



CITY OF MEMPHIS DIVISION OF HOUSING AND COMMUNITY DEVELOPMENT



GUIDE TO PROGRAMS



**WILLIE W. HERENTON, MAYOR
ROBERT LIPSCOMB,
DIRECTOR**



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EXECUTIVE SUMMARY

The purpose of this guide is to provide information about the types of programs available through the City of Memphis Division of Housing and Community Development. The guide is divided into housing programs, economic development programs, homeless and special needs programs, and community programs. Within each section, there are descriptions of the programs, the amounts of funding available through each program, and the process in which the program can be accessed.

HOUSING PROGRAMS

Down Payment Assistance Program*

Program Description:

The Down Payment Assistance (DPA) program provides grant or loan funds to low and very low-income first-time homebuyers. The funds may be used for closing costs, down payment, and prepaids associated with closing.



Applicants must meet the low and very-low income limits as defined by HUD (see Appendix A for current limits), be a first-time homebuyer or a person who has not owned a home within the last three years, be able to obtain a mortgage from a participating bank or mortgage company, have an acceptable credit history, and have the ability to make monthly mortgage payments. Purchasers must also contribute a minimum cash investment of \$500.00 to \$1,000.00 depending on the cost of the house (except MHA residents, who must contribute \$100.00).

Funding Limits:

The maximum amount of DPA for a homebuyer is the lesser of \$7,000.00 or 10% of the sales price.

Application Process:

- Visit a participating bank and allow them to review income, expenses, credit history, etc. This will enable the bank to estimate the price range of houses that the homebuyer can afford
- Look for a house within the Memphis City limits in that price range, with a maximum sales price of \$70,000.00
- Put in a contract to purchase a house and apply for a loan with a participating lending institution
- Once a loan is approved, the lending institution will submit a down payment assistance application on behalf of the homebuyer
- The DPA staff determines whether or not a homebuyer will qualify for a grant or a loan and will also determine the amount of DPA funding

For more information about the Down Payment Assistance program, call Brenda Murrell at (901) 576-7300

*Program has recently changed

Middle Income Down Payment Assistance Program

Program Description:

The Middle Income Down Payment Assistance (MIDPA) program provides loan funds to homebuyers. The MIDPA program is a partnership between HCD, Fannie Mae, and the Health, Education, and Housing Facilities Board. The funds may be used for closing cost and down payment assistance. Applicants must be able to obtain first mortgage financing from any prequalified lender. Purchasers must also contribute a minimum cash investment of \$1,500.00.

Funding Limits:

The maximum amount of MIDPA available for a homebuyer is the lesser of \$12,000.00 or 10% of the purchase price.

Application Process:

- Locate a house within the Memphis City limits that costs between \$70,000.00 and \$170,000.00
- Obtain first mortgage financing from a participating lending institution
- The lending institution submits an application on behalf of the MIDPA homebuyer
- MIDPA staff reviews the application in order to determine the amount of assistance to be provided

For more information about the Middle Income Down Payment Assistance Program, call Harry Green at (901) 576-7300

Housing & Rehabilitation Programs **

Program Description:

The Housing & Rehabilitation Programs (HARP) provide financial and construction assistance to low and moderate income (as defined in Appendix A) homeowners in need of significant home repairs. Repairs may include roofing, electrical, plumbing, painting, and interior finish work. The amount of funds available for rehabilitation will depend on the number of people in the household, the household income, and the amount of work to be done to correct all of the safety and health hazards in the home. This program is available to homeowners who reside in targeted areas recommended by the Division of Housing and Community Development and adopted by the City Council. For a description of targeted areas, please see Appendix B.

Funding Limits:

The amount of funds used for rehabilitation varies and is evaluated on a case by case basis.

