

**DRAFT FOR PUBLIC REVIEW**



# **ANNUAL ACTION PLAN**

# **PY20/FY21**

(JULY 1, 2020 – JUNE 30, 2021)

**SUBMITTED TO:** THE U.S. DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT  
451 7TH ST SW, WASHINGTON, DC 20410

**PREPARED BY:** CITY OF MEMPHIS DIVISION OF HOUSING AND COMMUNITY DEVELOPMENT  
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**JIM STRICKLAND, MAYOR**  
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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 2018 ACS Five-Year Estimates, the city's population is 653,248 and the Memphis MSA region population is 1,345,991 - making it the second largest Metropolitan Statistical Area in the state after Nashville-Davidson County and the 42nd 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 2020 Annual Action Plan. The Annual Action Plan for July 1, 2020 - June 30, 2021 identifies projects that will be or are currently being implemented and describes the use of Federal, State and local housing resources. In the pages to follow, you will find a summary of our current and future plans, priorities, programs, activities and the organizational structure, which will support the plan.

## 2. Summarize the objectives and outcomes identified in the Plan

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

## 3. Evaluation of past performance

The 2019-2023 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* in FY 2020. The Division of Housing and Community Development awarded nearly \$1,000,000 for projects focused on housing rehabilitation and repair of about 81 owner- and renter-occupied units.

In Fiscal Year 2019, HCD provided direct financial assistance to 32 Low- and Moderate-Income homebuyers with HOME Investment Partnership Program funds and used city funds to provide down payment assistance to 72 additional homebuyers that earn over 80 percent of the HUD Adjusted Area Median Income.

Community Housing Development Organizations (CHDO's) built eight new homebuyer units, rehabilitated four owner-occupied housing units, and rehabilitation of sixteen rental units. Currently, CHDO's are building about 14 new homes and rehabilitating 3 new homes.

Habitat for Humanity's Aging in Place program replaced rooves on 31 homes owned by senior citizens. In FY 2020, the organization aims to replace an additional 30 rooves and make accessibility improvements utilizing the City of Memphis's Affordable Housing Trust Fund.

The completion of Artspace Lofts and the Citizen added an additional 45 affordable housing units in mixed-income and mixed-use projects.

The Division is currently funding an additional 12 single family homeowner units 10 multifamily rental units over three projects.

### Homelessness:

In FY 2020, HCD provided Emergency Solutions Grant funding to five agencies and served 942 people. Agencies provided emergency shelter to 224 persons and rapid re-housing to 718 households.

Agencies also served homeless persons through CDBG funded activities, such as employment services, assessments and referrals, housing assistance, and other support services.

### Non-Homeless Special Needs:

In FY 2020, Programs supported by CDBG funding assisted 14,472 persons. HOPWA assisted 1,202 persons through Short-Term Rent, Mortgage, and Utility Assistance (n = 278); Tenant Based Rental Assistance (n = 163); Permanent Facility-Based Housing (n = 20); and, Supportive Services (n = 900).

### Non-Housing Community Development:

In FY 2020, CDBG funds supported public service activities assisting 2,983 persons. CDBG also funded the City of Memphis and Shelby County Analysis of Impediments to Fair Housing, internship programs, grant writing, technical assistance, and the development of

neighborhood plans.

The Crosstown Concourse project—funded through the CDBG Brownfields Economic Development Initiative and Section 108 loan provisions—added 78 jobs, in addition to the 348 it added since its opening in August 2017.

The Citizen, a CDBG Section 108 loan mixed-use project will have 35 affordable housing units in the 173-unit project. Major components of the project are completed, or nearing completion. The renovated 98-unit hotel section is fully leased, and only 15 units are available in the new portion of the development. The development also contains 9,800 square feet of retail space. In FY 2018, the project created 200 construction and administrative jobs.

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

The Division of Housing and Community Development (HCD) seeks input on housing and community development needs and programs from a wide variety of social service/advocacy groups, public agencies, and citizens. To facilitate this process, HCD identifies and meets 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, prior year performance, the division covers the Consolidated Planning process, the citizen participation process, and any updates or amendments to previous plans. At the second hearing, the division presents the draft Annual Action Plan and solicits public comments on the draft plan.

Public hearings are held at times and locations convenient to potential beneficiaries and accommodations will be made for those with disabilities. All public hearings are publicized at least one week in advance in the local newspaper of general daily circulation and in the City's largest bilingual Spanish and English newspaper.

This year, the first public hearing was held February 13, 2020. The meeting covered the Consolidated Planning Process, reviewed the CAPER for the previous fiscal year, and discussed amendments to the 2015 and 2019 Annual Action Plans. No comments were received regarding these updates.

Copies of the draft Annual Action Plan are available for review and comment for a period no less than 30 days before final submission to HUD. The Division of Housing and Community Development published a notice for public comment in the Daily News on Tuesday, April 7, 2020 and in La Prensa Latina on April 11, 2020. The draft Annual Action Plan is available between April 13, 2020 and May 12, 2020. A public hearing to present the plan was held on April 20, 2020.

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

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 not comments or views that were not accepted.

## **7. Summary(Optional**

## 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  
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 Memphis, TN 38103

### AP-10 Consultation - 91.100, 91.200(b), 91.215(l)

### 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 in order to make a difference within these areas. Leveraging of resources and

partnerships with other City and County agencies, social service providers, foundations, CDCs and other neighborhood-based organizations, the faith-based community, colleges and universities, and private developers are critical components of this strategy.

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

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.

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, 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.

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.

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

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

Several agencies, stakeholders and organizations participated in the process by providing information for the planning process. Some of these include:

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
3	<b>Agency/Group/Organization</b>	Mayor’s Advisory Council for Citizens with Disabilities
	<b>Agency/Group/Organization Type</b>	Services-Persons with Disabilities
	<b>What section of the Plan was addressed by Consultation?</b>	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
	<b>Agency/Group/Organization Type</b>	Housing
	<b>What section of the Plan was addressed by</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 Memphis
	<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 Neighborhoods

	<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
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
7	<b>Agency/Group/Organization</b>	Shelby County Health Department

	<b>Agency/Group/Organization Type</b>	Services-Children Services-Persons with HIV/ AIDS Services-Health Health Agency
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs HOPWA Strategy 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
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</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-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless 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 and Civic Leaders
	<b>What section of the Plan was addressed by</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</b>	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</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
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-Children Foundation
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Homeless Needs - Families with children 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>	Housing Services - Housing Services-Elderly Persons Services-Persons with Disabilities
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment

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	<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 needs 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-Elderly Persons Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment 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>	MIFA participated in discussions aimed at identifying the needs, objectives, and performance metrics related to the non-homeless special needs population and the homeless population, specifically senior citizens and homeless persons.
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>	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 needs population, specifically persons with alcohol and drug dependencies and seniors.
20	<b>Agency/Group/Organization</b>	CASE MANAGEMENT, INC.

	<b>Agency/Group/Organization Type</b>	Housing Services - Housing
	<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 needs population, specifically related to tenant based rental assistance.
21	<b>Agency/Group/Organization</b>	Meritan, Inc.
	<b>Agency/Group/Organization Type</b>	Services-Elderly Persons Services-Persons with Disabilities
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Meritan participated in discussions aimed at identifying the needs, objectives, and performance metrics related to the non-homeless special needs population, specifically persons with alcohol and drug dependencies and seniors.
22	<b>Agency/Group/Organization</b>	Neighborhood Preservation Inc.
	<b>Agency/Group/Organization Type</b>	Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Blight
	<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.
23	<b>Agency/Group/Organization</b>	The Works, Inc. CDC
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Neighborhood Organization

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	<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.
24	<b>Agency/Group/Organization</b>	Binghampton Development Corporation
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Elderly Persons 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>	Binghampton Development Corporation participated in discussions aimed at identifying the needs, objectives, and performance metrics related to housing.
25	<b>Agency/Group/Organization</b>	Oasis of Hope
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Children Services-Education 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.

2 6	<b>Agency/Group/Organization</b>	The Heights 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 Heights CDC provided feedback related to identifying the needs, objectives, and performance metrics related to housing
2 7	<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
2 8	<b>Agency/Group/Organization</b>	Friends for life
	<b>Agency/Group/Organization Type</b>	Housing Service - Housing
	<b>What section of the Plan was addressed by Consultation?</b>	HIV/AIDS

	<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 Needs.
29	<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
	<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.
30	<b>Agency/Group/Organization</b>	Community LIFT
	<b>Agency/Group/Organization Type</b>	Nonprofit Neighborhood Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Housing Community 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
31	<b>Agency/Group/Organization</b>	Green and Healthy Homes Initiative
	<b>Agency/Group/Organization Type</b>	Nonprofit
	<b>What section of the Plan was addressed by Consultation?</b>	Housing
	<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.
32	<b>Agency/Group/Organization</b>	Family Safety Center
	<b>Agency/Group/Organization Type</b>	Nonprofit Domestic Violence
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Family Safety Center participated in discussions around identifying needs, objectives, goals and performance metrics related to domestic violence/non-homeless special needs.
33	<b>Agency/Group/Organization</b>	Peabody House
	<b>Agency/Group/Organization Type</b>	Nonprofit Homeless Mental Illness
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Peabody House participated in discussions and provided input on identifying needs, objectives, goals, and performance metrics in the area of homelessness and mental illness.
34	<b>Agency/Group/Organization</b>	Catholic Charities of West Tennessee
	<b>Agency/Group/Organization Type</b>	Nonprofit Homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless



	<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.
35	<b>Agency/Group/Organization</b>	YWCA
	<b>Agency/Group/Organization Type</b>	Nonprofit Homeless Domestic Violence
	<b>What section of the Plan was addressed by</b>	Homeless 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.
36	<b>Agency/Group/Organization</b>	Center for Transforming Communities
	<b>Agency/Group/Organization Type</b>	Nonprofit
	<b>What section of the Plan was addressed by</b>	Non-Housing Community 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>	Center for Transforming Communities participated in discussions and provided input on identifying needs, objectives, goals and performance metrics in the area of Non-Housing Community Development.

Table 2 - Agencies, groups, organizations who participated

**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	Lead	How do the goals of your Strategic Plan overlap with the
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
MHA 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.
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.
Memphis 3.0	City of Memphis	Memphis 3.0 is a detailed process lasting two years that will produce what planners call a comprehensive plan. Broadly speaking, the steps are to 1) identify issues; 2) state goals; 3) collect data; 4) assess current and future conditions; 5) create implementation plans; 6) evaluate alternatives; 7) adopt the plan; 8) begin actions to carry out the plan; and 9) monitor the

Table 3 - Other local / regional / federal planning efforts

## Narrative

The Memphis and Shelby County's Office of Planning and Development (OPD) has recently completed a strategic plan that outlines a new direction for Memphis - 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 includes strategies for enhancing land use, transportation, environment, city systems, growth and prosperity, neighborhoods, and civic capacity. HCD has participated in the development of the plan and will focus our work in a way that complements Memphis 3.0.

The Memphis Police Division (MPD), has implemented data-driven crime reduction strategies including the Real-Time Crime Center. Based on community need and data, the police division implements strategies that are more community based. HCD works with MPD to obtain crime data and to discuss public safety needs and strategies specific to neighborhoods that HCD is working in.

HCD works with Public Works relative to affordable housing, neighborhood development, and infrastructure development. They are responsible for street paving and maintenance, drain maintenance, environmental engineering, and code enforcement. All of these have an impact on housing and neighborhoods. Memphis Light Gas and Water (MLGW) has several programs that include community development in MEMPHIS. MLGW provides a special utility rebate of

program to provide incentives for developers of affordable housing. MLGW also has programs that encourage and certify green building standards in order to make housing more energy efficient. MLGW is also partnering to implement a repair program aimed to help the elderly to age in place. MLGW's contributions assist with helping the homeowners to make their homes more energy efficient.

The Memphis Parks Division partners with HCD and neighborhoods to ensure that there are quality recreational facilities including parks, libraries, community centers, tennis courts, swimming pools, and other recreational facilities throughout the City.

The Memphis Area Transit Authority (MATA) works to find solutions for low-income people needing transportation to work. The major goals for MATA are to make sure MATA services meet and support community needs, make the bus an attractive option for more people in the community, and are operated in the most cost effective and efficient way possible.

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

## 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

Order	Mode of Outreach	Outreach Target	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	Public hearings were held on February 13, 2020	No comments were received	No comments were received	
2	Newspaper Ad	Spanish Speaking - Non-targeted broad community				
3	Internet Outreach	Non-Targeted broad community				
4	Social Media	Non-Targeted broad community				

Table 4 - Citizen Participation Outreach

## Expected Resources

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

**Introduction**

**Anticipated Resources**

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Con Plan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Community Development Block Grant Program	public/federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	\$6,751,893.00	\$1,353,924		\$8,105,817.00		
HOME	public/federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	\$2,013,486.00	\$50,000.00		\$2,063,486.00		
Housing Opportunities for Persons With AIDS	public/federal	Permanent housing in facilities Permanent housing placement Short term or transitional	\$3,500,637.00			\$3,500,637.00		

Table 1 - 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 2020 fiscal year, the City of Memphis will provide General Funds and Capital Improvement Funds that will be used to develop infrastructure, housing, social and economic initiatives. Other sources of leveraged resources may include low-income housing and historic tax credits, new markets tax credits, and private-sector equity investments that will finance redevelopment efforts in conjunction with Choice Neighborhoods and other development projects.

