

10TH ANNIVERSARY SPECIAL REPORT

# THE HOUSING AND COMMUNITY DEVELOPMENT FELLOWSHIP PROGRAM



# ABOUT THE HCD **FELLOWSHIP PROGRAM**

Since 2009, SUAPP has partnered with the City of Memphis Division of Housing and Community Development (HCD) to host a fellowship program for graduate students. The competitive HCD Fellowship Program places highly qualified graduate students with government, nonprofit and community organizations that are leading community development efforts in Memphis. The program supports the important work of selected community development agencies while enhancing the education of selected student Fellows. Fellows are paired with a placement agency where they work 20 hours per week under the direction of experienced community development professionals. Faculty advisors ensure that students find connections between their field work and coursework, and help connect community development agencies to other University resources.





# COMMUNITY IMPACT

More than **80 students** and **50 local community development agencies** have participated and benefited from the HCD Fellowship Program.

By adding capacity to local organizations, HCD Fellows have helped bring impactful community development projects to fruition throughout Memphis. Examples include the completion of the Memphis 3.0 comprehensive plan, the development of the South Memphis Farmers Market (The Works, Inc.), and the ongoing restoration of the historic Clayborn Temple (Neighborhood Preservation, Inc. and Clayborn Reborn).



Fellows have supported local government agencies, health and social service organizations, and community development corporations all over the city – from South Memphis to Frayser, from Downtown to Hickory Hill. In addition to working with neighborhood communities, Fellows have collaborated with local communities of circumstance, such as the refugee community (with the Refugee Empowerment Program), the Latino community (with Latino Memphis) and the disability community (with Memphis Center for Independent Living).

Community development work is holistic and multifaceted. Throughout the 10-year partnership, the HCD Fellowship Program has addressed local needs and helped build capacity in the following areas:



Affordable housing



Homelessness



Blight and neighborhood stability



Greenspace and environmental stewardship



Job skills training and workers' rights



Youth empowerment



Food insecurity



Urban education



Public health



Historic preservation



Civic engagement



The Fellowship experience has proven to be a successful training ground for future leaders. University of Memphis alumni who have participated in the program are playing lead roles in community development throughout Memphis and beyond (including Jackson and Nashville, Tenn.; Washington, D.C.; Reno, Nev.; Indianapolis, Ind.; Denver, Colo.; Minneapolis, Minn.; and Juneau, Alaska).

## **PARTICIPATING AGENCIES 2009-2020**

Behavioral Health Initiatives

Binghampton CDC

BLDG Memphis

Center for Transforming Communities

City of Memphis Chief Administrator's Office

City of Memphis Division of Parks  
and Neighborhoods

City of Memphis Youth Services

Clayborn Reborn

Clean Memphis

Community LIFT

Cooper Young CDC

Frayser CDC

Freeman Outreach Center

Gestalt Community Schools

Goodwill Homes Community Services, Inc.

Grow Memphis

Habitat for Humanity

Hospitality Hub of Memphis

Keep Tennessee Beautiful

Knowledge Quest

Latino Memphis

Lead Hazard Control - Shelby County Housing

Mayor's Innovation Development Team

Memphis Area Legal Services

Memphis Center for Independent Living

Memphis City Schools

Memphis Heritage

Memphis Landmarks Commission

Memphis-Shelby County Division of Planning  
and Development

Methodist Le Bonheur Community Outreach

Midtown Memphis Development Corporation

Neighborhood Preservation, Inc.

Pigeon Roost CDC

Refugee Empowerment Program

Shelby Farms Conservancy

Shelby Residential Vocational Services

South Memphis Alliance

St. Patrick's Community Center

Strengthening Communities Initiative

The Heights CDC

The Works, Inc.

Tigers Initiative for Gardens in Urban Settings

United Campus Workers

United Housing, Inc

United Way

University Neighborhoods  
Development Corporation



# WHERE ARE THEY NOW?

The 2019-20 HCD Fellows tracked down some alumni to learn more about their experiences in the program and their ongoing roles in the field of community development. Their conversations are collected here as a set of “Where are they now?” profiles.



## **Ashley Cash**

Administrator of Comprehensive Planning  
Memphis-Shelby County Division of Planning  
and Development

Master of City and Regional Planning, 2011  
Fellowship Placement: The Works, Inc.



