



DOWN HOME SOLUTIONS

Memphis Housing & Community Resource Guide

One place to find help with rent, utilities, tenant rights, home repair, and homeownership in Memphis and Shelby County

Prepared by	Down Home Solutions LLC
Coverage	Memphis and Shelby County, Tennessee
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Please note	Compiled for convenience from public sources. Not an endorsement or guarantee. See the Important Notice.

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Important Notice and How to Use This Guide

Please read this first

This guide consolidates publicly available community resources to help people find assistance in one place. Down Home Solutions is not affiliated with, and does not endorse or guarantee, any organization listed. Programs, eligibility, and contact details change; always confirm with the provider before relying on them. This is general information, not legal, financial, or professional advice. We are not the final authority on any program.

This guide is	This guide is not
A free, plain-English summary of local help, gathered in one place.	An endorsement, ranking, or guarantee of any organization.
A starting point for your own phone calls and questions.	Legal, financial, or professional advice.
Checked against each provider's own published information, with the date shown.	The final word. Providers decide who qualifies, and their rules change.

Why we put this together: to educate people and keep this information consistently available, so no one has to hunt through a dozen websites to find where to turn.

HOW TO USE THIS GUIDE

Step	What to do
1 Find your situation	Start with Who to Call First , or jump to the section that matches your need from the contents.
2 Call before you go	Confirm hours, eligibility, and what to bring. Programs fill up and rules change.
3 Gather documents	Most programs ask for a photo ID, your lease or mortgage statement, a notice you received, and proof of income.
4 Keep notes	Write down who you spoke with, the date, and what they said. Ask for anything important in writing.

READING THE TABLES

Column	What it tells you
Organization	Official name and the area the program serves. A date appears under the name only when we checked it on a different day than the rest of its section.
What it offers	A short summary written by us, not copied from the provider.
Who qualifies / cost	Who the program is for, any requirements we found, and what the provider says it charges.
How to apply	The usual first step, plus hours when listed.
Phone / Web	Tap a number to call it or an address to email it. Web links go to the provider's own site. Listings were last checked Oct 2, 2026.

Emergency Numbers

Keep this page where you can find it fast. All of these are free, and the ones marked 24/7 answer at any hour.

If this is happening	Call or text	Notes
Someone is in danger, badly hurt, or a fire or crime is happening now	<u>911</u>	24/7. Give your address first.
Thoughts of suicide, or an emotional crisis for you or someone you know	<u>988</u>	24/7. Call or text.
Someone swallowed or breathed something harmful, or took the wrong medication	<u>1-800-222-1222</u>	24/7. If the person has collapsed or cannot breathe, call <u>911</u> first.
Abuse or violence at home	<u>1-800-799-7233</u>	24/7. Free and confidential.
Not sure where to turn for food, housing, or bills	<u>2-1-1</u>	Free and confidential. Trained staff point you to local programs.

Who to Call First

Not an emergency? Pick the row that matches your situation and start with the organization shown. Select the topic to jump to its full section. Each organization can usually point you to others if it cannot help directly.

If you need help with	Start with	Phone	Website
<u>Crisis, Safety & Emergency Help</u>	Emergency Services (911)	<u>911</u>	<u>911.gov/calling-911</u>
<u>Rental & Utility Assistance</u>	United Way of the Mid-South: Driving the Dream Call Center	<u>2-1-1</u> or <u>(901) 415-2790</u>	<u>uwmidsouth.org/get-help-now</u>
<u>Tenant Rights & Legal Help</u>	Fair Housing Council of Metropolitan Memphis (FHCMM)	<u>901-538-7700</u>	<u>fhcmm.org/contact-us</u>
<u>Housing Vouchers, Public Housing & Homeless Services</u>	Catholic Charities of West Tennessee	<u>(901) 722-4700</u>	<u>ccwtn.org/about-us</u>
<u>Homebuying & Housing Counseling</u>	Tennessee Housing Development Agency (THDA) - Great Choice Plus Down Payment Assistance	<u>(800) 228-8432</u>	<u>thda.org</u>
<u>Home Repair & Weatherization</u>	Habitat for Humanity of Greater Memphis - ReStore	<u>(901) 737-8673</u>	<u>memphishabitat.com/restore</u>
<u>Neighborhood & City Services</u>	Memphis 311 Service Center	<u>311</u>	<u>311.memphistn.gov</u>
<u>Health Care, Mental Health & Public Health</u>	Christ Community Health Services	<u>901-842-3160</u>	<u>christcommunityhealth.org</u>
<u>Benefits, ID & Family Support</u>	TennCare Connect	<u>855-259-0701</u>	<u>tenncareconnect.tn.gov</u>
<u>Food, Transportation, Jobs & Other Support</u>	Mid-South Food Bank	<u>(901) 527-0841</u>	<u>midsouthfoodbank.org/find-food</u>

Crisis, Safety & Emergency Help

Numbers worth saving before you need them: emergencies, mental health crises, poisoning, domestic violence, and abuse reporting. Most are free, confidential, and answer around the clock.

Before you call

Ask whether you qualify before you travel or fill out long forms.

Keep a photo ID, your lease or mortgage statement, and proof of income close by.

Write down the date, the name of the person you spoke with, and what they told you.

ORGANIZATIONS IN THIS SECTION

Organization	What it offers	Who qualifies / cost	How to apply	Phone / Web
Emergency Services (911) United States	Dial 911 for any situation that needs police, fire, or ambulance help right away, such as a medical emergency, a fire, or someone in danger. Voice calls are the fastest way to reach help. Texting to 911 only works in some areas, so call if you can and text only if you cannot.	For: Everyone Anyone Cost: Free	Call 911 . If you are unable to speak, text only if your area supports it. Hours: 24/7	911 911.gov/calling-911
988 Suicide & Crisis Lifeline United States	Free, confidential support from trained counselors for suicidal thoughts, emotional distress, and alcohol or drug concerns. You can call, text, or chat at any hour, and Spanish-language and deaf and hard-of-hearing options are available. Veterans can press 1 after dialing to reach the Veterans Crisis Line.	For: Everyone Anyone Cost: Free	Call or text 988 , or chat online at the Lifeline website. Hours: 24/7	988 988lifeline.org
Poison Help Line United States	Free, expert advice if someone swallowed, breathed in, or touched something that may be poisonous, including medicine taken by mistake. Call the same number from anywhere in the country and reach your regional poison center. An online tool is also available for non-emergency questions. If the person has collapsed, is having a seizure, cannot breathe, or will not wake up, call 911 first.	For: Everyone Anyone Cost: Free	Call the number below, or use the online triage tool listed on the website. Hours: 24/7	1-800-222-1222 poison.org
Alliance Healthcare Services: Crisis Wellness Center & Mobile Crisis Shelby County, TN	A 24/7 walk-in crisis center for adults in Shelby County, with crisis assessment, a short stay for stabilization, and medically monitored detox. The same phone line can send a mobile crisis team to wherever you are. Children and teens ages 4 to 17 are seen at a separate youth crisis center, not here.	For: Everyone Adults 18 and over at this site; youth ages 4 to 17 are served at a separate location Cost: Provided regardless of insurance or ability to pay; sliding scale for uninsured	Call the crisis line or walk in at any hour. Ask for mobile crisis if you cannot travel. Hours: 24/7/365	901-577-9400 alliance-hs.org 3200 Broad Ave, Memphis, TN 38112
Memphis Crisis Center Memphis / Shelby County, TN	A volunteer-staffed crisis line that has served Memphis for more than 50 years. Counselors listen and help callers sort out options for stress, depression, relationship trouble, substance use, domestic violence, grief, and homelessness, and then connect them to longer-term help. It is part of the national 988 network.	For: Everyone Anyone Cost: Free	Call the crisis line at any hour. Hours: 24/7	901-274-7477 memphiscrisiscenter.org



