




2024-2025 ANNUAL ACTION PLAN



PREPARED FOR:
The City of Jackson
Office of Housing and Community
Development

2024 Annual Action Plan

For

**The Office of Housing and Community
Development
City of Jackson, Mississippi**

**Draft Report
June 2024**

Prepared for Submission to



Table of Contents

Executive Summary.....	3
AP-05 Executive Summary - 24 CFR 91.200(c), 91.220(b).....	3
PR-05 Lead & Responsible Agencies – 91.200(b).....	7
AP-10 Consultation – 91.100, 91.200(b), 91.215(l).....	8
AP-12 Participation – 91.105, 91.200(c).....	14
Expected Resources.....	16
AP-15 Expected Resources – 91.220(c)(1,2).....	16
Annual Goals and Objectives.....	19
Projects.....	23
AP-35 Projects – 91.220(d).....	23
AP-38 Project Summary.....	25
AP-50 Geographic Distribution – 91.220(f).....	32
Affordable Housing.....	34
AP-55 Affordable Housing – 91.220(g).....	34
AP-60 Public Housing – 91.220(h).....	36
AP-65 Homeless and Other Special Needs Activities – 91.220(i).....	37
AP-70 HOPWA Goals– 91.220 (l)(3).....	39
AP-75 Barriers to affordable housing – 91.220(j).....	40
AP-85 Other Actions – 91.220(k).....	42
Program Specific Requirements.....	44

Executive Summary

AP-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

Each year, the City of Jackson (City) participates as an Entitlement Grantee in the Community Development Block Grant (CDBG) Program, the Emergency Solutions Grant (ESG) Program, the Housing Opportunities for People With AIDS (HOPWA) Program and as a Participating Jurisdiction (PJ) in the HOME Investment Partnerships Program (HOME). These programs are administered by the U.S. Department of Housing and Urban Development (HUD) and provides funding for a variety of different community development, housing, and public service activities. This plan serves as the application for funding for these federal entitlement programs. All funding allocated for these programs must be spent within the City of Jackson. The administration of these grant funds and development of this Annual Action Plan for these programs fall under the purview of the Development Assistance Division of the Office of Housing and Community Development for the City of Jackson.

This Action Plan covers the period of October 1, 2024 to September 30, 2025 and represents the 5th year of the City's approved 2020 – 2024 Consolidated Plan. Consolidated Plan objectives are carried out through the Annual Action Plan, which provides a concise summary of the actions, activities, and the specific federal and non-federal resources that will be used in PY2024 to address priority needs and specific goals identified in the Consolidated Plan.

The City will receive \$1,784,212 in Community Development Block Grant (CDBG) funds; \$813,109 in Home Investment Partnerships (HOME) funds; \$153,452 in Emergency Solutions Grant (ESG) funds; and \$1,613,530 in Housing Opportunities for Persons with AIDS (HOPWA) funds for a total of \$4,364,303 in federal entitlement funds. Upon award of these funds, the City proposes to undertake eligible activities to address housing and community development needs.

2. Summarize the objectives and outcomes identified in the Plan

The City's 2023-2024 Action Plan discusses community revitalization, homeless services, and community partnerships that will be carried out with the goal of reducing homelessness, providing adequate housing and education, promoting safe and livable

communities, and creating self-sustaining opportunities for low and moderate-income households. The City of Jackson, along with its many community partners, intends on implementing the following strategies in order to achieve its objectives:

Affordable Housing

The City will administer 3 programs that will foster decent affordable housing city-wide. The following outlines the goals for each program:

- Comprehensive Homeowner Housing Rehabilitation - 10 Household housing units
- Direct Financial Assistance to Homebuyers - 5 Households assisted

Improve Public Facilities and infrastructure

The City has several projects intended to improve public facilities and infrastructure. Those projects will include activities that promote ADA accessibility in public facilities and ensure public safety for residents utilizing streets, bridges and roads. We anticipate that this year's activities will assist a minimum of 400 persons.

Park and Recreation Improvements

In order to ensure that there are recreational activities available in low-to moderate-income communities. We anticipate that a minimum of 100 persons, primarily children, will benefit from the park improvements.

Provide Public Services

The City provides grants to non-profit organizations that provide a wide array of services to low- and moderate-income people. These non-profit organizations are invaluable to the quality of life for the residents. It is anticipated that a minimum of 500 persons will be assisted this Program Year.

Demolition

The Community Improvement Division is responsible for overseeing the demolition of vacant dilapidated properties that are not suitable for rehabilitation. The City provides funding from its General Fund in addition to CDBG funds to assist with demolition efforts. In addition, the City is interested in developing a blight elimination program to address dilapidated properties across the city.

Housing and Services for Persons who are Homeless

Emergency Solutions Grant funds are utilized to provide grants to non-profit homeless service providers who provide services including, but not limited to, shelters, food, clothing, medical clinics, and transportation. On average, ESG funding provides

services to around 250 homeless persons per year, and it is anticipated that this trend in this current program year.

Housing Opportunities for Persons with HIV-AIDS

The City's HOPWA program provides housing related services for persons with HIV-AIDS and their families in the Jackson MSA. It is estimated that about 300 households will be assisted this program year.

Public Facilities

The City is planning to provide rehabilitation activities for public facilities that service low- and moderate- income areas.

3. Evaluation of past performance

The City's HUD funded programs implemented over the last year have aided in solving neighborhood and community problems by providing a funding source for housing and community development needs. Specifically, the City expended a total of \$2,339,862.13 for the following CDBG eligible activities: homeowner rehabilitation (\$255,444.00), public service activities (\$487,175.78), public facility improvements in low- and moderate-income areas (\$801,699.42), Neighborhood Services (\$532,200.17), Lead Hazard Control Grant (\$21,230.26), and general administration (\$242,112.50). As a result of the pandemic, the City received \$2,568,508 in CDBG-CV funding. To date, the City expended a total of \$976,030 in CDBG-CV funding for economic development and rapid rehousing activities. During the 2022 Program Year, the City did not expend any ESG or HOPWA funds, however the City did expend a total of \$235,168.03 in ESG-CV funds. The City expended \$683,108.22 in HOME funds for affordable housing activities.

Specifically, the these projects have given low-income neighborhoods an improved infrastructure systems; public services have helped the City's elderly, youth, homeless, at-risk, victims of domestic violence, and other special needs groups; residents have been provided affordable housing through construction of new housing units and down payment assistance; the housing stock has been sustained through rehabilitation of housing units/lead-based paint testing and abatement; and emergency shelter and supportive services have been provided to homeless persons/families and/or those at risk of becoming homeless.