Application Process:

- Homeowner calls the HARP Department and are placed on a waiting list
- HARP staff call the homeowner when their name is at the top of the list
- HARP staff takes an application from the homeowner and determines whether or not they are eligible for the program
- HCD construction inspectors examine the house to determine the necessary repairs
- HARP staff take bids from contractors for the rehabilitation work and the work is performed
- HCD construction inspectors perform a final inspection on the house

For more information about the Housing and Rehabilitation Program, call Mike Granoski at (901) 576-7346

****The program requirements are currently under review and subject to change**

Minor Home Repair Program**

Program Description

The Minor Home Repair program provides assistance by performing a variety of minor home repairs on owner-occupied homes located within the Memphis City limits. Repairs may include roofing, weak floors, and heat. Eligible homeowners must be at least 60 years of age and/or disabled and meet the median family income limits for low and moderate income as defined by HUD (see Appendix A).

Funding Limits:

The maximum grant amount for the minor home repair program is \$5,000.00.

Application Process:

- Homeowner calls the Minor Home Repair program and are placed on a waiting list
- Staff call the homeowner when their name is at the top of the list
- Staff take an application from the homeowner to determine whether or not they are eligible for the program
- HCD orders an inspection and structural evaluation to determine what repairs can be made without exceeding the maximum grant amount.
- Staff take bids from contractors for the repair work and the work is performed
- HCD construction inspectors perform a final inspection on the house

For more information about the Housing and Rehabilitation Program, call Mike Granoski at (901) 576-7330

****The program requirements are currently under review and subject to change**

Volunteer Home Repair Program

Program Description:

The Volunteer Home Repair Program provides funds for building materials to volunteer groups that assist low and moderate-income persons (as defined in Appendix A) to make certain repairs to their homes. Repairs may include roof repairs, simple carpentry, etc. Eligible volunteer groups include nonprofit organizations, local businesses, and neighborhood organizations. The beneficiaries of the volunteer home repair program must be senior citizen or physically disabled homeowners who are not able to maintain their home due to limited physical and financial ability.

Funding Limits:

The amount of funds available for the volunteer program depends on the scope of the project.

Application Process:

- Homeowner calls the volunteer home repair program
- Staff take an application to determine the eligibility of the homeowner
- HCD staff coordinates the purchase and delivery of building materials with volunteer groups who assist the approved homeowner
- HCD construction inspectors perform an inspection on the house



For more information about the Volunteer Home Repair Program, call Mike Granoski at 576-7330

Community Housing Development Organization Program

Program Description:

The Community Housing Development Organization (CHDO) program is a competitive funding process open to a type of private, nonprofit organization called a CHDO. CHDOs must be organized under state and local law for the purpose of providing decent, affordable housing (this must be evidenced in the Charter, Articles of Incorporation by-laws, or board resolution); have no individual benefit to members; have a clearly defined geographic service area; have nonprofit status; have a board that is representative of the community it serves; and demonstrate at least one year of experience in serving its community.

The activities that CHDOs may apply for under the competitive process are acquisition and/or rehabilitation of rental housing, new construction of rental housing, acquisition

and/or rehabilitation of homebuyer properties, new construction of homebuyer properties, and direct financial assistance to purchasers of CHDO-developed housing.

Funding Limits:

The amount of funds available for CHDOs varies annually. The City sets aside a minimum of 15% of its annual HOME entitlement for CHDO development projects and 5% of its annual HOME entitlement for CHDO operating costs.

Application Process:

- The application process is publicized through notices and public meetings (first quarter of a calendar year) and applications are made available to CHDOs or organizations that want to be certified as a CHDO
- Applications are received (45 days after they are made available)
- Applications are reviewed for completeness and eligibility by HCD staff
- Proposals are given to the review committee
- Review committee reviews, evaluates, and scores each application based on set criteria
- Review committee ranks and develops funding recommendations
- CHDOs are notified of the review committees' recommendations

For more information about the Community Housing Development Organization program, call Belinda Wilson at (901) 526-6627

Single and Multi Family Development

Program Description:

The Single and Multi Family Development program is a request for development and/or qualification process related to the creation of homeownership or rental opportunities, especially in areas targeted by the City. For a description of targeted areas, please see Appendix B.