Organization	What it offers	Who qualifies / cost	How to apply	Phone / Web
National Domestic Violence Hotline United States	Free, confidential advocates by phone, text, or live chat, around the clock. They offer crisis support, safety planning, and referrals to local organizations. The hotline cannot give cash or vouchers itself, but it can point you to groups that may help. The website has a quick-exit button for use when someone may be watching your screen.	For: Everyone Anyone affected by domestic violence Cost: Free	Call, text START to 88788, or chat online. Hours: 24/7	1-800-799-7233 thehotline.org
Shelby County Crime Victims & Rape Crisis Center Shelby County, TN	County-run help for victims of sexual assault, domestic violence, stalking, and other crimes. Services include a 24-hour sexual assault hotline and forensic exams, counseling, advocacy, court accompaniment, help filling out an order of protection, and victim compensation. After the Family Safety Center closed in 2025, county officials directed protective-order help here. Advocates work weekday office hours.	For: Everyone Crime victims in Shelby County Cost: Free and confidential	Call the hotline at any hour, or call the main office during business hours. Hours: Hotline 24/7; office 8:00 a.m. to 4:30 p.m. Mon-Fri; main office 901-222-3950	901-222-4350 crimevictimscenter.shelbycountyttn.gov 1060 Madison Ave, Memphis, TN 38104
Tennessee Adult Protective Services Tennessee	The state unit that investigates abuse, neglect, self-neglect, and financial exploitation of adults who cannot protect themselves because of a physical or mental limitation. Reports can be made by phone at any hour or through the state online portal. If the person is in immediate danger, call 911 .	For: Everyone Vulnerable adults; anyone may make a report Cost: Free	Call the hotline or report online through the state human services portal. Hours: 24/7	1-888-277-8366 tn.gov
Tennessee DCS Child Abuse Hotline Tennessee	The state line for reporting suspected child abuse or neglect, answered every day at any hour. Reports can also be filed through a secure online portal. In Tennessee every adult is expected to report suspected child abuse, so call if you have reason to believe a child is being harmed.	For: Everyone Anyone may report Cost: Free	Call the hotline or file a report through the online portal. Hours: 24/7	877-237-0004 tn.gov
Tennessee Safe at Home (Address Confidentiality Program) Tennessee	A free state program that gives survivors of domestic abuse, stalking, human trafficking, rape, or other sexual offenses a substitute address for official mail and records, so their real address stays private. Applicants must apply with the help of a certified application assistant, and partner agencies serve all 95 counties.	For: Everyone Victims of domestic abuse, stalking, human trafficking, rape, sexual battery, or other sexual offenses who meet application requirements Cost: Free	Find an application assistant through the program website and apply with their help.	sos.tn.gov/SafeAtHome
Tennessee Statewide Crisis Line (855-CRISIS-1) Tennessee	A free mental health crisis line answered by trained professionals anywhere in Tennessee. Callers are routed to a crisis specialist in their area, who can help over the phone or send a mobile crisis team to meet you in person. Texting TN to 741741 is also listed as a crisis option.	For: Everyone Anyone in Tennessee Cost: Free	Call 855-274-7471 . For a non-urgent chat, use the text option. Hours: 24/7	855-274-7471 tn.gov
Tennessee Statewide Domestic Violence Hotline Tennessee	A 24-hour statewide helpline run for the Tennessee Coalition to End Domestic and Sexual Violence, connecting callers to local domestic violence services in all 95 counties. The coalition also lists a separate Tennessee sexual assault hotline. Call if you want to talk through your options or find a shelter or advocate near you.	For: Everyone Anyone affected by domestic violence Cost: Free	Call the hotline. In immediate danger, call 911 . Hours: 24/7	1-800-356-6767 tncoalition.org



Organization	What it offers	Who qualifies / cost	How to apply	Phone / Web
YWCA Greater Memphis: Survivor Services & Shelter Memphis / Shelby County, TN	Emergency shelter and safe housing for people fleeing domestic violence, plus court and child advocacy, case management, safety planning, counseling, and help with work and money. Services are confidential. Call the hotline to reach the shelter or to be referred by an agency.	For: Everyone People affected by domestic violence; the organization states it serves men, women, and children Cost: Free	Call the 24-hour hotline. Agencies refer through the same number. Hours: 24-hour hotline	901-725-4277 memphisywca.org 766 S Highland St, Memphis, TN 38111

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COMMON QUESTIONS

Question	Answer
When should I call 911 instead of a hotline?	Call 911 when someone is in immediate danger or needs urgent medical, fire, or police help, for example if a person is not breathing, will not wake up, is having a seizure, or is being threatened. A crisis line is better for emotional distress, thoughts of suicide, or a safety question that is not an immediate emergency.
Can I text 911 in Memphis?	Federal guidance says to call if you can and text if you cannot, because text to 911 is only available in some areas. If your text does not go through, you should get an automatic message saying so. Check with your carrier or the county before relying on text.
What does 988 do?	988 connects you to trained counselors for suicidal thoughts, emotional distress, or substance use concerns. You can call, text, or chat at any hour, and veterans can press 1 for the Veterans Crisis Line.
Are these lines really free and private?	Each listing states its own cost and privacy terms. Most hotlines here are free and confidential, but reporting lines for child or vulnerable-adult abuse are designed to pass information to investigators, so ask what happens to your report before you give details.

Rental & Utility Assistance

Short on rent or facing a utility shut-off? Several Memphis and Shelby County programs can help, but most have limited funds, monthly application windows, and document requirements. This section lists who offers what, so you can apply to the right place first.

Before you call

Ask whether you qualify before you travel or fill out long forms.

Keep a photo ID, your lease or mortgage statement, and proof of income close by.

Write down the date, the name of the person you spoke with, and what they told you.

ORGANIZATIONS IN THIS SECTION

Organization	What it offers	Who qualifies / cost	How to apply	Phone / Web
LINC 2-1-1 (Memphis Public Libraries & United Way) Memphis and Shelby County, TN	A free information and referral service that maintains a large database of local human services organizations, government agencies, and volunteer groups. Common requests include utilities, food, legal help, childcare, housing, and mental health. Social workers and outreach specialists are available at five library branches, and you can search the database online yourself.	For: Everyone Open to anyone Cost: Free	Dial 2-1-1 , visit a participating library branch, or search the online Community Resources Database. Hours: Library-based staff: Monday-Friday, 10 a.m.-6 p.m.	2-1-1 memphislibrary.org/linc-2-1-1 Benjamin L. Hooks Central Library, Whitehaven, East Shelby, Hollywood and Raleigh branches



Organization	What it offers	Who qualifies / cost	How to apply	Phone / Web
Memphis Light, Gas and Water (MLGW): Customer Assistance Programs MLGW service area, Memphis and Shelby County, TN	Payment tools for MLGW customers who are behind, including Plus-1 (donation-funded hardship help), On Track, Extended Payment Plans, Budget Billing, and PowerPay for smart-meter customers (no deposit, reconnection fee, or late fees). A winter moratorium defers cutoffs for balances of \$399 or less from December 15 to January 14. Federally funded bill help comes through the county Community Services Agency.	For: Tenants, Homeowners Varies by program. Plus-1: income-qualified MLGW customers facing hardship such as illness or job loss. PowerPay requires a smart meter. The winter moratorium applies to balances of \$399 or less. Cost: Varies	Use your MLGW My Account or mobile app, or call (901) 544-6549 to schedule an appointment at an MLGW Community Office. Check mlgw.com/utilityassistance for each program.	(901) 544-6549 mlgw.com/utilityassistance 220 South Main St., Memphis, TN 38103
Metropolitan Inter-Faith Association (MIFA): Housing Stability Programs Memphis and Shelby, Tipton, Fayette and Lauderdale counties	Rent and mortgage assistance to help households avoid eviction or foreclosure, plus shelter placement and rapid rehousing for homeless families with children. Help depends on available funds and is meant to be enough to stop the eviction or foreclosure. MIFA also runs senior programs such as Meals on Wheels. Apply early.	For: Tenants Rent or mortgage help: Shelby County residents with a late rent or mortgage notice who can document a recent crisis or loss of income; not eligible if MIFA helped you in the past 12 months, and first-time applicants get preference. Shelter placement: Shelby County families with minor children who are literally homeless (HUD definition). Rapid rehousing: families already in emergency shelter. Cost: Free	Complete the online application at mifa.org/applyonline . Rent and mortgage help desk: (901) 529-4538. Hotline for homeless families with minor children: (901) 529-4545. The site posts notices when the application is temporarily unavailable. Hours: Monday-Friday, 8:30 a.m.-4:30 p.m.	(901) 527-0208 mifa.org 910 Vance Avenue, Memphis, TN 38126
Neighborhood Christian Centers Memphis, TN	A Memphis nonprofit on Jackson Avenue that lists community programs ranging from homelessness services to education and employment, including an NCC Utility Program for utility help. The organization's homepage does not spell out eligibility or how much help is available, so call before visiting to confirm what is offered right now.	For: Tenants Ask the provider Cost: Ask the provider	Call or visit during office hours to ask about the utility program and current assistance. Hours: Monday-Friday, 8:30 a.m.-4:00 p.m.	(901) 881-6013 ncclife.org 785 Jackson Ave, Memphis, TN 38107
Shelby County Community Services Agency: Rent & Mortgage Assistance (CEAP) Shelby County, TN	The county emergency assistance program for Shelby County households facing eviction or foreclosure. Applications open online at 8:30 a.m. on the first Monday of each month, first-come, first-served, so have your documents ready. The agency says it never charges for this service.	For: Tenants, Homeowners Shelby County resident; household income at or below 200% of federal poverty guidelines (FY2026: \$31,920/yr for one person, \$66,000/yr for a family of four); current lease or mortgage; proof of income for seniors 60+ or documentation of wage loss; valid photo ID and Social Security cards for all household members; include voucher paperwork if on Section 8 Cost: Free	Apply through the online portal linked from shelbycountycsa.org/rent-mortgage-assistance when the monthly window opens (first Monday, 8:30 a.m.). Seniors needing help with applications can call the call center.	(901) 222-4200 shelbycountycsa.org 1188 Minna Pl., Memphis, TN 38104



