



**COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM  
(CDBG)**

**2020**

**APPLICATION INSTRUCTIONS**

**Telephone (601) 960-2155**

**Fax (601) 354-4555**

**[www.jacksonms.gov](http://www.jacksonms.gov)**

The deadline to submit all CDBG applications electronically is by 5:00 p.m. on January 7, 2021. Applications should be submitted electronically to [OHCD@jacksonms.gov](mailto:OHCD@jacksonms.gov). To submit your application electronically, please follow the instructions below:

1. Subject Line – put “2020 CDBG Application and Agency Name”
2. Send your application package in two different file attachments. 1<sup>st</sup> file attachment should include the application proposal only; the 2<sup>nd</sup> file attachment should include all supporting documentation (with the exception of the Policy & Procedures Manual) listed on page 7 of these instructions.

Please respond to all questions, keep responses brief and to the point, do not attach additional information to this application unless requested. Unsolicited information will not be considered for review. Please limit answers to space provided unless specified.

Application **MUST** be completed in full with all required documents in order to be considered for funding. Applications will only be accepted electronically via email.

**Once application is received you will receive a confirmation via email. If you do not receive email confirmation, we have not received your application.**

**For technical issues, Please contact Linda Caldwell at [lcaldwell@city.jackson.ms.us](mailto:lcaldwell@city.jackson.ms.us).**



**Table of Contents**

**OVERVIEW .....1**

**BACKGROUND .....1**

**STRATEGIC GOALS/PRIORITIES .....2**

**DEFINITIONS..... 3**

**OBJECTIVES .....3**

**ESTIMATED ALLOCATION/ELIGIBLE ACTIVITIES.....4**

**ELIGIBLE APPLICANTS .....6**

**THRESHOLD REQUIREMENTS .....6**

**APPLICATION INSTRUCTIONS .....8**

**APPLICATION REVIEW PROCESS .....9**

## OVERVIEW

The Community Development Block Grant (CDBG) Program is administered by the Department of Housing and Urban Development (HUD) and is authorized by Title I of the Housing and Community Development Act of 1974, as amended. The purpose of the CDBG Program is to benefit low to moderate-income households by developing viable communities through the attainment of three objectives:

1. Decent housing;
2. Suitable living environment; and
3. Expanded economic opportunities.

To meet these objectives, HUD provides "blocks" of funds to state and local communities that may be spent on specified activities.

## BACKGROUND

The Community Development Block Grant program was established by Congress in 1974 with passage of the Housing and Community Development Act and is administered by the United States Department of Housing and Urban Development (HUD). This program provides funds to municipalities and other units of government around the country to develop viable urban communities. This is accomplished by providing affordable, decent housing, a suitable living environment and by expanding economic opportunities principally for low and moderate income persons. Although local units of government develop their own programs and funding priorities, all activities must be consistent with one or more of the following HUD national objectives:

- Principally benefits low- and moderate-income persons
- Prevents or eliminates slum or blight
- Addresses an urgent need or problem in the community (e.g., natural disaster)

As an entitlement City under the CDBG program, The City of Jackson receives annual funding allocations from the federal government to fund activities to address these national objectives.

As a funding recipient, The City of Jackson is required to submit an Annual Action Plan that describes how the Urban County will utilize federal funds to address the national objectives in a manner that will produce the greatest measurable impact in the city's communities. The lead agency responsible for submission of this Plan to HUD is the City of Jackson Office of Housing and Community Development.

The statutes for the federal formula grant programs set forth three basic goals against which the Plan and the City's performance under the Plan will be evaluated by HUD. The City must state how it will pursue these goals for all community development programs.

**Organizations interested in applying for CDBG funds must adhere to the directives that COJ has provided.**

## STRATEGIC GOALS/PRIORITIES

### **HUD Statutory Program Goals:**

1. **Decent Housing** – including, but not limited to:
  - Assisting homeless persons to obtain affordable housing;
  - Assisting persons at risk of becoming homeless;
  - Retaining the affordable housing stock;
  - Increasing the availability of affordable permanent housing in standard condition to low-income and moderate-income families, particularly to members of disadvantaged minorities without discrimination on the basis of race, color, religion, sex, national origin, familial status, or disability;
  - Increasing the supply of supportive housing which includes structural features and services to enable persons with special needs (including persons with HIV/AIDS) to live in dignity and independence; and
  - Providing affordable housing that is accessible to job opportunities.
  