Ashley's community development career includes experience with the nonprofit intermediary Community LIFT and Habitat for Humanity of Greater Memphis. Since 2016, Ashley has served as administrator of the Office of Comprehensive Planning for the City of Memphis. In this role, Ashley led the development of Memphis 3.0, the city's first comprehensive plan since 1981. The Memphis 3.0 plan recently earned the highest honor given by the American Planning Association, the 2020 Daniel Burnham Award for a Comprehensive Plan.

### **What professional accomplishment are you most proud of?**

Over my career as a planner, I have had the opportunity to work on many exciting projects that benefit the City of Memphis including placemaking projects in South Memphis, home repair projects in Frayser, planning initiatives in the Heights and most recently facilitating the comprehensive plan for the city. So far, the proudest moment in my career has been leading the Memphis 3.0 comprehensive planning effort to adoption and starting on implementation. I am most proud of this effort because it wasn't a solo task; it was in part a testament to my ability to create an inclusive environment, identify ways to create meaningful engagement opportunities for a host of stakeholders, and to learn to listen, reflect and adapt my way of leading and working with others to produce a product reflective of the City of Memphis and that can move the City forward.

### **How would you describe the impact that your work has had on Memphis?**

I would like to think that the work I have completed thus far has led to a more engaged, more equitable Memphis. Most of the work that I have been asked and honored to do centers on ensuring that all residents have the opportunity to thrive, have basic needs met and have access to resources. I hope through small programs, that community members who previously felt like they didn't have a voice understand more about city processes and feel empowered to speak on behalf of themselves and their communities and see change as a result of that public participation. I also hope that the comprehensive plan can set Memphis on a path towards being a vibrant city – one that has space for people of all color, economic backgrounds and accessibility needs, that supports an inclusive environment where development that benefits community is occurring everywhere.

### **How has your experience with the HCD Fellowship Program impacted your professional career?**

The connections that were made as a Fellow have served as a foundation for many great personal and professional relationships that have supported my work throughout my career. Although I had one main assignment – doing research and providing support for the creation of the South Memphis Farmers Market – I was able to connect with many different projects, executive directors, and other staff and leaders who work daily to improve the lives of Memphians.



**Amy Schaftlein**  
Executive Director,  
United Housing, Inc.  
Memphis, Tennessee

Master of Arts in Anthropology, 2010  
Fellowship Placement: University  
Neighborhoods Development Corporation



As a Fellow, Amy was an asset to the University Neighborhoods Development Corporation during its formative years. During her career, Amy has designed, received and managed over \$10 million in grant funding for the nonprofit United Housing, Inc., where she is currently executive director. Amy also spent two years as industry and government affairs liaison with the Tennessee Housing Development Agency. Amy has mentored and supervised several HCD Fellows at United Housing.

### **What does “community development” mean in your line of work?**

Community development is about coalition-building. To me, not one law, policy, person, government entity nor one nonprofit organization can “do” community development. It’s about building a coalition of individuals and entities around a community need, policy issue or milestone and pushing it forward – raising awareness, closing the information gap, building trust and

rallying voices around common causes in the neighborhood.

### **What lessons have you carried with you from your time as a Fellow?**

I worked for Steve Barlow at the University Neighborhoods Development Corporation. It helped me understand coalition-building and grant writing. I still call on the networks I developed today. Being an HCD Fellow opens up opportunities in the public, private and nonprofit sector in ways I didn’t know until I started at United Housing in 2010. The background in community building and organizing, as well as grant writing positioned me well to continue to move up in my career.

### **How has United Housing benefited from hosting HCD Fellows?**

HCD Fellows are passionate about the work and always willing to learn what more they can do to make a difference both in the



organization and in the wider community. The value is in fresh perspectives offered, ability to take a critical look at programs and offer insight into how to improve. Often, this is by looking at client data and creating surveys, analyzing results and giving leadership more informed decision-making abilities.



### **Kenny Latta**

Instructor and Undergraduate Advisor  
Department of Anthropology  
University of Memphis

Master of Arts in Anthropology, 2014  
Fellowship Placements: TIGUrS Urban  
Garden and University Neighborhoods  
Development Corporation



Kenny is currently guiding future community leaders as an Instructor and undergraduate advisor with the UofM Department of Anthropology. After earning his MA in Anthropology, Kenny served as the coordinator of special projects for the local nonprofit Center for Transforming Communities (CTC), where he supported community organizing efforts in a variety of low-income neighborhoods in Memphis. During his time at CTC, Kenny provided mentorship to other HCD Fellows placed with the agency.