Organization	What it offers	Who qualifies / cost	How to apply	Phone / Web
Society of St. Vincent de Paul, Memphis Memphis, TN (by zip-code conference)	A volunteer-based charity offering help with utilities, food, rent, or a mortgage through neighborhood parish conferences. Funds are limited and vary by conference, and each conference serves specific zip codes, so call only the number for your zip code.	For: Tenants, Homeowners Not published on the page checked. Assistance is based on the conference serving your zip code. Cost: Free	Call only the number for your ZIP (other numbers redirect): 38017, 38115, 38119, 38138, 38139: (901) 754-1204 38107, 38108, 38109, 38120, 38117 north of Poplar: (901) 255-1953 38103, 38105, 38126: (901) 527-2542 38002, 38016, 38018, 38133: (901) 756-1213 38111, 38112, 38114: (901) 458-4238 38134, 38135: (901) 567-8826 38125, 38141: (901) 758-0128 38104, 38106: (901) 435-5346 38122, 38128: email svdp38122@gmail.com only.	svdp38122@gmail.com svdpmemphis.org 1306 Monroe, Memphis, TN 38104
The Salvation Army, Memphis Area Command Memphis, TN	The Salvation Army's Memphis operation lists utility, rent, food, and shelter help among its services, with the main office at 696 Jackson Avenue. Funding is limited and varies, so call first to ask what is currently available and what to bring.	For: Tenants Ask the provider Cost: Ask the provider	Call the main office to ask about current assistance and how to apply.	(901) 543-8586 southernusa.salvationarmy.org 696 Jackson Avenue, Memphis, TN 38105
United Way of the Mid-South: Driving the Dream Call Center Greater Memphis area, including Shelby County, TN	A single phone line that connects you with housing, utility, and other nonprofit services across a network of partner agencies. Operators ask about your situation and point you to programs that fit, so you don't have to call a dozen places. It is a referral service, not a fund, so approval still comes from the partner agency.	For: Everyone Ask the provider Cost: Free	Call 2-1-1 or (901) 415-2790 . United Way also lists (844) 444-4211 for its relief call center.	2-1-1 or (901) 415-2790 uwmidsouth.org/get-help-now 1005 Tillman St., Memphis, TN 38112

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COMMON QUESTIONS

Question	Answer
What should I gather before I apply?	Most programs ask for a photo ID, Social Security cards for everyone in the household, your lease or mortgage statement, proof of income or income loss, and a recent utility bill or shut-off notice. Having these ready before an application window opens saves time.
Do any of these programs charge a fee?	No. The Shelby County Community Services Agency states it never accepts payment for its grant-funded services and calls any request for payment a scam. If anyone asks you to pay to be approved for assistance, stop and confirm with the agency directly.
I don't know which program fits me. Where do I start?	Call 2-1-1 . Trained staff can look at your situation and point you to local programs. United Way of the Mid-South's Driving the Dream call center can also connect you with housing and utility help.
Is there any protection from utility shut-offs in winter?	MLGW describes a winter moratorium that defers cutoffs for nonpayment between December 15 and January 14 for balances of \$399 or less. It does not erase what you owe, so ask about payment plans or assistance in the meantime.

Tenant Rights & Legal Help

Knowing your rights as a renter, and where to get free legal help, can make a big difference if you are facing an eviction, a repair dispute, or discrimination. These organizations offer information, representation, or support in Memphis and Shelby County.

Before you call

Ask whether you qualify before you travel or fill out long forms.

Keep a photo ID, your lease or mortgage statement, and proof of income close by.

Write down the date, the name of the person you spoke with, and what they told you.

ORGANIZATIONS IN THIS SECTION

Organization	What it offers	Who qualifies / cost	How to apply	Phone / Web
Clean Slate Memphis (Just City) Shelby County, TN	A free online check of your Shelby County criminal record to see whether it can be expunged, which can help with housing and job applications. The site notes that most people who apply do not qualify, so read the requirements first. If you are eligible, you then file at the court clerk's office.	For: Everyone Shelby County records; generally limited convictions, completed sentence and court obligations Cost: Free eligibility check	Submit the online eligibility request; results arrive by email or letter.	cleanslatememphis.com
Community Legal Center Memphis / Shelby County, TN	A Memphis nonprofit law office offering civil legal help, elder law, immigration services, and a Pro Se Parents' Clinic to help parents handle family-court matters on their own. Fees are on a sliding scale. Use the contact form or call for an intake.	For: Tenants, Homebuyers Contact for intake and eligibility Cost: Sliding scale	Call or use the website contact form. Hours: Mon-Fri 9:00 a.m. to 5:00 p.m.	901-543-3395 info@clcmemphis.org clcmemphis.org/contact 80 Monroe Ave, Suite 415, Memphis, TN 38103
Fair Housing Council of Metropolitan Memphis (FHCMM) Shelby and Fayette counties, TN; DeSoto and Marshall counties, MS; Crittenden County, AR; and others	A nonprofit that takes reports of housing discrimination and works on fair housing education, testing, enforcement, research, and advocacy. If you believe you were treated differently when renting or buying, you can contact them by phone or online. The office is currently open by appointment.	For: Everyone Ask the provider Cost: Ask the provider	Call or use the online inquiry form or discrimination reporting page on fhcmm.org . The office is closed to walk-ins but available by appointment. Hours: Monday-Thursday 8:30 a.m.-5:00 p.m.; Friday 8:30 a.m.-12:00 p.m.	901-538-7700 fhcmm.org/contact-us 3355 Poplar Ave, Suite 112, Memphis, TN 38112
HELP4TN (Tennessee Alliance for Legal Services) Tennessee	A free Tennessee-wide legal information site with booklets, forms, videos, and chatbots, including one for landlord-tenant questions. It also links to a virtual legal advice clinic and runs a legal helpline for people age 60 and older. Good for learning your rights before you call a lawyer.	For: Tenants Open to Tennesseans; the senior legal helpline serves anyone age 60+ regardless of income or assets Cost: Free	Browse help4tn.org online. Seniors can call the helpline at 844-HELP4TN (844-435-7486).	844-435-7486 help4tn.org
HUD Office of Fair Housing and Equal Opportunity: File a Complaint United States	The federal route for reporting housing discrimination. You can report to HUD's Fair Housing and Equal Opportunity office online or by calling its intake line at 1-800-669-9777 . There are time limits for filing, so report as soon as possible. This works alongside a local fair housing group.	For: Tenants, Homebuyers Anyone who believes they experienced housing discrimination Cost: Free	Report online through the link on hud.gov/reporthousingdiscrimination , or call the FHEO intake line at 1-800-669-9777 .	1-800-669-9777 (FHEO intake); HUD main 202-708-1112 hud.gov



Organization	What it offers	Who qualifies / cost	How to apply	Phone / Web
Memphis Area Legal Services (MALS) Fayette, Lauderdale, Shelby and Tipton counties, TN	Free civil legal help for low-income, disabled, and elderly residents, including landlord-tenant and eviction matters. Start by applying through the online intake or calling the Memphis office. MALS also runs legal clinics, including one at the General Sessions Civil Court building and a Second Saturday clinic at the Benjamin Hooks Library.	For: Tenants Low-income, disabled, and elderly clients in Fayette, Lauderdale, Shelby, and Tipton counties Cost: Free	Use the Apply for Help button on malsi.org or call the Memphis office; check the clinic calendar on the website.	(901) 523-8822 or toll-free (866) 361-9001 malsi.org 200 Jefferson Avenue, Suite 1075, Memphis, TN 38103
Memphis Fair Housing Center (Memphis Area Legal Services) Shelby, Fayette, Tipton and Lauderdale counties, TN	A MALS program offering free legal help with fair housing discrimination, predatory lending, landlord-tenant disputes, foreclosure, and homelessness issues. It is also a HUD-approved housing counseling agency. Call to apply for help.	For: Tenants, Homebuyers, Homeowners Low-income families in Shelby, Fayette, Tipton and Lauderdale counties Cost: Free	Call (901) 432-4663 to apply for assistance.	(901) 432-4663 malsi.org 200 Jefferson Avenue, Suite 1075, Memphis, TN 38103
Shelby County General Sessions Court, Civil Division Shelby County, TN	The court that handles eviction (forcible entry and detainer) cases and other civil claims up to \$25,000. Use it for case information, court calendars, and forms. The court does not accept email filings.	For: Tenants, Homeowners Ask the provider Cost: Court fees may apply	File or look up cases in person, by mail, or by fax as listed on the court's website; use the case inquiry tool online. Hours: Monday-Friday, 8 a.m.-4:30 p.m. (downtown office)	901-222-3400 shelbygeneralsessions.com 140 Adams, Room 106, Memphis, TN 38103 (also Mullins Station office: 1075 Mullins Station Road, Room W115, Memphis, TN 38134, 901-222-7900)

