

Executive Summary

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

- 1. Introduction**
- 2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview**
- 3. Evaluation of past performance**
- 4. Summary of citizen participation process and consultation process**
- 5. Summary of public comments**
- 6. Summary of comments or views not accepted and the reasons for not accepting them**
- 7. Summary**

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

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

The following are the agencies/entities 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

Table 1 – Responsible Agencies

Narrative

Consolidated Plan Public Contact Information

PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)

1. Introduction

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(I)).

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.

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

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

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Table 2 – Agencies, groups, organizations who participated.

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

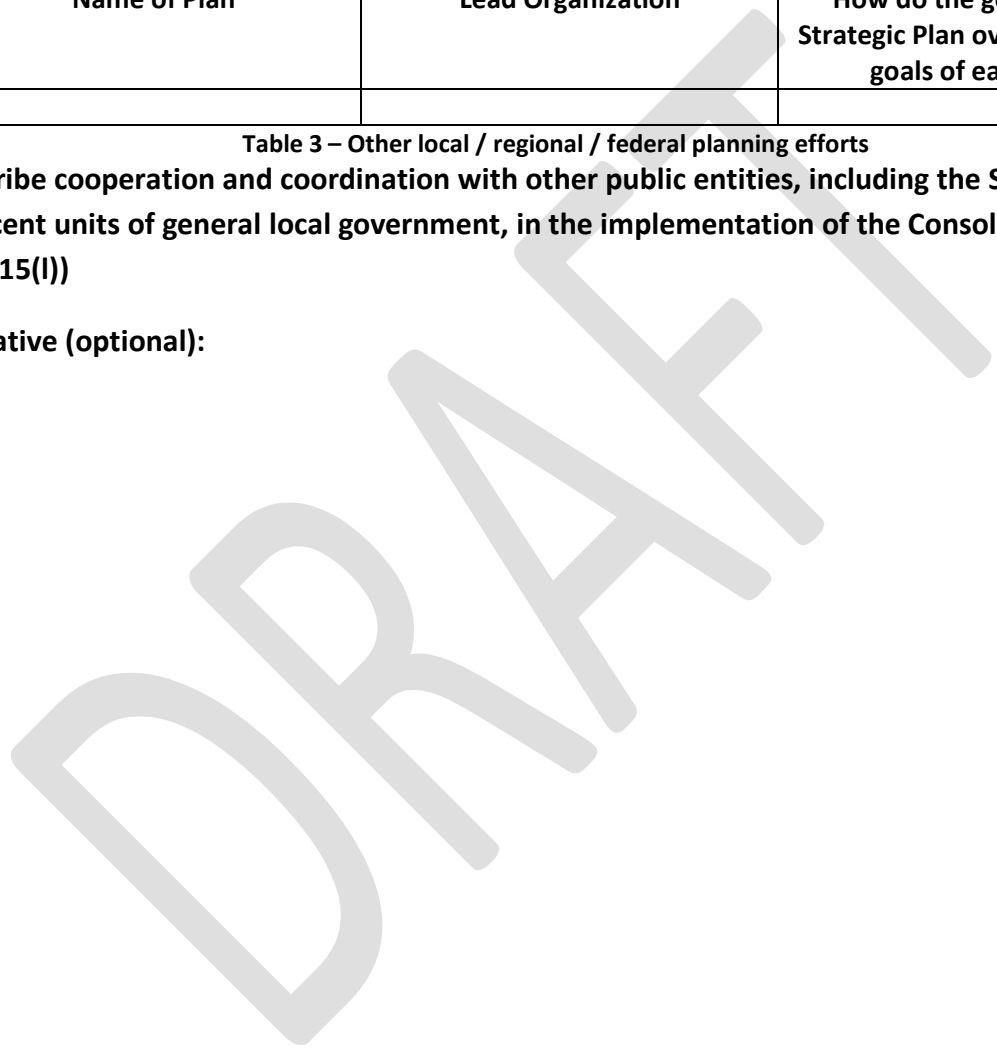
Other local/regional/state/federal planning efforts considered when preparing the Plan.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))

Narrative (optional):



PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)

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

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

Needs Assessment Overview

Data in this section was extracted from the U.S. Department of Housing and Urban Development (HUD) Comprehensive Housing Affordability Strategy (CHAS). The CHAS data is an analysis of 2011-2015 data collected through the U.S. Census Bureau American Community Survey (ACS). The Needs Assessment chapter will uncover housing problems as it relates to variables such as, but not limited to overcrowding, housing repairs, affordability, and income disparities. The information following are summaries of 2019 ACS estimates retrieved from census.gov. The assessments following the overview were drawn from the data presented in Tables 5-28 that were created using 2011-2015 HUD CHAS analysis.