### **How did you decide to study anthropology?**

I knew I wanted to get my hands involved in something. I wanted to do more than just learn about things. During the two years I was living away from Memphis, all this cool stuff was going on. The Greenline opened, Broad Avenue took on a new life and there were new developments happening Downtown. Anthropology equips you to be much more critical of those kinds of things and ask some difficult questions about how those types of developments are affecting people and shaping social life in the communities in Memphis.

### **How does what you learned as a Fellow influence or affect your work now?**

The fellowship experience is very applicable here because I'm teaching courses that are in the same space (such as) Urban Anthropology and American Communities. I have examples I can draw on and talk about like TIF districts because I have experience with them.

### **What advice would you give to current Fellows?**

Take advantage of every opportunity that presents itself to you. I know everyone has limitations in that some people have to work outside of school. You can't do everything, but any time you have an opportunity to go network with people or to go learn about something new, take advantage.





### **Kate Kananura**

Special Project Manager  
Center for Transforming Communities (CTC)  
Memphis, Tennessee



Master of Public Administration, Certificate in  
Philanthropy and Nonprofit Leadership, 2015  
Fellowship Placements: Gestalt Community Schools  
and City of Memphis Mayor's Office

Kate has played multiple roles with Center for Transforming Communities since joining the organization in 2016. She currently provides support to impact projects that are born out of CTC's engagement efforts in various communities. She also oversees CTC's collaborative projects with other organizations and manages internship and volunteer programs.

### **How would you describe the work of CTC?**

Our mission is to cultivate neighborhood democracies, and our vision is equity. We realize that most of the time residents who make Memphis neighborhoods great are too often left out of decisions that end up becoming their narrative and way of life. CTC knits together networks of residents and amplifies their voices so they can connect to their power, resources and services.

### **What is the most rewarding project you have worked on as a community development practitioner?**

My favorite project is the Binghampton Community Land Trust (BCLT) that was started out of neighbors' collective vision to mitigate the displacement of long-term neighbors as the landscape of housing affordability continues to shift in Binghampton. The Community Land Trust allows its land to be taken out of the prospective real estate market so families are able to afford housing on this land for generations. My proudest accomplishment is working with the team through a long process of acquiring the first property, which will soon be a stable home for a family that would otherwise have to relocate.

### **How did being a Fellow prepare you for your current work?**

The fellowship had influence on my decision to start a career

in community development. I attribute much of my contribution to CTC's community engagement work to prior knowledge of the ecosystem of Memphis and its neighborhoods. The relationships that I built with other Fellows and instructors are valuable and still relevant to the work I do.

### **How has CTC benefited from hosting an HCD Fellow?**

CTC has been hosting HCD Fellows since 2015. Until early this year, CTC staff has been small, so the HCD Fellowship has been a great resource for capacity building. Furthermore, due to the unique skillsets, talents and work ethic that HCD Fellows bring to our organization, CTC has so far hired two former Fellows as full-time staff. We look forward to employing more who may identify with our mission and vision.



### **Dane Forlines**

Special Projects Director  
The Heights Community  
Development Corporation  
Memphis, Tennessee



Master of City and Regional Planning, 2010  
Fellowship Placement: Binghampton Development Corporation

As a consultant and in the nonprofit sector, Dane has been involved in domestic and international community development for nearly 20 years. His current organization, *The Heights CDC*, supports just community development through providing quality, affordable housing and working with neighbors to improve the community together. In this role, Dane has provided guidance to multiple HCD Fellows. Dane previously worked with the Memphis Medical District Collaborative.

### **What was your favorite thing about being a Fellow with the Binghampton Development Corporation?**

I lived in Binghampton at the time, so I was working in my own neighborhood. I already knew some of the staff before starting, and then got to know the rest of the staff. We all had the sense that we were working together for a common cause that we believed in. That was rewarding.

### **What does “community development” mean to you?**

It’s about engaging residents and including them in the development of their own community, providing resources and platforms for them to be able to shape the trajectory of their own neighborhood.