Development assistance available to nonprofit and for profit developers may in the form of demolition of abandoned structures, acquisition of vacant property, assistance with rezoning, subdivision, and site planning expenses (where applicable), funds for infrastructure improvements, utility connection rebates, federally funded low interest construction loans through HCD, sewer development fee waivers, and down payment assistance to qualified homebuyers.

Funding Limits:

The amount of funds or other incentives available for single and multi family development projects is determined on a case by case basis.

Application Process:

- The Real Estate Development Department will accept and review both unsolicited and solicited proposals. Developers may either submit an application packet (available in the Real Estate Development Department) for a project or HCD will solicit proposals for a particular project to be constructed on City-owned land
- Applications are reviewed and evaluated by a review committee
- Recommendations are submitted to the director of HCD

For more information about the Single and Multi Family Development program, call Randy Morris at (901) 576-7322

Building for the Future

Program Description:

The Building for the Future (BFF) Program trains minimum-security inmates in carpentry skills to construct houses on site for community-based development corporations and other nonprofit groups. Another component of the program teaches medium security inmates to construct wall panels and roof trusses and to produce metal studs for roof trusses and wall panels within the confines of the prison. The finished panels and trusses are then used at BFF training sites.

Organizations who wish to participate in the program must be classified as a Community Based Development Organization (CBDO). To meet this qualification, an organization must be organized under state and local law for the purpose of providing decent, affordable housing (this must be evidenced in the Charter, Articles of Incorporation by-laws, or board resolution); have no individual benefit to members; have a clearly defined geographic service area; have nonprofit status; have a board that is representative of the community it serves; and demonstrate at least one year of experience in serving its community.

Funding Limits:

Funding is available to provide materials and supplies to community based development organizations who use one of their construction projects as a BFF training site. There are no pre-set funding limits.

Application Process:

- There is no formal application process for organizations to participate in the BFF program, however, they must be a CBDO and they must have a general contractor's license. They must also have a construction site available as a training site.

For more information about the Building for the Future program, call Andrew Harvey at (901) 576-7329

ECONOMIC DEVELOPMENT

Small Business Loan Program**

Program Description:

The small business loan program provides fixed lower interest rates and long term, flexible repayment schedules to qualified borrowers. Eligible businesses must be licensed and operating within the City of Memphis, show positive cash flow (existing businesses), have a cash injection of at least 5% of the total project cost, secure funding up to 80% from a participating lender, have a Consumer Credit file with acceptable ratings, create one job for each \$15,000.00 borrowed, have 5% of the total project cost, have participation from a bank, and ensure that 51% of all jobs created are available for low and moderate income people.

Applicants may use funds for the acquisition of machinery and equipment, furniture, fixtures, the purchase of land and/or a building, leasehold improvement, vehicles, and working capital financing related to a proposed or existing business.

Funding Limits:

The minimum loan amount ranges from \$5,000.00 up to a maximum of \$50,000.00.

Application Process:

- Applicants submit business loan application forms, a business plan, business financial statements for past three years (where applicable), business and personal tax returns for past three years (where applicable), personal financial statements, and any other supporting materials
- HCD staff underwriting process on most loan packages will not exceed a thirty day period from the time of package submission
- HCD underwriting procedures will determine the credit decision to fund or deny the loan request
- Disbursement of funds for approved loans are determined on a project by project basis

For more information about the Small Business Loan program, call Georgia Cannon at (901) 576-7400

****The program requirements are currently under review and subject to change**

Micro Loan Program

Program Description:

The micro loan program provides financial opportunities for small emerging businesses with five or fewer employees. The financing provides business owners with options that have fixed rates and reasonable terms that enable the borrower to concentrate on successful management of the business. Eligible businesses must be licensed and operating within the City of Memphis, create or retain one job for each loan, ensure at least one job created or retained is available for low and moderate income people, and have acceptable credit ratings in the Consumer Credit file.

Applicants may use funds for the acquisition of machinery and equipment, furniture, fixtures, the purchase of land and/or a building, leasehold improvements, vehicles, and working capital financing related to a proposed or existing business.