Summary of 2019 ACS Data Concerning Housing Needs:

According to the ACS 2019 estimates, Jackson reported 61,590 housing units with 28,928 being owner-occupied and 32,662 being renter occupied. Jackson has an aged housing stock, reporting 48,378 housing units being constructed between 1950-1979. Almost 100% of housing units enrolled in various housing rehabilitation services offered through the City of Jackson were constructed during the previously mentioned time period. This could indicate that the age of housing is a significant factor in the condition of dwellings throughout Jackson. In recent work with lead-based paint hazards in homes, has further revealed that several dwellings not only have utility issues but also other hazards that could negatively impact the residents' health such as lead-based paint exposure and asthma allergens.

To further substantiate evidence-based findings, the City of Jackson maintains a clientele pool of constituents that are in need of various housing-related rehabilitation services primarily regarding electrical, plumbing, and flooring but lack the financial means to support the cost of repair. This current listing is approximately 800-1000 people. This list was generated as a notification tool once funding becomes available to continue grant-based housing repair services. Housing-related disparities experienced in Jackson are just one piece to a puzzle with many other pieces. The following data points along with notes illustrate the most recent housing data collected in terms of demographics, income, and various need-based categories.

2019 ACS Data-Cost Burden Summary

According to the 2019 ACS data, the median annual income for individuals in occupied housing was \$38,880. The estimated monthly housing cost at 30% of annual median income is approximately \$972, ACS data revealed that an estimated 14,272 constituents expend between \$1,000-\$1,499 in monthly

housing costs which exceed 30% of the reported annual median income. 2019 census reporting also reveals that approximately 5,084 constituents expend \$1,500-\$3,000 in housing costs monthly. Although incomes vary from household to household, housing cost burden is an issue that should not be ignored. Despite the varying incomes, the reported annual income of less than \$40,000 in combination with almost 20,000 constituents paying more than \$1000 in monthly expenditures indicates a disparity in income and affordable housing options.

Current Data-Households Size

According to data.census.gov 2019 ACS data, Jackson reported 61,590 occupied housing units with the average household size being 2.49. Of the 61,590 reported occupied housing units, an estimated 43.52% earn \$34,999.00 or less annually. 39.2% of reported households have at least one occupant 60 years old or older. 21.9% reported households with children under 6 years old. 56.9% of families reported having children between 6-17 years old.

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NA-10 Housing Needs Assessment - 24 CFR 91.205 (a, b,c)

Summary of Housing Needs

Between 2009 and 2015, the median family income decreased by 4%. It is currently reported that households in Jackson expend more than 30% of their income in rent or mortgage payments. Jackson has an aged housing stock, reporting 48,378 housing units being constructed between 1950-1979. Almost 100% of housing units enrolled in various housing rehabilitation services offered through the City of Jackson were constructed during the previously mentioned time period. This could indicate that the age of housing is a significant factor in the condition of dwellings throughout Jackson. In recent work with lead-based paint hazards in homes, it has further revealed that several dwellings not only have utility issues but also other hazards that could negatively impact the residents' health such as lead-based paint exposure and asthma allergens.

Demographics	Base Year: 2009	Most Recent Year: 2015	% Change
Population	173,514	173,210	-0%
Households	64,725	62,670	-3%
Median Income	\$33,505.00	\$32,250.00	-4%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

Current Data

The 2019 ACS Data retrieved from data.census.gov, reports Jackson's population at an estimated 166,383, with the median household income estimated at \$38,888, with an estimated 75,146 housing units with 61,590 occupied. 28,928 are reported owner-occupied and 32,662 were identified as tenant occupied.