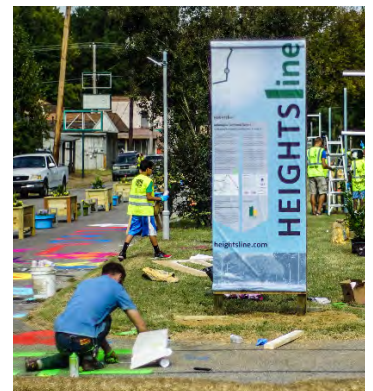
### **How would you describe the impact that your work has on your community?**

Before I moved into this community, Treadwell High School had closed. The high school defined the community identity, but when it closed that went away. A few years later, the elementary and middle school opened, and now you can see the

value of having a school in your neighborhood. Being present at the school during dismissal and seeing all the parents who are there to pick up kids. (Seeing) all the churches and other organizations that are there to handle after-school programs, or people who are volunteering to help students with their literacy proves that school is much more than students in a classroom with teachers. It is a pulse of the community. It’s a bringing together of organizations and families. Those years when the high school closed, the neighborhood lost all of that. The Heights CDC is helping to support people as they rediscover the identity of their neighborhood.

### **What future goals do you have in your field?**

One lesson learned from work in Nashville is that if you’re not careful, your community can go from lagging to overheating. – then a lot of people get left behind. The Heights CDC is being very thoughtful about carrying out our mission and our goals of raising property values, improving infrastructure in the neighborhood and bringing amenities and resources to the area. We want to do it in the context of equity and inclusion. The goal is that in the future when I look back on the work that we’re doing now is that we are successful from the context of meeting goals and metrics, and successful in the context of equitable development.





### **Courtney McNeal**

Community Engagement Specialist  
Innovate Memphis

Master of Public Administration, 2015  
Fellowship Placement: BLDG Memphis  
(formerly Community Development  
Council of Greater Memphis)



Courtney leads the work of *Innovate Memphis* in the area of transit and mobility. She is helping Memphis take steps to make transit more accessible to all residents while keeping social equity in the forefront of her work. Courtney also worked in education reform prior to joining Innovate Memphis.

#### **What was your favorite thing about participating in the HCD Fellowship Program?**

The community development and revitalization world were new to me, so I enjoyed learning so much about that aspect of the nonprofit sector. I was also able to make meaningful connections with various leaders and professionals within the sector that I still work with or have a relationship with today.

#### **What are you doing in community development today?**

My primary area of focus at Innovate Memphis is transit and mobility. We

are taking the necessary steps to make transit more accessible to all Memphians and keeping social equity in the forefront of what we do. Not only will residents have an increase of their quality of life, but efficient transportation will help the local economy. Public transportation should be a resource that's available to all.

We are working hard to overcome all challenges and barriers to public transportation.

#### **What is the most rewarding project you have worked on as a community development practitioner?**

It has been rewarding to have led community outreach for the Memphis 3.0 Transit Vision Plan. Our team attended and presented at more than 100 community events to receive input on the



plan to redesign the city's public transportation system.

#### **How did being a Fellow prepare you for your current work?**

Post-graduation, I went into education reform. However, I made my way back "home" to being in a role where I can serve within the nonprofit sector. If it was not for making connections and gaining experience while being a Fellow, I would not be in the position that I am currently in.



**Aubrey Toldi**

PhD student in Urban Planning,  
Design and Policy  
Politecnico di Milano  
(Polytechnic University of Milan, Italy)

Master of City and Regional Planning, 2019  
Fellowship Placement: Clean Memphis



Aubrey recently completed a Fulbright Scholarship research program in Sicily, Italy, where she studied proactive approaches to water management that would cultivate both ecological and social benefits. Aubrey plans to return to Italy to pursue a PhD at the Polytechnic University of Milan.

**What was your favorite thing about being a Fellow?**

My favorite thing about the Fellowship was getting to know my hometown of Memphis from a new perspective – through a professional and academic lens. It provided me with an understanding that bolstered my perspective on how to better be a civil servant, planner and Memphian.

**What accomplishment are you most proud of?**

I would say I am most proud of my Fulbright Research Grant. Through it, I have had the opportunity to work as a researcher on a European Union Life program. I was selected to attend an EU/NATO Seminar in Brussels and Luxembourg as well as two young Italian Social Science/Planning intensive workshops, and most importantly, spend an academic year devoted to my own line of research. To me, it was a time of academic reward and focus – developing me on both a professional and personal level.

**How did being a Fellow prepare you for your current work?**

At Clean Memphis, I worked with a variety of community groups and organizations, all with their own unique goals and missions. It further drove into me the question of “How do we bolster community-led initiatives while also better connecting government/organizational officials with lay communities?” I believe most of my research (Fulbright included) has emerged out of attempting to answer this question.