2. **Suitable Living Environment** – including, but not limited to:
  - Improving the safety and livability of neighborhoods;
  - Eliminating blighting influences and the deterioration of property and facilities;
  - Increasing access to quality public and private facilities and services;
  - Reducing the isolation of income groups within the areas through special deconcentrating of housing opportunities for lower income persons and the revitalization of deteriorating neighborhoods;
  - Restoring and preserving properties of special historical, architectural, or aesthetic value; and
  - Conserving energy resources and use of renewable energy sources.
  
3. **Expanded Economic Opportunities** – including, but not limited to:
  - Job creation and retention;
  - Establishment, stabilization and expansion of small businesses (including micro-businesses);
  - The provision of public services concerned with employment;
  - The provision of jobs to low-income persons living in areas affected by these programs and activities, or jobs resulting from carrying out activities under programs covered by the Plan;
  - Availability of mortgage financing for low-income persons at reasonable rates using non-discriminatory lending practices;
  - Access to capital and credit for development activities that promote the long-term economic and social viability of the community; and
  - Empowerment and self-sufficiency for low-income persons to reduce generational poverty in federally assisted housing public housing.

### **Long-term outcomes linked to these goals are:**

- **Availability/Accessibility** – This outcome relates to programs that make services, housing, infrastructure, public services, or shelter accessible or available to low- and moderate-income persons, including those with special needs and/or disabilities.

- **Affordability** – This outcome relates to programs that provide affordability to low- or moderate-income persons and can include affordable housing.
- **Sustainability** – This outcome relates to programs that improve communities and promote viability, such as removing slums and blight, or other services that sustain communities.

## DEFINITIONS

- **Income** – Grantees may select any of three definitions of income: (1) Annual income as defined under Section 8 (24 CFR Part 5); (2) Annual income as reported under the Census long form; or (3) Adjusted gross income as defined by the IRS Form 1040.  
\* COJ uses Section 8, 24 CFR Part 5 definition of income
- **Low-and Moderate Income** – Family or household with an annual income less than the Section 8 Low Income Limit, generally 80% of the area median income, as established by HUD.
- **Extremely Low Income** – Family or household with an annual income equal to or less than 30% of the area median income, as established by HUD
- **Very Low Income** – Family or household with an annual income equal to or less than 50% of the area median income, as established by HUD
- **Family** – As defined in 24 CFR 5.403, includes, but is not limited to, the following, regardless of actual or perceived sexual orientation, gender identity, or marital status: (1) a single person, (2) a group of persons residing together.
- **Household** – All persons occupying a housing unit.
- **Micro-Business** – A business that has five or fewer employees, one or more of whom owns the business.

## OBJECTIVES

### Background: National Objectives

Federal regulations require that activities funded with CDBG must meet one of HUD's three national objectives:

1. **Benefit low- and moderate-income (LMI) persons/households** (at or below 80% of median family income for the City, as defined by HUD; 70% of the City's annual expenditures must be for LMI activities)
  - a. **Limited Clientele Benefit (LMC)** – activity benefits LMI individuals (at least 51% of beneficiaries must be LMI)

- i. Certain categories of limited clientele are presumed to be LMI beneficiaries under CDBG regulations. **(LMC/PB)** Reference §570.208(a)(2)(i)(A)
  - 1. Elderly
  - 2. Severely disabled adults
  - 3. Abused children
  - 4. Battered spouses
  - 5. Illiterate adults
  - 6. Persons with AIDS
  - 7. Migrant farm workers
  