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	14,790	10,225	11,955	5,995	19,635
Small Family Households	5,435	3,900	4,930	2,350	10,115
Large Family Households	1,540	995	1,110	580	1,370
Household contains at least one person 62-74 years of age	2,130	1,825	2,045	1,040	4,274
Household contains at least one-person age 75 or older	1,120	1,165	1,175	589	1,670
Households with one or more children 6 years old or younger	3,515	1,771	1,953	697	1,749

Table 6 - Total Households Table

Data Source: 2011-2015 CHAS

Current Data-Households

According to data.census.gov 2019 ACS data, Jackson reported 61,590 occupied housing units with the average household size being 2.49. Of the 61,590 reported occupied housing units, an estimated 43.52% earn \$34,999.00 or less annually. 39.2% of reported households have at least one occupant 60 years old or older. 21.9% reported households with children under 6 years old. 56.9% of families reported having children between 6-17 years old.

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Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	230	75	45	45	395	80	25	60	4	169
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	185	120	49	0	354	4	4	40	25	73
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	550	385	70	135	1,140	99	50	85	69	303
Housing cost burden greater than 50% of income (and none of the above problems)	6,355	1,850	149	0	8,354	2,085	1,065	595	100	3,845

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	1,165	2,675	2,535	295	6,670	635	1,005	1,655	620	3,915
Zero/negative Income (and none of the above problems)	1,270	0	0	0	1,270	515	0	0	0	515

Table 7 – Housing Problems Table

Data 2011-2015 CHAS
Source:

Current Data-Housing Needs

According to the 2019 ACS data, the median annual income for individuals in occupied housing was \$38,880. The estimated monthly housing cost at 30% of annual median income is approximately \$972, ACS data revealed that an estimated 14,272 constituents expend between \$1,000-\$1,499 in monthly housing costs which exceed 30% of the reported annual median income. 2019 census reporting also reveals that approximately 5,084 constituents expend \$1,500-\$3,000 in housing costs monthly. Although incomes vary from household to household, housing cost burden is an issue that should not be ignored. Despite the varying incomes, the reported annual income of less than \$40,000 in combination with almost 20 thousand constituents paying more than \$1000 in monthly expenditures indicates a disparity in income and affordable housing options.

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	7,310	2,430	315	180	10,235	2,265	1,150	775	199	4,389

Demo

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Having none of four housing problems	2,130	3,975	5,640	2,125	13,870	1,300	2,680	5,235	3,475	12,690
Household has negative income, but none of the other housing problems	1,270	0	0	0	1,270	515	0	0	0	515

Table 8 – Housing Problems 2

Data Source: 2011-2015 CHAS

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	3,605	2,140	1,294	7,039	875	909	904	2,688
Large Related	1,080	595	115	1,790	258	153	149	560
Elderly	864	448	148	1,460	1,144	637	505	2,286
Other	2,815	1,810	1,179	5,804	535	369	739	1,643
Total need by income	8,364	4,993	2,736	16,093	2,812	2,068	2,297	7,177

Table 9 – Cost Burden > 30%

Data Source: 2011-2015 CHAS

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	2,970	950	109	4,029	720	474	139	1,333
Large Related	1,000	140	0	1,140	194	24	0	218
Elderly	604	139	4	747	814	358	120	1,292
Other	2,450	755	34	3,239	450	200	365	1,015

Demo

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Total need by income	7,024	1,984	147	9,155	2,178	1,056	624	3,858

Table 10 – Cost Burden > 50%

Data 2011-2015 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	530	360	73	100	1,063	29	18	89	48	184
Multiple, unrelated family households	209	60	33	35	337	73	29	34	45	181
Other, non-family households	4	95	15	0	114	0	0	0	0	0
Total need by income	743	515	121	135	1,514	102	47	123	93	365

Table 11 – Crowding Information – 1/2

Data 2011-2015 CHAS
Source:

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

Table 12 – Crowding Information – 2/2

Data Source
Comments:

Describe the number and type of single person households in need of housing assistance.

2011-2015 CHAS data reveal an estimate of 4,993 households pay between 30-50% in housing costs, of which 2,140 were identified as small households and 2,736 expended 50-80% in housing costs. Owner-occupied households an estimated 2,068 families were identified at expending 30-50% in housing costs

of this 909 reported as being small households. 2,297 reported as expending 50-80% of housing costs. Based on the evidence presented, Jacksonians are burdened with housing costs. The need to provide affordable housing options and employment opportunities that promote higher wages is essential in reducing the housing costs burden.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault, and stalking.