Funding Limits:

The minimum loan amount ranges from \$5,000.00 up to a maximum of \$10,000.00.

Application Process:

- Applicants submit business loan application forms, a business plan, business financial statements for past three years (where applicable), business and personal tax returns for past three years (where applicable), personal financial statements, and any other supporting materials
- HCD staff underwriting process of the loan package will usually not exceed thirty days from time of submission
- HCD underwriting process determines the approval or denial of the requested funding
- Disbursement of funds for approved loans are determined on a project by project basis

For more information on the Micro Loan program, call Georgia Cannon at (901) 576-7400



Section 108 Loan Program*

Program Description:

The Section 108 loan program provides a way for cities that receive entitlement funds from the U.S. Department of Housing and Urban Development (HUD) to leverage their CDBG funds for substantial projects. HUD allows entitlement cities to transform a small portion of their CDBG funds into federally guaranteed loans that provide incentives for private investment in an area or project. Projects must be part of a significant downtown, economic development, or neighborhood redevelopment effort. Projects must also meet the CDBG National Objectives of either benefiting low and moderate-income persons or eliminating slums and blight.

Funding Limits:

Loans are awarded exclusively for gap financing and may not exceed 25% of the total project cost.

Application Process:

- Identify a downtown, economic development, or neighborhood redevelopment project that will have a significant impact
- Submit a proposal detailing the project to HCD. The information should include letters of commitment from other funding sources, information regarding the financial capacity of the development team, information about experience with similar projects, information about the proposed beneficiaries, an in-depth market study, letters from at least three financial institutions evidencing that financing was sought but not available for the project, Project timelines and construction draw schedules, IRR and ROI analysis, and an independent cost certification on goods and services (please note that additional information may be requested)
- Section 108 review committee analyzes, reviews, and recommends loans to the Mayor of the City of Memphis, who has final approval over all Section 108 loans

For more information about the Section 108 Loan Program, call Ed Cross at (901) 576-7351

**Program has recently changed*

Memphis Business Development Center**

Program Description:

The Memphis Business Development Center (MBDC) provides a variety of services in order to connect the community and private institutions and to help persons and organizations grow successful businesses. The services offered through the MBDC are as follows.

The Nonprofit Business Development Center provides technical assistance toward the development of viable neighborhood based nonprofit organizations and retention of existing business and growth of new businesses in inner city neighborhoods.

The Women in Business Development Center is designed to support and promote the success of women-owned businesses in Memphis and Shelby County. The key objectives include empowering women to become economically self sufficient; increasing the skills, strength, and success of women business owners; providing a network of small business opportunities; and acting as a clearinghouse for



services, training programs, and other events that will help women develop and expand their businesses.

The Contractor's Assistance Program (CAP) is designed to assist small and minority contractors to enter the mainstream local construction industry. CAP provides technical assistance, bonding assistance, and financing packaging and placement assistance to contractors. CAP also offers a fifteen-week course aimed at benefiting existing and aspiring contractors.

MBDC also provides assistance to persons who want to develop a new business or to expand or retain an existing business. MBDC provides a resource library, computer workstations, business planning, financing placement, marketing assistance, referrals to site and facility locations and other economic development entities, one-on one counseling, seminars, and workshops.

Funding Limits:

The MDBC does not directly provide funds, although they do assist entrepreneurs and small business owners to obtain financing from banks and financial institutions.

Application Process:

- There is no application necessary to utilize the services of the Memphis Business Development Center. Customers interested in the services offered at the center may go to the center located at 555 Beale Street, Memphis, TN 38103 or they may call to set up an appointment.

For more information about the Memphis Business Development Center, call Patricia Wesson at (901) 526-9300

****The program requirements are currently under review and subject to change**

HOMELESS AND SPECIAL NEEDS PROGRAMS

Emergency Shelter Grant Program

Program Description:

The Emergency Shelter 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.