During the 2021 fiscal year, HCD will continue to leverage its federal entitlement dollars through its partnerships with other government agencies, mortgage companies, lenders, and private investors in the implementation of housing and other development projects that will generate additional funds. HUD requires a match of 25% for HOME and 100 % for ESG funds. The City will require Community Housing Development Organizations (CHDOs) and agencies that receive Emergency Shelter Grant funds to provide their own match with eligible non-federal sources. The competitive grant 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 in order 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. The ENC houses multiple services, programs, and agencies to address this goal. The Center also 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 is access to 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 publicly 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.

The City of Memphis plans to put a rental property registry ordinance in place during the first Quarter of FY20 – with hopes that the blight-fighting measure will be in place by the December of 2019. The creation of a rental property registry will ensure that the City of Memphis has the tools needed to properly monitor and track rental properties. It can then use data-driven decisions to focus resources on those that have a history of code violations. The City’s planned rental property registry is also intended to help combat blight and ensure accountability among property owners. Such a registry would require rental property owners to have a local, registered agent for inquiries regarding code violations and other matters.

In many cases, nonprofits can access property at reduced cost for activities that support their goals and they make requests for properties directly. As part of major revitalization initiatives, including 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.

Lastly, fighting blight and promoting economic equity and affordable housing are among the tenets of the Memphis 3.0 comprehensive land-use plan. The city also plans to advocate for tax changes that would encourage affordable housing and institute policies to incentivize it. Such measures are seen as a key way to promote economic opportunity and encourage infill development.

## Discussion

The following activities are limited by regulatory caps:

Activity	Cap	Allocation	PI/Estimated	Amount to Budget	Budgeted
CDBG Admin and Planning	20%	\$6,751,893	\$1,353,924	\$1,621,123	\$1,350,379
CDBG Public Service	15%	\$6,751,893	\$1,353,924	\$1,215,842	\$1,005,000
HOME Admin	10%	\$2,013,486	\$50,000	\$206,348	\$350,064
CHDO Set-Aside	15%	\$2,013,486	\$50,000	\$309,522	\$175,032



ESG Admin	7.5%	\$584,065	\$43,805	\$43,805
HOPWA Admin	3%	\$3,500,637	\$105,019	\$105,019

**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		Investment in underserved neighborhoods	CDBG:	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted
2	Economic Development	2019	2023	Non-Housing Community Development		Access to employment and other economic opportunities	CDBG:	Jobs created/retained: 50 Jobs Businesses assisted: 10 Businesses Assisted
3	Create Opportunities for Self Sufficiency	2019	2023	Homeless Non-Homeless Special Needs Non-Housing Community Development		Access to public services and facilities	CDBG:	Public service activities other than Low/Moderate Income Housing Benefit: 4221 Persons Assisted
4	Provide Housing Resources for Special Needs Populations	2019	2023	Non-Homeless Special Needs		Housing Assistance to Special Needs Populations	CDBG: HOPWA: HOME:	Public service activities other than Low/Moderate Income Housing Benefit: 90 Households Assisted Tenant-based rental assistance / Rapid Rehousing: 165 Households Assisted Homelessness Prevention: 275 Persons Assisted HIV/AIDS Housing Operations: 16 Household Housing Unit
5	Provide Support to Homeless Populations	2019	2023	Homeless		Assistance to homeless populations and those at risk of becoming homeless	CDBG: ESG:	Public service activities other than Low/Moderate Income Housing Benefit: 48 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 48 Households Assisted Tenant-based rental assistance / Rapid

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		Investment in underserved neighborhoods	CDBG:	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted
2	Economic Development	2019	2023	Non-Housing Community Development		Access to employment and other economic opportunities	CDBG:	Jobs created/retained: 50 Jobs Businesses assisted: 10 Businesses Assisted
3	Create Opportunities for Self Sufficiency	2019	2023	Homeless Non-Homeless Special Needs Non-Housing Community Development		Access to public services and facilities	CDBG:	Public service activities other than Low/Moderate Income Housing Benefit: 4221 Persons Assisted
4	Provide Housing Resources for Special Needs Populations	2019	2023	Non-Homeless Special Needs		Housing Assistance to Special Needs Populations	CDBG: HOPWA: HOME:	Public service activities other than Low/Moderate Income Housing Benefit: 90 Households Assisted Tenant-based rental assistance / Rapid Rehousing: 165 Households Assisted Homelessness Prevention: 275 Persons Assisted HIV/AIDS Housing Operations: 16 Household Housing Unit
6	New Affordable Housing Opportunities	2019	2023	Housing		New Affordable Housing  Address Housing Barriers	CDBG: HOME:	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

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		Investment in underserved neighborhoods	CDBG:	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted
2	Economic Development	2019	2023	Non-Housing Community Development		Access to employment and other economic opportunities	CDBG:	Jobs created/retained: 50 Jobs Businesses assisted: 10 Businesses Assisted
3	Create Opportunities for Self Sufficiency	2019	2023	Homeless Non-Homeless Special Needs Non-Housing Community Development		Access to public services and facilities	CDBG:	Public service activities other than Low/Moderate Income Housing Benefit: 4221 Persons Assisted
4	Provide Housing Resources for Special Needs Populations	2019	2023	Non-Homeless Special Needs		Housing Assistance to Special Needs Populations	CDBG: HOPWA: HOME:	Public service activities other than Low/Moderate Income Housing Benefit: 90 Households Assisted Tenant-based rental assistance / Rapid Rehousing: 165 Households Assisted Homelessness Prevention: 275 Persons Assisted HIV/AIDS Housing Operations: 16 Household Housing Unit
7	Affordable Housing Preservation	2019	2023	Housing		Retain Affordable Housing  Address housing barriers	CDBG: HOME:	Homeowner Housing Rehabilitated: 30 Household Housing Unit

Table 2 - Goals Summary

## Goal Descriptions

1	Goal Name	Neighborhood Revitalization
	Goal Description	Strengthen neighborhoods through a variety of strategic neighborhood revitalization efforts.
2	Goal Name	Economic Development
	Goal Description	Create pathways for people, businesses, and neighborhoods to have economic opportunities.
3	Goal Name	Create Opportunities for Self Sufficiency
	Goal Description	Create opportunities through programs and facilities that offer services aimed at addressing obstacles for self- sufficiency.
4	Goal Name	Provide Housing Resources for Special Needs Populations
	Goal Description	Connect populations with a special needs to existing housing resources and create new housing resources.
5	Goal Name	Provide Support to Homeless Populations
	Goal Description	Support facilities, housing, and services for homeless populations.

# Projects

## AP-35 Projects - 91.220(d)

### Introduction

The following federal entitlement resources will be available during program year 2020 (fiscal year 2021), which begins on July 1, 2020 and ends on June 30, 2021. The Annual Action Plan includes projects and activities that are ongoing and may be funded with prior year funds. The projects on the listing of proposed projects are only those that Memphis plans to spend prior year and FY 2020 Federal entitlement funds received from HUD.

### Projects

#	Project Name
1	Community Service Grants
2	MIFA Homeless Referral Center
3	Housing Services for TBRA
4	CHDO Projects
5	Section 108 Loan Payments
6	Dream Memphis
7	Memphis Area Legal Services Fair Housing Center
8	Rehabilitation Admin Activity Delivery
9	Community Alliance for the Homeless
10	Intern Program
11	2020-2023 City of Memphis TN19F001
12	CHDO Administration
13	HOME Administration
14	Memphis Area Legal Services Fair Housing Enforcement
15	CDBG Administration

16	Emergency Solutions Projects and Admin
17	MIFA Homeless Hotline
18	Down Payment Assistance
19	Aging in Place
20	Neighborhood and Community Improvement Projects
21	Tenant Based Rental Assistance
22	HOME Housing Projects
23	Housing Services Eligible Under CDBG
24	Special Economic Development Delivery Costs
25	Homeowner Assistance Delivery Costs
26	South City
27	2020-2023 Hope House TNH19F001 (Hope)
28	2020-2023 Friends for Life TNH19F001 (FFL)
29	2020-2023 Case Management TNH19F001 (CMI)

**Table 3 - Project Information**

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

The City of Memphis will have challenges in eliminating obstacles to underserved needs due to the reduction in its CDBG and HOME program funds and the significant number of low and moderate income citizens living in the City. While the City of Memphis has several programs aimed at addressing underserved needs, the reduction in CDBG funding results in a reduction in the amount available for public service activities. The City will continue to work with its nonprofit and other partners to identify other funding opportunities and to leverage related efforts.



## AP-38 Project Summary

### Project Summary Information

1	<b>Project Name</b>	Community Service Grants
	<b>Target Area</b>	
	<b>Goals Supported</b>	Create Opportunities for Self Sufficiency
	<b>Needs Addressed</b>	Access to public services and facilities
	<b>Funding</b>	CDBG: \$350,000
	<b>Description</b>	The City's Community Service Grant (CSG) Program seeks to improve the quality of life of low and moderate-income citizens through the provision of social services by nonprofit agencies. These citizens include youth, the homeless and special needs populations that include persons with HIV/AIDS, a mental illness, the elderly, chronic substance abusers, persons with developmental and/or physical disabilities, and victims of domestic violence. The CSG Program provides funding for projects that will help enhance the lives of these individuals. In FY2021, the agencies to be provided funding include Agape, Creative Aging Memphis, Kindred
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the</b>	It is estimated that 4,145 low and moderate income individuals and families will benefit from the proposed public service activities.
	<b>Location Description</b>	Casa Luz - 5744 Rayben Circle, Suite 4, 38115

		<p>Agape Child and Family Services - 3511 Wingood Circle, Suite 4, 38118</p> <p>Creative Aging Memphis - 2029 Peabody Ave., 38104</p> <p>Kindred Place, Inc. - 2180 Union Avenue, 38104</p> <p>Hope House Daycare, Inc. - 15 South Idlewild, 38104</p> <p>Lowenstein House, Inc. - 821 South Barksdale, 38114</p> <p>Meritan, Inc. - 4700 Poplar, Suite 100, 38117</p> <p>The Mid-South Food Bank - 239 South Dudley, 38104</p> <p>Memphis Child Advocacy Center - 1085 Poplar Avenue, 38105</p> <p>Synergy Treatment Center - 2305 Airport Interchange Avenue, 38132</p> <p>Shield, Inc. - 2452 Ketchum Cove, 39114</p> <p>Karat Place - 558 Boyd St., 38126</p> <p>YWCA of Greater Memphis, 766 South Highland, 38111</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</p>

<b>2</b>	<b>Project Name</b>	MIFA Homeless Referral Center
	<b>Target Area</b>	
	<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: \$130,000
	<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
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the</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>	The program is 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>	Housing Services for TBRA
	<b>Target Area</b>	
	<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
	<b>Description</b>	Funds are provided to agencies that operate the tenant based rental assistance programs which provide rental and utility assistance to special needs populations. In FY2021, YWCA of Greater Memphis, Case Management, CAAP, and the Family
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the</b>	It is estimated that 40 families will benefit from the rental assistance.
	<b>Location Description</b>	The program is available city wide.
	<b>Planned Activities</b>	Program operations for TBRA activities.
4	<b>Project Name</b>	CHDO Projects
	<b>Target Area</b>	
	<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: \$525,096
	<b>Description</b>	Funding is provided on a competitive basis to not for profit organizations that have been

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		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;
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the</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>	The projects and locations will be determined during program year 2021.
	<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.
<b>5</b>	<b>Project Name</b>	Section 108 Loan Payments
	<b>Target Area</b>	
	<b>Goals Supported</b>	Economic Development New Affordable Housing Opportunities Affordable Housing Preservation
	<b>Needs Addressed</b>	New Affordable Housing Retain Affordable Housing Access to employment & economic opportunities
	<b>Funding</b>	CDBG: \$2,475,080

	<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>	6/30/2021
	<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 and 50,000 sq. ft of commercial space; Crosstown Concourse, which is still underway and projects to create 865 new jobs (has created 248 full-time jobs as of July
	<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
	<b>Planned Activities</b>	Section 108 Loan Repayments will be made for University Place, Crosstown Concourse, Bass Pro, Exchange Building, and the Citizen at Union and
<b>6</b>	<b>Project Name</b>	Dream Memphis
	<b>Target Area</b>	
	<b>Goals Supported</b>	Create Opportunities for Self Sufficiency
	<b>Needs Addressed</b>	Access to public services and facilities

	<b>Funding</b>	CDBG: \$170,000
	<b>Description</b>	The City of Memphis, in partnership with LeMoyne-Owen College, has designed a program, Dream Memphis, to be an educational program complemented with a social and health and wellness component, designed to encourage high school students
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the</b>	It is estimated that 76 students will benefit from the proposed activities.
	<b>Location Description</b>	All activities are held at LeMoyne-Owen College.
	<b>Planned Activities</b>	The Education curriculum will include classes covering topics such as ACT prep, math, English, Social Skills, Self-Esteem, and Health Education. The Health and Wellness curriculum
<b>7</b>	<b>Project Name</b>	Memphis Area Legal Services Fair Housing Center
	<b>Target Area</b>	
	<b>Goals Supported</b>	New Affordable Housing Opportunities Affordable Housing Preservation
	<b>Needs Addressed</b>	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,

		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
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the</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
	<b>Planned Activities</b>	The funds will pay for salaries and other eligible operating costs needed to carry out the program
<b>8</b>	<b>Project Name</b>	Rehabilitation Admin Activity Delivery
	<b>Target Area</b>	
	<b>Goals Supported</b>	Affordable Housing Preservation
	<b>Needs Addressed</b>	Retain Affordable Housing
	<b>Funding</b>	CDBG: \$140,000
	<b>Description</b>	Activity delivery costs associated with carrying out CDBG eligible homeowner assistance programs
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the</b>	N/A - Activity Delivery costs associated with specific rehabilitation activities.