What are the most common housing problems?

Housing cost burden appears to be one of the most common housing problems as indicated in Table 7, more than 2,600 are reported expending more than 30% of their income on housing expenses during 2011-2015. This issue persists in current data, according to 2019 ACS data, the median annual income for individuals in occupied housing was \$38,880. The estimated -monthly housing cost at 30% of annual median income is approximately \$972, ACS data revealed that an estimated 14,272 constituents expend between \$1,000-\$1,499 in monthly housing costs which exceed 30% of the reported annual median income.

The need for home repairs is also evident through the 2011-2015 CHAS data revealing a total of 10,235 renters and 4,389 homeowners reported having one or more housing problems. This data also indicates the need to address living conditions among rental and owner-occupied units throughout the city.

Are any populations/household types more affected than others by these problems?

Households experiencing one or more of the four housing problems, more renters were reported than homeowners, which indicates the need to address the quality of rental units throughout the city. Cost burden is reported to experience higher in renters also. The data presents a story for both homeowners and renters and should be equally addressed.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness.

Discussion

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NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need.

Introduction

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need.

Introduction

HUD defines a disproportionately greater housing need when a racial or ethnic group experiences housing problems at a rate 10 percentage points more than that of the corresponding income level. The data table below summarizes the percentage of each racial/ethnic group experiencing housing problems by HUD Adjusted Median Family Income (HAMFI) levels. Where the HUD tables below report AMI, they refer to HAMFI. Housing problems include:

- Housing units lacking complete kitchen facilities.
- Housing units lacking complete plumbing facilities.
- Overcrowding (more than one person per room)
- Housing costs greater than 30% of income (i.e., cost burden)

Table 13 indicates the number of households identified using 2011-2015 CHAS data that represent low-income brackets 0-30%, out of the 11,375 respondents 9,890 identified as African American reporting one or more of the four housing problems, that is roughly 87% of the reported population listed in the table. White respondents represented 9%, Asian 0.013%, American Indian, Alaska Native 0.30%, Pacific Islander 0.18%, and Hispanic 2.27%. This data reveals individuals that who earn 30% or less of the Area Median Income also experience one or more of the four housing-related problems.

In Table 14, households earning between 30- 50% of the AMI, African Americans reported 86% of the total experiencing one or more of the four household problems.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	11,375	1,630	1,785
White	1,100	250	294
Black / African American	9,890	1,364	1,445
Asian	15	0	10

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
American Indian, Alaska Native	34	0	0
Pacific Islander	20	0	0
Hispanic	258	4	15

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data 2011-2015 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	7,255	2,980	0
White	805	604	0
Black / African American	6,240	2,285	0
Asian	25	20	0
American Indian, Alaska Native	4	20	0
Pacific Islander	0	0	0
Hispanic	145	20	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data 2011-2015 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5,275	6,680	0
White	763	1,160	0
Black / African American	4,315	5,425	0
Asian	8	0	0
American Indian, Alaska Native	0	20	0
Pacific Islander	0	0	0
Hispanic	115	39	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data 2011-2015 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,305	4,685	0
White	400	924	0
Black / African American	815	3,685	0
Asian	4	0	0
American Indian, Alaska Native	40	0	0
Pacific Islander	0	0	0
Hispanic	0	54	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data 2011-2015 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

Discussion

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need.

Introduction

HUD defines a disproportionately greater housing need when a racial or ethnic group experiences housing problems at a rate of 10 percentage points more than that of the corresponding income level. The data table below summarizes the percentage of each racial/ethnic group experiencing housing problems by HUD Adjusted Median Family Income (HAMFI) levels. Where the HUD tables below report AMI, they refer to HAMFI. Housing problems include:

- Housing units lacking complete kitchen facilities.
- Housing units lacking complete plumbing facilities.
- Overcrowding (more than 1.5 persons per room)
- Housing costs greater than 50% of income (i.e., severe cost burden)

