



STATEMENT OF HOUSING NEEDS

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The City of Memphis through the Consolidated Plan identifies housing and other needs within its jurisdiction. The City is in the midst of updating the Housing needs assessment and should be completed by the spring of 2019. The identified needs of the 2013 assessment are still valid while overall income has risen because of the lower unemployment rate in the Metropolitan Statistical Area (MSA) the need for affordable housing for people with 30-50% of Household Average Median Income has not. The City continues to struggle with loss of housing because of code violations that render the unit inhabitable. Apartment complexes in the private sector both for profit and nonprofit that housed people have been demolished or vacated because of this issue. The vacated, boarded up units have become a blight on the community. The Memphis Housing Authority (MHA) has worked with the City of Memphis Division of Housing and Community Development (HCD) to revitalize the large public housing sites into mixed sites and neighborhoods using the United States Department of Housing and Urban Development's (HUD) HOPE VI and Choice Neighborhoods as a tool to provide quality affordable housing and meet the test of deconcentrating poverty by turning them into mixed-income sites.

During the last fiscal year (FY2018-2019) Memphis continued to have more employment opportunities but residents in some zip codes continued to live well below the Poverty line. The majority of residents living in poverty are elderly, children below the age of 17 and in single female head of households. A vast majority of the employed are employed in the service sector or minimum wage jobs. Memphis and Shelby County are also home to a number of people that cannot pass a drug test or have felonies and these conditions preclude having gainful employment. The type of housing that people can obtain upon re-entry to society is limited because most landlords require background and credit checks. This is in addition to the first and last months' rent. Living paycheck to paycheck does not allow many of the people to accrue the money for the deposit and the required rent that many private companies require.

The cost of shelter still continues to be a cost burden to families as well as overcrowding. One reason that overcrowding occurs is because of the lack of credit or bad credit. There are other issues as well, like not being able to pay rent because of low paying jobs. Overcrowding still continues to be prevalent among renters.

The University of Memphis produces an annual report (Memphis Poverty Fact Sheet) through the School of Social Work reported that Memphis no longer the poorest MSA with a population over 1,000,000 although the people living in poverty rate is still 26.9%. The percentile of children (39%) and seniors living in poverty is still high even though the overall poverty rate has decreased. Non-Hispanic Black still have the highest poverty rate of Memphians.

Shelby County			
2017	Overall	Non-Hispanic White	Non-Hispanic Black
Population Size	920,373	335,419	500,033
Median Household Income	\$ 61,501	\$ 71,926	\$ 37,164
Mean earnings	\$ 74,498	\$ 107,649	\$ 51,324
Percent Mean Earnings Larger than Median Household Income	21%	50%	38%
Overall Poverty Rate	18.8%	8.0%	25.4%
Child (Under 18) Poverty Rate	30.2%	7.9%	39.3%
Poverty Rate for People 18 to 64	15.9%	9.1%	20.7%
Poverty Rate for People 65+	10.5%	4.9%	17.9%

Memphis city			
2017	Overall	Non-Hispanic White	Non-Hispanic Black
Population Size	638,125	166,228	413,591
Median Household Income	\$ 39,333	\$ 59,507	\$ 31,729
Mean earnings	\$ 59,458	\$ 95,560	\$ 44,960
Percent Mean Earnings Larger than Median Household Income	51%	61%	42%
Overall Poverty Rate	24.6%	12.3%	28.9%
Child (Under 18) Poverty Rate	39.0%	14.6%	43.3%
Poverty Rate for People 18 to 64	20.7%	13.6%	23.9%
Poverty Rate for People 65+	14.2%	6.4%	19.7%

STATEMENT OF HOUSING NEEDS

In 2013 the Housing Needs Assessment Study, noted that more people were living alone and many of them were elderly and might be living in isolation. MHA has plans to build additional senior and disabled housing to meets of an aging population and these facilities will have supportive services.

The lack of income limits the areas and types of housing that one can reside. All of the housing managed by MHA have a waiting list and any of the properties with contracted public housing units (Annual Contributing Contract {ACC} and Placed-based Vouchers {PBV}) have a waitlist. Housing Choice Voucher's waitlist is closed and is not expected to be open within the near future. The Choice Neighborhood Grant awarded for the revitalization of Foote Homes will see Phase I occupied in summer/fall of 2019. Other privately developed tax credits sites present another opportunity for MHA to offer families assisted housing that will help alleviate some of the cost burden for shelter.

The Greater Memphis Chamber of Commerce is working with employers, educational institutions and the Workforce Investment Network to attract employers, train workers and place them in permanent positions. As a component in this process, MHA uses Resident Opportunity Self-Sufficiency (ROSS) grants to connect public housing residents to transportation, education, job training and placement opportunities. The root causes of poverty have been identified as a lack of transportation to jobs and job centers, marketable skills and the lack of educational attainment. These factors have contributed to intergenerational poverty. The outward migration of jobs and people from the Memphis core in the fifties left people with fewer opportunities to succeed. In the last twenty-five years a concerted effort was made by the local government to attract businesses, boost educational attainment (Head Start and other Pre-K programs), work employers to identify skills needed and work community colleges and technical programs to train people with those skills. Incentives to attract investment from the private sector has resulted in busses relocating downtown and within the I-40-240 loop and the downtown area. People are moving back into the core and there are plans to provide a mix of housing and not displace the residents while giving them opportunities to increase financial stability and secure quality shelter.

Memphis has seen a positive change in the number of people and income for the people that reside within the city limits as evidenced in the chart below.

Demographic base	Base year 2010	Current Year 2017
Population	646,236	652,236
Households	246,495	250,259
Median Income	32,285	38,230

While there are positive gains being made to alleviate poverty, the zip codes in the city's core still have high rates of poverty and qualify as opportunity zones for special programs under the Tennessee Housing Development Agency's Housing and Economic Development Programs and those of HUD as well. MHA continues to receive requests for shelter and permanent housing on a daily basis

Memphis Housing Authority continues to attract and keep landlords in its Housing Choice Voucher Program. The waitlist was opened in 2017 to replenish its numbers and is not expected to reopen for at

STATEMENT OF HOUSING NEEDS

least the next three-five years. The waitlist for the Public Housing units is opened as needed and each site is required to keep a list. Currently there are 2569 public housing units and 10,600 Housing Choice Vouchers administered by the Memphis Housing Authority.