Summary Information**



<b>1</b>	<b>Project Name</b>	CDBG Program Administration
	<b>Target Area</b>	Orange Mound Raleigh Whitehaven Frayser Cordova Core City East Lamar Southeast Jackson Mid City Westwood Oakhaven North South
	<b>Goals Supported</b>	Neighborhood Revitalization Create Opportunities for Self Sufficiency
	<b>Needs Addressed</b>	Access to employment & economic opportunities
	<b>Funding</b>	CDBG: \$1,137,559
	<b>Description</b>	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.
	<b>Target Date</b>	6/30/2024

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	NA
	<b>Location Description</b>	Program administration
	<b>Planned Activities</b>	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.
<b>2</b>	<b>Project Name</b>	MIFA - Homeless Referral Center
	<b>Target Area</b>	Orange Mound Raleigh Whitehaven Frayser Cordova Core City East Lamar Southeast Jackson Mid City Westwood Oakhaven North South
	<b>Goals Supported</b>	Provide Support to Homeless Populations

	<b>Needs Addressed</b>	Assistance to homeless persons and those at risk
	<b>Funding</b>	CDBG: \$155,000
	<b>Description</b>	MIFA operates the 24-hour Homeless Hotline for families with children and provides screening for callers to determine if the caller is homeless or in imminent risk of being homeless. Hotline staff provide mediation, shelter assessment and referral services, including a database of available beds in emergency and transitional shelters for homeless families. MIFA hotline program also electronically captures and reports caller data and disposition via CoActionNet.
	<b>Target Date</b>	6/30/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that 250 homeless families or persons at risk of becoming homeless will benefit from the referral services provided through the program.
	<b>Location Description</b>	This program and services are available city-wide.
	<b>Planned Activities</b>	The funds will be used to pay for staff salaries and other eligible operational expenses of the program.
<b>3</b>	<b>Project Name</b>	Community Service Grants

<b>Target Area</b>	Orange Mound Raleigh Whitehaven Frayser Cordova Core City East Lamar Southeast Jackson Mid City Westwood Oakhaven North South
<b>Goals Supported</b>	Provide Housing for Special Needs Populations Provide Support to Homeless Populations
<b>Needs Addressed</b>	Access to public services and facilities
<b>Funding</b>	CDBG: \$375,000
<b>Description</b>	The City's Special Needs 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. In FY2024, the agencies to be provided funding include Agape, Creative Aging Memphis, Kindred Place, Hope House; Downtown Memphis Ministry, Inc; YWCA of Greater Memphis, Family Safety Center, Innovate Memphis; Synergy Treatment Center; Memphis Child Advocacy Center; Friends for Life; Shield, Inc.; The Medical District Collaboration Hire Local; The Salvation Army, and Meritan.
<b>Target Date</b>	6/30/2024

<p><b>Estimate the number and type of families that will benefit from the proposed activities</b></p>	<p>It is estimated that 4,145 low-and-moderate-income individuals and families will benefit from the proposed public service activities.</p>
<p><b>Location Description</b></p>	<p>Downtown Memphis Ministry, Inc - 1950 Madison Avenue, Memphis, TN 38104,  Agape Child and Family Services - 3511 Wingood Circle, Suite 4, 38118  Creative Aging Memphis - 2029 Peabody Ave., 38104  Kindred Place, Inc. - 2180 Union Avenue, 38104  Hope House Daycare, Inc. - 15 South Idlewild, 38104  The Salvation Army - 800 E. Parkway S. Memphis, TN 38104  Meritan, Inc. - 4700 Poplar, Suite 100, 38117  The Mid-South Food Bank - 239 South Dudley, 38104  Memphis Child Advocacy Center - 1085 Poplar Avenue, 38105  Synergy Treatment Center - 2305 Airport Interchange Avenue, 38132  Shield, Inc. - 2452 Ketchum Cove, 39114  Innovate Memphis - 516 Tennessee St, Memphis, 38103  YWCA of Greater Memphis - 766 South Highland, 38111  Family Safety Center - 1750 Madison Ave. Suite 600, 38104  The Medical District Collaboration Hire Local - 656 Madison Ave, Memphis, TN 38103</p>
<p><b>Planned Activities</b></p>	<p>Planned activities include support and advocacy services for immigrant communities, children's advocacy, services to victims of domestic violence, services for children and their families affected by HIV/AIDS, services for people with mental illness, employment opportunities for adults over 55, programming for senior citizens, services addressing food insecurity for children, services for children who are victims of abuse, programs that support persons with a substance abuse, services for women being released from incarceration, and services for homeless families.</p>
<p><b>4 Project Name</b></p>	<p>CHDO Projects</p>

	<b>Target Area</b>	Frayser Lamar
	<b>Goals Supported</b>	New Affordable Housing Opportunities Affordable Housing Preservation
	<b>Needs Addressed</b>	New Affordable Housing Retain Affordable Housing Address housing barriers
	<b>Funding</b>	HOME: \$1,000,000
	<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>	6/30/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that sixteen low to moderate income families will benefit from the housing rehabbed or constructed through this program.
	<b>Location Description</b>	Frayser and Lamar
	<b>Planned Activities</b>	CHDOs will use the funding to construct eight units for rental housing and rehab eight units of single-family homeownership housing.
5	<b>Project Name</b>	Section 108 Loan Repayments

<b>Target Area</b>	Orange Mound Raleigh Whitehaven Frayser Cordova Core City East Lamar Southeast Jackson Mid City Westwood Oakhaven North South
<b>Goals Supported</b>	Neighborhood Revitalization Economic Development
<b>Needs Addressed</b>	New Affordable Housing Access to employment & economic opportunities
<b>Funding</b>	CDBG: \$68,927
<b>Description</b>	The funds are being used to make repayments for a Section 108 loan for University Place, Court Square, Bass Pro, Crosstown Concourse, Exchange Building, and the Citizen at Union and McLean.
<b>Target Date</b>	6/30/2024
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The funds are being used to make repayments for a Section 108 loan for University Place, which provided 405 units of mixed-income family rental properties and senior housing; Bass Pro at the Pyramid, which created 756 full time jobs, 434 of which were filled by low and moderate income people; Court Square Center, which created 74 housing units, 50,000 sq. ft of commercial space and 396 jobs; Crosstown Concourse, which is still underway and projects to create 500 new jobs (has created 430 full time jobs as of July 2018); the Citizen at Union, which is creating 173 apartments and 9,800 sq. ft. of retail space; and the Exchange Building, which preserved 202 units of affordable housing.