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COMMON QUESTIONS

Question	Answer
Does Tennessee's landlord-tenant law apply in Shelby County?	Yes. The Uniform Residential Landlord and Tenant Act applies in Tennessee counties with populations over 75,000, and Shelby County is one of them. It covers topics such as habitable housing, landlord entry, and protection from discrimination.
My landlord won't make repairs. Can I stop paying rent?	Do not stop paying rent on your own. Legal information published by HELP4TN says you cannot withhold rent over repairs unless you follow the specific legal procedure. Notify your landlord of non-emergency repairs in writing, and for unsafe conditions contact local Building Codes or the Health Department. A legal aid office can walk you through your options.
I received an eviction notice or court papers. What now?	Do not ignore them, because deadlines start running as soon as you are served. Read the date and time on the papers, then call a legal aid provider right away: Memphis Area Legal Services at (901) 523-8822 or HELP4TN at 1-844-435-7486 (HELP4TN publishes free eviction information for Tennesseans). The General Sessions Civil Division, (901) 222-3400 , can answer questions about court procedure, though court staff cannot give legal advice. If you need help with rent or utilities, call 2-1-1 .
How do I report housing discrimination?	You can contact the Fair Housing Council of Metropolitan Memphis or the Memphis Fair Housing Center at Memphis Area Legal Services, or file a complaint with HUD. Federal housing law covers race, color, national origin, sex, religion, family status, and disability. HUD has a one-year filing deadline, so act promptly.

Housing Vouchers, Public Housing & Homeless Services

Long-term affordable housing in Memphis is mostly run through the Memphis Housing Authority, while emergency housing and shelter pathways run through the local homeless response system. Waiting lists open and close, so check each program's current status before you plan around it.

Before you call

Ask whether you qualify before you travel or fill out long forms.

Keep a photo ID, your lease or mortgage statement, and proof of income close by.

Write down the date, the name of the person you spoke with, and what they told you.

ORGANIZATIONS IN THIS SECTION

Organization	What it offers	Who qualifies / cost	How to apply	Phone / Web
Catholic Charities of West Tennessee Memphis and West Tennessee	Catholic Charities runs housing services focused on moving people out of homelessness into stable housing, along with street outreach that provides meals, clothing, restrooms, and handwashing stations. It also operates a program for veterans and their families that includes help with housing stability. Call the main line or visit the website's homeless services section to learn how to start.	For: Tenants Housing services focus on people experiencing homelessness or housing crises. Veteran-specific assistance requires an honorable discharge. Cost: Free	Call the main line, or for veteran family support call (901) 722-4760 for an appointment or visit 85 N. Cleveland St., weekdays 8 a.m.-noon.	(901) 722-4700 ccwtn.org/about-us 1325 Jefferson Ave., Memphis, TN 38104
Community Alliance for the Homeless (CAFTH) & Coordinated Entry Memphis and Shelby County, TN	CAFTH is the HUD-designated lead agency for the Memphis and Shelby County Continuum of Care. It does not provide direct services itself but manages the Coordinated Entry System, the community's shared process for connecting people experiencing homelessness to housing programs. Use it to understand how local homeless services fit together.	For: Tenants Coordinated Entry serves people experiencing homelessness in Memphis/Shelby County Cost: Free	The CES page doesn't list intake steps. Contact CAFTH or visit the Hospitality Hub, the community's entry point.	901-527-1302 cafth.org/what-we-do/ces 2670 Union Ave Ext., Ste. 700, Memphis, TN 38112
Hospitality Hub Memphis, TN	A day center describing itself as Memphis' single point of entry into the Continuum of Care for people experiencing homelessness. Services include ID replacement, mail service, employment readiness and job training, case management, outreach, and on-site health and navigation support. It also operates warming and cooling centers.	For: Tenants People experiencing homelessness Cost: Free	Visit during open hours or call. Hours: Monday-Friday, 9 a.m.-12 p.m. and 1-3 p.m.	(901) 730-1736 hospitalityhub.org 590 Washington Ave, Memphis, TN 38105
Memphis Housing Authority (MHA) Memphis, TN	The city's housing authority administers public housing, the Housing Choice Voucher (Section 8) program, project-based vouchers, a Family Self-Sufficiency program, and a Low Income Housing Tax Credit program. The voucher waiting list was closed at last check, and the Authority says it will announce publicly when it reopens. The Authority warns applicants never to pay to join a list.	For: Tenants Income-based federal programs; see MHA for current rules. Waiting list status varies by program and site. Cost: Free to apply (never pay a fee to join a waiting list)	Apply online through the MHA portal when a list is open or visit in person. Voucher office is by appointment/drop-off only. Hours: Voucher office: Monday-Thursday 8 a.m.-4 p.m. (drop-off and appointments only); Friday closed	(901) 544-1100 memphisha.org 700 Adams Avenue, Memphis, TN 38105

Listings in this section were last verified Oct 2, 2026. Please call to confirm current details.



COMMON QUESTIONS

Question	Answer
Is the Housing Choice Voucher (Section 8) waiting list open?	At last check, the Memphis Housing Authority listed its Housing Choice Voucher waiting list as closed and said it will publicly announce when it reopens. Public housing and project-based voucher waitlists have opened at different times for specific sites, so check the Authority's website.
Do I have to pay to get on a waiting list?	No. The Memphis Housing Authority warns applicants never to pay a fee to join a waiting list, never to send wire transfers or prepaid cards, and never to share financial information by text or email.
What if I'm already on a waiting list?	Keep your contact information current with the housing authority. The Authority says it contacts applicants by mail when their names reach the top of the list, so a missed address change can cost you your place.
Where do I go if I have no safe place to stay tonight?	Memphis uses a Coordinated Entry System to connect people experiencing homelessness with housing options. The Hospitality Hub serves as the community's single point of entry into the Continuum of Care, and you can also call 2-1-1 .

Homebuying & Housing Counseling

Buying a first home, or keeping the one you have, goes better with a trusted guide. This section points to housing counseling, down-payment help, and foreclosure-prevention resources for Memphis-area buyers and owners.

Before you call

Ask whether you qualify before you travel or fill out long forms.

Keep a photo ID, your lease or mortgage statement, and proof of income close by.

Write down the date, the name of the person you spoke with, and what they told you.

ORGANIZATIONS IN THIS SECTION

Organization	What it offers	Who qualifies / cost	How to apply	Phone / Web
Binghampton Development Corporation Binghampton, Memphis, TN	A Binghampton community development corporation that renovates and builds homes and develops rental housing, with a stated focus on affordable homeownership. Its website does not list homebuyer classes or counseling, so call to ask what homes or services are available now, or use one of the counseling providers elsewhere in this guide.	For: Homebuyers, Tenants Ask the provider Cost: Ask the provider	Call or email to ask about available homes and current housing services.	(901) 347-0504 info@bdcmemphis.org bdcmemphis.org/residential 280 Tillman St., Memphis, TN 38112
City of Memphis Housing and Community Development - Down Payment Assistance City of Memphis, TN	City down payment assistance programs: Citywide DPA and Memphis Housing Authority DPA, plus incentives for buyers in 15 designated neighborhoods, Memphis police officers, firefighters, and Memphis-Shelby County Schools staff. The home must be inside Memphis city limits or a designated area. Award amounts change with funding, so confirm before planning around a number.	For: Homebuyers Citywide and MHA DPA: income at or below 80% of area median income. Neighborhood incentive: up to 200% AMI, 15 designated neighborhoods. Police/fire need 1+ year of service; schools staff need 2+ years full time. Cost: Ask the provider	Call the Office of Down Payment Assistance at (901) 636-7474 (the direct line listed on the City's About HCD page). The City's DPA page lists (901) 636-7300 as the housing office's general line. Program info is also at hcdaffordablehousing.com . Hours: Mon-Fri, 8:00 a.m.-5:00 p.m.	(901) 636-7474 dpa@memphistn.gov memphistn.gov 170 N. Main St., Memphis, TN 38103