All of these projects and experiences have helped guide the City in choosing the goals and projects for the 2024-2025 program year. The City will continue the priorities and

projects from the current Consolidated Plan, as there are still unmet needs due to the limited amount of grant funds received each year. It is anticipated that funding received in the next years will not be sufficient to complete the remaining infrastructure projects needed within the low- and moderate-income areas. Moreover, affordable housing, public services, and administration are still high priority needs in the community and will therefore receive continued funding.

4. Summary of Citizen Participation Process and consultation process

The City issued a public hearing and 30-day review period notice describing the proposed use of CDBG, HOME, ESG, and HOPWA funds in the five major printing press companies in English and the La Noticia in Spanish. The notice was published in the paper on Wednesday, June 26, 2024. The notice identified the 30-day public review period beginning on June 26, 2024, and ending on July 26, 2024. The City held a public hearing on July 16, 2024, to receive public comment on the draft 2024-2025 Action Plan. All comments received were accepted and incorporated into the 2024-2025 Action Plan.

5. Summary of public comments

All comments received will be accepted and incorporated into the 2024-2025 Action Plan. Please see the Appendix section for a listing of all received public comments.

6. Summary of comments or views not accepted and the reasons for not accepting them

All comments received were accepted and incorporated into the 2024-2025 Action Plan.

7. Summary

The City's 2024 Annual Action Plan describes the projects, programs and services that will be provided during the program year to address community development needs, housing needs, and homelessness for low to-moderate-income persons. During this fifth-year of the City's Consolidated Plan, the City will receive \$4,364,303 to address these needs.

PR-05 Lead & Responsible Agencies – 91.200(b)

1. Agency/entity responsible for preparing/administering the Consolidated Plan

Describe the agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	Jackson	Office of Housing and Community Development
HOPWA Administrator	Jackson	Office of Housing and Community Development
HOME Administrator	Jackson	Office of Housing and Community Development
ESG Administrator	Jackson	Office of Housing and Community Development

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Table 1 – Responsible Agencies

Narrative (optional)

The City of Jackson Development Assistance Division of the Office of Housing and Community Development (OHCD) administers the CDBG, ESG, HOME, and HOPWA programs. OHCD prepares the Five-Year Consolidated Plan, Annual Action Plan, Environmental Review Records, and the Consolidated Annual Performance and Evaluation Report (CAPER) each year.

Consolidated Plan Public Contact Information

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AP-10 Consultation – 91.100, 91.200(b), 91.215(l)

1. Introduction

To ensure that priority needs are carried out in the most resourceful and effective manner, the City of Jackson's Office of Housing and Community Development regularly consults with the Central MS500 Continuum of Care to discuss their allocation of funds for eligible activities, performance standards, written standards, and HMIS policies and procedures, reporting, monitoring centralized/coordinated assessment. The COJ also, discussed the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness, and upcoming programs to assist them.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l))

The City recognizes the importance of careful coordination and alignment among various service providers to maximize the effectiveness of their programs. As a result, during the development of the 2024-2025 Action Plan, the City consulted closely with organizations that provide assisted housing, health services and other community-focused agencies. Outreach efforts included asking specific questions associated with coordination, invitations to community meetings and follow-up in-person interviews where appropriate.

The City's non-profit organizations are instrumental in coordinating services of housing, health, and social service agencies to provide basic social service needs and affordable housing options for Jackson's residents. Additionally, City departments, metropolitan planning organization, and various local, state, and federal agencies collaborate to contribute to the goals of the City's Consolidated Plan.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness.

The City's Office of Housing and Community Development's Assistant Manager is a board member on the Continuum of Care (CoC) Engagement Committee that designates the priorities for the Continuum of Care funding application for homeless housing and services. The City of Jackson's Policy Analyst is also a board member with

the CoC and is tasked with providing strategic direction to the community regarding issues that impact persons experiencing homelessness.

The City participates in the CoC's Coordinated Entry System by attending all trainings provided by the HMIS Lead Agency; therefore, when the City receives calls from homeless persons, we are able to enter the homeless persons directly into the Coordinated Entry System and contact the shelter directly for bed availability.

During development of the Consolidated Plan and Annual Action Plan, and throughout the year, the City's Assistant Manager, Deputy Director, and Development Assistance Representative engage with the board and members of CoC to gather information that informs decisions on ESG allocations, performance standards, and evaluation outcomes.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS

The City of Jackson along with the Central MSS00 Continuum of Care work together to evaluate outcomes and more closely align CoC and ESG programs. All ESG funded programs are required to enter data into the Homeless Management Information System (HMIS) and accept referrals for rapid rehousing through the Coordinated Entry system administered by the Lead Agency. HMIS staff analyze data and report progress on ending homelessness to Coe and other community entities. In addition, the City's ESG subrecipients are required to submit to the City Monthly Status Reports (MSR) detailing performance measures, and number of clients assisted. Monitoring of the system by the City's Development Assistant Representative ensure that all rapid rehousing programs and shelter programs are entering data into HMIS in a manner that allows system-wide and City outcomes to be measured and evaluated.

In addition, to discussing ESG funding and allocations during CoC member meetings, the City and Coe discuss initiatives such as: data expectations, outcome measures, policies and procedures for the operation and HMIS administration, and written standards, and program interventions related to people experiencing homelessness.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdiction's consultations with housing, social service agencies and other entities

1	Agency/Group/Organization	STEW POT COMMUNITY SERVICES, INC.
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation via email and virtual.
2	Agency/Group/Organization	CATHOLIC CHARITIES
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Victims of Domestic Violence Services-homeless Services-Education

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs – Chronically homeless Homeless Needs – Families with children
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation via email and virtual.
3	Agency/Group/Organization	MISSISSIPPI HOME CORPORATION
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs – Unaccompanied youth
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation via email and virtual.

4	Agency/Group/Organization	MISSISSIPPI HOUSING PARTNERSHIP
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation via email and virtual.
5	Agency/Group/Organization	HOUSING EDUCATION AND ECONOMIC DEVELOPMENT (HEED)
	Agency/Group/Organization Type	Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation via email and virtual.
	Agency/Group/Organization	Central Mississippi COC
	Agency/Group/Organization Type	Services-homeless

What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation via email and virtual.