	<b>Location Description</b>	University Place is located at 1045 E.H. Crump Boulevard, Court Square Center is located at 62 North Main Street, Bass Pro is located at 1 Bass Pro Drive, The Exchange Building is located at 9 North Second Street, the Citizen at Union and McLean is located at the corner of Union and McLean, and Crosstown Concourse is located at 1350 Concourse Avenue.
	<b>Planned Activities</b>	The funds are being used to make repayments for projects within Section 108 loan.
6	<b>Project Name</b>	Memphis Area Legal Services Fair Housing Center
	<b>Target Area</b>	Orange Mound Raleigh Whitehaven Frayser Cordova Core City East Lamar Southeast Jackson Mid City Westwood Oakhaven North South
	<b>Goals Supported</b>	Neighborhood Revitalization
	<b>Needs Addressed</b>	New Affordable Housing Address housing barriers
	<b>Funding</b>	CDBG: \$100,000
	<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>	6/30/2024



	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that 200 families and individuals will benefit from services provided through the Memphis fair Housing Center.
	<b>Location Description</b>	Services are provided at 22 North Front Street, Suite 1100, Memphis, TN 38103, but services are available for anyone in the City.
	<b>Planned Activities</b>	The funds will pay for salaries and other eligible operating costs needed to carry out the program.
7	<b>Project Name</b>	Community Alliance for the Homeless
	<b>Target Area</b>	Orange Mound Raleigh Whitehaven Frayser Cordova Core City East Lamar Southeast Jackson Mid City Westwood Oakhaven North South
	<b>Goals Supported</b>	Provide Support to Homeless Populations
	<b>Needs Addressed</b>	Assistance to homeless persons and those at risk
	<b>Funding</b>	CDBG: \$150,000

	<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>	6/30/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that the Alliance will provide assistance to 19 agencies during the program year.
	<b>Location Description</b>	The Community Alliance for the Homeless is located at 44 North Second Street, Suite 302, Memphis, TN 38103.
	<b>Planned Activities</b>	The funds will be used for staff salaries and other operational expenses to coordinate homeless related activities and agencies.
<b>8</b>	<b>Project Name</b>	Intern Contract

<b>Target Area</b>	Orange Mound Raleigh Whitehaven Frayser Cordova Core City East Lamar Southeast Jackson Mid City Westwood Oakhaven North South
<b>Goals Supported</b>	Create Opportunities for Self Sufficiency
<b>Needs Addressed</b>	Investment in underserved neighborhoods
<b>Funding</b>	CDBG: \$220,000
<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, Southwest Tennessee Community College, Christian Brothers University, and LeMoyne-Owen College participate in this program. Interns provide capacity for nonprofits to carry out projects that they would not otherwise be able to do.
<b>Target Date</b>	6/30/2024

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that 20 students will provide assistance to 20 community development organizations to carry out projects.
	<b>Location Description</b>	Students from the University of Memphis, Southwest Tennessee Community College, Christian Brothers University, Rhodes College, and LeMoyne-Owen College participate in the program. Interns are placed in low and moderate communities in Memphis.
	<b>Planned Activities</b>	Internships for students at local universities to be placed with agencies focusing on housing and community development projects.
<b>9</b>	<b>Project Name</b>	MIFA Homeless Hotline
	<b>Target Area</b>	Orange Mound Raleigh Whitehaven Frayser Cordova Core City East Lamar Southeast Jackson Mid City Westwood Oakhaven North South
	<b>Goals Supported</b>	Provide Support to Homeless Populations
	<b>Needs Addressed</b>	Assistance to homeless persons and those at risk
	<b>Funding</b>	CDBG: \$150,000

	<b>Description</b>	MIFA's Emergency Shelter Placement (ESP) provides mediation and shelter assessment and referral services, including a database of available beds in emergency and transitional shelters for homeless families.
	<b>Target Date</b>	6/30/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 4,000 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.
<b>10</b>	<b>Project Name</b>	Down Payment Assistance
	<b>Target Area</b>	Orange Mound Raleigh Whitehaven Frayser Cordova Core City East Lamar Southeast Jackson Mid City Westwood Oakhaven North South

<b>Goals Supported</b>	New Affordable Housing Opportunities
<b>Needs Addressed</b>	Address housing barriers
<b>Funding</b>	HOME: \$100,000
<b>Description</b>	The Down Payment Assistance program provides assistance with down payments and closing costs for low-and-moderate-income homebuyers.
<b>Target Date</b>	6/30/2024
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that 28 low-to-moderate-income families will benefit from the down payment assistance program. An additional 68 families are expected to benefit from down payment assistance funded with local City dollars.
<b>Location Description</b>	This program is available city-wide.
<b>Planned Activities</b>	The Down Payment Assistance program provides assistance with down payments and closing costs for low-and-moderate-income homebuyers.
<b>Project Name</b>	HOME Administration

1 1	<b>Target Area</b>	Orange Mound Raleigh Whitehaven Frayser Cordova Core City East Lamar Southeast Jackson Mid City Westwood Oakhaven North South
	<b>Goals Supported</b>	New Affordable Housing Opportunities Affordable Housing Preservation
	<b>Needs Addressed</b>	New Affordable Housing Retain Affordable Housing Address housing barriers
	<b>Funding</b>	HOME: \$388,406
	<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>	6/30/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A

	<b>Location Description</b>	N/A
	<b>Planned Activities</b>	Program Administration.
1 2	<b>Project Name</b>	Community Housing Development Organization (CHDO) ADMIN
	<b>Target Area</b>	Orange Mound Frayser Lamar
	<b>Goals Supported</b>	New Affordable Housing Opportunities Affordable Housing Preservation
	<b>Needs Addressed</b>	New Affordable Housing Retain Affordable Housing Address housing barriers
	<b>Funding</b>	HOME: \$194,203
	<b>Description</b>	General planning and administration costs for the implementation of CHDO programs
	<b>Target Date</b>	6/30/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The Frayser CDC and NHO Management will receive administrative funds under the CHDO administration program.
	<b>Location Description</b>	Activities will occur in Frayser and Orange Mound.
	<b>Planned Activities</b>	Program Administration.



1 3	<b>Project Name</b>	HOPWA Administration
	<b>Target Area</b>	Orange Mound Raleigh Whitehaven Frayser Cordova Core City East Lamar Southeast Jackson Mid City Westwood Oakhaven North South
	<b>Goals Supported</b>	Provide Housing for Special Needs Populations
	<b>Needs Addressed</b>	Housing Assistance to special needs populations
	<b>Funding</b>	HOPWA: \$104,913
	<b>Description</b>	HOPWA program administration funds are used by the City of Memphis to pay for grantee costs associated with the administration of HOPWA projects.
	<b>Target Date</b>	6/30/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A. For program administration

	<b>Location Description</b>	N/A
	<b>Planned Activities</b>	Program Administration
<b>14</b>	<b>Project Name</b>	HOPWA Projects
	<b>Target Area</b>	Orange Mound Raleigh Whitehaven Frayser Cordova Core City East Lamar Southeast Jackson Mid City Westwood Oakhaven North South
	<b>Goals Supported</b>	Provide Housing for Special Needs Populations
	<b>Needs Addressed</b>	Housing Assistance to special needs populations
	<b>Funding</b>	HOPWA: \$3,392,202
	<b>Description</b>	Supports organizations that provide programs and social services to children and families infected and affected by HIV/AIDS.
	<b>Target Date</b>	

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	These costs are for the HOPWA Projects
	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	To support HOPWA activities and projects
<b>1 5</b>	<b>Project Name</b>	Senior Housing Program/Aging in Place
	<b>Target Area</b>	Orange Mound Raleigh Whitehaven Frayser Cordova Core City East Lamar Southeast Jackson Mid City Westwood Oakhaven North South
	<b>Goals Supported</b>	Affordable Housing Preservation
	<b>Needs Addressed</b>	Retain Affordable Housing
	<b>Funding</b>	CDBG: \$300,000

<b>Description</b>	Habitat for Humanity of Greater Memphis, Service Over Self and Memphis Light, Gas & Water have come together to provide the Aging in Place Program. This program serves low-income seniors across Shelby County and focuses on accessibility improvements, mobility modifications, weatherization enhancements and critical home repairs that are crucial to help seniors live in their own homes longer. Together Memphis Habitat, SOS and MLGW want to make continued homeownership for seniors across Shelby County a reality so they can age in place with the comfort and dignity they deserve.
<b>Target Date</b>	6/30/2024
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that 30 households will be assisted through the program.
<b>Location Description</b>	This program is available city-wide.
<b>Planned Activities</b>	Roof repairs
<b>Project Name</b>	HOME Housing Projects

1 6	<b>Target Area</b>	Orange Mound Raleigh Whitehaven Frayser Cordova Core City East Lamar Southeast Jackson Mid City Westwood Oakhaven North South
	<b>Goals Supported</b>	New Affordable Housing Opportunities Affordable Housing Preservation
	<b>Needs Addressed</b>	New Affordable Housing Retain Affordable Housing
	<b>Funding</b>	HOME: \$1,601,449
	<b>Description</b>	HOME funds available will be awarded through a competitive process for HOME eligible single and multi-family projects
	<b>Target Date</b>	6/30/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that 12 affordable housing units will be created through this program.
	<b>Location Description</b>	This program is available for housing development throughout the city.