	<b>Location Description</b>	Properties are located throughout the City.
	<b>Planned Activities</b>	
<b>9</b>	<b>Project Name</b>	Community Alliance for the Homeless
	<b>Target Area</b>	
	<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
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the</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.

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10	<b>Project Name</b>	Intern Program
	<b>Target Area</b>	
	<b>Goals Supported</b>	Neighborhood Revitalization
	<b>Needs Addressed</b>	Investment in underserved neighborhoods
	<b>Funding</b>	CDBG: \$100,000
	<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-
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</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 and provide capacity to nonprofits to undertake activities that they otherwise would not be able to. Students from the University of
	<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
	<b>Planned Activities</b>	Internships for students at three local universities to be placed with agencies focusing on housing and community development.

11	<b>Project Name</b>	2020-2023 City of Memphis TN19F001
	<b>Target Area</b>	
	<b>Goals Supported</b>	Provide Support to Homeless Populations
	<b>Needs Addressed</b>	Housing Assistance to special needs populations
	<b>Funding</b>	HOPWA: \$105,019
	<b>Description</b>	HOPWA program administration funds are used by the City of Memphis to pay for grantee costs associated with the administration of
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the</b>	These costs are for administration of the HOPWA Program.
	<b>Location Description</b>	N/A
	<b>Planned Activities</b>	Program Administration.
12	<b>Project Name</b>	CHDO Administration
	<b>Target Area</b>	
	<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: \$175,032
	<b>Description</b>	CHDOs participating in projects will receive administrative funds under the CHDO administration program
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the</b>	CHDOs (to be selected during PY2019) will receive administrative funds under the CHDO administration program.
	<b>Location Description</b>	The locations will determined when CHDOs have been selected.
	<b>Planned Activities</b>	Program administration.
<b>13</b>	<b>Project Name</b>	HOME Administration
	<b>Target Area</b>	
	<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: \$350,064
	<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

	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the</b>	N/A
	<b>Location Description</b>	N/A
	<b>Planned Activities</b>	Program Administration
14	<b>Project Name</b>	Memphis Area Legal Services Fair Housing Enforcement
	<b>Target Area</b>	
	<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>	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
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the</b>	It is estimated that 100 people will be assisted with Fair Housing Complaints.

	<b>Location Description</b>	Services are provided at 22 North Front Street, Suite 1100, Memphis, TN 38103.
	<b>Planned Activities</b>	The program provides assistance to people who have fair housing complaints through investigation and enforcement of fair housing laws.
15	<b>Project Name</b>	CDBG Administration
	<b>Target Area</b>	
	<b>Goals Supported</b>	Neighborhood Revitalization Economic Development Create Opportunities for Self Sufficiency
	<b>Needs Addressed</b>	Retain Affordable Housing Address housing barriers Investment in underserved neighborhoods Access to employment & economic opportunities Access to public services and facilities
	<b>Funding</b>	CDBG: \$1,200,379
	<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
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the</b>	N/A

	<b>Location Description</b>	N/A
	<b>Planned Activities</b>	Program Administration.
16	<b>Project Name</b>	Emergency Solutions Projects and Admin
	<b>Target Area</b>	
	<b>Goals Supported</b>	Provide Support to Homeless Populations
	<b>Needs Addressed</b>	Assistance to homeless persons and those at risk
	<b>Funding</b>	ESG: \$584,065
	<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 FY2021, MIFA, Catholic Charities, Agape
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the</b>	It is estimated that 996 people will benefit from the proposed activities of Rapid-Re-Housing, Homeless Prevention, and Emergency Shelter.
	<b>Location Description</b>	Services will be provided through the following agencies:  Agape - 3160 Director's Row, 38131, MIFA - 910 Vance Avenue, 38126, Catholic Charities

		and YWCA - 766 South Highland, 38111
	<b>Planned Activities</b>	ESG will be used to provide Rapid-Re-Housing, Homeless Prevention, and Emergency Shelter. \$540,260 will be used for projects and \$43,805 will be used for administration.
<b>17</b>	<b>Project Name</b>	MIFA Homeless Hotline
	<b>Target Area</b>	
	<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: \$135,000
	<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
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the</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>18</b>	<b>Project Name</b>	Down Payment Assistance



	<b>Target Area</b>	
	<b>Goals Supported</b>	New Affordable Housing Opportunities
	<b>Needs Addressed</b>	New Affordable Housing
	<b>Funding</b>	HOME: \$250,000
	<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>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the</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
	<b>Location Description</b>	The 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>19</b>	<b>Project Name</b>	Aging in Place
	<b>Target Area</b>	
	<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 &

		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
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the</b>	It is estimated that 30 households will be assisted through the program.
	<b>Location Description</b>	This program is available to eligible households city wide.
	<b>Planned Activities</b>	Roof repairs.

<b>20</b>	<b>Project Name</b>	Neighborhood and Community Improvement Projects
	<b>Target Area</b>	Raleigh Wh ite hav

		Core City East Lamar Southeast
	<b>Goals Supported</b>	Neighborhood Revitalization Economic Development
	<b>Needs Addressed</b>	Investment in underserved neighborhoods Access to employment & economic opportunities Access to public services and facilities
	<b>Funding</b>	CDBG: \$1,660,359
	<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,
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the</b>	It is estimated that the project will assist businesses, neighborhoods, and create or retain jobs.
	<b>Location Description</b>	This program will be available for projects throughout the City

	<b>Planned Activities</b>	Planned activities 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
<b>21</b>	<b>Project Name</b>	Tenant Based Rental Assistance
	<b>Target Area</b>	
	<b>Goals Supported</b>	Provide Housing for Special Needs Populations
	<b>Needs Addressed</b>	Housing Assistance to special needs populations
	<b>Funding</b>	HOME: \$482,456
	<b>Description</b>	Funds are used by nonprofit organizations to provide rental and utility assistance to special needs populations. Projects will be selected
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the</b>	It is estimated that 40 low and moderate income families will receive assistance through the existing TBRA programs.
	<b>Location Description</b>	This program is available city wide.
	<b>Planned Activities</b>	This program provides rental and utility assistance.
<b>22</b>	<b>Project Name</b>	HOME Housing Projects
	<b>Target Area</b>	

	<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: \$280,838
	<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>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the</b>	The number of units to be built or rehabilitated will be determined through a competitive process.
	<b>Location Description</b>	The locations of projects will be identified as projects are selected.
	<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.
23	<b>Project Name</b>	Housing Services Eligible Under CDBG
	<b>Target Area</b>	
	<b>Goals Supported</b>	New Affordable Housing Opportunities Affordable Housing Preservation
	<b>Needs Addressed</b>	New Affordable Housing Retain Affordable Housing

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	<b>Funding</b>	CDBG: \$350,000
	<b>Description</b>	Activity Delivery costs associated with carrying out CDBG-eligible housing activities or in support of the HOME Program
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the</b>	N/A. Accomplishments are tied to specific CDBG and HOME housing activities.
	<b>Location Description</b>	Citywide.
	<b>Planned Activities</b>	Activity delivery costs incurred by HCD that are associated with the execution of eligible housing activities, such as preparing and issuing RFPs, reviewing and approving applications,
24	<b>Project Name</b>	Special Economic Development Delivery Costs
	<b>Target Area</b>	
	<b>Goals Supported</b>	Economic Development
	<b>Needs Addressed</b>	Investment in underserved neighborhoods Access to employment & economic opportunities
	<b>Funding</b>	CDBG: \$140,000
	<b>Description</b>	Activity delivery costs associated with carrying out CDBG eligible economic development activities, including Section 108.
	<b>Target Date</b>	6/30/2021

	<b>Estimate the number and type of families that will benefit from the</b>	N/A. Accomplishments are tied to specific CDBG economic development activities.
	<b>Location Description</b>	Citywide.
	<b>Planned Activities</b>	Activity delivery costs incurred by HCD that are associated with the execution of eligible economic development activities, such as underwriting, deed/lien processing, performing
<b>25</b>	<b>Project Name</b>	Homeowner Assistance Delivery Costs
	<b>Target Area</b>	
	<b>Goals Supported</b>	New Affordable Housing Opportunities
	<b>Needs Addressed</b>	Address housing barriers
	<b>Funding</b>	CDBG: \$85,000
	<b>Description</b>	Activity delivery costs associated with carrying out CDBG eligible homeowner assistance programs.
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the</b>	N/A. Accomplishments are tied to specific homebuyer assistance activities.
	<b>Location Description</b>	Citywide.
	<b>Planned Activities</b>	Activity delivery costs incurred by HCD that are associated with the execution of eligible



		reviewing applications, and other tasks needed to carry out eligible homebuyer activities.
<b>26</b>	<b>Project Name</b>	South City
	<b>Target Area</b>	Core City
	<b>Goals Supported</b>	Neighborhood Revitalization
	<b>Needs Addressed</b>	Investment in underserved neighborhoods Access to employment & economic opportunities Access to public services and facilities
	<b>Funding</b>	CDBG: \$500,000
	<b>Description</b>	Funds will be used to support critical community improvements in the South City neighborhood.
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the</b>	It is estimated that the facility being funded will serve the entire South City area.
	<b>Location Description</b>	620 South Lauderdale, 38126
	<b>Planned Activities</b>	It is anticipated that funds will be used to redevelop a vacant school in South City into a mixed use facility that will include an early childhood education center, office space, retail, community
<b>27</b>	<b>Project Name</b>	2019-2022 Hope House TNH19F001 (Hope)
	<b>Target Area</b>	

	<b>Goals Supported</b>	Provide Housing for Special Needs Populations
	<b>Needs Addressed</b>	Housing Assistance to special needs populations
	<b>Funding</b>	HOPWA: \$1,525,285
	<b>Description</b>	Hope House is a 501 (c) 3 organization who provides day care and social services to children and families infected and affected by HIV/AIDS. The social service programs they provide are parenting classes, play therapy for children, individual counseling, GED classes, life skills classes, HIV/AIDS education,
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the</b>	It is estimated that 95 families will be provided TBRA by Hope House.
	<b>Location Description</b>	TBRA units are available throughout the Metropolitan Statistical Area.
	<b>Planned Activities</b>	Hope House will use HOPWA funds to provided Tenant Based Rental Assistance to clients.
<b>28</b>	<b>Project Name</b>	2019-2022 Friends for Life TNH19F001 (FFL)
	<b>Target Area</b>	Mid City
	<b>Goals Supported</b>	Provide Housing for Special Needs Populations
	<b>Needs Addressed</b>	Housing Assistance to special needs populations
	<b>Funding</b>	HOPWA: \$1,499,823

	<b>Description</b>	<p>Friends for Life proposes providing permanent supportive housing through the continuation of its Permanent Supportive Housing and Supportive Services Program located at 35 North Claybrook known as Aloysius Commons. Aloysius Commons is a 16 unit facility (16 total residents, including 15 single adults and (1) adult living with a dependent child) for homeless persons living with HIV/ AIDS. Seventeen (16) persons or households will receive permanent supportive housing. They will also have access to the Wellness University and Positive Living Center. Eligible persons from the Wellness University and the Positive Living Center receive housing related supportive services as well. Eligible persons living with HIV/ AIDS are in the Memphis Metropolitan Statistical Area (MSA). The MSA includes, Shelby, Fayette and Tipton counties in Tennessee; Crittenden County in Arkansas; and, Desoto, Marshall, Tate and Tunica counties in Mississippi. The supportive services provided by Friends For Life are designed to empower participants to reach a higher level of self-sufficiency. These services help participants remain adherent to life-sustaining medication and improve their quality of life, while also decreasing the threat of homelessness. Friends For Life will provide services to 200 unduplicated clients. This will include (16) for the Aloysius Commons, (550) for Wellness</p>
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	<p>It is estimated that 16 persons will benefit from permanent housing, 200 persons will be provided with supportive services, 275 clients and family members will be prevented from becoming homeless through short-term rent, mortgage, and utility</p>

	<b>Location Description</b>	TBRA is available throughout the metropolitan statistical area, other services are available at facilities located at 43 North Cleveland and
	<b>Planned Activities</b>	Friends for Life will use HOPWA funds for TBRA, STRMU, Supportive Services, and Permanent Housing.