Table 2 – Agencies, groups, organizations who participated

Identify any Agency Types not consulted and provide rationale for not consulting

The City did not exclude any agency type or agency during this process. For those agencies that believe they were not consulted with or would otherwise like to be included in consultation with the City is encouraged to contact the Office of Housing and Community Development.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Central MS500 CoC	The data and reports from the organization were used to better understand the

Table 3 – Other local / regional / federal planning efforts

AP-12 Participation – 91.105, 91.200(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation and how it impacted goal-setting

The Action Plan was developed in accordance with the City's Citizen Participation Plan. The plan was developed through public hearings on housing and community development needs, during which citizens were given the opportunity to review the draft plan and make commentary. Additional outreach was accomplished via mailings to interested parties on the Development Assistance Division outreach mailing lists, which include interested individuals, neighborhood organizations, public service and housing agencies, and agencies serving the homeless.

Stakeholders were invited via letter and email to make comments and suggestions on the City's 2024 Annual Action Plan. Unfortunately, many requests were unanswered, but comments made during council meetings from constituents highlighted the need for improvements to the infrastructure, crime prevention, and housing rehabilitation.

A draft of the 2024 Action Plan was available for public comment for 30 days from Wednesday, July 3, 2024, through Friday, August 5, 2024. The notice was published in the following newspapers:

- Clarion Ledger
- Mississippi Link
- Northside Sun
- Jackson Advocate
- LaNoticia

The draft of the 2024 Action Plan was made available on the Office of Housing and Community Development website at <https://www.jacksonms.gov/housing-community-development/> in English. The City also notified the public through a wide network of nonprofit organizations to ensure affirmative steps to solicit participation in the Action Plan preparation process. All public notices informed residents who may have disabilities and speak limited English to contact our office for special accommodations if necessary. A copy of the advertisement is included in the appendix.

Citizen Participation Outreach

	Field	Description
1	Mode of Outreach	Newspaper Ad
	Target of Outreach	Non-targeted/broad community
	Summary of Response	<p>Newspaper ad published on July 5, 2024, in the following publications announcing a public participation meeting to receive input on the preparation of the draft 2024-2025 Action Plan.</p> <ul style="list-style-type: none"> • Clarion Ledger • Mississippi Link • Northside Sun • Jackson Advocate • LaNoticia,
	Summary of Comments Received	All comments will be summarized here.
	Summary of Comments Not Accepted and Reasons	All comments will be accepted.
	URL if Applicable	Not Applicable
	Mode of Outreach	Public Meeting
2	Target of Outreach	Non-targeted/broad community; Non-English Speaking - Specify other language: Spanish; Persons with Disabilities; Residents of Public and Assisted Housing
	Summary of Response	The City conducted a public participation meeting on July 9, 2024 to request the public to participate in discussions concerning housing and community development needs, priority non-housing community development needs, the City's proposed strategies and actions for affirmatively furthering fair housing, the development of proposed activities primarily for low- and-moderate income individuals and families, a review of program performance, and how the HUD program funds may be used to meet those needs during the 2024 -2025 program year.
	Summary of Comments Received	All comments received were reviewed, accepted, and included in the draft 2024-2025 Action Plan. Please see Appendix section for all comments received.
	Summary of Comments Not Accepted and Reasons	All comments were accepted.
	URL if Applicable	Not Applicable

Table 4 – Citizen Participation Outreach

Expected Resources

AP-15 Expected Resources – 91.220(c)(1,2)

Introduction

The City of Jackson receives CDBG, HOME, ESG, and HOPWA entitlement funding and the Office of Housing and Community Development administers the funding for the City. The City will receive \$1,784,212 in CDBG funds; \$813,109 in HOME funds; \$153,452 in ESG funds; and \$1,613,530 in HOPWA funds for a total of \$4,364,303 in federal entitlement funds to address community development and housing needs.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Con Plan	Narrative Description
			Annual Allocation:	Program Income:	Prior Year Resources:	Total:		
CDBG	Public - Federal	Admin and Planning Economic Development Housing Public Improvements Public Services	\$1,784,212	\$0.00	\$0.00	\$1,784,212	\$0	The primary objective of the CDBG program is to provide decent housing, a suitable living environment, and expanded economic opportunities principally for low- and moderate-income persons and neighborhoods. All prior year funds are currently committed to active projects.

HOME	Public - Federal	Admin and Planning Homebuyer Assistance Housing Rehab Multi-Family New Construction TBRA	\$813,109	\$0.00	\$0.00	\$446,886.47	\$0	The intent of the HOME Program is to provide decent affordable housing to low-income households, expand the capacity of nonprofit housing providers, strengthen the ability of state and local governments to provide housing, and leverage private sector participation. All prior year funds are currently committed to active projects.
ESG	Public - Federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services	\$153,452	\$0.00	\$0.00	\$153,452	\$0	The ESG Program is designed to assist people with quickly regaining stability in permanent housing after experiencing a housing crisis and/or homelessness. ESG match requirements will be met by requiring organizations to meet a 100% match of all funds received.

HOPWA	Public - Federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	\$1,613,530	\$0.00	\$0.00	\$1,613,530	\$0	The HOPWA Program is dedicated to the housing needs of people living with HIV/AIDS. HOPWA funds used throughout the City will leverage other federal, local and private funds.
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Table 5 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

The City of Jackson will continue to partner with public agencies and nonprofit organizations, when feasible, to leverage resources and maximize outcomes in housing and community development to meet the HOME and ESG match requirements. At this time, the City is eligible to waive match requirements for HOME because the City meets the criteria of severe fiscal distress. Therefore, the HOME match liability requirement is waived. CDBG funds for infrastructure improvements leverage funds the City's Public Works Department received. CDBG provides funding for reconstruction for eligible streets while the ineligible streets are repaired utilizing the City's 1 percent Sales Tax funds. Homeless service providers use ESG funds in conjunction with additional local (United Way) and Federal (CoC) funding to provide a wide array of homeless services and will match funds 100 percent.

