

## Summary of Memphis Hometown Series Table Discussions

Questions posed by facilitators:

- 1) What education services would you recommend for developments in your community?
- 2) Has your community had conversations about adjusting zoning to increase density?
- 3) Were you aware of the pre- and post-purchase education programs with THDA?
- 4) What other elements of housing-related affordability were not covered today?
  - 1) Attendees expressed interest in more homebuyer education in Northwest TN (for consumers), more sessions on utility usage and weatherization programs (for housers) and more financial wellness sessions for residents in multifamily developments. Additional conversations centered on life skills, services on site such as notary and banking, after school programs and food services.
  - 2) The increases to density question generated the following:
    - a. This would be on an as-needed basis and if transitions made sense to the community. You would have to consider land uses and needs to mesh and support the change.
    - b. Yes, have contacted Jackson Housing Authority
    - c. More of the opposite – households / house sizes are trending smaller
  - 3) Knowledge of programs was connected to industry segment: lenders knew of programs, developers were not.
  - 4) Other elements of affordability
    - a. what happens when borrowers no longer have income for the mortgage payment
    - b. being “pushed to the mortgage limit” by sales person
    - c. developing partnerships with other agencies
    - d. Health issues regarding providing healthy homes to occupants and school and home relationships (tutoring services, food services, daycare services, etc.).