	<b>Planned Activities</b>	Eligible activities for consideration include new construction or rehabilitation of affordable single-family housing and new construction or rehabilitation of affordable rental housing.
1 7	<b>Project Name</b>	Memphis Area Legal Service Fair Housing Enforcement
	<b>Target Area</b>	Orange Mound Raleigh Whitehaven Frayser Cordova Core City East Lamar Southeast Jackson Mid City Westwood Oakhaven North South
	<b>Goals Supported</b>	Neighborhood Revitalization Affordable Housing Preservation
	<b>Needs Addressed</b>	Address housing barriers
	<b>Funding</b>	CDBG: \$40,000
	<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>	6/30/2024

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that 100 people will be assisted with Fair Housing Complaints.
	<b>Location Description</b>	The program provides assistance to people who have fair housing complaints through investigation and enforcement of fair housing laws.
	<b>Planned Activities</b>	Services are provided at 22 North Front Street, Suite 1100, Memphis, TN 38103, but are available to anyone in the City.
<b>18</b>	<b>Project Name</b>	Orange Mound Project – Neighborhood Revitalization Strategy Area (NRSA)
	<b>Target Area</b>	Orange Mound
	<b>Goals Supported</b>	New Affordable Housing Opportunities Affordable Housing Preservation
	<b>Needs Addressed</b>	New Affordable Housing Retain Affordable Housing Address housing barriers Investment in underserved neighborhoods Access to employment & economic opportunities
	<b>Funding</b>	CDBG: \$347,395
	<b>Description</b>	The Orange Mound Project will support the enhancement of the community's ability to engage in comprehensive neighborhood revitalization strategies and public/supportive service activities that promote the establishment of projects such as the community land trust, economic development and empowerment, job creation and retention, and affordable housing initiatives. Collectively, the aforementioned will pursue innovative ways to reinvest in human and economic capital to empower low-income residents, increase homeownership rates and stabilize the core neighborhood that has faced historical disinvestment.
	<b>Target Date</b>	6/30/2024

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	25
	<b>Location Description</b>	Orange Mound community
	<b>Planned Activities</b>	Eligible activities for consideration include new construction or rehabilitation of affordable single-family housing and new construction or rehabilitation of affordable rental housing.
<b>19</b>	<b>Project Name</b>	County Lead Hazard Reduction Match
	<b>Target Area</b>	Orange Mound Raleigh Whitehaven Frayser Cordova Core City East Lamar Southeast Jackson Mid City Westwood Oakhaven North South
	<b>Goals Supported</b>	Affordable Housing Preservation
	<b>Needs Addressed</b>	Retain Affordable Housing Address housing barriers
	<b>Funding</b>	CDBG: \$200,000



<b>Description</b>	HCD expects to identify or receive referrals on at least 100 housing units for potential lead hazard reduction work. Eligibility will be determined, units will be enrolled, and a minimum of 50 inspections and risk assessments will be completed, in addition, to 40 healthy housing assessments on those housing units. This will result in remediation and clearance for at least 50 housing units, rental and owner-occupied. HCD maintains lists of owner-occupied and rental properties built prior to 1978 that have already been identified as potential candidates for hazard reduction activities.
<b>Target Date</b>	6/30/2024
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	At least 100 housing units for potential lead hazard reduction work.
<b>Location Description</b>	Citywide
<b>Planned Activities</b>	Inspections and risk assessments, remediation and clearance for at least 50 housing units, rental and owner-occupied.
<b>Project Name</b>	Tenant-Based Rental Assistance (TBRA) Project and Admin

20	<b>Target Area</b>	Orange Mound Raleigh Whitehaven Frayser Cordova Core City East Lamar Southeast Jackson Mid City Westwood Oakhaven North South
	<b>Goals Supported</b>	Provide Housing for Special Needs Populations
	<b>Needs Addressed</b>	Housing Assistance to special needs populations
	<b>Funding</b>	CDBG: \$80,000 HOME: \$600,000
	<b>Description</b>	Funds are used by nonprofit organizations to provide rental and utility assistance to special needs populations. Projects will be selected through a competitive process.
	<b>Target Date</b>	6/30/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Provide housing to 300 special needs population
	<b>Location Description</b>	Citywide

	<b>Planned Activities</b>	Provide Tenant Based Rental Assistance to special needs populations and the administration of the program.
<b>2 1</b>	<b>Project Name</b>	Emergency Solution Grants Projects and Admin
	<b>Target Area</b>	Orange Mound Raleigh Whitehaven Frayser Cordova Core City East Lamar Southeast Jackson Mid City Westwood Oakhaven North South
	<b>Goals Supported</b>	Create Opportunities for Self Sufficiency Provide Support to Homeless Populations
	<b>Needs Addressed</b>	Assistance to homeless persons and those at risk
	<b>Funding</b>	ESG: \$562,255
	<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. In FY2024, MIFA, Catholic Charities, Agape Child and Family Services, Inc., Salvation Army, Shield, Alliance Healthcare Services, and YWCA will use ESG funds to implement programs.
	<b>Target Date</b>	6/30/2024

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	To provide essential services to 300 homeless individuals.
	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	
<b>2 2</b>	<b>Project Name</b>	Neighborhood and Community Improvement Projects
	<b>Target Area</b>	Orange Mound Raleigh Whitehaven Frayser Cordova Core City East Lamar Southeast Jackson Mid City Westwood Oakhaven North South
	<b>Goals Supported</b>	Neighborhood Revitalization Economic Development Create Opportunities for Self Sufficiency
	<b>Needs Addressed</b>	Investment in underserved neighborhoods Access to employment & economic opportunities
	<b>Funding</b>	CDBG: \$650,000

<b>Description</b>	Neighborhood & Community Improvement Projects will provide for a variety of activities that support the revitalization of low and moderate-income neighborhoods. Eligible activities will include acquisition, demolition, public facilities, public services, infrastructure, job creation and retention, facade improvements, special economic development, and assistance for neighborhood improvements that are coordinated with other neighborhood revitalization projects Memphis 3.0., and HCD's Neighborhood Economic Development Opportunities program.
<b>Target Date</b>	6/30/2024
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	100
<b>Location Description</b>	Citywide
<b>Planned Activities</b>	Eligible activities will include acquisition, demolition, public facilities, public services, infrastructure, job creation and retention, facade improvements, special economic development, and assistance for neighborhood improvements that are coordinated with other neighborhood revitalization projects Memphis 3.0., and HCD's Neighborhood Economic Development Opportunities program.
<b>Project Name</b>	Neighborhood & Community Improvement Project & Admin

2 3	<b>Target Area</b>	Orange Mound Raleigh Whitehaven Frayser Cordova Core City East Lamar Southeast Jackson Mid City Westwood Oakhaven North South
	<b>Goals Supported</b>	Neighborhood Revitalization Economic Development
	<b>Needs Addressed</b>	Investment in underserved neighborhoods
	<b>Funding</b>	CDBG: \$123,914
	<b>Description</b>	Administration of neighborhood and community improvement projects.
	<b>Target Date</b>	6/30/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A
	<b>Location Description</b>	N/A