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

The demolition activity will be the only activity that involves publicly owned land. The City's Community Improvement

Division notifies property owners of their responsibility to maintain their property. But in the event compliance is not achieved, the City will move forward with the proper legal remedies for insuring the public's health and safety.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Program Administration	2024	2025	Planning & Administration	Citywide	Livable Neighborhoods Public Facilities and Infrastructure Improvement Expanded Economic Opportunities Affordable Housing Efforts to Prevent Homelessness	CDBG: \$356,842.40 HOME: \$81,310.19 ESG: \$11,508.90 HOPWA: \$48,405.90	Other: Admin 1
2	Provide Public Services			Non-Housing Community Development	Citywide	Livable Neighborhoods Efforts to Prevent Homelessness	CDBG: \$231,947.56	Public service activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted

3	Eliminate Blight	2024	2025	Affordable Housing Non-Housing Community Development	Citywide	Livable Neighborhoods	CDBG: \$200,000	Buildings Demolished: 20 Buildings
4	Support to Increase Neighborhood Quality of Life	2024	2025	Non-Housing Community Development	Citywide	Livable Neighborhoods	CDBG: \$17,842.12	Other: 50 Persons Assisted
5	Provide Economic Opportunity	2024	2025	Non-Housing Community Development	Citywide	Expanded Economic Opportunities	CDBG: \$200,000	Businesses assisted: 20 Businesses Assisted
6	Improve Fire Stations	2024	2025	Non-Housing Community Development	Citywide	Public Facilities and Infrastructure Improvement	CDBG: \$577,579.92	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted
7	Preserve affordable Housing Supply	2024	2025	Affordable Housing	Citywide	Affordable Housing	CDBG: \$200,000	Homeowner Housing Rehabilitated: 10 Household Housing Units Homelessness Prevention

8	Increase Affordable Housing Supply	2024	2025	Affordable Housing	Citywide	Livable Neighborhoods Affordable Housing	HOME: \$569,177.01	Homeowner Housing Added: 1 Household Housing Unit Homeowner Housing Rehabilitated: 1 Household Housing Unit Direct Financial Assistance to Homebuyers: 10 Households Assisted
9	Provide Support to Homeless Populations	2024	2025	Homeless	Citywide	Efforts to Prevent Homelessness	ESG: \$141,943.10	Homeless Person Overnight Shelter: 168 Persons Assisted Rapid Rehousing: 28 Households Assisted Homeless Prevention 48 Households Assisted
10	Housing opportunities for persons with HIV-AIDs	2024	2025	Affordable Housing Non-Homeless Special Needs	Citywide	Affordable Housing Efforts to Prevent Homelessness	HOPWA: \$1,565,124.10	Housing for People with HIV/AIDS added: 300 Household Housing Unit

Table 2 – Goals Summary

Goal Descriptions

Sort Order	Goal Name	Goal Description
1	Program Administration	Provides for administration and planning activities to develop housing and community development strategies and programs needed to carry out actions that address identified needs in the Consolidated Plan in accordance with HUD regulations.
2	Provide Public Services	CDBG funds will be used to provide low- and moderate- income families with a range of public services necessary to prevent homelessness, assist special needs groups, and alleviate the effects of poverty.
3	Eliminate Blight	CDBG funds will be used to provide financial assistance to remove blighted structures in the community.
4	Support to Increase Neighborhood Quality of Life	Increase Neighborhood Quality of Life is the goal that will address the need for Fair Housing educations that was identified in the 2019 Analysis of Impediments /Assessment of Fair Housing (AFH).
5	Provide Economic Opportunity	Provide for the economic development needs of low- and moderate-income persons and neighborhood target areas.
6	Improve Fire Stations	CDBG funds will be used to improve public facilities and infrastructure to benefit low-and moderate- income residents in primarily residential neighborhoods.
7	Preserve affordable Housing Supply	Funds will be used to provide for the sustainability of decent housing through the rehabilitation of housing units and conducting lead-based paint testing and abatement in an effort to preserve the quality of the City's existing affordable housing stock occupied by low- and moderate-income households.

8	Increase Affordable Housing Supply	HOME funds will be used to provide financial assistance to eligible first-time homebuyers, rehab homeowner and rental housing, construct new housing, provide tenant-based rental assistance, and acquire housing for participants earning less than 80 percent of the Area Median Income. In addition, a minimum of 15 percent of the annual HOME allocation will be set aside for the development of affordable units through a City designated Community Housing Development Organization (CHDO).
9	Provide Support to Homeless Populations	Provide supportive services to persons who are homeless and at risk for homelessness to achieve permanent housing.
10	Housing opportunities for persons with HIV-AIDs	Provide supportive services to persons who are HIV positive and homeless or at risk for homelessness to achieve permanent housing.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

Based on the City’s goals to preserve existing and increase new affordable housing supply and provide support to homeless populations, the City anticipates serving 13 extremely low or low-income households with financial assistance towards purchasing their first home and/or rehabilitating their home. HOME assisted units shall meet the requirements of 24 CFR 92.254.

Projects

AP-35 Projects – 91.220(d)

Introduction

To address the high priority needs identified in the Strategic Plan to the 2020-2024 Consolidated Plan, the City will invest CDBG, HOME, ESG, and HOPWA funds in projects that address administration and planning, provide affordable housing opportunities and preservation, improve infrastructure and public facilities, reduce homelessness, and provide fair housing and public services. Additional details are provided in Section AP-38.

Projects

#	Project Name
1	Public Service
2	Planning & Administration
3	Housing Rehabilitation
4	Economic Development
5	Clearance and Demolition
6	Public Facility Improvement
7	Fair Housing
8	CHDO 15% Set Aside
9	CHDO 5% Operating
10	Other HOME Activities
11	Other HOPWA Activities
12	Emergency Shelter
13	Homeless Prevention
14	Rapid Rehousing

Table 3 - Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

During the 2024-2025 program year, the City has allocated 80% of its funds to activities that benefit low-and-moderate income persons. The primary obstacles to meeting the unserved needs of low- and moderate-income people include lack of funding from federal, state and other local sources, the high cost of housing that is not affordable to low-income people and the lack of availability of home improvement financing in the

private lending industry. To address these obstacles, the City is investing CDBG and HOME funds through the 2024-2025 Action Plan in activities that provide financial assistance to low- and moderate-income persons in purchasing their first home and rehabilitating their existing homes, projects that provide public and neighborhood services to low-and moderate-income people and those with special needs, and projects that prevent homelessness. To address underserved needs, the City is allocating the maximum amount for 2024-2025 (excluding Administration) to projects and activities that benefit low- and moderate-income people.