Organization	What it offers	Who qualifies / cost	How to apply	Phone / Web
Frayser Community Development Corporation Frayser (ZIP 38127), Memphis, TN	A neighborhood nonprofit focused on affordable housing in the 38127 (Frayser) area. Services include homebuyer education and first-time homebuyer programs, housing counseling, and financial literacy training. Best fit for people buying or living in Frayser.	For: Homebuyers, Tenants Ask the provider Cost: Ask the provider	Call or email to ask about the next homebuyer class or counseling appointment. Hours: Mon-Fri, 9:00 a.m.-5:00 p.m.	(901) 354-9401 info@fraysercdc.org fraysercdc.org 3684 N. Watkins, Memphis, TN 38127
Habitat for Humanity of Greater Memphis - First-Time Homebuying Program Memphis / Shelby County, TN	Habitat helps qualifying first-time buyers purchase a home with a 30-year, zero-interest mortgage. Buyers complete education classes, volunteer hours, financial coaching, build an emergency fund, and contribute at least \$2,000 toward closing costs before closing. The first step is attending an in-person information session; not every applicant qualifies.	For: Homebuyers First-time homebuyers who meet Habitat's qualification benchmarks; specific income and credit limits are not posted. Cost: Zero-interest 30-year mortgage; at least \$2,000 toward closing costs	Attend an information session (upcoming dates posted on the site), then submit an application. Contact newhomes@memphishabitat.com or (901) 322-3519 .	(901) 322-3519 newhomes@memphishabitat.com memphishabitat.com 7136 Winchester Rd, Memphis, TN 38125
Shelby County Trustee - Property Tax Relief Program Shelby County, TN	A state-funded rebate that helps homeowners who are 65 or older, disabled, or disabled veterans (and certain surviving spouses) with property taxes on their primary home. The income limit for elderly and disabled applicants is \$38,470; disabled veterans have no income limit. 2026 maximum credits listed are \$227 (elderly/disabled) and \$1,182.30 (disabled veterans) for Shelby County property.	For: Homeowners Age 65+, disabled, or disabled veteran/survivor; income limit \$38,470 for elderly and disabled; primary residence only. Cost: Free; the rebate does not need repayment unless ineligibility is later found	Call Trustee Customer Service for an application. County applications must be postmarked by April 5, 2027; the City of Memphis has a separate deadline of October 6, 2026. Mail to P.O. Box 2751, Memphis, TN 38101.	(901) 222-0200 shelbycountystr trustee.com P.O. Box 2751, Memphis, TN 38101
Tennessee Housing Development Agency (THDA) - Great Choice Plus Down Payment Assistance Tennessee, including Shelby County	A state program that adds a second mortgage for down payment and closing costs on top of a THDA Great Choice home loan. Options include a deferred loan (about \$6,000-\$10,000, forgiven after 10 years), a standard amortizing loan up to 5% of the price (max \$15,000), and up to \$25,000 for new construction. You apply through a THDA-participating lender, so start by finding a lender on THDA's site.	For: Homebuyers Must qualify for a THDA Great Choice home loan; income, price, and education rules apply and are set by THDA and the lender. Cost: Second mortgage (deferred or amortizing); terms vary by option	Apply through a THDA-approved lender (use THDA's Find a Lender page). THDA's statewide line can answer questions.	(800) 228-8432 thda.org 502 Deaderick St., Third Floor, Nashville, TN 37243
United Housing, Inc. - Homebuyer Education and Housing Counseling Memphis / Shelby County, TN	A Memphis nonprofit that teaches an 8-hour homebuyer education course (credit, qualifying for a mortgage, working with agents, home maintenance) and awards a completion certificate. It also offers HUD-certified pre-purchase counseling, foreclosure prevention, rental counseling, and financial coaching. Classes are offered in English and Spanish, and an online course through eHome America is available for a fee.	For: Homebuyers, Tenants Ask the provider Cost: In-person classes: no fee listed. Online eHome America course: \$99	Register for a class using the form on the Education & Counseling page; registration closes 24 hours before class. Hours: Tue-Thu 9 a.m.-4 p.m.; Fri 9 a.m.-3:30 p.m.; closed Mon	(901) 272-1122 uhinc.org/education-counseling 355 N. Merton St., Memphis, TN 38112

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COMMON QUESTIONS

Question	Answer
Is free housing counseling available in Memphis?	Yes. The Memphis Fair Housing Center at Memphis Area Legal Services describes itself as a HUD-approved housing counseling agency and helps low-income families in Shelby, Fayette, Tipton and Lauderdale counties. Call (901) 432-4663 .
How can I tell a legitimate assistance program from a scam?	Real nonprofit and government programs do not charge fees to apply, guarantee approval, or ask you to pay by wire or gift card. Confirm any offer by calling the agency using the phone number on its official website.

Home Repair & Weatherization

Aging roofs, furnaces, and plumbing can threaten both safety and affordability. These programs help eligible homeowners and, in some cases, renters with repairs and energy-saving upgrades.

Before you call

Ask whether you qualify before you travel or fill out long forms.

Keep a photo ID, your lease or mortgage statement, and proof of income close by.

Write down the date, the name of the person you spoke with, and what they told you.

ORGANIZATIONS IN THIS SECTION

Organization	What it offers	Who qualifies / cost	How to apply	Phone / Web
901HELP Memphis Homeowner Empowerment Loan Program (United Housing, Inc.) City of Memphis, TN	Low-interest 10-year home repair loans of \$5,000 to \$25,000 for low-to-moderate-income Memphis homeowners, backed by the City, LISC, and Regions Bank. Eligible work includes health and safety fixes (lead removal is required where present), electrical, plumbing, furnace and roof replacement, energy efficiency, and doors, windows, and porches.	For: Homeowners Owner-occupant 12+ months of a single-family or duplex home in Memphis; income limits start at \$51,050 (1 person) and \$58,350 (2 people); current insurance and taxes (or payment plan); no active bankruptcy; credit score 560 or higher per program materials. Cost: Low-interest loan, \$5,000-\$25,000, 10-year term	Apply online through the United Housing 901HELP page or call to request a paper application. Hours: Tue-Thu 9 a.m.-4 p.m.; Fri 9 a.m.-3:30 p.m.	(901) 272-1122 lisc@uhinc.org uhinc.org/901help 355 N. Merton St., Memphis, TN 38112
City of Memphis Lead Safe Memphis Office Program City of Memphis, TN	A City of Memphis program that provides free lead-hazard reduction services to income-eligible residents. A child age 6 or younger must live in, or frequently visit, the home. The City's pages do not post income limits or an application form, so call the housing office to ask whether you qualify and how to apply.	For: Homeowners, Tenants Income-eligible residents; a child age 6 or younger must live in or frequently visit the home. Income limits are not posted. Cost: Free for eligible residents	Call the Housing and Community Development housing office and ask for the Lead Safe Memphis program. Hours: Mon-Fri, 8:00 a.m.-4:30 p.m.	(901) 636-7300 memphistn.gov/homeowners 170 N. Main St., Memphis, TN 38103



Organization	What it offers	Who qualifies / cost	How to apply	Phone / Web
Habitat for Humanity of Greater Memphis - Aging In Place Home Repair City of Memphis, TN	Free critical repairs and accessibility upgrades, such as ramps and safety modifications, for older Memphis homeowners. It is a grant with no upfront cost, but cosmetic work and rental properties are excluded.	For: Homeowners Age 62+; owner-occupant inside Memphis city limits who owns no other property; current homeowners insurance; taxes and mortgage current; within HUD income limits (for example \$32,450 for one person, \$37,100 for two); proof of ownership and ID. Cost: Grant; \$19 recording fee; pro-rated repayment if sold within 5 years	Call the Aging In Place hotline on a scheduled call-in date and leave your name, address, and phone; only the first 175 callers are taken. Check the program page for the next date. All household members must pass a sex offender registry check, and past Aging In Place recipients are not eligible. Hours: Call-in dates are posted on the program page. The most recent posted date was Sept. 23, 2026 at 10 a.m.; no later date was posted as of 2026-10-02.	(901) 322-3500 memphishabitat.com 7136 Winchester Rd, Memphis, TN 38125
Habitat for Humanity of Greater Memphis - ReStore Memphis / Shelby County, TN	A Habitat-run store selling donated furniture, appliances, decor, and building supplies at low prices, with two Memphis-area locations and online shopping. It also takes item donations (with pickup for large items) and runs a deconstruction program that salvages usable materials from homes. Sales help fund Habitat's home repair and homebuying programs. Useful for stretching a repair budget.	For: Everyone Ask the provider Cost: Retail prices; donations are accepted	Visit a store during open hours, shop online, or call to arrange a donation pickup. Hours: Tue-Sat, 11 a.m.-5 p.m.; closed Sun-Mon	(901) 737-8673 memphishabitat.com/restore 7130 Winchester Rd., Memphis, TN 38125; and 920 W. Poplar Ave., Collierville, TN 38017
MLGW Share the Pennies / TVA Home Uplift Home Weatherization Shelby County, TN	Free energy-efficiency repairs for income-eligible Shelby County homeowners, funded partly by MLGW customers who round up their bills. Since May 5, 2026 it is combined with TVA Home Uplift and run by TVA, not MIFA. Work can include insulation, doors and windows, HVAC and water heater repairs, and safety detectors. Windows have been short, so check current status.	For: Homeowners Age 18+; own and live in the home in Shelby County with the property in your name; MLGW utility account in your name; household income under federal-poverty-based thresholds (exact limit not posted on the pages checked). Cost: Free for qualified homeowners	Start at mlgw.com/sharethepennies , which points to the Home Uplift application on energyright.com , or call 1-833-698-7543 . MLGW's most recent announced window was May 5-6, 2026; confirm whether applications are open now. MLGW residential customer line: (901) 544-6549 .	(901) 544-6549 mlgw.com/sharethepennies
THDA Emergency Repair Program (ERP) Tennessee, including Shelby County	State grants for low-income homeowners who are elderly (60+) or disabled to fix an essential system or critical structural problem that threatens life, safety, or health. It stabilizes the home rather than renovating it. You do not apply to THDA directly; you apply through the local ERP agency for your region, so call THDA to find the right one for Shelby County.	For: Homeowners Homeowner age 60+ or disabled; low income; must occupy the home as a principal residence. Income limits and maximum grant not posted on the page checked. Cost: Grant	Contact your local ERP agency (THDA's ERP Agency Contacts list shows who serves Shelby County). THDA statewide line: (800) 228-8432 .	(800) 228-8432 thda.org 502 Deaderick St., Third Floor, Nashville, TN 37243