	<b>Planned Activities</b>	Administration of neighborhood and community improvement projects.
<b>24</b>	<b>Project Name</b>	Rehabilitation Admin Activity Delivery
	<b>Target Area</b>	Orange Mound Raleigh Whitehaven Frayser Cordova Core City East Lamar Southeast Jackson Mid City Westwood Oakhaven North South
	<b>Goals Supported</b>	Affordable Housing Preservation
	<b>Needs Addressed</b>	Retain Affordable Housing Investment in underserved neighborhoods
	<b>Funding</b>	CDBG: \$150,000
	<b>Description</b>	The administrative activity cost for rehabilitation - Applicable professional service contracts-Allworld and ACI.
	<b>Target Date</b>	6/30/2024

<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A
<b>Location Description</b>	N/A
<b>Planned Activities</b>	Rehabilitation Administration Activity Delivery



## 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 FY 2024, services provided through the CDBG program will continue to be concentrated primarily in low/moderate income neighborhoods. Most areas of the City are low- and moderate-income areas per HUD definition (51% or more of people within an area have incomes 80% or below the Median Family Income). Other programs operate on a citywide basis but serve only low-and-moderate-income persons. HOME funds must be utilized for housing activities benefiting low- and moderate-income people and are targeted accordingly.

### Geographic Distribution

Target Area	Percentage of Funds
Orange Mound	10
Raleigh	10
Whitehaven	8
Frayser	10
Cordova	0
Core City	10
East	2
Lamar	10
Southeast	6
Jackson	7
Mid-City	10
Westwood	6
Oakhaven	6
North	6
South	9

Table 8 - Geographic Distribution

### Rationale for the priorities for allocating investments geographically

Throughout Memphis, median household incomes, housing values, and average rent prices differ by neighborhood and at the Census tract level. For some areas, the differences in income and housing can be stark. Areas like Core and parts of South Memphis are experiencing new rental and private developments whereas Cordova, Raleigh, and East Memphis districts are relatively stable in their housing market and could even afford to see some new development or housing renovations.

Depending on a household's financial state, these changes can help to boost market-rate housing values

but may send some to seek housing elsewhere. The Memphis 3.0 Comprehensive Plan has taken an anchor-based approach for future investment in the City, as investing in these anchors can support and stabilize the neighborhoods around them. A Community or Citywide Anchor is a collection of places that include multiple uses and serve the neighborhoods around them. This could include a church, a restaurant, a retail center, an office building, and an apartment building. By focusing investment in the anchors, the City can prioritize its funding and have a more prominent impact on the areas being served.

## **Discussion**

The city's comprehensive plan continues to outline the direction for Memphis, which is intended to create a City of great neighborhoods and opportunity for the residents that live in them. By anchoring growth around the City's core and areas of high activity, while connecting these spaces to each other, the City can improve the quality of life for all residents. Memphis 3.0 is a guiding document for the City of Memphis that includes strategies for enhancing land use, transportation, environment, city systems, growth and prosperity, neighborhoods, and civic capacity.

Over the last two years, staff engaged in conversations with residents from all over the city to develop a shared vision statement with specific goals, along with implementation ideas to help the city grow and develop over time. HCD will focus efforts in the 3.0 planning districts in a way that supports the plan's recommendations.

Accelerate Memphis, another major initiative developed to further activate Memphis 3.0 will improve neighborhoods with investments opportunities in anchor areas across the City. Among the activities to be undertaken include repurposing vacant lands as civic space, public Wi-Fi, bus shelters, crosswalk/sidewalk improvements, and so on. The geographic areas of focus are low-income neighborhoods and/or communities where minorities are the majority. Accelerate Memphis will enhance large scale investments in these neighborhoods as well as invest in housing opportunities and expand access to broadband infrastructure.

## Affordable Housing

### AP-55 Affordable Housing – 91.220(g)

#### Introduction

The City of Memphis undertakes a number of activities to support affordable housing. In FY24, affordable housing for homeless individuals and families will be provided through the rental assistance and rapid re-housing programs. Affordable housing for persons with special needs will be supported through tenant based rental assistance with the HOME and HOPWA funds. Housing for non-homeless will be provided for through the Down Payment Assistance, CHDO projects, the Aging in Place program, and other projects to be identified.

<b>One Year Goals for the Number of Households to be Supported</b>	
Homeless	46
Non-Homeless	72
Special-Needs	196
Total	314

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

<b>One Year Goals for the Number of Households Supported Through</b>	
Rental Assistance	242
The Production of New Units	34
Rehab of Existing Units	34
Acquisition of Existing Units	4
Total	314

**Table 10 - One Year Goals for Affordable Housing by Support Type**

#### Discussion

In FY24, affordable housing for homeless individuals and families will be supported through rental assistance and rapid re-housing programs. Affordable housing for persons with special needs will be supported through tenant based rental assistance HOME and HOPWA funds. Housing for non-homeless will be supported through Down Payment Assistance, CHDO projects, the Aging in Place program, and other projects to be identified.

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

### **Introduction**

The Division of Housing and Community Development (HCD) works closely with the Memphis Housing Authority (MHA) in the redevelopment and revitalization efforts carried out throughout the city. In addition to planning neighborhoods and area redevelopment, these efforts extend to identifying ways in which entitlement funds (CDBG and HOME) are used to support the expansion of rental housing opportunities for low and very-low-income residents.

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

MHA and HCD are working to meet HUD's expenditure extended deadline of September 30, 2023 for the Choice Neighborhood Grant (CNI) funding to complete the remaining Phases using both public and private funds. Phase V (the Senior Building-120 units) closed on April 2022 and Phase VI will be completed on the site of the former Foote Homes. HUD awarded grant to MHA in 2015 with an expenditure date of September 2022, which are on track to be spent. GAP financing for Phase V and VI is being secured and a plan has been submitted to local HUD officials that detail the money secured to finish the project. As per the grant, 712 units will be completed for South City at Foote Homes. Construction will continue after the expenditure of HUD's funds. An endowment was created for the former Foote Homes residents to ensure their continual receipt of social service. In addition, to the 120 senior-only units built as part of the CNI grant, MHA is partnering with Penrose LLP to build ninety units on vacant land at Legends Park (former Dixie Homes). MHA also assisted with the creation of the following "Senior only facilities": Cleaborn, College Park, Fairway Manor, Latham Terrace, Legends North, Magnolia Terrace, and University Place. This is vital as the need for subsidized living for seniors and near seniors continues to grow in the Memphis Metro areas.

Further, the Rental Assistance Demonstration (RAD) Program conversion process began with MHA removing 457 units from the Public Housing side and moved to the Section 8 platform of funding. The conversion allows the properties to receive major system overall, while adding amenities. Repairs made under the Capital Improvements program usually took 3-5 years of planning and implementation, as no one project could be fully funded in one fiscal year. The next RAD projects are four high-rises built in the 1970s for seniors and people with disabilities. MHA has since submitted a plan to convert all its units to RAD and notified residents of the ramifications associated with the program in 2018. Last, Memphis Housing Strategies, a separate 501c (3) entity has been formed to develop and rehabilitate affordable housing.

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

The City, through MHA, works with USI (formerly Urban Strategies Memphis HOPE) in coordinating and promoting programs that enhance the economic self-sufficiency of public housing residents. MHA also

has an informal and formal grievance procedures that provide for the disposition of resident complaints or grievances. MHA has a Resident Advisory Board (RAB) which meets with residents to receive input, suggestions, and concerns on the policies, operations and management of the public housing authority. The RAB meets monthly with Property Management staff and Directors of various departments to exchange information and work on solutions to identified problems.