AP-38 Project Summary

Project Summary Information

1	Project Name	Public Service
	Target Area	Citywide
	Goals Supported	Provide Public Services
	Needs Addressed	Livable Neighborhoods Efforts to Prevent Homelessness
	Funding	\$231,947.56
	Description	CDBG funds will be used to provide low- and moderate- income families with a range of public services necessary to prevent homelessness, assist special needs groups, and alleviate the effects of poverty.
	Target Date	9/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	500
	Location Description	Citywide
	Planned Activities	CDBG funds will be used to provide low- and moderate- income families with a range of public services necessary to prevent homelessness, assist special needs groups, and alleviate the effects of poverty.
2	Project Name	Planning & Administration
	Target Area	Citywide
	Goals Supported	Program Administration
	Needs Addressed	Livable Neighborhoods Public Facilities and Infrastructure Improvement Expanded Economic Opportunities Affordable Housing Efforts to Prevent Homelessness
	Funding	\$498,067.39
	Description	Provides for administration and planning activities to develop housing and community development strategies and programs needed to carry out actions that address identified needs

		in the Consolidated Plan in accordance with HUD regulations.
	Target Date	9/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	1
	Location Description	Citywide
	Planned Activities	OHCD Administration - \$356,842.40 HOME Administration - \$81,310.19 ESG Administration - \$11,508.90 HOPWA Administration - \$48,405.90
3	Project Name	Housing Rehabilitation
	Target Area	Citywide
	Goals Supported	Preserve Affordable Housing Supply
	Needs Addressed	Affordable Housing
	Funding	\$200,000.00
	Description	Funds will be used to provide for the sustainability of decent housing through the rehabilitation of housing units and conducting lead-based paint testing and abatement in an effort to preserve the quality of the City's existing affordable housing stock occupied by low- and moderate-income households.
	Target Date	9/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	10
	Location Description	Citywide
4	Project Name	Economic Development
	Target Area	Citywide
	Goals Supported	Provide Economic Opportunity
	Needs Addressed	Expanded Economic Opportunities
	Funding	\$200,000.00

	Description	Provide for the economic development needs of low- and moderate-income persons and neighborhood target areas.
	Target Date	9/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	20
	Location Description	Citywide
	Planned Activities	Provide for the economic development needs of low- and moderate-income persons and neighborhood target areas.
5	Project Name	Clearance and Demolition
	Target Area	Citywide
	Goals Supported	Eliminate Blight
	Needs Addressed	Livable Neighborhoods
	Funding	\$200,000.00
	Description	CDBG funds will be used to provide financial assistance to remove blighted structures in the community.
	Target Date	9/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	20
	Location Description	Citywide
	Planned Activities	CDBG funds will be used to provide financial assistance to remove blighted structures in the community.
6	Project Name	Public Facility Improvement
	Target Area	Citywide
	Goals Supported	Support to Increase Neighborhood Quality of Life
	Needs Addressed	Livable Neighborhoods
	Funding	\$577,579.92
	Description	CDBG funds will be used to improve public facilities and infrastructure to benefit low-and moderate- income residents in primarily residential neighborhoods.

	Target Date	9/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	500
	Location Description	Citywide
	Planned Activities	CDBG funds will be used to improve public facilities and infrastructure to benefit low-and moderate- income residents in primarily residential neighborhoods.
7	Project Name	Fair Housing
	Target Area	Citywide
	Goals Supported	Support to Increase Neighborhood Quality of Life
	Needs Addressed	Livable Neighborhoods
	Funding	\$17,842.12
	Description	Increase Neighborhood Quality of Life is the goal that will address the need for Fair Housing educations that was identified in the 2019 Analysis of Impediments /Assessment of Fair Housing (AFH).
	Target Date	9/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	50
	Location Description	Citywide
Planned Activities	Increase Neighborhood Quality of Life is the goal that will address the need for Fair Housing educations that was identified in the 2019 Analysis of Impediments /Assessment of Fair Housing (AFH).	
8	Project Name	CHDO 15% Set Aside
	Target Area	Citywide
	Goals Supported	Increase Affordable Housing Supply
	Needs Addressed	Livable Neighborhoods Affordable Housing
	Funding	\$121,966.35

	Description	A minimum of 15 percent of the annual HOME allocation will be set aside for the development of affordable units through a City designated Community Housing Development Organization (CHDO).
	Target Date	9/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	1
	Location Description	Citywide
	Planned Activities	A minimum of 15 percent of the annual HOME allocation will be set aside for the development of affordable units through a City designated Community Housing Development Organization (CHDO).
9	Project Name	CHDO Operating 5%
	Target Area	Citywide
	Goals Supported	Increase Affordable Housing Supply
	Needs Addressed	Livable Neighborhoods Affordable Housing
	Funding	\$40,655.45
	Description	Operating funds for a designated CHDO to carryout CHDO related housing activities.
	Target Date	9/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	1
	Location Description	Citywide
	Planned Activities	Operating funds for a designated CHDO to carryout CHDO related housing activities.
10	Project Name	Other HOME Activities
	Target Area	Citywide
	Goals Supported	Increase Affordable Housing Supply
	Needs Addressed	Livable Neighborhoods Affordable Housing
	Funding	\$569,177.01

	Description	HOME funds will be used to provide financial assistance to eligible first-time homebuyers, rehab homeowner and rental housing, construct new housing, provide tenant-based rental assistance, and acquire housing for participants earning less than 80 percent of the Area Median Income.
	Target Date	9/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	12
	Location Description	Citywide
	Planned Activities	HOME funds will be used to provide financial assistance to eligible first-time homebuyers, rehab homeowner and rental housing, construct new housing, provide tenant-based rental assistance, and acquire housing for participants earning less than 80 percent of the Area Median Income. Rehabilitation of existing units – 1 First-time Homebuyer – 5 Construct New Housing – 1 TBRA - 5
11	Project Name	Other HOPWA Activities
	Target Area	Citywide
	Goals Supported	Housing Opportunities for Persons with HIV-AIDs
	Needs Addressed	Affordable Housing Efforts to Prevent Homelessness
	Funding	\$1,565,124.10
	Description	Provide supportive services to persons who are HIV positive and homeless or at risk for homelessness to achieve permanent housing.
	Target Date	9/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	300
	Location Description	Citywide
	Planned Activities	Provide supportive services to persons who are HIV positive and homeless or at risk for homelessness to achieve permanent housing.