Organizations who are applying for ESG funds must have and provide their State Charter and bylaws, an IRS 501(c)(3) tax exemption, current board members, a nondiscrimination policy, the most recent financial statements, and the most recent audit and management letter.

Funding Limits:

The amount of ESG funds available from HUD changes annually. Consequently, limits placed on the amounts available through the competitive process vary. Funds for both essential services and homeless prevention activities are limited to 30% of each year's grant to the City, Not more than 10% may be used for the costs of staff to operate shelters. All funds must be spent within 24 months of their award.

Application Process:

- The application process is publicized through public notices and public meetings (first quarter of a calendar year) and applications are made available
- Applications are received (45 days after they are made available)
- Applications are reviewed for completeness and eligibility
- HCD staff complete an evaluation and review summary for all eligible projects
- Proposals and evaluation and review summaries are given to the review committee
- Review committee reviews, evaluates, and scores each application based on set criteria
- Review committee may schedule interviews or make site visits to all applicants receiving scores above the threshold score
- Review committee ranks and develops funding recommendations
- Agencies are notified of the review committees' recommendations
- Funds are provided for the fiscal year beginning July 1 to June 30 of the following year

For more information about the Emergency Shelter Grant program, call Mary-Knox Lanier at (901) 576-7313 or Elizabeth Hayes at (901) 576-7316

Housing Opportunities for Persons With AIDS

Program Description:

The Housing Opportunities for Persons With AIDS (HOPWA) is a competitive funding process open to organizations that provide housing assistance and related supportive services for low and moderate income persons with HIV/AIDS and their families. HOPWA funds may be used to assist housing designed to prevent homelessness including emergency housing, shared housing arrangements, apartments, single room occupancy (SRO) dwellings, and community residences. Appropriate supportive services must be provided as part of any HOPWA assisted housing. Eligible activities include but are not limited to the acquisition, rehabilitation, or new construction of community residences and SRO units, the costs for the operation and maintenance of facilities and community residences, rental assistance, and short-term payments to prevent homelessness.

Organizations applying for HOPWA funds must have and provide their state charter and bylaws, and IRS 501(c) (3) tax exemption, a copy of their most recent audit or year end financial statement, a copy of the agency's strategic plan, personnel policy indicating nondiscriminatory practices, general liability insurance, and client grievance policy.

Funding Limits:

There is no limit placed on the amount of funds that agencies may apply for, but the awards will somewhat depend on the amount of HOPWA funds received by the city that year.

Application Process:

- The applications are administered through United Way in conjunction with the Ryan White Title XX funds provided through the State of Tennessee to United Way
- The application process is publicized through notices and public meetings (third quarter of a calendar year) and applications are made available through United Way
- Applications are received (45 days after they are made available)
- Applications are reviewed for completeness and eligibility by United Way staff
- Key information from each eligible application is proceeded to the grant review committee
- Grant review committee reviews, evaluates, and scores each application based on set criteria
- Grant review committee makes site visits to all applicants
- Grant review committee ranks and develops funding recommendations
- Agencies are notified of the review committees' recommendations
- Funds are provided for the fiscal year beginning April 1 to March 31 of the following year

For more information about the Housing Opportunities for Persons With AIDS program, call Mary-Knox Lanier at (901) 576-7313 or Allison Delugach at (901) 543-5834

COMMUNITY PROGRAMS

Community Service Grant Program

Program Description:

The Community Service Grant (CSG) program is a competitive funding process open to organizations that provide a variety of service-oriented projects. The purpose of the Community Service Grant (CSG) program is to help improve the quality of life for primarily low and moderate-income people in Memphis. There are two activities that are eligible under the CSG program, public service projects and public facilities projects.

Public service projects provide social services including but not limited to employment and job training, crime prevention, child care, health and drug rehabilitation, education, senior citizen needs, and services for the homeless. Operating costs (personnel, supplies, and materials) of a private nonprofit agency to provide public services to low and moderate income persons are also eligible.

Public facility improvement projects involve the acquisition, construction, reconstruction, or rehabilitation of facilities owned by nonprofit entities where public services described above are delivered to low and moderate income persons.