The two Homeownership programs at MHA include (1) The Housing Choice Voucher Program administers the SHAPE program. This program allows for the conversion of a Rental Assistance Voucher to a Mortgage Assistance Voucher for 15 years. The Head of Household must be employed continuously for 1 year, while employment requirement is waived for a disabled family. (2) The Legends Park HOPE VI Program included the homeownership phase; McKinley Park located within the South Memphis area immediately south of Askew Place. Formerly approved as 30-unit development, HUD approved reducing the unit count to 23 and the active phase of development and homes sales ended in October 2018.

The remaining 7 vacant lots located at McKinley Park will be sold for future development furthering the opportunity for homeownership. Both programs require the completion of a Qualified Homeownership Counseling Program, and MHA is working towards becoming a HUD certified agency. This will better prepare the participants in both the Public and HCV Program to become homeowners.

Last, the Public Housing Family Self-Sufficiency (FSS) Program also encourages homeownership and HCD's Down Payment Assistance has enabled several PH residents to purchase houses. These two were featured on the "Humans of HUD", while a number of PH families have transitioned to homeownership using this program and its escrow ability.

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

MHA is not designated as a troubled PHA.

**Discussion**

The Housing Choice Voucher Program has 8503 vouchers, and this number will increase as the RAD units will become a part of the Section 8 side of the MHA. In 2021, MHA received 190 Emergency Housing Vouchers (EHV) as part of the American Rescue Plan. The EHVs were provided to help assist individuals and families in the following categories (1) homeless, (2) at risk of homelessness, (3) fleeing, or attempting to flee, domestic violence, dating violence, sexual assault, stalking, or human trafficking, or (4) recently homeless and for whom providing rental assistance will prevent the family's homelessness or having high risk of housing instability. Further, the Community Alliance for Homeless (CAFT), the lead agency for the Continuum of Care will verify and refer individuals and families to MHA to use one hundred ninety vouchers. In addition to EHV, there are 492, Veteran Assistance Supportive Housing (VASH). The agency was awarded seventy-two (72) Family Unification Program (FUP) vouchers. The FUP program is designed to serve two populations: 1.) Families who because of the lack of adequate housing

are in danger of losing the child to out-of-home care or who experiencing delay in the discharge of a child from out-of-home care and 2.) Youth who have aged out of foster care but are not yet 24 years of age. The Youth component is now Foster Youth to Independence (FYI) Program and has 25 vouchers. MHA received two hundred, fifty-eight vouchers for the Mainstream Voucher Program to assist a non-elderly person with disabilities and his/her family. Twenty-five (25) additional Veterans Assistance Supportive Housing (VASH) vouchers were awarded for a total to 492 vouchers to assist homeless veterans and their families. The voucher awards are additional tools from HUD for the City of Memphis and the Memphis Housing Authority to reduce homelessness and keep family units intact.

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

### **Introduction**

The 901 Home, Together: Strategic Plan to End Homelessness in Memphis/Shelby County, the guiding set of strategies for the Memphis/Shelby County 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. The plan builds on the successes of prior plans that called for an increase in permanent housing and a decrease in transitional housing. The CoC has reallocated 100% of our CoC funded transitional housing units to permanent housing programs, either rapid rehousing or permanent supportive housing. Over the last three years, the number of permanent supportive housing beds has risen by 9% and the number of rapid rehousing beds has risen by 55%. Overall homelessness has decreased by 9% based on data collected and analyzed using the HUD HDX 2.0 system performance measures tool. HUD encourages communities to track Metric 3 “Number of Homeless Persons” to directly assess a CoC’s progress; Community Alliance utilizes this tool to perform quarterly data quality assessments.

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

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

The Continuum of Care is working to reduce and end homelessness by improving system performance measures to ensure that services and resources are utilized in the most effective ways. These system performance measures include improving our community’s rate of exits to permanent destinations, decreasing our rates of returns to homelessness, improving the length of stay standards for program types, addressing issues of equity in housing and homelessness, and increasing income for clients. Ongoing data quality checks through our upgraded Homeless Management Information System (HMIS) allow us to better monitor how well programs are reaching these goals, which contribute towards the overall success of the community towards ending homelessness. Data dashboards have been publicly posted on the CAFTH website that help monitor system performance goals on a more ongoing basis, including updated data from the Point-in-Time (PIT) Count, System Performance Measures (SPMs), and Racial Disparities. Additionally, the sheltered and unsheltered Point-in-Time Count is conducted annually to determine and assess needs of homeless persons, especially unsheltered persons.

In addition to improving system performance measures, a coordinated approach to referrals and outreach is led by the CoC. The community’s outreach and engagement approach include a 24/7 homeless hotline for families, two walk-in centers, and roving street outreach presence. For families with children, we have a centralized intake operated by Metropolitan Inter-Faith Association (MIFA); in 2022, the 24-hour Hotline for Homeless Families screened 8,804 calls (734 calls per month on average) from an estimated 6,562 callers representing 8,007 adults and 7,623 children. MIFA’s Family Emergency

Shelter Placement screened 2,858 unduplicated families for service and referred 600—representing 663 adults and 1,576 children—to shelters and 562 to rapid rehousing. Those who do not meet HUD’s definition of literal homelessness are offered mediation and other prevention services, and those who do not have children are referred to service providers who serve single adults.

Through the continued implementation of the Coordinated Entry System (CES) for individuals, an Outreach Committee that includes street outreach and housing providers meets weekly to discuss and prioritize the most vulnerable literally homeless individuals using a “By-Name List (BNL).” The BNL affirms the importance of strong, engaged street outreach and the need to increase funding for outreach and SSI/SSDI Outreach, Access, and Recovery (SOAR) program activities. SOAR is a program for people who are experiencing homelessness, recently experienced homelessness, or are at risk of homelessness to have quick access to SSI/SSDI benefits. Our community continues to pursue additional funding to expand and enhance our street outreach presence and SOAR activities. This Outreach Committee also meets monthly for a housing prioritization meeting to review a current list of available housing (“Community Queue” in HMIS) and to discuss which clients are prioritized for housing based on their vulnerability as determined by their Vulnerability Index (VI-SPDAT) scores. This monthly session allows partners to better track housing openings, referrals, and active enrollments.

### **Addressing the emergency shelter and transitional housing needs of homeless persons**

Data from the annual Point-in-Time and Housing Inventory Counts are used to assess emergency shelter and housing needs of homeless persons. Memphis/Shelby County has identified the need for low-barrier emergency shelter especially for single women and families with children. MIFA has utilized funding for emergency shelter alternatives for families when traditional shelters are full by paying for hotel/motels. However, there is still a need for more emergency shelter options especially for larger families. Several agencies such as Hospitality Hub are currently working to expand low-barrier shelter capacity for single women. The need is also present for low-barrier emergency shelters for all populations, which in addition to having no fees includes shelter without stipulation of participating in services such as faith-based programming.

In November of 2022, Community Alliance for the Homeless secured funding for non-congregate emergency shelter, designated specifically for youth ages 18-24 and families. In three months, this funding has provided 2,106 nights of shelter to 163 people. Assistance will continue throughout 2023 until the funding is depleted. Census numbers to date underscore the need for additional shelter in the community.

Room in the Inn continues to operate an emergency shelter program during the winter months, prioritizing women and children who are experiencing unsheltered homelessness. This CoC partner tracks client data in HMIS and refers clients to other CoC partners nightly once they reach capacity.