<b>29</b>	<b>Project Name</b>	2019-2022 Case Management TNH19F001 (CMI)
	<b>Target Area</b>	Mid City
	<b>Goals Supported</b>	Provide Housing for Special Needs Populations
	<b>Needs Addressed</b>	Housing Assistance to special needs populations
	<b>Funding</b>	HOPWA: \$420,510
	<b>Description</b>	CMI is requesting HOPWA funds for their HOPWA project otherwise known as Peabody House. Case Management's Peabody House Emergency Shelter will provide emergency housing for the homeless and persons with HIV/AIDS for a period of 120 days. The program provides shelter, meals, supportive services in the form of medication monitoring, schedule assistance

		<p>housing and related services to 70 homeless persons with HIV/AIDS, with 30 of them being unduplicated. Peabody House will provide 1) short term supportive housing and related services, 2) Mental Health and Substance Abuse Assessment, 3) housing assessment and case management for all Peabody House residents to include on year of follow-up services. CMI's Case Manager will be trained and will provide SSI/SSDI Outreach Access and Recovery (SOAR) services to clients that are eligible, with an income source that may provide stabilization and prevention of future homelessness. The program is divided into the following four phases: Phase I (Stabilization), Phase II (Preparation), Phase III (Transitional), and Phase IV (Client follow up and monitoring for one year). Each phase is scheduled for 40 days and its objective is to</p>
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the</b>	It is estimated that 30 unduplicated clients will benefit from housing assistance by Case Management, Inc.
	<b>Location Description</b>	Peabody House is located at 176 Peabody Avenue, Memphis, TN 38104.
	<b>Planned Activities</b>	CMI is requesting HOPWA funds for their HOPWA project otherwise known as Peabody House. Case Management's Peabody House Emergency Shelter will provide emergency housing for the homeless and persons with HIV/AIDS for a period of 120 days. The program provides shelter, meals, supportive services in the form of medication monitoring, schedule assistance

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## **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 2020, services provided through the CDBG program will be concentrated primarily in low/moderate income neighborhoods. Most areas of the City are low- and moderate-income areas per HUD definition (51% or more of people within an area have incomes 80% or below the Median Family Income). Other programs operate on a citywide basis but serve only low- and moderate-income persons. HOME funds must be utilized for housing activities benefiting low- and moderate-income people and are targeted accordingly.

For the first time in four decades, a comprehensive plan has been developed to outline a new direction for Memphis - 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.

## Geographic Distribution

<b>Area Name:</b>	Cordova
<b>Area Type:</b>	Local Target area
<b>Revitalization Type:</b>	Comprehensive
<b>Identify the neighborhood boundaries for this target area.</b>	US 64/Interstate 40,Wolf River/Greys Creek, Memphis City Limit
<b>Include specific housing and commercial characteristics of this target area.</b>	The district is a stable thriving community with strong cohesive neighborhoods. The strong commercial corridors make the area a popular destination area for retail and other commercial services. Most of the newest housing stock in the City of Memphis is located in this area.
<b>How did your consultation and citizen participation process help you to identify this</b>	Memphis 3.0, the comprehensive plan for the City of Memphis held public hearings which provided this information to the staff. Engage stakeholders at all stages of the process  The process :
<b>Identify the needs in this target area.</b>	Addressing of pedestrian, train and cyclist safety in the area
<b>What are the opportunities for improvement in this target area?</b>	Opportunities include integration more green designs in commercial properties and parking areas. MEMPHIS  Maintenance of commercial lots through aesthetic improvement.  The targeted anchors in this area are Old Town Cordova. The
<b>Are there barriers to improvement in this target area?</b>	Relatively far from downtown and the industrial and employment core. Access and amenities are not as strong as East subarea. No rail access limits industrial opportunity

<b>Area Name:</b>	Core City
<b>Area Type:</b>	Local Target area
<b>Revitalization Type:</b>	Comprehensive
<b>Identify the neighborhood</b>	Mississippi River, EH Crump Blvd/BNSF Railroad/South Parkway, ICCN Railroad, Poplar Avenue/ East Parkway, Jackson Avenue/Hallwood Drive/Vollintine Avenue/Mansfield Street
<b>boundaries for this target area.</b>	
<b>Include specific housing and commercial characteristics</b>	Varied residential uses with a large number of rehabs and redevelopment. Several historic districts exist in this area making it highly desired area to live in.
<b>How did your consultation and citizen participation</b>	Memphis 3.0, the comprehensive plan for the City of Memphis held public hearings which provided this information to the staff. The process : Seek diverse participation
<b>Identify the needs in this target area.</b>	Encourage growth and density by improving underutilized land development  Improve multimodal connectivity across the district.
<b>What are the opportunities for improvement in this target area?</b>	Several opportunities exist for adaptive reuse in the area such as the Wonder bread factory in progress after the successful completion of the Crosstown Concourse  The vacant property in the Washington Bottoms area is now one of the largest vacant tracts that is likely the location of major investment.
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	Investing in nurture anchors at major intersections to help increase the density at key points  This area is part of the new Enterprise Zone Program to promote reinvestment in economically depressed areas.  The proposed anchoes for this area are:  Poplar & Danny Thomas, Madison & Danny Thomas, Lauderdale & Vance, Mississippi & Georgia, Poplar & Alabama, Ayers & JW Williams,

	<p>School quality is a major barrier in a subarea that otherwise has several neighborhoods that would be attractive for new infill single-family development of rehab activity.</p> <p>Office is spread over a large area making it hard to achieve the critical mass needed for a more active public realm with more foot traffic, retail, and restaurants</p> <p>Medical District struggles to attract nonmedical office users. Rush Hour traffic creates congestion.</p>
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<b>Area Name:</b>	East
<b>Area Type:</b>	Local Target area
<b>Revitalization Type:</b>	Comprehensive
<b>Identify the neighborhood boundaries for this target area</b>	Wolf River, Germantown City Limits, Memphis City Limits, Nonconnah Creek, Mount Moriah/Mendenhall Roads
<b>Include specific housing and commercial characteristics of this target area</b>	<ul style="list-style-type: none"> <li>• School quality attractive for residential development</li> <li>• Presence of both job and residential base means residents can live and work nearby</li> <li>• Current favored submarket for Class A office</li> <li>• Well-amenitized with retail and restaurants serving the residential and employment base</li> <li>• Superior regional access via 240 and Poplar Ave</li> <li>• Very stable subarea characterized by market-driven investment</li> </ul> <p>The targeted anchors in this area are Sear Isle School &amp; Park, Ridgeway &amp; Quince, Eastgate, Poplar &amp; Truse, White Station &amp; Quince, Poplar &amp; Ridgeway and Hacks Cross &amp; Winchester.</p>

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<p><b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b></p>	<p>Memphis 3.0, the comprehensive plan for the City of Memphis held public hearings which provided this information to the staff.</p> <p>The process:</p> <ul style="list-style-type: none"> <li>• Seek diverse participation</li> <li>• Promote leadership development in disadvantaged communities</li> <li>• Develop alternative scenarios</li> <li>• Provide ongoing and understandable information for all participants</li> <li>• Use a variety of communication channels</li> <li>• Continue to engage the public after plan adoption</li> </ul>
<p><b>Identify the needs in this target area.</b></p>	<p>Encourage development that promotes pedestrian and cyclist safety.</p> <p>Build connections between neighborhoods, including collaboration among existing neighborhood associations and government entities.</p> <p>Promote affordable high quality multifamily development</p>
<p><b>What are the opportunities for improvement in this target area?</b></p>	<p>Improvements to the I 240 Poplar Avenue interchange will help access in the area. MATA is looking at express bus service to help provide better access to the area from other points of the city as a employment center.</p>

**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 anchors, the City can prioritize its funding and have a more prominent impact on the areas being served.

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# Affordable Housing

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

### Introduction

The City of Memphis undertakes a number of activities to support affordable housing. In FY21, affordable housing for homeless individuals and families will be supported rental assistance and rapid re-housing. Affordable housing for persons with special needs will be supported through tenant based rental assistance through 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.

One Year Goals for the Number of Households to be Supported
Homeless 290
Non-Homeless 86
Special-Needs 165
Total 541

Table 6 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through
Rental Assistance 455
The Production of New Units 20
Rehab of Existing Units 38
Acquisition of Existing Units 28
Total 541

Table 7 - One Year Goals for Affordable Housing by Support Type

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## AP-60 Public Housing – 91.220(h)

### Introduction

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

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

Working in conjunction with the Memphis Housing Authority (MHA) during the next year, the City will assist the MHA in implementing the Choice Neighborhoods Implementation Grant for South City, which includes the City's last large traditional public housing development, Foote Homes. Phase I of new construction for the Choice Neighborhood Implementation (CNI) contains 114 units and was completed in November 2019. Phase I is 100% leased with 40 units occupied by former Foote residents. Phase II construction began in November 2018 and is scheduled to be completed by June 2020. Phase II has 134 units. The Agency has an approved CHAP for 73 Rental Assistance Demonstration (RAD) Project-based units associated with revitalization of Foote Homes in the South City area. The 44 units in Phase I are fully occupied with 29 units slated for Phase II. Phases III and IV will occupy the west side of Danny Thomas Blvd. Phase III will have 126 units and closing is set for end of March 2020. Phase IV's closing is planned for December 2020.

Memphis Housing Authority manages 2565 traditional Public Housing units and through the RAD Program will be converting properties using a multi-phased approach to Project-based units under the Section 8 Program. Phasing allows MHA to control the redevelopment of the units with minimum displacement of residents by moving them within the development while the repairs are completed. Each resident has the "Right to Return" to the development (and in some cases the same unit), if displaced during the rehabilitation. This repositioning tool of HUD allows a Public Housing Authority to seek both public and private financing to make needed repairs and improvements to existing units. RAD allows housing stock to be preserved and additional amenities provided. Past rehabilitation projects were funded using Capital Funds. Using this source of funding required major repairs to be spread over a period (three to five years) because the costs of repairs exceeded the annual fund allocation.

The Housing Choice Voucher Program has 8,002 vouchers. Most of them are regular choice mobility vouchers, a small number are for the elderly, veterans, and others. 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. MHA received ninety-nine 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 2018 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.

The Agency plans through the formation of a nonprofit to engage in development activities designed to increase the number of affordable housing units. Rehabilitation of existing units and the construction of additional ones are but one function of this proposed agency. A senior

designated housing facility is planned for Legends Park. MHA through partnerships is looking to fulfill the increased need for veteran housing, including assisted living facilities that can meet the needs of those who have served in the military.

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

The City, through the Memphis Housing Authority (MHA), works with Urban Strategies Memphis HOPE in coordinating and promoting programs that enhance the economic and social self-sufficiency of public housing residents. MHA also has an informal and formal grievance 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 as to public housing authority policies, operations and management. The RAB meets monthly with Property Management staff and Directors of various departments to exchange information and work on solutions to identified problems.

There are two Homeownership programs at MHA:

One is at McKinley Park. This property is proposed to be revised to allow for higher income residents to purchase a home in the South City Redevelopment Area. Applicant can qualify for up to \$10,000 from the city for Down Payment Assistance.

The second program is 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. The employment requirement is waived for a disabled family.

Both programs require the completion of a Qualified Homeownership Counseling Program and to that end, 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.

### **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.



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

### **Introduction**

The Memphis/Shelby County Mayor's Action Plan to End Homelessness, 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 calls 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. Based on the 2016 Consolidated Application (submitted in September, 2016), we no longer have transitional housing beds funded through the CoC, down from 854 units in the 2011 application. Over the last three years, overall homelessness has dropped an average of 7% each year based on data collected from the last three annual Point in Time Counts.

### **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, and increasing income for clients. Ongoing data quality checks through our HMIS system allow us to better monitor how well programs are reaching these goals, which contribute towards the overall success of the community towards ending homelessness. A switch in the HMIS system provider for the CoC has also allowed the CoC to better assess data and create dashboards that help monitor system performance goals on a more ongoing basis. In addition to improving system performance measures, a coordinated approach to referrals and outreach is coordinated through bi-weekly By-Name List meetings. These meetings bring together outreach workers and agency providers throughout the community to discuss names of individuals on the Coordinated Entry By-Name List who are waiting for housing opportunities. Through this process, outreach workers are able to assess individuals for their needs and then give updates and coordinate with agencies for referrals when housing opportunities are available. This has brought to light the importance of street outreach and the need to enhance funding for outreach and SOAR activities. SOAR is an approach for people who were experiencing or at risk of homelessness to have quick access to SSI/SSDI benefits. We expect to pursue funding to expand and enhance our street outreach presence in the coming years. We have also established an electronic assessment and referral tool to maximize our existing resources and make it easier for people experiencing homelessness to seek help. This process also includes a sighting tool which allows people in the community who are concerned about someone sleeping on the streets or in a place not meant for human habitation to submit a concern and outreach will then follow-up to try to engage with the person experiencing homelessness.

The community's Coordinated Entry approach includes a 24/7 phone-based hotline, two walk-in centers, a roving street outreach presence, and a "no-wrong-door approach" for individuals to access the CES through any CES provider. For families with children, we have a centralized intake that screens, on average 251 families per month and our phone-based hotline receives 642 calls/month. The central intake number is based on the average number of calls for 2019. Those who do not meet HUD's definition of literally homeless are receiving mediation and other prevention

services. Through Rapid Rehousing efforts, the community is housing an all-time high number of families.

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

Memphis has identified the need for free/no fee emergency shelter especially for single women 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. The need is also present for low-barrier emergency shelters, which in addition to having no fees includes shelter without stipulation of participating in services, which includes faith-based programming.