12	Project Name	Emergency Shelter (60%)
	Target Area	Citywide
	Goals Supported	Provide Support to Homeless Populations
	Needs Addressed	Efforts to Prevent Homelessness
	Funding	\$84,398.60
	Description	Provide supportive services to persons who are homeless and at risk for homelessness to achieve permanent housing.
	Target Date	9/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	168
	Location Description	Citywide
	Planned Activities	Provide supportive services to persons who are homeless and at risk for homelessness to achieve permanent housing.
13	Project Name	Homeless Prevention
	Target Area	Citywide
	Goals Supported	Provide Support to Homeless Populations
	Needs Addressed	Efforts to Prevent Homelessness
	Funding	\$28,772.25
	Description	Provide supportive services to persons who are homeless and at risk for homelessness to achieve permanent housing.
	Target Date	9/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	48
	Location Description	Citywide
	Planned Activities	Provide supportive services to persons who are homeless and at risk for homelessness to achieve permanent housing.
14	Project Name	Rapid Rehousing
	Target Area	Citywide

Goals Supported	Provide Support to Homeless Populations
Needs Addressed	Efforts to Prevent Homelessness
Funding	\$28,772.25
Description	Provide supportive services to persons who are homeless and at risk for homelessness to achieve permanent housing.
Target Date	9/30/2025
Estimate the number and type of families that will benefit from the proposed activities	28
Location Description	Citywide
Planned Activities	Provide supportive services to persons who are homeless and at risk for homelessness to achieve permanent housing.

AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

The City of Jackson has funded projects that are primarily located in traditional low-income census tracts and areas that document a higher percentage of low and moderate-income citizens. The City supports the rehabilitation of existing substandard affordable housing in areas of minority concentration. HOPWA funds are used countywide while ESG funds will support the housing stability for at-risk individuals and non-congregate housing operations.

The City identified several target areas throughout the City with high minority concentrations in the 2020-2024 Consolidated Plan which included the Georgetown target area, Midtown area, Virden Addition, Washington Addition, West Target Area, Area surrounding the Jackson Zoo. However, the City will continue to fund projects citywide during the upcoming Action Plan year.

Geographic Distribution

Target Area	Percentage of Funds
Citywide	80%
Georgetown target area	N/A
The Midtown area	N/A
Virden Addition	N/A
Washington Addition	N/A
West Target Area	N/A

Table 4 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The City will continue to direct its CDBG and ESG funds for homelessness prevention, housing services, public services and public facilities and infrastructure improvements targeting underserved individuals and communities. The City will utilize its HOME funds for new construction of affordable single-family housing, housing rehabilitation, and new construction and Down Payment Assistance.

The City’s geographic priorities were established based upon the analysis of the current community needs, the characteristics of the overall market, the ability of low-income households to afford, locate, and maintain housing, and the availability of resources to

address the identified needs. The City will continue to rely on low-income census tracts and block groups in addition to other data supplied by HUD and city data to determine the areas of greatest need. Currently, funds are allocated citywide providing low-income residents the opportunity to apply for much needed services.

Annual Action Plan

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The City of Jackson is committed to providing services that foster community pride through human services, outreach and community initiatives that improve the safety, health and wellness of our citizens and sustainable neighborhoods. One of the keys to a healthy community is the ability to provide safe, quality, affordable housing to its citizens. Affordable housing has a direct impact on the social, economic and environmental health of our city. Affordable housing is typically occupied by working families that may not have sufficient resources for market rate housing.

While the City has limited capacity to manage or construct affordable housing, the City does seek to maintain collaborations with developers to produce new units and preserve existing affordable housing stock. The funding provided by the City, in large part through Federal Grant Funds, can be the difference in making a project viable and successful.

One Year Goals for the Number of Households to be Supported	
Homeless	28
Non-Homeless	351
Special-Needs	0
Total	379

Table 6 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	358
The Production of New Units	3
Rehab of Existing Units	11
Acquisition of Existing Units	1
Total	373

Table 7 - One Year Goals for Affordable Housing by Support Type

Discussion

The City will develop request for proposals to initiate planned and potential projects to increase the inventory of affordable units targeting individuals and families that earn

less than 80% area median income. The expected completion date of the planned projects is sometime during the first half of calendar year 2025. The City anticipates entering into agreements with the potential projects sometime during calendar year 2024.

AP-60 Public Housing – 91.220(h)

Introduction

The Housing Authority of the City of Jackson, Mississippi (JHA) established in 1969 with a mission to provide quality and affordable housing, while maintaining a safe environment, supported by programs and services to encourage economic improvement, personal empowerment and homeownership. JHA operates 34 single-family units of low-income Public Housing, 188 Project Based Vouchers, and 835 Housing Choice Vouchers.

Actions planned during the next year to address the needs to public housing

JHA assists residents and their surrounding communities in developing and achieving self-sufficiency, quality of life and aging in place. JHA partners with agencies and businesses throughout the community to coordinate services for participants. These services might include but are not limited to: child care, educational and vocational training, transportation, job placement, financial counseling, counseling, counseling for home buyers and personal money management. The City will continue to collaborate with JHA to ensure the needs of public housing residents continue to be met.

Actions to encourage public housing residents to become more involved in management and participate in homeownership.

JHA's Family Self-Sufficiency (FSS) program allows participating households to maintain interest-bearing escrow (savings) account that accrues as the household's earned income increases. The account is held until the household successfully completes the participation contract and is able to function free of any federal or state welfare assistance for 12 consecutive months prior to the end of the contract. Once the household has successfully completed its five-year contract, the escrow account is theirs to use as they wish.

JHA also provides homeownership financial literacy training for all Public Housing and Section 8 tenants to promote self-sufficiency, economic independence and homeownership and offers downpayment assistance grants through the Federal Home Loan Bank.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

HUD assesses the physical condition of all HUD-related Public Housing pursuant to its regulations. JHA has not been designated as troubled.

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

The following sections describe how the City plans to address homelessness and other special needs through its ongoing participation in Regional Homeless Coordination efforts and community partnerships.

The City uses CDBG, ESG, and HOPWA funding to provide targeted outreach services to people experiencing homelessness and addressing their immediate needs. As well as activities designed to move homeless people quickly to permanent housing and prevent families from moving into an emergency shelter or living in a public place not meant for human habitation, through housing relocation and stabilization services. Homelessness funding is also used to support the Coordinated Entry System (CES) and the Homeless Management Information System (HMIS). The CES system is the Central MS500 CoC implementation of coordinated entry system, used to assess those experiencing homelessness and match them to resources.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including. Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs.