**What was the last book you read?**

I am currently reading *The Water Dancer* by Ta-Nehisi Coates. Although I have not yet finished, the topic of family has dominated the first section of the book. Taking place in the pre-Civil War era, this historical fantasy tells the story of a young man navigating life born as the son of a plantation owner and slave. This specific type of psychological confrontation has not been highlighted in past storylines I have read that discuss slavery within the U.S., sparking in me a new perspective.





**Carole Colter**  
Grant Specialist  
Methodist Le Bonheur  
Community Outreach

Master of Public Administration, 2013  
Fellowship Placement: Grow Memphis



Carole's Fellowship placement was with Grow Memphis, an organization focused on improving resident access to locally grown food. She later became executive director of Grow Memphis and co-founded Memphis Tilth, a merger of three food policy nonprofits. As a grant specialist with Methodist Le Bonheur Community Outreach, Carole served as a mentor to an HCD

Fellow in 2019-20.

### **What kinds of projects did you work on as a Fellow?**

As a Fellow and the Food Policy Coordinator for Grow Memphis, I formed the Food Advisory Council of Memphis and Shelby County. I created a multi-disciplinary community advocacy board that included Mayor Jim Strickland and members of City Council. It also involved leaders from other organizations who worked on food equity and who were struggling with current policies that made their programs challenging. I managed more than 60 people and was responsible for state and federal policy advocacy around food and agricultural issues. I also worked with other food policy councils regionally and did some federal advocacy around the farm bill. It was challenging doing this work in Memphis because of a general lack of civic trust in the system. I worked with the Mid-South Peace and Justice Center to figure out how to advocate for systemic change and alter the historic distrust in

civic engagement.

### **How would you describe the impact that your work has had on Memphis?**

I am proud of my role in co-founding Memphis Tilth, an organization dedicated to creating food justice that has provided a sustainable legacy for the community. I feel that my advocacy work, community development and service to children and veterans has made an impact. During my time at Memphis Tilth, I raised \$1.4 million, increased national awareness on food justice issues and went to White House to meet with representatives from the Obama administration.

### **What do you know to be true?**

I believe that change has to come from within a community for it to be possible. My view of community development has evolved since my HCD Fellowship. Now I see the importance of social equity strategies and using privilege to build bridges and help people.



### **Ian Preston**

Community Transportation Planner  
Tennessee Department of Transportation  
Nashville, Tennessee



Master of City and Regional Planning, 2014  
Fellowship Placements: Center for Transforming Communities  
and Frayser Community Development Corporation

Ian helps coordinate the transportation needs and services of Metropolitan Planning Organizations and Rural Planning Organizations along state routes, interstates and other state-owned facilities within 28 counties in Middle Tennessee. He coordinates regularly with local jurisdictions at the town, city and county levels to ensure state-owned infrastructure like bikeways and greenways are operating under efficient and safe conditions.

### **What kind of skills did you learn as a Fellow?**

At the Center for Transforming Communities (CTC), Amy Moritz showed me how to engage residents within small geographic areas within Memphis neighborhoods dedicated to building local congregations and resident groups up through faith-based action and asset-based community development called “Shalom Zones.” In Frayser, Steve Lockwood shared with me the tools that the Frayser CDC uses when empowering residents to be financially independent and fulfill their dreams

of becoming homeowners. Through a strategy Steve developed and coordinated with the City of Memphis, Frayser CDC was able to secure small grants (around \$500) to fix small structural problems on numerous properties throughout the Frayser community. These properties, while formerly condemned to demolition by the city, were able to be saved so that local residents could afford to buy them from the CDC. This strategy saved the city money and allowed community members to become homeowners at a more affordable cost.

### **How would you describe the impact that your work has had on communities across the state?**

Our work has increased the transparency of transportation-related work (especially as our state experiences enormous amounts of growth, particularly in the larger urban areas in Memphis and Middle Tennessee) between TDOT and our state’s residents. Our engagement and outreach efforts are in place specifically to ensure the needs of our transportation network users are met.





### **April Steele**

Business Anthropologist  
Southern Growth Studio  
Memphis, Tennessee

Master of Arts in Anthropology, 2014  
Fellowship Placement: United Housing



April is a business anthropologist for the local firm Southern Growth Studio. The organization's mission is to help Memphis-area organizations grow and thrive by offering services related to market research, ethnography and design-thinking. After graduating in 2014, April spent three years helping to improve organizational performance while serving as the director of evaluation and strategy at Latino Memphis.