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

The US Veterans Administration awarded two local providers, Catholic Charities of West Tennessee and Memphis Area Legal Services, funding in the amount of \$1.3 million to launch a Rapid Rehousing initiative under the Supportive Services for Veteran Families (SSVF) program. Approximately 60% of those receiving assistance under the program are homeless households with a veteran, and 40% are households that are imminently homeless. Families receiving assistance through this initiative, along with the Rapid Rehousing programs operated by other service providers, experience shorter homeless episodes than other families, and based on newly released research, have lower rates of returning to homelessness than other similar households.

MIFA serves as the point of entry for all families experiencing homelessness and coordinates emergency shelter or hotel/motel stays for families facing literal homelessness. In addition, MIFA also has mediation services, coordinates the RRH and PSH program referrals for families, and has case managers who work to ensure families are able to learn skills necessary to sustain their own housing and live independently. Unaccompanied youth are also prioritized through this system, and coordination through youth specific programming and housing helps to ensure youth are specifically addressed for housing and resource needs. This system also works with other systems of care such as hospitals, DCS, mental health facilities, and more to work to ensure that individuals discharged or leaving those destinations are able to be linked with Coordinated Entry services and aim to prevent persons being discharged into homelessness.

Alliance Healthcare Services launched a 3-year program to provide services to homeless veterans and other chronically homeless individuals. The services are delivered using a Critical Time Intervention (CTI) model of case management. CTI is a time-limited evidence based practice (EBP) that focuses on transitioning people from the streets and shelters into permanent housing. The services are designed to help individuals successfully navigate the difficult transition from homelessness to housing. The program has been used effectively with veterans and people with substance abuse or co-occurring disabilities.

In an effort to prevent a return to homelessness for individuals who were chronically homeless, we continue to maintain a Housing First Assertive Community Treatment (ACT) team. The team provides intensive, integrated treatment for dually diagnosed chronically homeless individuals

who reside in permanent housing. This team, supervised by Alliance Healthcare Services includes mental health professionals, physical health professionals, case managers, and peer support specialists. AHS serves at least 60 individuals who are housed with permanent supportive housing providers. The services we expect people leaving institutions to need are housing, community based mental health counseling and treatment, physical health care, employment services, substance abuse counseling and treatment, disability benefit application assistance, and legal advocacy/services.

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

The US Veterans Administration awarded two local providers, Catholic Charities of West Tennessee and Memphis Area Legal Services, funding in the amount of \$1.3 million to launch a Rapid Rehousing initiative under the Supportive Services for Veteran Families (SSVF) program. Approximately 60% of those receiving assistance under the program are homeless households with a veteran, and 40% are households that are imminently homeless. Families receiving assistance through this initiative, along with the Rapid Rehousing programs operated by other service providers, experience shorter homeless episodes than other families, and based on newly released research, have lower rates of return to homelessness than other similar households. OUTMemphis and Agape both have Rapid-Re-Housing programs geared towards youth ages 18-24, and OUTMemphis is breaking ground this year on a Youth Drop-In Center and Youth Emergency Shelter. The shelter will be the only youth-specific shelter in Memphis/Shelby County and will have 4 beds where LGBTQ youth 18-24 years of age are able to stay for up to 30 days. Our community was also recently awarded Family Unification Program vouchers which can be used to help families that are involved in DCS and whose only barrier to reunification is housing. These vouchers can also be used for youth who have a history of foster care involvement, and are helping us to bridge gaps between different systems of care. Collaboration with Youth Villages, which operates the Extension of Foster Care program, has helped to make sure additional resources available to youth aging out of foster care can be provided when applicable.

Alliance Healthcare Services launched a 3-year program to provide services to homeless veterans and other chronically homeless individuals. The services are delivered using a Critical Time Intervention (CTI) model of case management. CTI is a time-limited evidence based practice (EBP) that focuses on transitioning people from the streets and shelters into permanent housing. The services are designed to help individuals successfully navigate the difficult transition from homelessness to housing. The program has been used effectively with veterans and people with substance abuse or co-occurring disabilities. This program is in its final year and is expected to serve 80 households during this final year. The agency has identified a SAMSHA grant that will allow the program to continue. If funded, the services could continue up to 5 additional years.

## **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>516</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), 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 has 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
- In FY20, the Memphis Affordable Housing Trust Fund was announced and applications for the first round of awards were available. Several nonprofits were awarded funds for housing rehabilitation and these projects will be implemented in FY21
- The City's Community Enhancement Department added Environmental Inspectors and increased the number of code enforcement officers by 27. A second shift for code enforcement was added and

- Inform 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
- 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.
- Shelby County Government received a \$60 million federal grant to improve its resiliency over three years. These funds will be used in local areas impacted by the flooding in 2011 that impacted several low and moderate income communities in Shelby County. These areas include the Boxtown and Nutbush communities where several homes were inundated by floodwaters. The proposed action is the acquire homes that were flooded and buy out residents to move to safer newer homes. There are plans to do stream modifications to increase wetland area to aid in flood water detention and levee construction.
- 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 and a 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.

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

### Introduction:

In Program Year 2020, 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 2020 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

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- Down payment assistance for first time homebuyers
- 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 City
- Support 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) will implement a 42-month program with the newly awarded \$5.6 million Lead Hazard Reduction Grant (LHRG) to reduce lead hazards and provide minimal healthy housing solutions to qualified applicants.

During this fiscal year, HCD expects to identify or receive referrals on at least 140 housing units for potential lead hazard reduction work. Eligibility will be determined, units will be enrolled, and a minimum of 100 inspections and risk assessments will be completed, in addition, to 45 healthy housing assessments on those housing units. This will result in remediation and clearance for at least 85 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) and Memphis Housing Authority- Housing Choice 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.

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

### **FY 21 Goals for the Lead Program will be**

- to continue providing public outreach, technical assistance and education to help protect children and their families with health and safety hazards in their home.
- to identify or receive referrals on at least 140 housing units for potential lead hazard reduction work, and will determine eligibility, enroll and complete a minimum of 100 inspections and risk assessment and 45 healthy housing assessments on those housing units.
- to incorporate healthy homes interventions within the lead paint reduction process, using healthy homes supplement funding, while bridging the gap where housing impacts health.
- to continue 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.
- as one grant round closes after the three and a half- year period, the success of the program depends on the ability to continually apply for grant funding opportunities through the announcements of Notice of Funding Availability (NOFA).
- continue to support the efforts of the program partners to sustain the program efforts.

### **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.

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- 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 educational 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 include 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 focus 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 with ensure the general public is aware of HCD programs in a systematically and strategically.

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 FY2021, 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.

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# Program Specific Requirements

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

**Introduction:**

### Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(l)(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	\$603,924.00
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	\$750,000.00
3. The amount of surplus funds from urban renewal settlements	\$0.00
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.	\$0.00
5. The amount of income from float-funded activities	\$0.00
<b>Total Program Income</b>	<b>\$1,353,924.00</b>

### Other CDBG Requirements

1. The amount of urgent need activities	\$0.00
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### HOME Investment Partnership Program (HOME)

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

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:
  - a. Through its partnerships with local non-profit housing development corporations and CHDOs who will provide private sources of funding;
  - b. 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:
  - a. *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.

# Resale and Recapture Policy

## RESALE AND RECAPTURE POLICIES

Participating Jurisdictions (PJs) undertaking HOME-assisted homebuyer activities, including any projects funded with HOME Program Income (PI), must establish written resale and/or recapture provisions that comply with HOME statutory and regulatory requirements. These provisions must also be set forth in the PJ's Consolidated Plan. The written resale and/or recapture provisions that a PJ submits in its annual Action Plan must clearly describe the terms of the resale and/or recapture provisions, the specific circumstances under which these provisions will be used (if more than one set of provisions is described), and how the PJ will enforce the provisions for HOME-funded ownership projects. HUD reviews and approves the provisions as part of the annual Action Plan process.

The purpose of this section is to provide the "resale" and "recapture" policies of the City of Memphis' Housing and Community Development Department (HCD). As stated above, HOME requires that PJs utilize resale and/or recapture provisions to ensure continued affordability for low- to moderate-income homeowners and as a benefit to the public through the wise stewardship of federal funds.

HCD has three programs which use HOME funds to assist homebuyers:

1. Down Payment Assistance (DPA) - new homebuyers;
2. Community Housing Development Organizations (CHDO) - acquisition, new construction or rehabilitation of housing for homeownership and;
3. Affordable Homebuild Partnership Program (AHPP) - new construction or rehabilitation of housing for homeownership.

### Resale

This option ensures that the HOME-assisted units remain affordable over the entire affordability period. The Resale method is used in cases where HOME funding is provided directly to a developer to reduce development costs, thereby, making the price of the home affordable to the buyer. Referred to as a "Development Subsidy," these funds are not repaid by the developer to the PJ, but remain with the property for the length of the affordability

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Specific examples where the City of Memphis would use the resale method include:

1. providing funds for the developer to acquire property for new construction and/or rehabilitation;
2. providing funds for site preparation or improvement, including demolition, if needed; and
3. providing funds for construction materials and labor

### CITY OF MEMPHIS RESALE POLICY

**Notification to Prospective Buyers.** The homebuyer receives the Homebuyer Written Agreement which explains the requirements that must be fulfilled in exchange for the federal assistance that was expended through the HOME Investment Partnership Program (HOME Program). The homebuyer signs off on the Homebuyer Written Agreement and Restrictive Covenant at closing.

**Enforcement of Resale Provisions.** The resale policy is enforced through the use of a Restrictive Covenant signed by the homebuyer at closing. The Restrictive Covenant will specify:

1. the length of the affordability period (based on the dollar amount of HOME funds invested in the unit; either 5, 10, or 15 years; (20 years if new construction)
2. that the home remain the Buyer's principal residence throughout the affordability period; and
3. the conditions and obligations of the Owner should the Owner wish to sell before the end of the affordability period, including:
  - a. The homeowner and/or closing attorney contacts HCD's Loan Servicing Department is regarding the sale of the property;
    - a. The subsequent purchaser must be low-income as defined by HOME, and occupy the home as his/her new purchaser's primary residence for the remaining years of the affordability period. (However, if the new purchaser receives direct assistance through a HOME-funded program, the affordability period will be re-set according to the amount of assistance provided); and
    - b. The sales price must be affordable to the subsequent purchaser; affordable is defined as limiting the Principal, Interest, Taxes and Insurance (PITI) amount to no more than 30% of the new purchaser's monthly income.

**Fair Return on Investment.** The City of Memphis will administer its resale provisions by ensuring that the Owner receives a fair return on his/her investment and that the home will continue to be affordable to a specific range of incomes. Fair Return on Investment means the total homeowner investment which includes the total cash contribution plus the approved capital improvements credits as described below:

1. The amount of the down payment;

1. The cost of any capital improvements, documented with receipts provided by the homeowner, including but not limited to:

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- a. Any additions to the home such as a bedroom, bathroom, or garage;
- b. Replacement of heating, ventilation, and air conditioning systems;
- c. Accessibility improvements such as bathroom modifications for disabled or elderly, installation of wheelchair ramps and grab bars, any and all of which must have been paid for directly by the Owner and which were not installed through a federal, state, or locally-funded grant program; and;
- d. Outdoor improvements such as a new driveway, walkway, retaining wall, or fence.

**Note:** All capital improvements will be visually inspected to verify their existence.

- The percentage of change as calculated by the Housing Price Index (HPI) Calculator of the Federal Housing Finance Agency. The HPI Calculator is currently located at <https://www.fhfa.gov/DataTools/Tools/Pages/HPI-Calculator.aspx> and projects what a given house purchased at a point in time would be worth today if it appreciated at the average appreciation rate of all homes in the area. The calculation shall be performed for the Memphis, TN Metropolitan Statistical Area.

**Affordability to a Range of Buyers.** The City will ensure continued affordability to a range of buyers, no greater than 80 percent MFI.

Sales prices shall be set such that the amount of Principal, Interest, Taxes, and Insurance does not exceed 30percent of the new Buyer’s annual income. For FY 2020-2021, the affordable sales price shall not exceed \$255,000, which would be affordable to a 4-person household at 80 percent MFI at today’s home mortgage interest rates.

**Example:** A home with a 10-year affordability period was purchased seven years ago by a person (the “original homeowner”) who now wishes to sell. The original homeowner’s mortgage was \$105,000 at 4.75% interest for 30 years and has made payments for 72 months. The current mortgage balance is \$93,535. The principal amount paid down so far is \$11,465.

**Calculating Fair Return on Investment**

*Down payment:* The original homeowner was required to put down \$1,000 earnest money at the signing of the sales contract.

*Cost of Capital Improvements:* The original homeowner had a privacy fence installed four years ago at the cost of \$1,500 and has receipts to document the improvement. A visual inspection confirmed the fence is still in place.

*Applicable Affordability Period.* The original purchase price for the home was \$106,000 and the amount of HOME funds used as developer subsidy was \$25,000, thus requiring the 10-year affordability period.

*Percentage of Change.* For the purposes of using the Federal Housing Finance Agency’s Housing Price Index calculator, the home was purchased in the 1st Quarter of 2013, and will be calculated using the most current quarter available, 4th Quarter 2019. Using the Housing Price Index calculator, the house would be worth approximately \$165,700.