The tables below represent the data of reported households that experience severe housing problems and their income brackets according to 2011-2015 HUD CHAS data. Households earning 0-30% of the AMI reporting were 9,575; of this 85% were African Americans experiencing severe housing problems. the remaining 15% of respondents are distributed among White, Asian, American Indian, Alaska Native, Pacific Islander, and Hispanic; with White respondents reporting as 11% of the total experiencing severe housing problems. In households earning 30-50% of the AMI, African American’s reported 85% of the total population experiencing severe housing problems.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	9,575	3,430	1,785
White	1,039	310	294
Black / African American	8,165	3,090	1,445
Asian	15	0	10
American Indian, Alaska Native	34	0	0
Pacific Islander	20	0	0
Hispanic	258	4	15

Table 17 – Severe Housing Problems 0 - 30% AMI

Data 2011-2015 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,580	6,655	0
White	364	1,040	0
Black / African American	3,050	5,465	0
Asian	14	30	0
American Indian, Alaska Native	4	20	0
Pacific Islander	0	0	0
Hispanic	120	45	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data 2011-2015 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,090	10,875	0
White	253	1,675	0
Black / African American	840	8,905	0
Asian	4	4	0
American Indian, Alaska Native	0	20	0
Pacific Islander	0	0	0
Hispanic	0	155	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data 2011-2015 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	379	5,600	0
White	53	1,275	0
Black / African American	260	4,250	0
Asian	4	0	0
American Indian, Alaska Native	40	0	0
Pacific Islander	0	0	0
Hispanic	0	54	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2011-2015 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Discussion

The data presented in the table were extracted from HUD’s CHAS reporting and it suggests a critical need to address housing cost and repairs. African Americans were among the highest population of low to extremely low-income earners and the group in need of housing repair. The number was significantly higher than any other ethnic group identified in the data. This is a clear indicator of disproportionately greater need in severe housing problems.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need.

Introduction:

HUD defines a disproportionately greater housing need as when a racial or ethnic group experiences housing problems at a rate of 10 percentage points more than that of the corresponding income level. Cost burdened is defined as paying 30-50% of household income on housing, and severely cost-burdened is defined as paying greater than 50% of income on housing. The data table below summarizes the percentage of each racial/ethnic group experiencing cost burden at various levels.

In Table 21, 37% of the reported population reported expending greater than 50% of their income on housing costs. Of the 13,240 reported to be severely cost burden, 84% were reported as African American, 12% identified as White, the remaining groups were reported less than 1% of the population except for the population that identifies as Hispanic which reported 2.23%.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	35,655	11,850	13,240	1,875
White	9,705	1,860	1,600	314
Black / African American	25,310	9,695	11,100	1,520
Asian	128	19	29	10
American Indian, Alaska Native	40	0	80	0
Pacific Islander	0	0	20	0
Hispanic	233	140	369	15

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2011-2015 CHAS

Discussion:

Based on the data presented, 37% of the reported population experienced a severe housing cost burden. The 13,240 of the population expended more than 50% of their income on housing costs. 11,100 of this population is African American which is 31% of the total population and 84% of the population that is identified as severely costs burden. African Americans are disproportionately in greater need and are severely impacted by the housing costs burden.

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

According to the 2011-2015 ACS data, African Americans are of the greater population experiencing housing costs burden and experience income disparity at a higher rate than any other ethnic group represented within the data.

If they have needs not identified above, what are those needs?

Closure of the wage gap would help significantly to combat the severe impact of cost burdens. Broadening opportunities can promote higher wages that could substantially help families in all the areas presented in the housing problems table.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

According to the HUD CPD mapping tool, African Americans are more concentrated in the western and southern portions of the city.

NA-35 Public Housing – 91.205(b)

Introduction

The responses to the questions posed below were provided by the Executive Director of the Jackson Housing Authority.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of unit's vouchers in use	0	0	158	595	0	507	86	0	0

Table 22 - Public Housing by Program Type

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	
Average Annual Income	0	0	9,615	11,377	0	11,338	11,234	0	0

Demo

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
Average length of stay	0	0	7	2	0	3	0	0
Average Household size	0	0	1	3	0	3	1	0
# Homeless at admission	0	0	0	19	0	1	18	0
# of Elderly Program Participants (>62)	0	0	66	25	0	19	6	0
# of Disabled Families	0	0	76	109	0	61	47	0
# of Families requesting accessibility features	0	0	158	595	0	507	86	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	0	16	0	4	12	0	0