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COMMON QUESTIONS

Question	Answer
Does MLGW have programs to lower my energy use?	MLGW lists EnergySmart Memphis among its customer programs. Contact MLGW or visit its website for current details and eligibility.
I'm a renter and something is broken. Who handles repairs?	Notify your landlord in writing for non-emergency repairs, as recommended by HELP4TN's legal information for renters. For unsafe conditions, contact local Building Codes or the Health Department. See the Tenant Rights section for free legal help.

Neighborhood & City Services

City and county services can help with code issues, neighborhood concerns, and everyday questions about living in Memphis. This section collects official channels so you know where to report a problem or ask a question.

Before you call

Ask whether you qualify before you travel or fill out long forms.

Keep a photo ID, your lease or mortgage statement, and proof of income close by.

Write down the date, the name of the person you spoke with, and what they told you.

ORGANIZATIONS IN THIS SECTION

Organization	What it offers	Who qualifies / cost	How to apply	Phone / Web
City of Memphis Division of Housing and Community Development (HCD) City of Memphis, TN	The City division that supports affordable housing, neighborhood revitalization, and services for vulnerable residents. Its programs include down payment assistance, home repair and rehabilitation partnerships (such as Aging In Place and 901HELP), lead hazard reduction, weatherization and repair (now RRRAP), affordable rental development, and homelessness prevention. A good starting point when you are not sure which housing program fits.	For: Everyone Varies by program Cost: Ask the provider	Call the City operator line and ask for the program you need. Hours: Mon-Fri, 8:30 a.m.-5:00 p.m.	(901) 636-6500 memphistn.gov/about-hcd 125 N. Main St., Memphis, TN 38103 (main office); housing program staff at 170 N. Main St.
City of Memphis Housing Code Enforcement City of Memphis, TN	The City department that enforces minimum housing standards for existing homes and handles complaints about deteriorated or abandoned houses, inoperable vehicles, and junk storage. Tenants can report unsafe conditions; for housing emergencies such as no water, no heat, or raw sewage, call Code Enforcement directly. Report through 311 or call the office.	For: Tenants, Homeowners, Everyone Ask the provider Cost: Free to report	Call Code Enforcement at (901) 636-7464 , report through 311, or call the Mayor's Citizen Service Center at (901) 636-6500 . Hours: Mon-Fri, 8:00 a.m.-4:30 p.m.	(901) 636-7464 memphistn.gov/code-enforcement 4225 Riverdale Rd, Memphis, TN 38141
Memphis 311 Service Center City of Memphis, TN	The City's front door for non-emergency service requests such as potholes, streetlights, overgrown lots, and code complaints. You can call 311 , use the Memphis 311 app, or submit through the online portal, which supports English and Spanish. Keep your case number so you can check status.	For: Everyone Ask the provider Cost: Free	Dial 311 (or 901-636-6000), use the Memphis 311 app, or file online at 311.memphistn.gov . Hours: Mon-Fri, 8:30 a.m.-5:00 p.m. (per the 311 portal)	311 311.memphistn.gov 125 N. Main St., Room 438, Memphis, TN 38103



Organization	What it offers	Who qualifies / cost	How to apply	Phone / Web
Memphis Metropolitan Land Bank Authority (MMLBA) Memphis / Shelby County, TN	A quasi-governmental nonprofit created in 2015 to turn vacant and tax-delinquent properties into community assets. It sells properties, accepts donated properties, and can acquire blighted properties on behalf of cities and counties. Buyer eligibility and any side-lot programs are not described on its homepage, so contact them.	For: Homebuyers, Homeowners Ask the provider Cost: Varies by property	Contact MMLBA for purchase or donation guidelines. Hours: Mon-Fri (times not listed)	(901) 303-0170 support@mmlba.org mmlba.org 499 S. Hollywood St., Memphis, TN 38111
Shelby County Land Bank Shelby County, TN	A Shelby County government department that holds properties the county acquired after tax sales and redemption periods, then sells them to return them to productive use. Useful for buyers, builders, and neighbors interested in vacant lots or homes. Property listings and purchase rules are on the Land Bank's own site; the Trustee page does not list eligibility or prices.	For: Homebuyers, Homeowners Not stated on the Trustee page; see Land Bank site. Cost: Varies by property	Call or check available properties on the Land Bank website (landbank.shelbycountyttn.gov). The county directory lists the office at 584 Adams Ave.; the Trustee page still lists 1075 Mullins Station Rd., so confirm by phone before visiting.	(901) 222-1150 shelbycountytntestee.com 584 Adams Ave., Memphis, TN 38103

Listings in this section were last verified Oct 2, 2026. Please call to confirm current details.

COMMON QUESTIONS

Question	Answer
Where can I get a general answer if I don't know which office to call?	Dial 2-1-1 . LINC 2-1-1 is a free information and referral service run by Memphis Public Libraries in partnership with United Way of the Mid-South, and staff can point you to the right agency.
How do I confirm an office's hours or whether a program is open?	Call the number on the organization's official website before you travel. Hours, application windows, and funding availability change often.

Health Care, Mental Health & Public Health

Low-cost clinics, public health services, mental health care for people without insurance, and safe disposal for medication and needles. Many offer sliding fees based on income.

Before you call

Ask whether you qualify before you travel or fill out long forms.

Keep a photo ID, your lease or mortgage statement, and proof of income close by.

Write down the date, the name of the person you spoke with, and what they told you.

ORGANIZATIONS IN THIS SECTION

Organization	What it offers	Who qualifies / cost	How to apply	Phone / Web
Alliance Healthcare Services: Outpatient Mental Health Clinics Memphis / Shelby County, TN	Shelby County's large behavioral health nonprofit, with outpatient clinics at several Memphis locations. Call the appointment line to be matched with a clinic. For an emergency, use the 24/7 crisis line instead.	For: Everyone Contact for eligibility and payment options Cost: Varies; ask when you call	Call 901-369-1410 for appointments, or 901-577-9400 for a crisis.	901-369-1410 info@alliance-hs.org alliance-hs.org/contact Headquarters line 901-334-4474; clinic addresses on the website