**Consolidated Plan** Calculating the Fair Return to the Original Owner: MEMPHIS

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Down payment:	\$1,000
Capital Improvements:	\$1,500
Principal Paid:	\$11,465
Increase in value per HPI:	<u>\$59,700</u>

**Fair Return on Investment \$73,665**

In order to realize a fair return to the original homeowner, the sales price must be set at roughly \$152,500 (i.e., \$105,000 [\$11,465 in principal payments made plus remaining mortgage balance of \$93,535] +\$1,000 down payment + \$1,500 capital improvements + \$59,700 HPI increase = \$167,200)

*Affordability for a Range of Buyers.* If the original homeowner sets the sales price at \$167,200 to get a fair return on investment, and if 2017 assumptions are used for front/back ratios, interest rates, insurance, taxes, an 80% Loan-to-Value (LTV) Ratio, etc., the monthly PITI would be approximately \$1,069.

The PITI of \$1,069 could, in theory, be supported by an annual household income of \$42,800 and not exceed 30% of the subsequent homeowner's monthly income. However, with an 80% LTV ratio and rapidly increasing home prices, buyers must have down payment assistance which, if HOME funds are used, would create a new affordability period based on the new HOME investment.

If the subsequent homeowner does not require any HOME subsidy to purchase the home, the affordability period would end in 3 years at which time the subsequent homeowner could sell to any buyer at any price.

## Recapture

Under HOME recapture provisions financial assistance must be repaid if it is provided directly to the buyer or the homeowner. Upon resale the seller may sell to any willing buyer at any price. The written agreement and promissory note will disclose the net proceeds percentage if any that will be allotted to the homebuyer and what proceeds will return to the PJ. Once the HOME funds are repaid to the PJ, the property is no longer subject to any HOME restrictions. The funds returned to the PJ may then be used for other HOME-eligible activities.

### CITY OF MEMPHIS RECAPTURE POLICY

The HCD HOME funded program under the recapture provisions is the Down Payment Assistance Program (DPA) and the Affordable Home build Partnership Program (AHPP) in instances where there is direct subsidy provided to the homebuyer.

The (HOME) federal assistance will be provided in the form of a 0% interest, deferred payment loan. The fully executed (by all applicable parties) and dated Written Agreement, Promissory Note and Deed of Trust will serve as the security for these loans. The Deed of Trust will also be recorded with the Shelby County Register's Office.

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The payment of the DPA or AHPP Promissory Note is made solely from the net proceeds of sale of the Property (except in the event of fraud or misrepresentation by the Borrower described in the Promissory Note).

The City of Memphis and/or HCD may share any resale equity appreciation of HOME-assisted DPA or HRLP loans with the Borrower/Seller according to the following recapture model:

## **2. Reduction During Affordability Period**

The PJ may choose to reduce the amount of direct HOME subsidy on a pro-rata basis for the time the homebuyer has owned and occupied the housing, measured against the required affordability period. The resulting ratio would be used to determine how much of the direct

HOME subsidy the PJ would recapture. The pro rata amount recaptured by the PJ cannot exceed what is available from net proceeds.

To determine the pro rata amount recaptured by the PJ:

- Divide the number of years the homebuyer occupied the home by the period of affordability,
- Multiply the resulting figure by the total amount of direct HOME subsidy originally provided to the homebuyer.
- Number of years homebuyer occupied the home X Total direct HOME subsidy = Recapture

Period of affordability Amount

If a PJ's recapture provisions state that it will recapture a prorated portion of the direct HOME subsidy and there are insufficient net proceeds available at sale to recapture the full pro rata amount due, the PJ is not required to repay the difference between the prorated direct HOME subsidy due and the amount the PJ is able to recapture from available from net proceeds. A homebuyer receives \$10,000 of HOME down payment assistance and purchases a home developed with HOME funds for \$10,000 below fair market value. The total direct HOME subsidy to the homebuyer is \$20,000 and requires a 10-year period of affordability. If the homebuyer sells the unit in year 5 of the 10-year period of affordability, the PJ would *forgive* 50 percent of the direct HOME subsidy and *recapture* 50 percent of the direct HOME subsidy, or \$10,000 of the \$20,000 HOME investment, assuming that there are sufficient net proceeds available.

Owner resided in home for 5 years X \$20,000 HOME investment = \$10,000 recapture

10-year period of affordability

Net proceeds consist of the sales prices minus loan repayment, other than HOME funds, and closing costs. If the net proceeds of the sale are insufficient to fully satisfy the amounts owed on the Note, the City of Memphis may not personally seek or obtain a deficiency judgment or any other recovery from the Borrower/Seller. The amount due to Lender is limited to the net proceeds, if any, if the net proceeds are not sufficient to recapture the full amount of HOME funds invested plus allow Borrower to recover the amount of Borrower's down-payment and capital improvement investment, including in, but not limited to, cases of foreclosure or deed-in-lieu of foreclosure. If there are no net proceeds, the City of Memphis will receive no share of net proceeds.

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However, in the event of an uncured Default, the City of Memphis may, at its option, seek and obtain a personal judgment for all amounts payable under the Note. This right shall be in addition to any other remedies available to the City of Memphis. If there are insufficient funds remaining from the sale of the property and the City of Memphis recaptures less than or none of the recapture amount due, the City of Memphis must maintain data in each individual file that documents the amount of the sale and the distribution of the funds.

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This will document that:

- There were no net sales proceeds
- The amount of the net sales proceeds was insufficient to cover the full amount due; and
- No proceeds were distributed to the homebuyer/homeowner



Under “Recapture” provisions, if the home is SOLD prior to the end of the required affordability period, the net sales proceeds from the sale, if any, will be returned to the City of Memphis to be used for other HOME-eligible activities. Other than the actual sale of the property, if the homebuyer or homeowner breaches the terms and conditions for any other reason, e.g. no longer occupies the property as his/her/their principal residence, the full amount of the subsidy is immediately due and payable.

If Borrower/Seller is in Default, the City of Memphis may send the Borrower/Seller a written notice stating the reason Borrower/Seller is in Default and telling Borrower/Seller to pay immediately:

- (i) the full amount of Principal then due on this note,
  - 1. all of the interest that Borrower/Seller owes, and that will accrue until paid, on that amount, and
  - 2. all of the City of Memphis’ costs and expenses reimbursable Recovery against the Borrower/Seller responsible for the fraud or misrepresentation is not limited to the proceeds of sale of the Property, but may include personal judgment and execution thereon to the full extent authorized by law.

**Affordability Periods**

HOME Program Assistance Amount	Affordability Period in Years
\$1,000 - \$14,999.99	5
\$15,000 - \$40,000	10
Over \$40,000	15
Reconstruction Projects*	20

**\*City of Memphis Policy**

A HOME or CDBG Written Agreement, Note and Deed of Trust will be executed by the Borrower and the City of Memphis that accurately reflects the resale or recapture provisions before or at the time of sale.

References: [HOME files W015 No 2, June 2003 - Repayment of HOME Investment; Homebuyer Housing with a ‘Recapture’ Agreement; Section 219(b) of the HOME Statute; and §92.503(b)(1)-(3) and (c)]

**Basic Terminology**

*Affordable Housing:* The City of Memphis follows the provisions established on 24 CFR 92.254, and consider that in order for homeownership housing to qualify as *affordable housing* it must:

- Be single-family, modest housing,
- Be acquired by a low-income family as its principal residence, and

- Meet affordability requirements for a specific period of time as determined by the amount of assistance provided.

*The City:* means the City of Memphis' Housing and Community Development Division.

*Fair Return on Investment:* means the total homeowner investment which includes the total cash contribution plus the approved capital improvements credits.

*Capital Improvement:* means additions to the property that increases its value or upgrades the facilities. These include upgrading the heating and air-conditioning system, upgrading kitchen or bathroom facilities, adding universal access improvements, or any other permanent improvement that would add to the value and useful life of the property. The costs for routine maintenance are excluded.

*Capital Improvement Credit:* means credits for verified expenditures for Capital Improvements.

*Direct HOME subsidy:* is the amount of HOME assistance, including any program income that enabled the homebuyer to buy the unit. The direct subsidy includes down payment, closing costs, interest subsidies, or other HOME assistance provided directly to the homebuyer. In addition, direct subsidy includes any assistance that reduced the purchase price from fair market value to an affordable price.

*Direct HOME subsidy for Homeowner Rehabilitation Loan Program:* is the amount of HOME assistance, including any program income that enabled the homebuyer to repair or reconstruct the unit. The direct subsidy includes hard costs and soft cost according to 24 CFR 92.206

*Net proceeds:* are defined as the sales price minus superior loan repayment (other than HOME funds) and any closing costs.

*Recapture:* The recapture provisions are established at §92.253(a)(5)(ii), permit the original homebuyer to sell the property to any willing buyer during the period of affordability while the PJ is able to recapture all or a portion of the HOME-assistance provided to the original homebuyer.

**Source:** [2012-03 Guidance on Resale and Recapture Provision Requirements under the HOME Program](#)

 **Public Notices**

**NOTICE OF PUBLIC HEARING &  
DRAFT SUMMARY  
FY2021 ANNUAL ACTION PLAN**

The City of Memphis Division of Housing and Community Development (HCD) has prepared a draft of the Annual Action Plan for Fiscal Year 2021 (July 1, 2020-June 30, 2021). The Annual Action Plan for FY2021 (HUD Program Year 2020) is required by the U.S. Department of Housing and Urban Development (HUD) for the receipt of Community Development Block Grant (CDBG), HOME Grant, Emergency Solutions Grant (ESG), and Housing Opportunities for Persons With AIDS (HOPWA) Entitlement funds. The proposed Annual Action Plan describes activities proposed by HCD to address housing and community development needs, especially needs in low- to moderate-income areas of the City of Memphis.

<b>Program Name</b>	<b>Estimated FY 2021 Funds to be Received</b>	<b>Percent of Total</b>
	<b>Estimated Funds</b>	
CDBG Program	\$6,751,893.00	47%
Projected CDBG Program Income	\$603,924.00	4%
Section 108 Loan Repayment Program Income	\$750,000.00	5%
HOME Program	\$2,013,486.00	14%
Projected HOME Program Income	\$50,000.00	1%
ESG Program	\$584,065.00	4%
HOPWA	\$3,500,637.00	25%
<b>TOTAL</b>	<b>\$14,254,005.00</b>	<b>100%</b>

<b>Priority Need Category</b>	<b>Fiscal Year 2021 Expenditures by Priority Needs</b>	<b>Percentages</b>
	<b>Proposed Expenditures</b>	
Housing	\$4,240,262.00	30%
Homeless	\$892,760.00	6%
Special Needs	\$3,511,118.00	25%
Neighborhood, Economic & Community Development	\$3,585,567.00	25%
General Administration & Planning	\$2,024,298.00	14%
<b>TOTAL</b>	<b>\$14,254,005.00</b>	<b>100%</b>

**Proposed Consolidated Plan Public Review and Comment Period**

Copies of the proposed Consolidated Plan will be available for a thirty-day public review and comment period beginning April 13, 2020 and ending May 12, 2020. The plan may be reviewed on the following website: [www.memphistn.gov/hcd](http://www.memphistn.gov/hcd) or [www.memphishcd.org](http://www.memphishcd.org)

Copies of the proposed plan will also be available upon request by emailing [Felicia.Harris@memphistn.gov](mailto:Felicia.Harris@memphistn.gov) or calling (901) 636-7403.

**Public Hearing**

On Monday, April 20, 2020, from 4:00 p.m. until 5:00 p.m., the City of Memphis Division of Housing and Community Development (HCD) will hold a virtual public hearing to present and receive comments on its proposed FY2021 Annual Action Plan. To join the virtual public hearing, enter the following web address in your internet browser: <https://zoom.us/j/517402999>.

Persons or organizations wishing to comment on the Consolidated Plan are invited to participate in this public hearing.

Persons wishing to comment on the above subjects, but who are unable to attend, may do so by writing to [Felicia.Harris@memphistn.gov](mailto:Felicia.Harris@memphistn.gov). Written comments will be received until 5:00 p.m. May 12, 2020. For more information about the public hearing or if you plan to participate in the meeting but have special needs, please email [Felicia.Harris@memphistn.gov](mailto:Felicia.Harris@memphistn.gov)

The City of Memphis Division of Housing and Community Development does not discriminate on the basis of race, color, national origin, sex, religion, age, or disability in employment or provisions of services.

Equal opportunity/equal access provider.

Jim Strickland  
Mayor

ATTEST:  
Doug McGowen  
Chief Operating Officer

Apr. 7, 2020

# Public Notices

MLGW has implemented an iSupplier Portal system in an effort to be more accessible to MLGW's suppliers. You may access the system via MLGW's website, [www.mlgw.com](http://www.mlgw.com) or at [www.mlgw.com/bids](http://www.mlgw.com/bids). In order to easily access the location, please bookmark the URL. You may contact the Purchasing Department at (901) 528-4701 for assistance. Suppliers **MUST** be registered on the iSupplier Portal to submit a bid (RFQ). To register in the iSupplier Portal, click the following and complete the information listed: [MLGW iSupplier Portal \(New Suppliers\)](#) or call MLGW Purchasing Department for assistance. To respond to an open RFQ, send an email to the corresponding Procurement Specialist and request an invite. Suppliers may continue to view available bid openings on the Online Bid Notification System but must submit quotes via iSupplier Portal. For questions, please email [isuppliersupport@mlgw.org](mailto:isuppliersupport@mlgw.org).