**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**

To maximize permanent housing resources in Memphis/Shelby County, CAFTH and the CoC have developed landlord engagement strategies to better partner with flexible and low-barrier private market landlords. An Affordable Housing Resources page has been created on the CAFTH website, along with an interest form to attract new, potential landlord partners into the existing network. Agencies report that they visit this resource frequently in seeking housing for clients. An Affordable Housing Committee meets monthly to collaborate on ways to enhance access to affordable, low-barrier housing. Additional partnerships with affordable housing providers are being formalized to expand outflow capacity in the community. Community Alliance is working to leverage additional funding to support this initiative and to enhance the facilitation of future housing vouchers through the Memphis Housing Authority.

CAFTH and the CoC have an expanded voucher program in partnership with the Memphis Housing Authority. In 2021, the TN-501 Continuum of Care received an allotment of 190 Emergency Housing vouchers from the Memphis Housing Authority. As of December 2022, all of the initial 190 EHV's were successfully referred to MHA. Over 73% of referred clients have fully utilized, or are in the process of utilizing, their voucher and are in permanent housing. The CoC is currently working closely with MHA to resume accepting EHV referrals and assist clients with finding housing using their voucher, with the goal of utilizing the remaining 27% by August 2023. This data underscores the need for future allotments of vouchers to continue to shorten the time that individuals and families experience homelessness.

Memphis Housing Authority (MHA) and the CoC have partnered to develop several strategies to increase the availability of housing. One MHA initiative is based on a move-on strategy that could increase our housing availability. Our permanent housing programs are very successful, as evidenced by a 98% retention rate. Many of the residents have been there for many years, and some of those residents do not need or want the intensive services of PSH and would like to move into a more integrated setting. The main barrier for participants to move is finding affordable housing. This approach allows participants to move into mainstream housing, thereby creating more open PSH opportunities for people in the Coordinated Entry System who are waiting for housing.

The Coordinated Entry System is designed to ensure that all people experiencing a housing crisis have fair and equal access to the system and make the transition to permanent housing as quickly as possible. In 2022, Community Alliance expanded the Coordinated Entry System to include youth and families (in addition to single adults). Developing a CES that can serve all populations regardless of age will drastically increase access to housing and supportive services across the community. CAFTH will continue to engage with service agencies to participate in data collection and CES activities. Additionally,

CAFTH has created a comparable database and has onboarded three Victim Service Provider agencies; this allows our Coordinated Entry System to serve clients fleeing domestic violence while protecting their privacy and security.

**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.**

Homelessness prevention in the form of temporary (one-time or short-term) financial assistance is provided primarily through the Shelby County Community Services Agency (CSA) and Metropolitan Inter-Faith Association (MIFA). In fiscal year 2022, Shelby County Division of Community Services spent \$18.5 million on utility assistance and \$1.4 million on rent assistance & eviction prevention. Through this process they served 47, 165 people, 93% of whom were African-American. MIFA received 10,872 requests from unduplicated households for Emergency Services assistance; 2,888 (representing 3,460 adults and 3,905 children) received utility, rent, or mortgage assistance.

Our partnerships with public institutions, including the Department of Children’s Services, corrections, and hospitals, continue to improve. In 2022, CAFTH and the CoC launched their youth homelessness program, utilizing funds awarded through HUD’s Youth Housing Demonstration Program (YHDP). This \$3.8 million in funding will aim to reduce youth homelessness in Memphis and Shelby County. Currently CAFTH has assembled a Youth Action Board (YAB) comprised of area youth leaders, including youth with lived experiences. This board of stakeholders will participate in programming and serve as an advisory council throughout the YHDP planning process. Youth Housing Navigators are now funded through this program and are currently working with Communities in Schools, Memphis & Shelby County Schools, and Le Bonheur Children’s Hospital to create system-wide impact on youth homelessness.

Regional One, a local hospital and nationally recognized Center of Excellence, continues implementing their Complex Care program that provides a service pathway to effectively address housing and supportive service needs for their most vulnerable patients including those experiencing homelessness. The program partners with service providers to connect patients with needed services, including housing and participation in the Coordinated Entry System (CES). CAFTH continues to promote and refer clients to free or discounted health services from Christ Community Health Services, Baptist Operation Outreach, and Regional One. CAFTH provides a continually updated resource guide with health service information on our website. Additionally, CAFTH works to build new health systems partnerships to improve public health and the delivery of healthcare services. This includes the launch of a formal Healthcare Committee with a goal of increasing access to healthcare for persons experiencing

homelessness.

Shelter provider Room in the Inn continues to provide respite care to those who are homeless and have had medical procedures that make it unsafe for them to discharge to a shelter or unsheltered homelessness. CAFTH offers support to their 21-bed Recuperative Care Center partner by connecting participants in the program to long-term housing through the Coordinated Entry System.

## **Discussion**

Strong partnerships between the City of Memphis, Community Alliance for the Homeless (CAFTH), Shelby County Government, and multiple homeless service providers allow for collaborative and sustained responses to homelessness in the Continuum of Care. While much of the intensive COVID-19 related initiatives have concluded, Community Alliance for the Homeless participates in outreach- and vaccination events. In 2022, CAFTH distributed over 1,400 care bags that included Covid self-testing kits for people experiencing homelessness.

During peak Covid times, stakeholders from all levels of the public and private sector met daily to ensure the needs of individuals and families experiencing homelessness were met. This group continues to meet monthly to assess the community's public health needs and coordinated responses. In 2022, shelter provider Hospitality Hub served as the CoC's only warming center. Due to unexpected and lengthy freezing events, the City of Memphis opened additional shelter space at two community centers to assist Hospitality Hub in meeting the need. The coordinated response ensured that up to 200 individuals per night could access Warming Centers. CAFTH has been working with the City of Memphis Office of Emergency Management (OEM) to develop a comprehensive Thermal/Cooling Emergency Plan. We will continue to communicate with homeless and housing service providers when Warming Centers will open as soon as the decision is made. CAFTH continues to partner with the City of Memphis OEM and FD to provide ongoing emergency shelter availability updates, and information about housing and homeless service organizations who are able to help staff Emergency Warming Centers.

**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	275
Tenant-based rental assistance	165
Units provided in permanent housing facilities developed, leased, or operated with HOPWA funds	16
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds	65
<b>Total</b>	<b>521</b>

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

### **Introduction:**

Based on the 2019 Memphis-Shelby County Analysis of Impediments to Fair Housing (AI) and the 2020 State of Memphis Housing Report, the following are public policy barriers to affordable housing:

#### **1) Segregation persists.**

Contributing factors to segregation include historical settlement patterns, distribution of attainable/affordable housing (both market-rate and publicly assisted housing), land use and zoning regulations, disparities in mortgage lending, and economic factors.

#### **2) Disparities in housing needs.**

Contributing factors to disparities in housing needs include lower homeownership rates among most minority groups, availability affordable units in a range of sizes, lack of private investments in specific neighborhoods, economic factors, and lending discrimination.

#### **3) Disparities in access to opportunity.**

Contributing factors to disparities in access to opportunity include availability of affordable units in a range of sizes, limited support for multifamily housing, distribution of publicly assisted housing, NIMBYism, lack of private investments in specific neighborhoods, lending discrimination, steering, land use and zoning laws, limited/lack of public transit in certain areas, and economic disparities.

#### **4) Barriers to housing choice for people with disabilities.**

Contributing factors include a lack of accessible housing across the region; lack of fair housing knowledge/compliance among landlords; limited public transportation in many neighborhoods, lack of public and private investment.

#### **5) Location and utilization of publicly assisted housing**

Contributing factors include lack of affordable housing in a range of unit sizes, NIMBYism, land use and zoning regulations.