- b. **Housing Benefit (LMH)** – activity carried out for the purpose of providing or improving permanent residential structures which, upon completion, will be occupied by low- and moderate-income households
  - i. 100% of single-family units must be occupied by households at or below 80% of median family income;
  - ii. 51% of multi-family units must be occupied by households at or below 80% of median family income. Reference §570.208(a)(3)
  
- c. **Job Creation/Retention Benefit (LMJ)** – activity creates or retains jobs of which at least 51% must be taken by or made available to LMI persons. Reference §570.208(a)(4)
  
- d. **Low- and Moderate-Income Area Benefit (LMA)** – activity will be available to or benefit all residents in an area that is primarily residential and is located in a census tract where 42.8% or more of the population is low-moderate income. (Not applicable to housing activities) Reference §570.208(a)(1)

## 2. Prevent or Eliminate Slum or Blight (SBA or SBS)

- a. Area basis (eligible areas are determined by local ordinance) Reference §570.208(b)(1)
- b. Spot basis (specific properties are determined by local ordinance) Reference §570.208(b)(2)

## 3. Meet a Community Urgent Need (typically natural disasters) Reference §570.208(c)

\* This national objective is not applicable for this application.

## ESTIMATED ALLOCATION/ELIGIBLE ACTIVITIES

*\*COJ reserves the right to adjust the amount designated for any program category based on the demand created by the applications and to meet programmatic budgetary requirements.*

*\*\*The maximum amount of CDBG funds awarded to a non-profit organization for a specific CDBG Public Service project is \$50,000. No organization will be awarded funds from both CDBG and ESG funds during the same program year for the same project.*

## **Priorities for Funding/Eligible Activities**

The Consolidated Plan process is data driven and involves enhanced citizen participation. The following priorities have been identified:

- **Affordable Housing:**
  - Maintain and improve the existing supply of rental and homeowner housing; increase the supply of affordable housing for rental and homeowners; rehab owner-occupied housing; provide minor rehab/accessibility for renter and owner-occupied housing; provide assistance for home ownership; provide security deposit assistance.
  - Eligible National Objectives: **LMH**
  
- **Public Services:** *References §507.201(e) (Note: The amount of CDBG funds available to support public service activities is limited to 15% of the total CDBG grant awarded for that year plus program income received in the preceding program year.)*
  - Provide health and recreational services to the elderly, disadvantaged; provide recreational/ educational opportunities for youth; assist with crime awareness/drug abuse programs; provide support services for LMI persons seeking self-sufficiency, jobs, housing counseling.
  - Eligible National Objectives: **LMC, LMC/PB, LMA**
  
- **Public Infrastructure/Capital Improvements:**
  - Rehabilitation/construction of facilities for LMI services; provide infrastructure to meet LMI needs, remove blight, improve parks.
  - Eligible National Objectives: **LMC, LMA, SBA, SBS**
  
- **Economic Development:**
  - Provide TA to persons starting a business; provide financial assistance to micro-businesses to create jobs.
  - Eligible National Objectives: **LMJ, LMA**

### **Are there limitations on the use of CDBG funds?**

- 1) At least 70% of the grant must be used for activities benefiting low and moderate income households.
- 2) No more than 15% of the annual grant can be spent on “public services” activities.
- 3) No more than 20% of the grant can be spent on program administration costs; which include planning, management, technical assistance to citizens, and fair housing programs.

### **What are the geographic areas covered by CDBG?**

This program is citywide.

**For Low and Moderate Income Benefit:** Activities, such as job training or some social services, which provide services **directly** to a low or moderate income person or household, can occur anywhere within the corporate limits of the City of Jackson. Activities which benefit a neighborhood or other geographic area rather than directly to individuals, are restricted to areas in which at least 51% of the population have incomes at or below 80% of the area median income.

### **CDBG Recaptured Funds**

The City of Jackson may recapture funds previously awarded to a CDBG subrecipient. The City of Jackson may reallocate any recaptured funds in any eligible category and reallocate to any eligible applicant. Requests for supplemental funds will be considered on a case-by-case basis with funds granted only in those instances where the City of Jackson can readily determine that additional funding is justified. Grant award limits are not applicable when considering the allocation of these funds.