**MEMPHIS LIGHT, GAS AND WATER DIVISION**  
(901) 528-4701  
Apr. 1, 2, 7, 2020 Bpd75494

**LEGAL NOTICE TO BIDDERS**

Sealed bids (or Request for Proposals, where indicated as RFP) will be received at the Office of the City of Memphis Purchasing Agent, Room 354, City Hall, 125 N. Main St., Memphis, TN 38103, until 12:00 noon Wednesday, on the dates indicated below, for furnishing the City of Memphis with the following:

**PRODUCTS AND/OR SERVICES**

**DUE APRIL 15, 2020**

(1) RFQ #51869  
INSTALLATION OF NEW STANDBY GENERATOR FOR PUMP BUILDING

(2) RFQ #51833.2  
UNIFORM RENTAL

**DESIGNATED AS SBE BID(S) PER ORDINANCE #5366 AND DUE APRIL 15, 2020**

(3) RFQ #51863  
DELL ISILON EQUIPMENT

By Order of the Mayor of the City of Memphis, Tennessee.  
Jim Strickland  
Mayor

**Tim Boyles, City Purchasing Agent**  
Apr. 7, 8, 2020 Bpd75528

## Misc. Notices

**Shelby County**

**NOTICE**

THESE VEHICLES WILL BE SOLD @ AUCTION ON: 04/21//2020 @ 9:00 AM IN LIEU OF TOWING AND STORAGE CHARGES. 788 S. MAIN STREET, MEMPHIS, TN. 38106  
2004 FORD EXPLORER  
VIN#1FMZU73KX4A85184  
EDWARD & RICHELLE HEMKINS  
DAVE SINCLAIRCD JR  
SUPER WHEELS  
1999 MITSUBISHI MONTERO  
VIN#JA4LS31HXXP017123  
SAMUEL BELTON  
ACE AUTOS INC  
2003 FORD TAURUS  
VIN#1FAFP55273A209110  
SHAMIKA COBBINS  
TITLEMAX OF TENNESSEE  
1993 LINCOLN TOWN CAR  
VIN#1LNLM81WXPY645149  
JACKIE L LYONS  
TITLEMAX OF TENNESSEE  
2002 FORD MUSTANG  
VIN#1FAFP42X02F231624  
ALEXS Y GATEN  
2008 NISSAN ROGUE  
VIN#JN8AS58T58W001295  
CHERRY CHATMAN  
2008 CHEVROLET IMPALA  
VIN#2G1WB58LX81306476  
PAMELA L CRENSHAW  
LOANMASTER  
1999 CHEVROLET P/U  
VIN#1GCEC14W6XZ179054  
SAMUEL CASTOR  
1990 HONDA ACCORD  
VIN#JHMCB7657LC100570  
RHONDA R JACKSON  
2000 DODGE DURANGO

VIN#1B4HR28Y8YF116728  
LISA T SANDERS  
2017 KIA FORTE  
VIN#3KPFL4A72HE143099  
CARMEN T JOHNS  
1992 HONDA ACCORD  
VIN#1HGCB765XNA213088  
ASHLEY B NUCCIO  
2017 KIA SOUL  
VIN#KNDJP3A5XH7428432  
SOPHIA R DANDRIDGE  
JP MORGAN CGASE BANK  
2002 GMC YUKON  
VIN#1GKFK66U42J297485  
EDWARD LOFTON  
2000 CHEVROLET CAVALIER  
VIN#1G1JC1245Y7231912  
TOMMIE OUGUES  
2013 DODGE AVENGER  
VIN#1C3CD7AB7DN713366  
KENDERICK R TUCKER  
J2 AUTO FINANCE LLC DBA CNAC  
Apr. 7, 2020 Mpd75453

**NOTICE**

THESE VEHICLES WILL BE SOLD @ AUCTION ON: 04/22//2020 @ 9:00 AM IN LIEU OF TOWING AND STORAGE CHARGES. 788 S. MAIN STREET, MEMPHIS, TN. 38106  
2002 HYUNDAI XG350  
VIN#KMHFU45E42A216274  
SANJUAN BEARDEN  
TITLEMAX OF TENNESSEE INC  
1997 FORD THUNDERBIRD  
VIN#1PABP6033HH160975  
MICHAEL A WALTON  
2009 CHEVROLET MALIBU  
VIN#1G1ZG57W094203888  
AMERICAN FINANCIAL INC  
DIANE BRADLEY  
2001 MERCEDES E320  
VIN#WDBJF65J91B326830  
PHILLIP WILLIAMS  
2005 FORD MUSTANG  
VIN#1ZVFT80N655189059  
USAA  
2004 FORD MUSTANG  
VIN#1FAFP40464F115162  
EDWARD GORMAN  
2008 CHEVROLET IMPALA  
VIN#2G1WT58N689139378  
AMBER N BRADLEY-KKC CARS LLC  
2004 NISSAN MAXIMA  
VIN#1N4BA41E64C824019  
JOHN HOUSE  
1994 FORD ECONOLINE  
VIN#1FBJS31H3RHA50074  
CHRISTIAN UNITED BAPTIST CHURCH  
2003 SATURN ION  
VIN#1G8AL52F032165678  
NO RECORD  
2005 NISSAN MAXIMA  
VIN#1N4BA41E25C831731  
TENNESSEE FARMERS MUTUAL INS  
2010 HONDA ACCORD  
VIN#JHMFA3F22AS004475  
NATIONWIDE INS CO  
2002 MAZDA  
VIN#JM1BJ245821577752  
JOHN CONNER  
TITLEMAX OF TENNESSEE INC  
DBA TITLEMAX  
1998 FORD F150  
VIN#1FTX0769WKB18073  
MIGUEL ROMERO  
2000 MITSUBISHI MIRAGE  
VIN#JA3AY11A8YU058967  
KUMIEKO ELLIS  
Apr. 7, 2020 Mpd75490

**PUBLIC NOTICE**

The Carrier Corporation (Carrier) has applied to the Shelby County Health Department, Pollution Control Section, to modify their Title V major source operating permit (Permit No. 00083-01TV, Section IV, Emission Group 1. Carrier has submitted a permit application to convert a research and development paint line to a production unit for operational flexibility purposes. Carrier is not requesting any increase in allowable emissions. The Department is also removing references to 40 CFR Part 63, Subpart NNNN from the permit since this facility is not a major source of Hazardous Air Pollutants (HAPs) and this subpart is no longer applicable. This is the only section of the permit open for comment. This facility is subject to the provisions of Town of Collierville Code Section 96.02 [Reference Rules and Regulations of Tennessee, Rule 1200-3-9-.02 (1.1)] (frequently referred to as the Title V regulations). A Title V operating permit is required by the Federal Clean Air Act and the Town of Collierville Code. This Carrier facility is located 97 South Byhalia Road, Collierville, Tennessee. Operations at this facility consist of the

manufacture of refrigeration and heating equipment.  
A copy of the application materials used by the Department and a copy of the draft permit are available for public inspection at the Pollution Control Section office during normal business hours (8:00 am - 4:30 pm). A copy of the application evaluation document and a copy of the draft permit are available on the Shelby County Health Department website at <http://www.shelbyhealth.com/310/Air-Pollution-Control-Public-Notices>. Interested parties are invited to review these materials and provide written comments. In addition, a public hearing may be requested at which written or oral presentations may be made. To be considered, written comments or requests for a public hearing must be made within thirty (30) days after the date of this notice and should be addressed to:

**Mr. Robert Rogers, Technical Manager**  
**Pollution Control Section**  
**Shelby County Health Department**  
**814 Jefferson Ave.**  
**Memphis, TN 38105**  
**(e-mail [bob.rogers@shelbycountyt.n.gov](mailto:bob.rogers@shelbycountyt.n.gov))**

Individuals with disabilities who wish to review this information should contact the Department, Pollution Control Section, to discuss any auxiliary aids or services needed to facilitate such review. Contact may be in person, in writing, by telephone, or other means, and should be made no less than ten days prior to the end of the public comment period to allow time to provide such aid or services. Questions concerning the source may be addressed to Mr. Wasim Khokhar at the above referenced address or by calling (901) 222-9587 or by e-mail at [Wasim.Khokhar@ShelbyCountytn.gov](mailto:Wasim.Khokhar@ShelbyCountytn.gov). A proposed permit will be submitted

concurrently to the United States Environmental Protection Agency for review.  
Apr. 7, 2020 Mpd75514

**NOTICE**

THE FOLLOWING VEHICLES WILL BE SOLD AT AUCTION **04/22/2020** AT 8 A.M. LOCATED AT 3501 KNIGHT ARNOLD RD MEMPHIS, TN. 38118  
**2005 Cadillac CTS**  
VIN: 1G6DP567550188443  
Owner: Patricia Washington  
Lienholder: JP Morgan Chase Bank  
**2010 Chevrolet Impala**  
VIN: 2G1WB5EK2A1109179  
Owner: Aaron N. Rucker  
Lienholder: Victory Auto Sales  
**2005 Chevrolet Malibu LS**  
VIN: 1G1ZT54895F211545  
Owner: Linda B. Porter  
Lienholder: NONE  
**2018 Chevrolet Malibu LS**  
VIN: 1G1ZB5ST8JF132100  
Owner: Melissa Bowen  
Lienholder: GM Financial  
**2002 Chrysler 300M**  
VIN: 2C3HE66G92H101861  
Owner: Drissi Mohamed  
Lienholder: NONE  
**2007 Chrysler Sebring**  
VIN: 1C3LC46R37N676834  
Owner: Karen Burk  
Lienholder: Central MS Credit Corp.  
**2008 Dodge Avenger SE**  
VIN: 1B3LC46K38N134263  
Owner: State Farm Mutual Auto Ins Company

Lienholder: NONE  
2001 Ford Explorer XLT  
VIN: 1FMZU63E21ZA74468  
Owner: Chandra Neal  
Lienholder: TitleMax of Tenn.  
**1999 Ford F-150**  
VIN: 1FTRX17W2XNB31401  
Owner: Rodney D. Reed  
Lienholder: TitleMax of Tenn.  
**1996 Honda Accord LX**  
VIN: 1HGCD5634TA160821  
Owner: Brandon Gorman  
Lienholder: NONE  
**2006 Infiniti G35**  
VIN: JNKCV51F56M606098  
Owner: Jeremy W. Powell  
Lienholder: NONE  
**2008 Jeep Patriot Sport**  
VIN: 1J8FF28W18D778480  
Owner: Antonio D. Moore Jr.  
Lienholder: Buggs Buggy Car Sales  
**2000 Nissan Maxima GLE**  
VIN: JN1CA31D6YT718887  
Owner: Jermal McGlown  
Lienholder: NONE  
**2006 Saturn ION L2**  
VIN: 1G8AJ55F86Z177759  
Owner: Heather Smith  
Lienholder: NONE  
**1998 Toyota Corolla LE**  
VIN: 1NXBR12E6WZ078115  
Owner: Martavious Jones  
Lienholder: NONE  
**2005 VOLVO S40 T5**  
VIN: YV1MS682852109235  
Owner: J&W Auto Sales  
Lienholder: NONE  
Apr. 7, 14, 2020 Mpd75530

**Notice of Public Sale**

The following vehicles will be sold at auction on 5-2-20 at Marion Towing located at 1601 East Brooks Rd., Memphis, TN 38116. Owner of said vehicles have the right to make claim prior to the sale date at the above address. Marion Towing contact #901-345-5128.

No.	Year	Make	Model	Vehicle Identification
1	2004	Buick	LeSabre	1G4HR54K64U239306
2	2016	Ford	Mustang	1FA6P8CFXG5321535

Apr. 7, 2020 Mpd75529

**NOTICE OF PUBLIC HEARING & DRAFT SUMMARY**  
**FY2021 ANNUAL ACTION PLAN**

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**Estimated FY 2021 Funds to be Received**

Program Name	Estimated Funds	Percent of Total
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<b>TOTAL</b>	<b>\$14,254,005.00</b>	<b>100%</b>

**Fiscal Year 2021 Expenditures by Priority Needs**

Priority Need Category	Proposed Expenditures	Percentages
Housing	\$4,240,262.00	30%
Homeless	\$892,760.00	6%
Special Needs	\$3,511,118.00	25%
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Equal opportunity/equal access provider.