**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**

Coordinate with Blight Authority of Memphis on issues related to blight and vacant properties affecting core city neighborhoods

- Educate non-profit and for-profit developers and lenders about current tools available for the production of affordable housing. This includes the Blight Elimination Program, which allows for

qualified nonprofits to apply for loans of up to \$25,000 to cover the cost of acquiring an abandoned home, demolishing it, and greening and maintaining the property. The greened lot can then be transformed into new affordable housing or another use approved by the Tennessee Housing Development Agency (THDA) for the stabilization of the surrounding neighborhood. THDA monitors the completion of each project and forgives the loan after three years, or sooner for certain uses. THDA is currently looking into expanding the program to include blighted multi-family properties as well as single-family

- In December 2018, the City Council approved the use of the International Property Maintenance

#### Code

Facilitate discussions with for-profit and nonprofit housing producers and lenders regarding how to overcome impediments to the production of accessible, affordable housing

- Encourage for-profit and not-for-profit housing developers to consider partnering on affordable, accessible and large unit housing projects. Develop and coordinate resources to support the development of affordable housing.

The Tennessee General Assembly in their recent session has affirmed its support for affordable housing by introducing several bills to help preserve neighborhoods. This includes:

- Support for extension of the Neighborhood Preservation Act to include any county or city that has formed a land bank.
- Bill requiring THDA to research the availability of affordable rental housing in every county in the state annually to determine where there is a shortage of affordable housing. The local assessor will base the tax assessment on its value in its current use as affordable housing.

#### **Discussion:**

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

### **Introduction:**

In Program Year 2024, the City of Memphis, Division of Housing and Community Development will follow the strategies outlined in the Five-Year Consolidated Plan and pursue activities intended to reduce homelessness, foster and maintain affordable housing, reduce poverty, and enhance coordination with other government, nonprofit, for-profit, philanthropic and other organizations to achieve a common goal of meeting the needs of the citizens of Memphis.

### **Actions planned to address obstacles to meeting underserved needs**

CDBG and HOME funds are targeted in areas with high concentrations of poverty – where investment is needed most. A lack of quality affordable rental housing remains a challenge in Memphis. HOME and CDBG funds will be used to develop or preserve affordable rental housing through CHDOs and other for-profit and non-profit housing developers. The City of Memphis has several programs aimed at addressing underserved needs. 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 (CoC) planning process will be conducted by the City's sub-contract agreement with the Community Alliance for the Homeless (CAFTH). CAFTH assists in the planning process by ensuring there is input from the broader community, facilitate the preparation of the City's CoC application and update the Needs Assessment for Homeless and Other Special Needs Populations. HCD gives 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.

### **Actions planned to foster and maintain affordable housing**

During the 2024 program year, the actions planned to foster and maintain affordable housing will include the following:

- Expanded investments in the recently established Memphis Affordable Housing Trust Fund.
- Support for the Aging in Place program through Habitat for Humanity, which provides home repairs for senior citizens
- Down payment assistance for first time homebuyers
- Property Acquisitions
- 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
- Support activities aimed at reducing blight
- Support the Memphis Housing Authority's efforts to revitalize public housing and neighborhoods through the Choice Neighborhood Implementation Grant for South CiSupport the development of affordable rental and homeownership housing through the affordable single and multi-family housing

program. • Support tenant based rental assistance programs for populations with special needs.

In addition to these programs, HCD will also participate in other initiatives aimed at promoting 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**

The HUD Office of Lead Hazard Control and Healthy Homes (OLHCHH) provides funds to reduce lead-based paint hazards in low-income housing where children under six could potentially reside. The OLHCHH enforces HUD's lead-based paint regulations, provides public outreach and technical assistance to help protect children and their families from health and safety hazards in the home. The City of Memphis Division of Housing and Community Development (HCD) is in the process of closing out the current grant agreement, which was a 42-month opportunity with \$5.6 million Lead Hazard Reduction Grant (LHRG) to reduce lead hazards and provide minimal healthy housing solutions to qualified applicants. Currently, HCD is in the process of applying for another grant opportunity, which when awarded, will be a 46-month grant awarded for \$5.7 million.

During this fiscal year (FY24), HCD expects to identify or receive referrals on at least 100 housing units for potential lead hazard reduction work. Eligibility will be determined, units will be enrolled, and a minimum of 50 inspections and risk assessments will be completed, in addition, to 40 healthy housing assessments on those housing units. This will result in remediation and clearance for at least 50 housing units, rental and owner-occupied. HCD maintains lists of owner-occupied and rental properties built 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 education efforts with partners such as the Shelby County Health Department, Shelby County Environmental Court, State of Tennessee- Division of Solid Waste Department of Environment and Conservation (TDEC), Memphis Housing Authority- Housing Choice Voucher Program, TVA's One Touch Partnership, Green and Healthy Homes, and the City's Weatherization Assistance Program. These partners will provide avenues for involving private management companies, owners of rental properties, faith- and community-based organizations, and contractors in both identification and reduction of lead hazards. HCD will also utilize lead demonstration grant funds to provide employment training in the field of lead hazard reduction for at least 30 low-income individuals as lead hazard workers and 10 individuals as lead hazard supervisors.

Shelby County Health Department will provide blood lead level testing, ongoing medical case management for children with EBLs, and coordinate a community-wide education campaign regarding lead poisoning prevention.

HCD has an established partnership through a memorandum of understanding with a group of



stakeholders from the community called the Healthy Homes Partnership (HHP). HHP is a collaborative established to conduct research, identify, develop, and advance best practices and strategies, including but not limited to appropriate legal, policy and regulatory measures to increase the availability of and access to healthy housing for residents in the Local Jurisdictions.

The HCD Lead Hazard Reduction Grant was suspended due to the COVID-19 Pandemic in FY 20 and part of FY 21. The program is currently functioning at full capacity and anticipates a positive response from the new HUD grant opportunity.

### **Actions planned to reduce the number of poverty-level families**

Attacking poverty is a key priority of Mayor Strickland, recognizing that while poverty has decreased since 2014. 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. Mayor Strickland introduced his poverty agenda stating that "We must recognize ours is a city rife with inequality. It is our moral obligation as to lift up the poorest among us. To this end, Mayor Strickland has identified concrete goals to attack this issue, including Prevent homelessness; expand early childhood programs; give greater access to parks, libraries, and community centers; create equity in procurement and expand youth and jobs programs. The city is doing the following:

- 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 also strategies to reducing poverty.
- Work to enable more good jobs in Memphis.
- The City's spending with M/WME businesses has doubled in the current Administration. Strategies are centered around improving equity and inclusion for disadvantaged communities.

The City has championed more funding for Memphis Area Transit Authority, which greatly increases job access for Memphians.

- The City has led the way on a long-term plan for needs based universal pre-kindergarten.
- 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. There is \$15 billion in recent, current, or future development occurring in Memphis.
- Established a program called Work Local, which connects homeless individuals to work opportunities.
- The City has extended the hours of operation for libraries and community centers, made spring and summer camps free, increased programming at libraries, increased summer youth jobs, and

increased the variety of programming offered through the Office of Youth Services.

- Activities aimed at increasing the economic self-sufficiency of public housing and housing choice voucher tenants. These include the Housing Choice Voucher and Public Housing Family Self-Sufficiency Programs.
- Assisting low- and moderate-income citizens to purchase homes, providing public service activities including youth, elderly, homeless, community, health care, and education services to low and moderate income citizens.