Organizations who are applying for CSG funds must have and provide their State Charter and bylaws, an IRS 501(c)(3) tax exemption, current board members, a nondiscrimination policy, the most recent financial statements, and the most recent audit and management letter.

Funding Limits:

Public facility grants are limited to a one-time grant award of \$100,000.00. Public service grants are limited to an annual amount of \$50,000.00 per year or a total of \$100,000.00 for two years.

Application Process:

- The application process is publicized through public notices and public meetings (first quarter of a calendar year) and applications are made available
- Applications are received (45 days after they are made available)
- Applications are reviewed for completeness and eligibility by HCD staff
- HCD staff complete an evaluation and review summary for all eligible projects
- Proposals and evaluation and review summaries are given to the review committee
- Review committee reviews, evaluates, and scores each application based on set criteria
- Review committee may schedule interviews or make site visits to applicants

- Review committee ranks and develops funding recommendations
- Agencies are notified of the review committees' recommendations

For more information about the Community Service Grant program, call Mary-Knox Lanier at (901) 576-7313 or Elizabeth Hayes at (901) 576-7316

Consolidated Plan Process**

Program Description:

The Division of Housing and Community Development (HCD) has an annual competitive request for proposal process that corresponds to the preparation of its annual Action Plan. The purpose of the program is to provide gap funding for projects that address the priorities described in the Consolidated Plan.

Funding Limits:

Funding is limited to 25% of the total project cost or \$100,000.00 whichever is lesser.

Application Process:

- The application process is publicized through public notices and public meetings (first quarter of a calendar year) and applications are made available
- Applications are received by the deadline noted in the application
- Applications are reviewed for completeness and eligibility
- HCD staff complete an evaluation and review summary for all eligible projects
- Proposals are given to the review committee
- Review committee reviews, evaluates, and scores each application based on set criteria
- Review committee ranks and develops funding recommendations which are forwarded to the Division Director
- Organizations are notified of the Division's approval

For more information about the Consolidated Plan proposal process, call Don Campbell at (901) 576-7370

** The program requirements are under review and subject to change

The Nonprofit Center***

Program Description:

The Nonprofit Center links nonprofit organizations, including Community Development Corporations (CDCs) and Community Housing Development Organizations (CHDOs), to the City of Memphis. The Nonprofit Center was established by Mayor Herenton within the Division of Housing and Community Development and the Memphis Housing

Authority. The mission of the Nonprofit Center is to focus, integrate, and intensify the City's relationships with nonprofit organizations. To accomplish its mission, the Nonprofit Center will seek input, share resources, and build networks in order to maximize the impact of local community development projects.

The Nonprofit Center is available to any organization that is an existing nonprofit or would like to become a nonprofit.

Funding Limits:

The Nonprofit Center will primarily provide technical assistance and other resources to nonprofits. Although there will be opportunities for funding, the types of funding available will depend on the nature of the organization and the types of activities.

Application Process:

There is no application necessary to utilize the services of the Nonprofit Center. Nonprofits who are eligible for funds will be directed to the most appropriate application process.

*For more information on the Nonprofit Center,
Call Debra Brown at (901) 576-7300.*

***This program is in the development stage and is subject to change

Community Development Grants*

Program Description:

The Community Development Grant (CDG) program provides funds to organizations that are community-oriented and promote the general welfare of the City. Eligible organizations may apply for funds in order to carry out programs that focus on the four strategic service areas of the City: Neighborhoods, Employees, Businesses, or Youth.



Eligible organizations must be community focused and have a 501(c)(3), (4), or (6) designation from the Internal Revenue Service (IRS).

Funding Limits:

The amount of funds available for the CDG program varies annually and individual awards are evaluated on a project by project basis.