### **What is the most rewarding project you have worked on as a community development professional?**

One of my favorite projects was working with middle schoolers at Gestalt Academy to teach them design thinking. Gestalt schools wants their students to be connected to the communities in which they are located and for the students to contribute to their communities. They also use a project-based learning approach, so we used design-thinking as a model and had the students focus on food insecurity

as their design challenge. Students researched the topic and interviewed people in their communities about their shopping habits and preferences. They went through the full design-thinking process to innovate new solutions to address food insecurity, which included a mobile food delivery program and an educational nonprofit that would teach people how to cook with fresh produce. It was rewarding to work with students on a very real issue in our community while also empowering them to imagine ways they could work to solve the issue. As a final treat, we took the students on a field trip to the Green Leaf Learning Farm in South Memphis so they could see a community-oriented food program at work.

### **What was your favorite thing about being a Fellow?**

I loved being able to work as an anthropologist before I graduated, working with people who had careers in community development and seeing the practical side

of nonprofit work. It was a nice transition into my career and was great to feel a part of the legacy of the anthropology program by working alongside fellow alumni. It was just nice to take what I was learning in school and be able to apply it, even in small ways, to an actual agency's programs.

### **What was the last book you read?**

*Chocolate Cities* by Anthony Hunter and Zandria Robinson (a local sociologist and one of my personal heroes). It was a FANTASTIC look at the way the Black experience has shaped American culture and how the South as we think of it is really just the Black experience throughout the entirety of North America. I highly recommend it!



### **Amy Collier**

Grant Administration Specialist  
City of Memphis Department of Parks  
and Neighborhoods

Master of City and Regional Planning, 2014  
Fellowship Placements: Binghampton Community  
Development Corporation and TIGUrS Urban Garden



Amy helps bring new resources and increased capacity to improve greenspaces all over the city as a grant administration specialist for the Memphis Department of Parks and Neighborhoods. Before joining Parks in 2018, Amy worked as a community health planner for Shelby County.

### **Why were you drawn to study City and Regional Planning?**

I had a great economics professor in undergrad who said, “Every step in your education and your career should be about solving the problems that are most important to you.” City Planning seemed to be where I needed to go to learn how to solve problems that were important to me.

### **How did your work as a Fellow impact the community?**

When I was working with the Binghampton CDC, I had a lot of interaction with non-English speaking community members. Part of my role was to create some connection between English speakers and non-English speakers. To this day, I have conversations with women I met during this time when I run into their families at the ice cream shop or the library. Connections between neighbors is significant, and it should always be at the forefront of planning work.

### **How did your work as a Fellow prepare you for your current role?**

My first placement as an HCD Fellow was with a neighborhood CDC. Much of my work involved



grassroots communication and creating positive spaces for community to gather. My second placement was with the TIGUrS garden, where I helped manage a greenspace. Both of these roles prepared me to step into work in the parks and recreation field. The actions I make every day may look a lot different from what I did as a Fellow, but the perspective I gained from both of those environments is what helped the most.

### **What professional accomplishment are you most proud of?**

Balance. I see so many of my colleagues struggling with balancing their professional goals with overall community goals, and even family life. It can be hard to work in local government, carry on community commitments and still have space for normal life things. I’m pretty happy with the balance I maintain in my life, and I hope we can stress this more in our field – it makes all of us more committed.

### **How has your agency’s HCD Fellow impacted your organizations effectiveness?**

Small projects have big potential to lead to system change. Several projects that our Fellow has been hands-on with are planting seeds for changes in our park system. Our Fellow has completed park assessments for every park in the Memphis area, prepared a grant application and finished the initial steps to implementing change for invasive species removal. It is possible that we can make a larger impact following this project.

# A MESSAGE FROM THE **DIRECTOR OF HCD**



The HCD Fellows Program is a partnership that has enhanced productivity of the community development industry in the city. This program addresses the need for high-quality staff in organizations and provides students with meaningful leadership experience. Throughout the history of the program, the City of Memphis and the University of Memphis have invested nearly \$2 million in support of community development. The result is higher-performing agencies and well prepared graduates that will ultimately shape how the residents of this community are served. The City of Memphis Division of Housing and Community Development is a proud partner of this program.

**Paul A. Young**  
Director, Division of Housing &  
Community Development

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