During the upcoming year, the City will continue to collaborate with the Central Mississippi CoC that has a goal to end homelessness and strive to create a community where homeless individuals have equal access to all resources needed to become self-sufficient while maintaining full self-determination.

The CoC in partnership with other local nonprofit agencies, offer street outreach services and connect individuals with vital resources, including housing assessments and transportation to service providers. The team assesses individuals for service referrals, thereby connecting them with emergency shelters, housing or critical services, and providing them with urgent, non-facility-based care.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City of Jackson plays a vital role in addressing the emergency shelter and transitional housing needs of individuals and families experiencing homelessness or at risk of homelessness. Through various programs tailored to meet different circumstances, services aim to provide rapid assistance, support in securing permanent housing, and ultimately work towards ending homelessness and promoting housing

stability within the community.

The Central Mississippi CoC has a total of eight (8) different emergency shelter providers and a warming center that opens during extreme weather conditions. The City of Jackson will continue to allocate ESG funds for Rapid Re-housing Program and Rental Assistance to local nonprofit organizations to ensure housing stability.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

The City will continue to oversee activities for homeless individuals and families. The City has identified rapid re-housing and homeless prevention as a priority during the 2020-2024 Consolidated Plan period. Obtaining permanent housing for homeless individuals and families will shorten the length of time spent in emergency and transitional shelters.

The City will strengthen its efforts of collaboration with the Central Mississippi CoC and other organizations to transition as many people as possible into permanent housing as quickly as possible. Some families or individuals may require only limited assistance for a short period of time, such as emergency food and shelter. Due to limited resources, it is important for agencies to eliminate duplication of effort by local agencies, both in intake and assessment procedures, and in subsequent housing and supportive services.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

The City of Jackson will continue to support homelessness programs to assist families and individuals to avoid becoming homeless. The City in collaboration with the Central MS CoC and other City and State agencies provides funding and logistical support to help residents avoid becoming homeless upon discharge from public institutions or public assistance programs. These programs seek to prevent homelessness by

providing up to a year of short-term rental assistance, rental security deposits and last month's rent, and/or costs such as rental application fees and utilities.

Annual Action Plan

AP-70 HOPWA Goals– 91.220 (I)(3)

One-year goals for the number of households to be provided housing through the use of HOPWA for:

Program Description	Amount
Short-term rent, mortgage, and utility assistance payment	0
Tenant-based rental assistance	300
Units provided in permanent housing facilities developed, leased, or operated with HOPWA funds	0
Units provided in transitional short-term housing facilities developed, leased or operated with HOPWA funds	0

Annual Action Plan

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

The City's 2019 Analysis of Impediments (AI)/Assessment of Fair Housing (AFH) identified barriers that contributed to the lack of affordable housing. These included:

- Discriminatory patterns in lending
- Failure to make reasonable accommodations
- Lack of access to housing for homeless and those released from incarceration
- Lack of access to independence for persons for persons with disabilities
- Lack of opportunities for persons to obtain housing opportunity areas
- Modern to high levels of segregation
- Moderate to high concentrations of poverty
- Lack of resources and funding
- Insufficient affordable housing in a range of unit sizes
- Insufficient accessible affordable housing
- Lack of fair housing structure (i.e., policy and procedure)
- Insufficient fair housing education
- Insufficient understanding of credit

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment.

As noted in the City's 2019 Analysis of Impediments, the City of Jackson will initiate policies designed to promote affordable housing, which include:

1) Reasonable Accommodations Policy – the City has drafted and implemented a policy to provide goods and services that meet the housing needs of disabled persons and individuals/groups having special needs. The policy allows any person with a disability to request a reasonable accommodation “when a zoning law or land use regulation, policy or practice acts as a barrier to fair housing opportunities” (choice). It has redefined the meaning of family to incorporate previously disenfranchised dwellings based on historical zoning laws.

2) Increased Access to Capital - the City can now refer homeowners to community lending partners that offer rehabilitation loans. Future efforts will be concentrated on locating additional funding resources that offer less restrictive and low interest loans.

3) Blight Elimination Project – the City has formed new partnerships with local organizations and nonprofit agencies to demolish abandoned and blighted properties throughout the city to render older homes and neighborhoods more habitable and desirable, while also increasing the supply of affordable housing.

4) Promoting Fair Housing – the City has appointed a Fair Housing Compliance Officer to ensure the rights of all citizens as set forth in the Fair Housing Act and Americans with Disabilities Act. The officer will also provide education on the rights of tenants and responsibilities of landlords. 5) Expedited Building Permit Process - The City's Planning & Development department has created a team of its employees who, when called, are able to assist vendors and potential investors with the startup process.

Discussion:

The City will continue to develop collaborative partnerships with organizations, community groups, and developers to work together to identify and implement policies that encourage, increase, and preserve affordable housing.

AP-85 Other Actions – 91.220(k)

Introduction:

The City of Jackson continues to allocate federal funds to support programs that provide opportunities for affordable housing to prevent and reduce homelessness, create safe and livable communities, economic opportunities for individuals with low to moderate income, and educational enrichment opportunities. Grant funds are targeted to assist low-income neighborhoods and citizens and allocated to most effectively and efficiently meet the needs of eligible residents.

Actions planned to address obstacles to meeting underserved needs

The City will continue to address obstacles in meeting underserved needs, by continuing to form strategic partnerships with public and private organizations, including housing services providers, health agencies, and service providers to coordinate efforts and leverage resources effectively. Services will also be enhanced and adjusted to meet the unique needs of underserved populations accordingly.

Actions planned to foster and maintain affordable housing

The shortage of affordable and low-income housing in the City remains one of the major obstacles to ending homelessness throughout the City. The City affordable housing goals seek to preserve the existing housing supply, increase housing opportunities, and build supportive services. The City will initiate several future affordable housing projects that will preserve or add new affordable housing units throughout the City. In addition, the City is working to identify other projects that will expand and maintain the affordable housing stock. The City continues to monitor and ensure HOME-funded projects maintain rent affordability for all HOME-assisted units for the duration of a property's affordability period.

Actions planned to reduce lead-based paint hazards

The City's Lead Safe Housing Program is a program funded with the Office of Lead Hazard Control and Healthy Homes' Lead Hazard Reduction Grant. The program will provide lead-based paint remediation for properties built prior to 1978 with children under the age of six (6) present. The primary goal of the Lead Hazard Control/Healthy Homes Program is to create lead-safe and healthy housing in and reduce the incidence of childhood lead poisoning.