Organization	What it offers	Who qualifies / cost	How to apply	Phone / Web
Christ Community Health Services Memphis / Shelby County, TN	A community health center network offering adult and children's primary care, behavioral health, dental, women's health, pharmacy, and HIV care. Fees are based on income, and Medicaid and most commercial insurance are accepted. The Orange Mound clinic lists new patients as welcome.	For: Everyone Open to the public; sliding fee depends on household size and income Cost: Sliding fee scale; insurance and Medicaid accepted	Call the main line or request an appointment online. Bring photo ID and proof of income to the first visit.	901-842-3160 christcommunityhealth.org Orange Mound clinic: 2569 Douglass Ave, Memphis, TN 38114 (clinic line 901-842-3164)
Church Health Memphis / Shelby County, TN	A Memphis nonprofit providing medical, dental, eye, pediatric, behavioral health, physical rehabilitation, and pharmacy services for working people who lack affordable coverage. Eligibility rules and new-patient requirements are posted on its patient pages, and demand for new appointments can be high, so ask about availability before planning around it.	For: Everyone Patient requirements posted on the website; ask about new-patient availability Cost: Income-based; the amount is set on enrollment	Call the patient line and ask about new-patient requirements.	901-272-0003 churchhealth.org/contact 1350 Concourse Ave, Suite 142, Memphis, TN 38104
Medication Take-Back Drop Boxes (Shelby County) Shelby County, TN	Year-round boxes for unused or expired medicine, including every Memphis Police precinct, three Sheriff's Office sites, some university and pharmacy locations, and a national locator. The Sheriff's Office takes prescription and over-the-counter drugs, pet medication, medicated creams, inhalers, and liquids in leak-proof containers. These boxes do not take needles.	For: Everyone Anyone Cost: Free	Take medication to a participating box. Sheriff's Office boxes: Training Academy lobby (993 Dovecrest Rd), the Memphis-Arlington Rd substation, and the Criminal Justice Center (201 Poplar Ave). Confirm any pharmacy kiosk before you go. Hours: Varies by site	tn.gov/tddtf/ptblocations.html Multiple sites
Regional One Health (Safety-Net Hospital) Memphis / Shelby County, TN	Memphis's public safety-net hospital and trauma center on the medical district campus. It has a financial assistance policy for people who cannot pay for emergency or medically necessary care. Ask about financial assistance when you register or call patient financial services.	For: Everyone Open to all patients; financial assistance is based on income Cost: Financial assistance available	Ask the hospital for its financial assistance application; confirm the right phone line for your need before calling.	regionalonehealth.org 877 Jefferson Ave, Memphis, TN 38103
Shelby County Health Department Shelby County, TN	The county public health agency, with clinics for immunizations, family planning, sexual health testing, tuberculosis care, WIC, vital records, and more. The main office is open on weekdays, and the department also runs satellite clinics around the county.	For: Everyone Residents; some services have eligibility rules Cost: Varies by service	Call the main number for the right clinic or program. Hours: Mon-Fri 8:00 a.m. to 4:30 p.m.	901-222-9000 shelbytnhealth@shelbycountyttn.gov shelbytnhealth.com 814 Jefferson Ave, Memphis, TN 38105
Tennessee Behavioral Health Safety Net (BHSN) Tennessee	A state program that pays for mental health care for uninsured Tennesseans who meet its eligibility rules. Covered services include evaluation, individual, family, and group therapy, psychiatric medication management, related lab work, and pharmacy assistance. Care is delivered by community providers in all 95 counties.	For: Everyone Uninsured Tennesseans meeting program criteria; see the adult and child eligibility pages Cost: Free to eligible residents	Call the helpline or contact a BHSN provider directly. A provider list is on the program page.	800-560-5767 tn.gov

Listings in this section were last verified Oct 2, 2026. Please call to confirm current details.

COMMON QUESTIONS

Question	Answer
I have no insurance. Where do I start?	A community health center that charges by income, such as the ones listed here, is the usual first stop. Bring photo identification and proof of income to the first visit, and ask about TennCare screening at the same time.
What is a sliding fee scale?	It means the price of a visit depends on household size and income, so people with lower incomes pay less. Each clinic sets its own scale, so ask for it when you call.
How do I get rid of old medication or used needles safely?	Medication can go in a take-back drop box, and the county runs a separate needle program for residents. Do not put loose needles in the trash, because they can injure sanitation workers.

Benefits, ID & Family Support

The paperwork and programs that unlock everything else: health coverage, Social Security, child care help, WIC, a replacement ID, and a birth certificate. Many other services require a photo ID, so getting one early saves time.

Before you call

Ask whether you qualify before you travel or fill out long forms.

Keep a photo ID, your lease or mortgage statement, and proof of income close by.

Write down the date, the name of the person you spoke with, and what they told you.

ORGANIZATIONS IN THIS SECTION

Organization	What it offers	Who qualifies / cost	How to apply	Phone / Web
Shelby County Health Department: Birth & Death Certificates Tennessee records, issued in Shelby County	Certified copies of Tennessee birth certificates for births after 1924 and death certificates after 1955. A valid government photo ID is required, and authorized requesters include immediate family and legal representatives. Two offices are open on weekdays.	For: Everyone Immediate family, legal representatives, or beneficiaries with documentation; valid photo ID required Cost: \$15 per copy; cash and most cards, no American Express, no personal checks	Visit the main office (814 Jefferson Ave, Room 100) or the East office (1826 Sycamore View Rd). Hours: Mon-Fri 8:00 a.m. to 4:00 p.m.	901-222-9693 shelbytnhealth.com 814 Jefferson Ave, Memphis, TN 38105; East office 1826 Sycamore View Rd, Memphis, TN 38134 (901-222-9692)
Social Security Administration United States	Apply for retirement, disability (SSDI), or SSI benefits, and request a replacement Social Security card. The national line schedules appointments, and many people find it faster to start online or by phone before visiting. The Memphis field office is at 1330 Monroe Ave.	For: Everyone Varies by program Cost: Free	Call the national number or the Memphis field office to schedule, or start online. Hours: Call to confirm hours	1-800-772-1213 ssa.gov/locator Memphis field office: 1330 Monroe Ave, Memphis, TN 38104 (866-336-2212)
TennCare Connect Tennessee	The state site and phone line to apply for or manage TennCare (Medicaid) coverage. It has live chat and a mobile app, and you can upload documents online. Apply here before sending someone to a clinic if they have no coverage.	For: Everyone Tennessee residents; eligibility is determined by the state Cost: Free to apply	Apply online, by app, or by phone. Hours: See website for phone hours	855-259-0701 tenncareconnect.tn.gov



Organization	What it offers	Who qualifies / cost	How to apply	Phone / Web
Tennessee Child Care Payment Assistance (Smart Steps) Tennessee	A state subsidy that helps working parents and students pay for child care for children from 6 weeks through kindergarten. Parents generally need to work or attend school 30 or more hours a week and be under the income limit, and they pay a co-pay based on income. Apply through the One DHS portal.	For: Tenants, Homebuyers Parents working or in school 30+ hours/week; household income at or below 85% of state median income Cost: Subsidized; income-based co-pay	Apply through the One DHS Customer Portal with the child care payment assistance application, and upload income and ID documents.	833-772-8347 tn.gov
Tennessee Driver Services Center: East Shelby (License & Photo ID) Shelby County, TN	The state center where you can replace or renew a driver license, get a state photo ID, and arrange REAL ID services. Many transactions can be booked by appointment online. Bring your identity documents, and arrive about 15 minutes early.	For: Everyone Tennessee residents with required identity and residency documents Cost: State fees apply	Book an appointment online or visit in person. Hours: Mon-Fri 8:30 a.m. to 5:00 p.m.	901-367-3639 tn.gov 3200 E Shelby Dr, Memphis, TN 38118
WIC (Women, Infants & Children): Shelby County Health Department Shelby County, TN	Nutrition support and education for pregnant, breastfeeding, and postpartum women, and for infants and children up to age 5. Households at or below 185 percent of the federal poverty level qualify, and people on SNAP, TANF, or TennCare are automatically income-eligible. Bring proof of identity, residency, and income to a clinic.	For: Tenants, Homebuyers Pregnant, breastfeeding, or postpartum women; infants and children to age 5; income at or below 185% of poverty Cost: Free	Call to schedule a WIC appointment, then visit a clinic with your documents. Hours: Mon-Fri 8:00 a.m. to 4:30 p.m.	901-222-9980 shelbytnhealth.com Clinics at Cawthon, Hickory Hill, Shelby Crossing, Downtown (814 Jefferson Ave), and Millington (Tue-Thu)

Listings in this section were last verified Oct 2, 2026. Please call to confirm current details.

COMMON QUESTIONS

Question	Answer
I lost my ID. What should I do first?	Start with the state driver services center for a replacement or state ID, and bring whatever identity documents you still have. A birth certificate from the county health department is often the first document you need if nothing else is on hand.
How do I apply for TennCare, SNAP, or child care help?	TennCare has its own application site and phone line, and the state human services portal handles SNAP and child care payment assistance. You can apply online or by phone, and many applicants need proof of identity and income.
What is WIC and who qualifies?	WIC provides nutrition support for pregnant and postpartum women, infants, and children up to age 5 in households under the income limit. People who already receive SNAP or TennCare are treated as income-eligible.

Food, Transportation, Jobs & Other Support

Stable housing is easier when basic needs are covered. These resources help with food, getting around, finding work, and other needs that affect housing stability.

Before you call

Ask whether you qualify before you travel or fill out long forms.

Keep a photo ID, your lease or mortgage statement, and proof of income close by.

Write down the date, the name of the person you spoke with, and what they told you.

