



Community Development Council – 2010 Policy Priorities

- 1. Reducing the number – and improving the appearance – of vacant and abandoned properties.**
 - ⇒ Action Item: Draft and support the enactment of a local ordinance creating a vacant property registration program, to reduce the cost to local government, develop an inventory of all properties available for redevelopment, and reduce the number of long-term vacancies.
 - ⇒ Action Item: Support the development of neighborhood-based strategies to improve the appearance and safety of vacant property, such as (1) contracting with community-based organizations to secure and clean up properties, and (2) enabling resident-led initiatives such as community garden and adopt-a-lot programs.
 - ⇒ Action Item: Advocate for an overhaul of the code enforcement system that includes (1) more use of police officers for enforcement, (2) development of a data-driven, zone-based approach to setting priorities, (3) consolidation of city and county residential and commercial enforcement, and (4) a proactive rather than complaint-based approach.
 - ⇒ Action Item: Support the enactment of a local ordinance that would create a rental property registration and inspection program.

- 2. Improving systems for property acquisition and redevelopment in established neighborhoods for both nonprofit and for-profit developers.**
 - ⇒ Action Item: Support state legislation that would allow local governments to gift properties to nonprofits for uses other than single-family housing.
 - ⇒ Action Item: Support state legislation to enable the creation of a Memphis and Shelby County Land Bank Authority, to facilitate the redevelopment of vacant, abandoned, and tax-delinquent properties.
 - ⇒ Action Item: Support policy changes that would help developers get title insurance on tax-foreclosed properties, such as a local bonding program or state legislation that would cap the amount that property owners can recover if they did not receive sufficient notice of the foreclosure.
 - ⇒ Action Item: Support changes to local, state, and federal policy to require neighborhood input when government disposes of surplus property or otherwise utilizes public resources for neighborhood redevelopment.

- 3. Helping Shelby County and Tennessee residents build, preserve, and protect their assets.**
 - ⇒ Action Item: Support state legislation that would limit auto title lenders to a one-time (instead of monthly) administrative fee.
 - ⇒ Action Item: Support state legislation to outlaw internet payday lending.
 - ⇒ Action Item: Support state legislation that would cap the interest rate on all 'small dollar' loans (less than \$500) at 100 percent.
 - ⇒ Action Item: Advocate for new programs and regulatory changes that will increase the availability of mortgage products for low- and moderate-income borrowers, including potential modifications to Federal Housing Administration lending policies, and the Community Reinvestment Act.
 - ⇒ Action Item: Advocate for additional consumer protections in the foreclosure process at the state and federal levels.

- 4. Developing new sources of community development funding and enhancing the use of existing funds.**
 - ⇒ Action Item: Support the creation of a local affordable housing trust fund for Memphis and Shelby County, working with local government and other community partners.
 - ⇒ Action Item: Support state legislation that would provide an 18-month property tax waiver for nonprofits that are rehabbing existing housing stock for affordable housing purposes.
 - ⇒ Action Item: Support HUD's proposed changes to the allocation formula for Community Development Block Grant funds, which would significantly increase funding to the city of Memphis.
 - ⇒ Action Item: Advocate for the adoption and implementation of the *Greater Memphis Neighborhoods* plan, a public-private blueprint for comprehensive community development.

- 5. Encouraging more efficiency, transparency, and accountability in local government.**
 - ⇒ Action Item: Support and participate in a community-wide discussion about the potential creation of a single metro government for Memphis and Shelby County.
 - ⇒ Action Item: Advocate for more citizen participation and access to information about neighborhood plans and potential development.