Jim Strickland  
Mayor

Apr. 7, 2020 Mpd75531

ATTEST:  
Doug McGowen  
Chief Operating Officer

**AVISO DE AUDIENCIA PÚBLICA  
 INFORME ANUAL CONSOLIDADO DE DESEMPEÑO Y EVALUACIÓN  
 Y PLAN DE ACCIÓN ANUAL DE LA CIUDAD DE MEMPHIS  
 (CITY OF MEMPHIS CONSOLIDATED ANNUAL PERFORMANCE AND EVALUATION REPORT AND ANNUAL ACTION PLAN)**

El jueves, 13 de febrero del 2020, de 5:30 a 6:30 p.m., la División de Vivienda y Desarrollo Comunitario (Division of Housing and Community Development/HCD, por sus siglas en inglés) de la Ciudad de Memphis estará realizando una audiencia pública para presentar el Informe Anual Consolidado de Evaluación de Desempeño (Consolidated Annual Performance Report/CAPER, por sus siglas en inglés) del Año Fiscal 2019, tal y como se presentó al Departamento de Vivienda y Desarrollo Urbano de EE.UU. (U.S. Department of Housing and Urban Development/HUD), y solicitar la participación en el Plan de Acción Anual del Plan Consolidado de la Ciudad de Memphis para el Año Fiscal 2021. El Plan de Acción Anual es el plan de la Ciudad para los Subsidios Globales para el Bloque de Desarrollo Comunitario Urbano (Community Development Block Grant/CDBG, por sus siglas en inglés), la Sociedad de Inversiones en Viviendas (Home Investments Partnership/HOME); los Subsidios para Soluciones de Emergencia (Emergency Solutions Grant/ESG) y los fondos de subsidios de derecho a Oportunidades de Vivienda para Personas con SIDA (Housing Opportunities for Persons with AIDS/HOPWA, por sus siglas en inglés). La audiencia se llevará a cabo en la Biblioteca Central Benjamin Hooks, ubicada en el 3030 Poplar Avenue, Memphis, TN 38111. La Ciudad describirá el proceso de participación ciudadana que se utilizará para ayudar a establecer prioridades para estrategias, programas y el uso de los Fondos de derecho del Año Fiscal 2021 para el período que comienza el 1 de julio del 2020 y termina el 30 de junio del 2021.

Las personas que deseen hacer comentarios sobre los temas mencionados, pero que no puedan asistir, podrán hacerlo por medio de un correo electrónico a [Felicia.Harris@memphistn.gov](mailto:Felicia.Harris@memphistn.gov), del Planning Department, City of Memphis, Division of Housing and Community Development (Departamento de Planificación, Ciudad de Memphis, División de Vivienda y Desarrollo Comunitario). Para obtener más información acerca de la audiencia pública, o si planea asistir a la reunión pero tiene necesidades especiales, por favor llame al (901) 576-7370 o TDD (901) 576-7422. La Ciudad programará una segunda audiencia pública aproximadamente en abril del 2020, en la que se presentará el Borrador del Plan de Acción Anual para el Año Fiscal 2021 del Plan Consolidado para recibir los comentarios del público.

La Ciudad de Memphis debe proporcionar un aviso de modificaciones sustanciales a su Plan Consolidado. La siguiente tabla incluye enmiendas al Plan Consolidado del Año Fiscal 2020.

Título del Proyecto	Fuente de Financiamiento	Cantidad en el Plan de Acción Anual 2020	Aumento/Reducción	Monto Revisado
Proyectos de Vivienda para HOME (HOME Housing Projects)	HOME	\$2,385,766.00	Reducción	\$1,976,048.00
Administración de HOME (HOME Admin.)	HOME	\$199,435.00	Aumento	\$339,435.00
Administración de la Organización de Desarrollo de Vivienda Comunitaria (Community Housing Development Organization – CHDO Admin.)	HOME	\$160,000.00	Aumento	\$169,718.00
Proyectos de la Organización de Desarrollo de Vivienda Comunitaria (Community Housing Development Organization – CHDO Projects)	HOME	\$299,153.00	Aumento	\$509,153.00

La siguiente tabla incluye enmiendas al Plan Consolidado del Año Fiscal 2016. Las enmiendas sustanciales a los Planes de Acción Anual para los Años Fiscales 2016 y 2020 están disponibles en el sitio web de Vivienda y Desarrollo Comunitario en <http://www.memphishcd.org/resources.html>, bajo "Enlaces Útiles" (Useful Links).

Título del Proyecto	Fuente de Financiamiento	Cantidad en el Plan de Acción Anual 2016	Aumento/Reducción	Monto Revisado
Director's Office Program Delivery (PD)	CDBG	\$276,689.00	Reducción	\$208,528.12
Accounting PD	CDBG	\$367,236.00	Reducción	\$243,998.17
Compliance PD	CDBG	\$466,198.00	Reducción	\$385,051.70
Legal PD	CDBG	\$271,498.00	Reducción	\$161,716.18
IS PD	CDBG	\$52,000.00	Reducción	\$2,901.32
Housing PD	CDBG	\$350,267.00	Reducción	\$154,715.80
CD PD	CDBG	\$513,753	Reducción	\$317,649.17
Real Estate PD	CDBG	\$309,634.00	Reducción	\$276,998.53
UPPDD PD	CDBG	\$238,111.00	Reducción	\$108,938.86
Finance PD	CDBG	\$379,886.00	Reducción	\$217,715.59
HSN PD	CDBG	\$459,939.00	Reducción	\$353,600.13
Portfolio Management PD	CDBG	\$345,047.00	Reducción	\$263,771.12
Planning PD	CDBG	\$216,568.00	Reducción	\$132,593.24
Central Office PD	CDBG	\$116,080.00	Reducción	\$0.00
Nonprofit Housing PD	CDBG	\$183,135.00	Reducción	\$54,908.25
Neighborhood & Community Improvement Projects	CDBG	\$0.00	Aumento (Proyecto Nuevo)	Up to \$1,600,000.00

Los comentarios escritos sobre el proyecto deben ser enviados antes del 28 de febrero del 2020 a [Felicia.Harris@memphistn.gov](mailto:Felicia.Harris@memphistn.gov), del Departamento de Planificación. HCD responderá a todos los comentarios antes del 2 de marzo del 2020.

La División de Vivienda y Desarrollo Comunitario de la Ciudad de Memphis (the City of Memphis Division of Housing and Community Development) no discrimina por motivos de raza, color, origen nacional, sexo, religión, edad o discapacidad en el empleo o la prestación de servicios. La Ciudad de Memphis es un proveedor de igualdad de oportunidades/igualdad de acceso.

Jim Strickland,  
Alcalde

DA FE:  
Doug McGowen  
Director de Operaciones

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# NBA establece nuevos lineamientos para el draft 2020

## NBA Sets New Guidelines on the 2020 Draft



La NBA informó a sus equipos que tienen prohibido celebrar entrenamientos personales o entrevistas con jugadores elegibles al draft hasta nuevo aviso de acuerdo a un memo obtenido por ESPN.

Los equipos tendrán permitido conducir entrevistas virtuales con prospectos, pero están limitadas a cuatro horas totales para cualquier jugador, indicó el memo.

Las guías están en vigor por tiempo indefinido durante la pandemia por el coronavirus. El proceso previo al draft de la NBA será dramáticamente diferente al reclutamiento de 2020, al forzar a los equipos a respaldarse notablemente en la información sobre evaluaciones e inteligencia recopilada con anterioridad. Aún hay incertidumbre sobre cómo se reunirá información física crucial sobre los candidatos.

Los equipos también tienen prohibido solicitar video de prácticas recientes que los jugadores hayan organizado fuera de su ambiente de equipo, señala el memo. Los equipos solo pueden estudiar videos de juegos colegiales y de sesiones de práctica que hayan ocurrido antes de la suspensión de actividades en la NBA el pasado 11 de marzo. El draft de la NBA está programado para el 25 de junio en Brooklyn.

### Reducción de salarios

La NBA propone que los jugadores tomen una reducción de sueldo del 50 por ciento a partir del 15 de abril, a lo que la asociación de estos, la NBPA, ha respondido que solo aceptarán una disminución del 25 por ciento y a partir del 15 de mayo.

Según publica The Athletic, ambas

partes discuten qué hacer financieramente si la temporada regular 2019-20 no se reanuda, incluida la posibilidad de retener hasta el 25 por ciento de los salarios restantes de los jugadores en un depósito de la liga.

### ENGLISH

The NBA informed teams recently that organizations are prohibited from conducting in-person workouts or interviews with draft-eligible players until further notice, according to a memo.

NBA teams will be allowed to conduct virtual interviews with draft prospects, but are limited to four hours total for any single player, the memo said. The guidelines are in place for an indefinite period during the coronavirus pandemic.

The NBA pre-draft process will be dramatically different for the 2020 draft, forcing teams to rely heavily on previous scouting and intelligence gathering. There are still uncertainties regarding how teams might gather crucial physical information on draft candidates.

Teams also are prohibited from requesting video of recent workouts that players might conduct outside of a team environment, the memo said. Teams can study only film -- such as college games and practice sessions -- that occurred before the NBA's suspension of play on March 11. The NBA draft is set for June 25 at Barclays Center in Brooklyn.

ESPN Deportes

### AVISO DE AUDIENCIA PÚBLICA Y RESUMEN DEL BORRADOR DEL PLAN DE ACCIÓN ANUAL DEL AÑO FISCAL 2021

La División de Vivienda y Desarrollo Comunitario (Housing and Community Development/HCD, por sus siglas en inglés) de la Ciudad de Memphis ha preparado un borrador del Plan de Acción Anual para el Año Fiscal 2021 (1 de julio del 2020 al 30 de junio del 2021). El Plan de Acción Anual para el Año Fiscal 2021 (Año del Programa del HUD 2020) es requerido por el Departamento de Vivienda y Desarrollo Urbano de los EE.UU. (U.S. Department of Housing and Urban Development/HUD, por sus siglas en inglés) para recibir los fondos para la Subvención de Desarrollo Comunitario (Community Development Block Grant/CDBG, por sus siglas en inglés), así como la de HOME, Soluciones de Emergencia (Emergency Solutions Grant/ESG, por sus siglas en inglés) y la de Oportunidades de Vivienda para Personas con SIDA (Housing Opportunities for Persons With AIDS/HOPWA, por sus siglas en inglés). El Plan de Acción Anual Propuesto describe las actividades propuestas por la HCD para abordar las necesidades de vivienda y desarrollo comunitario, especialmente las necesidades en áreas de ingresos bajos a moderados de la Ciudad de Memphis.

#### Estimación de Fondos para el Año Fiscal 2021 que serán recibidos

Nombre del Programa	Fondos Estimados	Porcentaje del Total
Programa CDBG (CDBG Program)	\$6,751,893	47%
Proyección de Ingresos del Programa CDBG (Projected CDBG Program Income)	\$603,924	4%
Préstamos de la Sección 108 (Section 108 Loan Repayment Program Income)	\$750,000	5%
Programa HOME (HOME Program)	\$2,013,486	14%
Proyección de Ingresos del Programa HOME (Projected HOME Program Income)	\$50,000	1%
Programa ESG (ESG Program)	\$584,065	4%
HOPWA	\$3,500,637	25%
<b>TOTAL</b>	<b>\$14,254,005</b>	<b>100%</b>

#### Gastos por Necesidades Prioritarias en el Año Fiscal 2021

Categoría de Necesidades Prioritarias	Gastos Propuestos	Porcentajes
Vivienda	\$4,240,262	30%
Personas Sin Hogar	\$892,760	6%
Necesidades Especiales	\$3,511,118	25%
Desarrollo Urbano, Económico y Comunitario	\$3,585,567	25%
Administración General y Planificación	\$2,024,298	14%
<b>TOTAL</b>	<b>\$14,254,005</b>	<b>100%</b>

#### Período de Revisión Pública y Comentarios del Plan Consolidado Propuesto

Las copias del Plan Consolidado propuesto estarán disponibles durante un período de treinta días para comentarios y una revisión pública desde el 13 de abril del 2020 hasta el 12 de mayo del 2020. El plan puede ser revisado en las siguientes páginas web: [www.memphistn.gov/hcd](http://www.memphistn.gov/hcd) o [www.memphishcd.org](http://www.memphishcd.org)

Las copias del plan propuesto también estarán disponibles por petición enviando un correo electrónico a [Felicia.Harris@memphistn.gov](mailto:Felicia.Harris@memphistn.gov) o llamando al (901) 636-7403.

#### Audiencia Pública

El lunes, 20 de abril del 2020, de 4:00 p.m. a 5:00 p.m., la División de Vivienda y Desarrollo Comunitario (HCD, por sus siglas en inglés) de la Ciudad de Memphis llevará a cabo una audiencia pública virtual para presentar y recibir comentarios sobre su propuesta del Plan de Acción Anual para el Año Fiscal 2021. Para ser parte de la audiencia pública virtual, coloque el siguiente enlace en su navegador web: <https://zoom.us/j/517402999>.

Las personas u organizaciones que deseen formular observaciones sobre el Plan Consolidado están invitadas a participar en esta audiencia pública.

Las personas que deseen hacer comentarios sobre los temas mencionados, pero que no pueden asistir, podrán enviarle un correo electrónico a [Felicia.Harris@memphistn.gov](mailto:Felicia.Harris@memphistn.gov). Los comentarios por escrito serán recibidos hasta las 5:00 p.m. el 12 de mayo del 2020. Para obtener más información acerca de la audiencia pública, o si piensa participar pero tiene necesidades especiales, por favor envíe un correo electrónico a [Felicia.Harris@memphistn.gov](mailto:Felicia.Harris@memphistn.gov).

La División de Vivienda y Desarrollo Comunitario de la Ciudad de Memphis (the City of Memphis Division of Housing and Community Development) no discrimina por motivos de raza, color, origen nacional, sexo, religión, edad o discapacidad en el empleo o la prestación de servicios.

Proveedor de igualdad de oportunidades/igualdad de acceso.

Jim Strickland,  
Alcalde

DA FE:  
Doug McGowen  
Director de Operaciones