ORGANIZATIONS IN THIS SECTION

Organization	What it offers	Who qualifies / cost	How to apply	Phone / Web
Goodwill Excel Center Memphis Memphis / Mid-South	A free adult high school diploma program for people 18 and older, with industry certifications, on-site child care during classes, life coaching, and free bus passes for enrolled students. New terms start every eight weeks, and applications are accepted year-round.	For: Everyone Adults 18+ without a high school diploma Cost: Free	Apply through the Excel Center; placement testing is offered at orientation.	901-726-3100 excelcentermemphis.org 2576 Thousand Oaks Blvd, Memphis, TN 38118
HopeWorks Memphis / Shelby County, TN	A faith-based Memphis nonprofit offering adult basic education, English language classes, HiSET (high school equivalency) training and testing, job readiness, re-entry services, and case management. It describes its mission in Christian terms, so ask how that shapes programs if it matters to you.	For: Everyone Adults; contact for program requirements Cost: Contact for costs	Call to ask about enrollment.	901-272-3700 whyhopeworks.org 3337 Summer Ave, Memphis, TN 38122
Lt. Col. Luke Weathers, Jr. VA Medical Center (Memphis) Memphis / Mid-South	The VA hospital in Memphis, with primary and specialty care, mental health care, addiction treatment, women's health, and emergency care open at all hours. Services are for veterans eligible for VA health care.	For: Everyone Veterans eligible for VA health care Cost: Varies by eligibility	Call the main number or check enrollment through the VA website. Hours: Emergency care 24/7; other services vary	901-523-8990 va.gov 116 N Pauline St, Memphis, TN 38104
Memphis Area Transit Authority (MATA) - Bus, Trolley, and Reduced Fares Memphis, TN	Memphis public transit, including fixed-route buses, trolleys, and MATApus paratransit. Shelby County Schools students, seniors 65+, Medicare cardholders, and people with disabilities qualify for half-price fares with a \$3 Reduced Fare ID card (\$5 to replace). Cards are issued at the William Hudson, American Way, and Airways transit centers; disability applicants need physician verification.	For: Everyone Reduced fare: SCS students, age 65+, Medicare, or disability (verification required). Cost: Half-price fares for eligible riders; \$3 ID card	Bring government photo ID (plus Medicare card or physician-verified form where relevant) to a transit center. Reduced-fare questions: (901) 523-8134 .	(901) 274-6282 matatransit.com One Commerce Square, 40 S. Main St., Memphis, TN (William Hudson Transit Center: 444 N. Main St.)
Mid-South Food Bank Memphis / Shelby County and the Mid-South	A regional food bank that supplies partner pantries and runs a Mobile Pantry that visits neighborhoods each week. Use the Find Food page to enter your ZIP code and locate a nearby partner agency, or check the Mobile Pantry schedule, which changes daily. Call the listed agency first to confirm hours, service area, and ID requirements.	For: Everyone Not stated on the Find Food page; partner agencies set their own rules. Cost: Ask the provider	Search by ZIP code at midsouthfoodbank.org/find-food or call.	(901) 527-0841 midsouthfoodbank.org/find-food 3865 S. Perkins, Memphis, TN 38118



Organization	What it offers	Who qualifies / cost	How to apply	Phone / Web
National Call Center for Homeless Veterans United States	A VA counselor asks a few questions and connects veterans to local housing help and VA services. It is for veterans who are homeless, staying temporarily with others, or facing eviction. Family members, friends, and community providers may also call or chat on a veteran's behalf.	For: Everyone Veterans experiencing or at risk of homelessness, and those helping them Cost: Free	Call or use the online chat. Hours: 24/7	1-877-424-3838 va.gov
Porter-Leath Head Start Shelby County, TN	Free preschool for income-eligible Shelby County children who are 3 or 4 years old by the posted cutoff date. Families apply online, schedule an in-person interview, and bring documents such as a birth certificate, immunization records, and proof of income.	For: Tenants, Homebuyers Shelby County families at or below federal poverty guidelines; children age 3 or 4 by the posted cutoff Cost: Free	Apply online, then schedule an in-person interview; interviews are by appointment on Tuesdays and Thursdays. Hours: Mon-Fri 8:00 a.m. to 3:00 p.m.	901-577-2500 porterleath.org/headstart 3400 Prescott Rd, Memphis, TN 38118
Tennessee Department of Human Services - SNAP (Food Assistance) Tennessee, including Shelby County	The state agency that handles SNAP food benefits. Applying takes three steps: submit an application, complete an eligibility interview, and send verification documents. You can apply online through the One DHS Customer Portal, in person, or by mail. Two Shelby County Family Assistance offices serve Memphis, and expedited cases may be contacted within about two days.	For: Everyone Federal SNAP guidelines; financial need shown through submitted documents. Cost: Free to apply	Apply at OneDhs.Tn.Gov/Csp , in person at a Family Assistance office, or by mail. Finish the interview and upload documents on time to avoid delays or denial. Hours: 8:00 a.m.-4:30 p.m.	(833) 772-8347 tn.gov 6941 Winchester Rd, Memphis, TN 38115, and 4885 Stage Rd, Memphis, TN 38128
Veterans Crisis Line United States	Confidential support from a trained responder for veterans, service members, and their loved ones. You do not need to be enrolled in VA benefits or health care. Reach it by phone, text, or online chat at any hour.	For: Everyone Veterans, service members, and their families and friends Cost: Free	Dial 988 then press 1, text 838255, or chat online. Hours: 24/7	988 (press 1) veteranscrisisline.net
Workforce Investment Network & American Job Center (Shelby County) Shelby County, TN	The Shelby County American Job Center offers free job-search help such as resume writing, interview coaching, computer access, job matching, and information on training and education aid. Shelby County's directory lists two locations, one in Midtown-area 38104 and one in Hickory Hill. Call before you go to confirm hours and services.	For: Everyone Basic services are open to job seekers; some training aid depends on federal program rules. Cost: Free for eligible participants	Call either location, or use the Find a Job Center tool on the Tennessee American Job Center site.	(901) 707-8426 shelbycountyttn.gov 155 Angelus St., Memphis, TN 38104; second location: 4240 Hickory Hill Rd., Memphis, TN 38141 (901-365-3205)

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COMMON QUESTIONS

Question	Answer
How do I find food, job, or transportation help quickly?	Start with 2-1-1 , which maintains a searchable community resources database covering utilities, food assistance, legal help, childcare, housing, and mental health resources. United Way of the Mid-South also offers a text option: text Benefits to 211-211 to screen for public benefits.
Can I get help finding a job while I deal with housing problems?	The Hospitality Hub lists employment readiness and job training among its services for people working toward housing stability, and the Salvation Army lists help finding work. Contact each organization for current programs.

Programs That Are Paused or Closed: Check Back

These programs have run before but were not accepting applications when we last checked. Many reopen on a yearly or seasonal cycle, so check the official page or call before giving up on them.

Program	What it is	Type of help	Official page	Last checked
City of Memphis Residential Repair and Rehabilitation Assistance Program (RRRAP)	A City pilot program that pays for structural, health, safety, and accessibility repairs that kept homes from qualifying for weatherization (for example roof damage or unsafe wiring), so the home can then receive energy-saving upgrades. It replaced the City's earlier standalone weatherization program. As of the date checked, the interest form was closed and the City was working through applications already received.	Home Repair & Weatherization	memphistn.gov	Oct 2, 2026
Memphis RAMP (Residential Accessibility Modification Program)	No-cost accessibility upgrades for eligible Memphis homeowners who are 62 or older or have a disability: entry ramps, bathroom grab bars, walk-in showers or tubs, raised toilets, and accessible controls. The City accepts applications only during short intake windows. The 2026 window was February 23-27, so check the City site or call to learn when the next one opens.	Home Repair & Weatherization	memphistn.gov	Oct 2, 2026
Shelby County Community Services Agency: Utility Assistance (LIHEAP)	Federally funded help with home energy bills for eligible Shelby County households, offered as regular assistance or faster-reviewed crisis assistance when you have a shut-off notice. As of our last check, the agency's own page said utility assistance "is not offered at this time" and to keep checking for updates; the program has run in yearly cycles that depend on federal funding. Applications are online only and you must be the primary MLGW account holder, so check the page before you plan around it.	Rental & Utility Assistance	shelbycountycsa.org	Oct 2, 2026

Corrections and Updates

Resources change often. If you find a listing that is out of date, or know of a program that belongs here, please tell us and we will review it.

Contact	Details
Organization	Down Home Solutions LLC
Phone	(901) 286-1035
Email	support@901dhs.com
Website	901dhs.com
Mailing address	440 N Barranca Ave #4125, Covina, CA 91723

A reminder

We have only consolidated publicly available resources to be helpful. Down Home Solutions is not the final say on any program. Always confirm with the provider.