## **ELIGIBLE APPLICANTS**

**Non-profit organizations within the City of Jackson.**

## **THRESHOLD REQUIREMENTS**

1. Applications submitted by a non-entitlement local unit of government must include a copy of the Resolution authorizing submission of their application. The Resolution must be adopted by the local unit of government and must be signed and dated by the local unit of government's Chief Elected Official.
2. Applicants **must not have any unresolved audit or monitoring findings associated with the ESG/CDBG program.**
3. **Applicants who were previously allocated CDBG or ESG with the City of Jackson and did not expend all funds will not be eligible to receive funds in the upcoming funding year.**
4. Applicants must disclose any loan or grant received from COJ for which COJ has issued a letter of **findings associated with use of a COJ operated program**. Applicants must provide evidence that findings have been resolved. COJ may disqualify the applicant from consideration in funding based on this information. Findings may include, but is not limited to, failing to submit required reports.
5. Any application that has been prepared by an application preparer that is involved in a pending debarment or suspension proceeding before a state or federal agent **shall not** be reviewed until such time as the debarment proceeding has been finally resolved. No person who is involved in a suspension or debarment proceeding shall be allowed to administer a CDBG project until such time as the suspension or debarment process finding is resolved.

6. A complete application consists of all supporting documents and signed certification form. Failure to attach any of the below supporting documents and signed certification form will result in your application not being reviewed by the rating committee and ineligible for funding.

**Supporting Documentation:**

- Bylaws and/or Constitution
- Articles of Incorporation (AOI) (*AOI are the documents recognized by the State as formally establishing a private corporation, business or agency*)
- Current list of Board of Directors (names, addresses, telephone number)  
*A list of the current board of directors or other governing body of the agency must be submitted. The list must identify the principal officers of the governing body, name, professional contact information for board purposes including telephone number, address, and occupation or affiliation of each member.*
- A copy of most recent Board approved Budget
- A copy of minutes must include grant submittal approval
- Job descriptions and resumes for staff involved in the proposed activity (Directors, Fiscal Officer, Project Manager, etc.)
- Organizational Chart of Agency Board & Staff  
*An organizational chart must be provided that describes the agency's administrative framework and staff positions, indicates where the project fits into the organizational structure, and identifies any staff positions for administration of the project.*
- Local Government Certification/Support Letter (if Applicable)
- Purchase or Lease Agreement for Building (If Applicable)
- Evidence of Financial Accountability (recent copy of financial audit)  
*Attach a copy of your latest audit or financial review if one was completed. (Include only one copy.)*
- Policy and Operational Procedures Manual **(DO NOT SUBMIT WITH PACKAGE- IF APPROVED YOU WILL BE NOTIFIED TO SUBMIT MANUAL LATER)**

Policies and procedures go hand-in-hand to clarify what your organization wants to do and how to do it. Policies are clear, simple statements of how your organization intends to conduct its services, actions or business. Procedures describe how each policy will be put into action in your organization. Each procedure should outline:

- Who will do what
- What steps they need to take
- Which forms or documents to use.

Procedures might just be a few bullet points or instructions. Sometimes they work well as forms, checklists, instructions or flowcharts.

- Evidence of non-profit status (501(c)3 Status from U.S. I.R.S., Mississippi Secretary of State Non-profit in Good Standing) *Non-profit organizations must submit tax-exemption determination letter from the Federal Internal Revenue Service*