### **Actions planned to develop institutional structure**

City of Memphis' Division of HCD recently underwent a divisional restructuring to better align its programmatic and operations areas. Under operations, the revised implementation includes hiring consultants as needed and developing a training protocol to train compliance and program staff in a manner that enables them to effectively administer programs. The restructuring of the Compliance department focuses on mandatory areas of the grant programs, including Section 106, Section 504, Section 3, Environmental Reviews, and Davis Bacon wage rates. This team will continue to provide expertise to the program areas on these requirements and coordinate the required actions for projects. The monitoring team will be made up of grant specific experts that will provide day to day guidance and direction to program staff on projects and contract management. HCD has an increased focus on data and analytics to assist in industry expertise, decision making and tracking performance.

The programs area's affordable housing unit oversee all HOME funded housing programs, with the exception of tenant-based rental assistance and realign several programs under a development services department, which will oversee programs that provide more direct services through the division, including lead-based paint hazard reduction and weatherization. We are also working to further expand the reach of the Office of Neighborhood Engagement to broaden neighborhood partnerships that will work directly as a liaison with Neighborhoods. The HCD - communications coordinator will ensure the general public is aware of HCD programs in a systematic and strategic manner.

HCD has effective partnerships with others working in housing and community development in the region. These include 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, service providers, government agencies, and other related entities. These partnerships help to leverage federal resources and create more affordable housing opportunities.

## **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, Shelby County 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 works with the State Housing Agency (the Tennessee Housing Development Agency) through several programs and opportunities including low-income housing tax credits, multi-family programs, anti-blight programs, networking and information sharing through the Tennessee Affordable Housing Coalition, and other initiatives.

In the area of economic development, HCD will partner with the Memphis Chamber, Economic Development Growth Engine, the Small Business Administration, Workforce Investment Network, City of Memphis Office of Business Diversity and Compliance, and other agencies charged with economic development to make connections between entrepreneurs, businesses, training programs, and job

seekers to enhance access to jobs and economic growth and opportunities.

**Discussion:**

HCD partnered with Shelby County Housing and Memphis Authority to complete an update the current Analysis of Impediments to Fair Housing (AI). The updated AI was completed in March 2019.

During FY2024, HCD will work with partner agencies to undertake actions to overcome impediments to fair housing. Related goals include the following:

- Addressing fair housing concerns in the ownership market.
- Addressing fair housing concerns in the rental market.
- Addressing fair housing concerns related to land use and development policies.
- Continuing to increase fair housing knowledge and capacity in the region.
- Utilizing economic development tools to promote fair housing choice and access to opportunity.
- Promoting equity in access to community assets.

## Program Specific Requirements

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

#### Introduction:

The minimum overall benefit of 70% of CDBG funds is used to benefit persons of low-and-moderate-income for this FY 24 Annual Action Plan.

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

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

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	953,984
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
<b>Total Program Income:</b>	<b>953,984</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.	90.00%

#### HOME Investment Partnership Program (HOME)

##### Reference 24 CFR 91.220(I)(2)

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

as follows:

1. Through its partnerships with local non-profit housing development corporations and CHDOs who will provide private sources of funding;
  2. Through its partnerships with for-profit affordable housing developers who will provide private financing, LIHTCs and other State of Tennessee funding where available
2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

The City's Resale/Recapture Policy can be found as an Appendix to this Annual Action Plan.

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:

Cities receiving HOME Investment Partnership Funds are required to comply with a designated affordability period. The affordability period of any project is contingent upon the amount-per-unit subsidy received and may be five, ten, or fifteen years long. Participating jurisdictions are required to utilize the recapture or resale provisions to ensure continued affordability and the wise stewardship of federal funds. The following HCD programs use HOME funds to assist homebuyers, developers, or homeowners; thus, recapture and resale provisions are incorporated in program guidelines: Down Payment Assistance (DPA), Community Housing Development Organization (CHDO) and the Affordable Homebuild Partnership Program (AHPP).

### **Resale**

In cases where HOME funding was provided to the developer but not directly to the homebuyer, the resale method is used. The affordability period is enforced through a Restrictive Covenant signed by the homebuyer at closing and is recorded with the Shelby County Register. The Restrictive Covenant details the length of the affordability period and the specific resale requirements that must be satisfied should the owner wish to sell the property prior to the end of the affordability period. Both recapture and resale options have distinct advantages; the decision regarding which option to use is a matter of weighing factors such as trends in the marketplace, the availability of homeownership opportunities for lower-income households in the community, and the homebuyer program local objectives.

### **Recapture**

Under a recapture provision, the HOME financial assistance generally must be repaid. This option allows the seller to sell to any willing buyer at any price; participating jurisdictions can decide what proportion of net proceeds from the sale, if any, will go to the homebuyer and what proceeds will go

to the participating jurisdiction. Once the HOME funds are repaid, the property is no longer subject to any HOME restrictions. The funds may then be used for any other HOME-eligible activity. The City's Resale/Recapture Policy can be found as an Appendix to this Annual Action Plan.

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

Memphis and Shelby County has one Coordinated Entry System with 2 access points - families and individuals. The Coordinated Entry access point for Families with children is designed to assist families through a central intake via a 24/7 hotline or walk-in. Utilizing a progressive engagement approach, a standard process triages all families to the most appropriate service, prioritizing score, client need, and situation. Prevention and shelter diversion are provided through emergency financial assistance and mediation. When diversion is not feasible, emergency shelter or transitional housing referrals are provided. Although we encourage low-barrier shelter, in the event a family is denied on behalf of a shelter, hotel vouchers are used instead. The Coordinated Entry process has been enhanced, to include the community-wide family-specific vulnerability assessment to clients coming from that emergency shelter referral. This assessment allows staff to make the most housing

appropriate decision, permanent supportive housing or rapid rehousing, for that family in need. All abiding by HUD requirements, we are offering client-choice permanent housing in as short a time as possible.

Individuals unaccompanied by children access Coordinated Entry through a no-wrong door, decentralized approach. There is street outreach that covers the geographic area, walk-in to central hubs, or walk-in to other agencies that can administer the vulnerability assessment tool, or via phone to the Coordinated Entry Facilitator. Depending on the population (family, adult, or transition age youth 18-24) you will receive the designated Vulnerability Index & Service Prioritization Decision Assistance Tool (VI-SPDAT or TAY-VI). Individuals are placed on a community By Name List for housing based on their vulnerability and HUD specific prioritization guidelines. Individuals are referred to housing through a weekly case conferencing session that includes outreach workers, housing and shelter providers, mental health service providers, the VA homeless services division, and other participating agencies within Coordinated Entry. The housing will always be appropriate to the specific population in need, including youth-specific housing programs.

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

Through the Strategic Community Investment Funds (SCIF) application, the City of Memphis Department of Housing and Community Development annually opens a competitive process to the community to apply for ESG funds and other federal funds. The application specifies that funds are made available to private non-profit, faith-based, and other organizations that provide programs that benefit low- and moderate-income persons of Memphis. The City holds a widely published workshop to inform the community about the programs and how they can make applications to the City for the available funds. Community Alliance for the Homeless sends out notices and information on the SCIF to 680 individuals. Community Alliance directly encourages organizations to apply for funds for the priority services such as a low-barrier emergency shelter and street outreach.

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

In the event of a public health emergency, such as an outbreak of the coronavirus, the City of Memphis may suspend its competitive award process and directly allocate ESG funding to existing



subrecipients that have the capacity to take on additional work and be responsive during a public health outbreak.

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

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

5. Describe performance standards for evaluating ESG.

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

The Continuum of Care continues to work to reduce and end homelessness in Memphis through the improvement of system performance measures for services and resources to be utilized effectively. These system performance measures include improving the rate of exiting permanent housing, decreasing the rate of return to homelessness, improving the length of stay standards for program types, addressing issues of equity in housing and homelessness, and increasing income for clients. The overall goal is to increase access to the emergency solution grants and community resources for the homeless.