Application Process:

- Letters are mailed to organizations that have expressed interest in obtaining a grant and those who have received grants through the CDG process. The letters invite the organizations to submit an application for funding
- Interested organizations submit the applications and required documentation. This includes documentation of the organization's 501(c)(3), (4), or (6) designation, a brief description of the organization and its mission, a current list of Board members (including the race and gender composition and length of term), a description of the program, a copy of the organization's budget and most recent audit, and if applicable, an explanation of how previously awarded CDG funds were utilized and documentation on how the funds were spent
- An external review committee is selected to review applications submitted under the CDG process and to make the final recommendations for grant awards.
- Organizations recommended for CDG funding must sign a Letter of Agreement as the acceptance terms and conditions, which include the City's right to seek restitution of payments made if the grantee fails to fulfill the obligations described in the agreement. Maintenance of records and documents related to expenditures received under this agreement must be in accordance with applicable accounting procedures and other rules and regulations and the organization must complete a W-9 or Substitute W-9 form
- Agreements are executed in a purchase order or contract form

For more information about the Community Development Grant Program, call Sandra Mays at (901) 544-6470

**Program has recently changed*

APPENDIX A 2000 INCOME LIMITS

Median Family Income for Memphis, Tennessee - \$52,400.00

FAMILY SIZE	80% Median Family Income	50% Median Family Income	30% Median Family Income
1 PERSON	\$28,650.00	\$17,900.00	\$10,750.00
2 PEOPLE	\$32,750.00	\$20,500.00	\$12,300.00
3 PEOPLE	\$36,850.00	\$23,050.00	\$13,800.00
4 PEOPLE	\$40,950.00	\$25,600.00	\$15,350.00
5 PEOPLE	\$44,250.00	\$27,650.00	\$16,600.00
6 PEOPLE	\$47,500.00	\$29,700.00	\$17,800.00
7 PEOPLE	\$50,800.00	\$31,750.00	\$19,050.00
8 PEOPLE	\$54,050.00	\$33,800.00	\$20,300.00

APPENDIX B TARGETED NEIGHBORHOODS

1. The Enterprise Community (EC)

The following Census Tracts make up the Memphis Enterprise Community.

Northern EC: Census Tracts 2, 3, 4, 6, 8, 10, and 90

Boundaries: North - Wolf River

South - Chelsea Avenue and Jackson Avenue

East - Holmes Street

West - North Thomas Street and the Wolf River

Southern EC: Census Tracts 47, 48, 49, 53, 55, 57, 58, and 59

Boundaries: North - E.H. Crump Blvd., South Parkway, and McLemore Ave.

South - Nonconnah Creek and Person Ave.

East - Bellevue Blvd. and I-240

West - McKellar Lake, Lauderdale St., and Third St.

Eastern EC: Census Tracts 67 and 68

Boundaries: North - IC Railroad and Southern Ave.

South - Lamar Ave. and Kimball Ave.

East - Pendleton St. and Semmes St.

West - Airways Blvd.

2. New Chicago Neighborhood Revitalization Project Area

Boundaries: North - Levee Rd.

South - Chelsea Ave.

East - Cypress Creek

West - N. Thomas St.

3. Greenlaw/Manassas Neighborhood Revitalization Strategy Area

Boundaries: North - Henry Ave. and Chelsea Ave.

South - Auction Ave. and Jackson Ave.

East - Ayers St.

West - Wolf River

4. Wilbert Heights Neighborhood Revitalization Strategy Area

Boundaries: North - E. McLemore Ave.

South - South Parkway

East - Third St.

West - Kansas St.

5. Klondyke Neighborhood Redevelopment Project Area

Boundaries: North - Brown
South - Jackson Area
East - Watkins St.
West - I-240

6. Lemoyne Gardens Strategic Development Zone

Boundaries: North - E.H. Crump Blvd.
South - McLemore Ave.
East - S. Bellevue Blvd., Neptune St., and Dudley St.
West - Mississippi

7. Bicentennial Neighborhood - Hamilton Heights Area

Boundaries: North - L&N Railroad
South - IC Railroad
East - Burlington, Northern Railroad, and Ragan Street
West - Mississippi Blvd., College St., and I-240