## APPLICATION INSTRUCTIONS

1. Complete the entire application, if a section does not apply to your agency, put “N/A”
2. Do not forget your mission statement
3. Utilize CDBG HUD regulations set forth in 24 CFR Part 570 to complete your application.
4. Use the Threshold requirement checklist to ensure all documents are included with the application.
5. **Section 1** - Be brief, precise and to the point when describing what your agency will be doing with the proposed funding. Describe the activity to be undertaken including what services are to be performed, where they are to be provided, for whom they are to be provided and how many citizens will benefit from the proposed project/service in Section 1.2.; **Section 1.3** – check only one box that apply to your agency’s project; **Section 1.4** – check only one box that apply to your agency’s project; **Complete Sections 1.5 through 1.9.**
6. **Section 2** – Describe your target population (elderly, youth, battered families, etc)
7. **Section 3** – Complete in full based on your agency’s staff (Include resumes and job descriptions of all individuals listed). Complete sections 3.1 through 3.6.
8. **Section 4** - Complete in full.
9. **Roster of Board Members & Professions**- Complete in full listing each board member
10. **Certification** – Provide the date of approval of the board, signature of the agency’s executive director and board of director president. Certifications with one or no signature will not be considered for funding.
11. **Scope of Services** - Consists of project description, implementation/work schedule, spending schedule, budget, and cost summary support.
  - a) Project description should match section 1.2.
  - b) Pay close attention to the “scope of services instructions”.
  - c) Complete budget forms accurately. If funding is being requested for only one program as part of your larger organization, provide programmatic and budget information pertaining to the program requested as well as the agency's overall approved budget.
  - d) When reporting beneficiaries, do not double count individuals. Further, if your agency provides a program that clients must successfully complete, report only beneficiaries who completed the program.

## APPLICATION REVIEW PROCESS

1. Eligibility Prescreening Review

COJ will review applications to determine if all required documentation is included in the application packet. Failure to submit all required documentation by the deadline will result in elimination from consideration of funding.

2. Ranking of Applications

Applications will be evaluated and scored based on the Grant Review Scoring Guide.

The City reserves the right to reduce the amount of any proposal selected for funding. The applicant will be notified in writing should the full amount of their proposal not be funded. If the applicant does not agree to accept the lower award, the proposal will be rejected and the next highest applicant will be awarded funds.

All awards are subject to further contract negotiations and availability of funds. As necessary, the Development Assistance Division will subsequently request in writing, conditionally funded applicant to submit additional project information. This information may include documentation showing firm financial commitment and/or other information to confirm, clarify, or revise information in the application. Contracts for CDBG activities will be for a twelve month period.

Applications may be downloaded electronically via the City of Jackson's website at [www.jacksonms.gov](http://www.jacksonms.gov).

**The City of Jackson reserves the right to cancel, in whole or in part, this application process at any time without notification.**

Site visits will be conducted to verify information submitted in the application. A site visit does not imply or denote that an applicant will be funded. COJ will make the final determination on the Habitability Standards of the shelter/facility. All shelters must meet HUDs' Habitability Standards to receive funding.

### SELECTION PROCESS

The CDBG funds will be awarded based on the final points of the Grant Review Scoring Guide. COJ reserves the right to adjust the amount awarded, based on the amount of funds available, and based on the demand created by the applications submitted. COJ will mail all applicants a letter with the funding decision. Proposed outputs and outcomes will be incorporated into contracts as performance outcome measurements for applicants selected as sub-recipients.

Organizations with unresolved monitoring findings or issues with the City of Jackson or the Department of Housing and Urban Development cannot apply.

Applicants who were previously allocated CDBG or ESG funds with the City of Jackson and did not expend all funds will not be eligible to receive funds in the upcoming funding year.

The CDBG program shall be governed by COJ's 2020 application package; the Program Description; and any subsequent changes, additions, clarifications, requirements, or assurances issued by COJ or HUD that relate to the program.

If questions or interpretation of any rule, requirement, or regulation arise, COJ's or HUD's decision shall be final.

During the review of the applications, COJ shall verify information for accuracy and determine feasibility and readiness of the project. This review may result in disqualification of an application.

During the review of the 2020 CDBG application, COJ reserves the right to adjust the amount of the request. This adjustment will be based on verification of cost, availability of other funds and the availability of CDBG funds.

Anyone receiving CDBG funds must comply with HUD regulations 24 CFR Part 570, Equal Opportunity and Fair Housing, Affirmative Marketing and MBE/WBE requirements. In order to comply, the applicant must at a minimum meet the requirements set forth in the regulations and/or COJ's plan.