Actions planned to reduce the number of poverty-level families

To combat poverty, the City will continue to support local organizations that provide comprehensive support services, tailored to the specific needs of poverty-level families.

These services encompass housing assistance, employment opportunities, wraparound support, collaborative partnerships, prevention initiatives, and data-driven approaches. By integrating these strategies and leveraging existing programs, the city aims to create pathways to economic stability and self-sufficiency for vulnerable families. Efforts to address poverty include funding for case management, housing support, employment training, credit repair, and other programs aimed at assisting low and moderate-income families in achieving economic independence. The city remains committed to assisting homeless individuals in establishing a stable income, offering educational and job resources, and improving access to transportation.

Actions planned to develop institutional structure

The city remains actively engaged with the Central Mississippi Continuum of Care (CoC) to collaborate on the implementation of its initiatives, such as Coordinated Entry and HMIS. As dedicated board members, the City actively contribute to working groups, where we participate in the development of projects and policies aimed at fostering cooperation and collaboration within the community.

Actions planned to enhance coordination between public and private housing and social service agencies

The city will continue to engage in joint planning processes with public and private agencies to establish common goals, priorities, and strategies for addressing homelessness, housing affordability, and social services needs within the community. By fostering collaboration and communication among agencies, the city aims to improve outcomes for individuals and families in need of housing and social services.

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

Introduction:

The City of Jackson will adhere to all HUD regulations concerning the use of program income and forms of investment, particularly the low—and moderate-income benefit requirements for the CDBG program, the recapture/resale requirements for the HOME program, and written standards for the ESG program.

The City publishes Notices of Funding Availability (NOFA) annually to solicit applications from eligible agencies to carry out programs and activities for low-to-moderate-income residents with CDBG public service funds. The City will also conduct various workshops as necessary to inform the community of current events and opportunities for funding.

Program guidelines and applications may be obtained from the Office of Housing and Community Development, located City Hall, or on the City's website.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

Program Income	
1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	\$0.00
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan	\$0.00
3. The amount of surplus funds from urban renewal settlements	\$0.00
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan.	\$0.00
5. The amount of income from float-funded activities	\$0.00
Total Program Income	\$0.00

Other CDBG Requirements	
1. The amount of urgent need activities	\$0.00
2. The estimated percentage of CDBG funds that will be used for	80%

<p>activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan</p>	
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HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220(l)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

The City will not use any forms of investment beyond those identified in 92.205.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

The City of Jackson uses a combination of resale and recapture provision for all homebuyer programs. All Subrecipients and Community Housing Development Organizations (CHDO) awarded HOME funds through the City of Jackson must comply with these guidelines. City policy uses the recapture provisions of 24 CFR 92.254 (a)(4)(ii). It is believed this approach is the closest to normal market approaches to financing, the easiest for borrowers to understand, enable the deed restriction requirements of the alternative option to be avoided (which we believe constitutes a barrier to private financing participation), and better enables HOME funds to be marketed in coordination with other private lending. The recapture approach essentially results in the ongoing commitment to maintaining a homeownership program because of regulatory requirements concerning the reuse of recaptured HOME funds for homebuyer assistance activity has been the City's goal and is in keeping with the basic HOME Program Descriptions.

3. A description of the guidelines for resale or recapture that ensures the affordability

of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

The City utilizes recapture revisions to recoup all or a portion of the direct HOME subsidy to ensure the unit or units remain affordable. These requirements are detailed in the City's HOME Program Manual and included as conditions in HOME funding agreements. All guidelines and requirements that address resale or recapture, as required in 92.254 of the HOME rule, are outlined in the City's HOME Program Manual.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

The City of Jackson has no plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds.

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).

Not applicable.

6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).

Not applicable.

7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

Not applicable.

Emergency Solutions Grant (ESG)

Reference 91.220(l)(4)

1. **Include written standards for providing ESG assistance (may include as**

attachment) : Included as Attachment

2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

Housing and homeless service providers who receive Department of Housing and Urban Development (HUD) funding through the Central Mississippi Continuum of Care and ESG through the City are required to participate in the Coordinated Entry (CE) System process/Coordinated Intake (CI)/ and enter data into HMIS. Provider agencies participating in CE are responsible for adopting and following the CE system policies and procedures, limit enrollment to participants referred through CE, maintain low barrier to enrollment in services and housing and maintain fair and equal access. They will provide appropriate safety planning, create and share written eligibility standards, communicate vacancies, participate in planning, contribute data to HMIS, ensure staff are trained, and ensure client rights are protected and clients are informed of their rights and responsibilities.

3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

The City of Jackson utilizes a Request for Proposal (RFP) for the allocation of available ESG funding, which invites qualified organizations to submit an application for assessment of their organizational structure, staffing, understanding of the scope of work and relevant experience. However, the Mayor reserves the right to designate subrecipients/project sponsors of the City's HUD allocated funding in lieu of an official Request for Proposal (RFP) process.

CDBG, ESG, and HOPWA applications/proposals are reviewed by a rating and review committee comprised of City of Jackson's community leaders, formerly homeless person, and other City staff. HOME proposals are reviewed/underwritten by the Office of Housing and Community Development (OHCD) staff. The Rating and Review Committee will rate and score applications/proposals, which will determine the organization's allocation. The maximum amount of CDBG and ESG funds awarded to a non-profit for a specific public service proposal will not exceed \$50,000.00. ESG applicants are required to provide proof of any required match at the time of grant award. Matching sources may include cash contributions expended for allowable costs, and non-cash contributions including, but not limited to, the value of any real property, equipment, goods, or services provided that the costs would have been allowable.

- 4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.**

The City of Jackson has a formerly homeless individual on its Rating and Review Committee who is responsible for reviewing grant applications/proposals to assist in the allocation process for subrecipients, and decisions regarding any facilities, services, or other assistance that receive funding under Emergency Solutions Grant (ESG).

5. Describe performance standards for evaluating ESG.

ESG performance is evaluated from both a programmatic and financial perspective. Organizations are assessed for risk prior to grant award, and financial and programmatic monitoring is integrated into the work of the contract managers. The City ensures the performance of organizations both through the utilization of HMIS data and the qualitative information obtained through file review. The City of Jackson has finalized its ESG Policies and Procedures Manual, as well as written standards, which further details performance expectations to increase accountability.