Demo

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Black/African American	0	0	158	579	0	503	74	0	0
Asian	0	0	0	0	0	0	0	0	0
American Indian/Alaska Native	0	0	0	0	0	0	0	0	0
Pacific Islander	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	0	0	0	0	0	0	0
Not Hispanic	0	0	158	595	0	507	86	0	0

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

Jackson Housing Authority (JHA) has the required 5% of accessible units in our public housing structures. In most cases, they are occupied by able bodied families and there is a policy in place to allow relocation if next person on the waiting list needs that accessible unit. This determination is made when the families come in for interviews, as not all disabled families require or request accessible units based on the type of disability.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

The most immediate need of voucher holders is more decent, safe, and sanitary rental stock. All units are inspected but our families being issued vouchers are having increasing difficulty finding available units.

How do these needs compare to the housing needs of the population at large?

JHA is hearing from partners, this need is across the board and does not only apply to voucher holders.

Discussion

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

The following information was collected from the 2019 Point-in-Time Counts for the Jackson/Rankin, Madison Counties CoC.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	1	68	0	0	0	0
Persons in Households with Only Children	0	7	0	0	0	0
Persons in Households with Only Adults	475	464	0	0	0	0
Chronically Homeless Individuals	152	64	0	0	0	0
Chronically Homeless Families	0	7	0	0	0	0
Veterans	0	0	0	0	0	0
Unaccompanied Child	0	0	0	0	0	0
Persons with HIV	0	0	0	0	0	0

Table 26 - Homeless Needs Assessment

Data Source Comments:

Indicate if the homeless population is: Has No Rural Homeless

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that person's experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

DRAFT

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	299	262
Black or African American	398	212
Asian	0	6
American Indian or Alaska Native	1	5
Pacific Islander	0	1
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	21	7
Not Hispanic	677	479

Data Source
Comments:

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

In 2020 174 persons were assisted in area family shelters and permanent housing facilities for families. 52 of the people assisted were under the age of 18 and 45 were chronically homeless. 50% of all families assisted were permanently housed at discharge, 21% exited without giving a destination or reentered homelessness.

There were 105 homeless veterans identified throughout 2019, 19 of these were chronically homeless. 50% of all persons served exited within 30 days of entry, while 7.5% exited with 60 days, and 9% exited within 90 days, 42.5% remained homeless for more than 90 days and 17% were still homeless after 6 months. There were 173 chronically homeless persons were identified within the CoC service area during the 2019 PIT count. 23 veterans were moved into HUD VASH housing which is focused at 100% on chronically homeless veterans, during 2019.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

According to the 2019 Point-in-Time Count, a vast majority of homeless individuals in the CoC (48%) were Black or African American. Nearly 47% were White, and 5% were either Asian or American Indian. None of the recorded homeless individuals reported their ethnicity as Hispanic/Latino.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

According to the 2019 Point-in-Time Count, there was a total of 472 persons in households without children that were sheltered, and 484 unsheltered persons between the ages of 18 years and up; and a

total of 219 persons in households with at least one adult and one child that are sheltered, and 2 unsheltered, which includes children under age 18, and persons aged 18 years and up.

Discussion:

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction:

Persons with special needs include the elderly and frail elderly, persons with developmental and physical disabilities, persons suffering from drug and alcohol addiction, and persons living with HIV/AIDS. Many persons with special needs also have very low incomes.

HOPWA

Current HOPWA formula use:	
Cumulative cases of AIDS reported	3,341
Area incidence of AIDS	86
Rate per population	16
Number of new cases prior year (3 years of data)	331
Rate per population (3 years of data)	59
Current HIV surveillance data:	
Number of Persons living with HIV (PLWH)	3,391
Area Prevalence (PLWH per population)	559
Number of new HIV cases reported last year	133

Table 27 – HOPWA Data

Alternate Data Source Name:

HOPWA CAPER and HOPWA Beneficiary Verification

Data Source Comments:

HIV Housing Need (HOPWA Grantees Only)

Type of HOPWA Assistance	Estimates of Unmet Need
Tenant based rental assistance	1,495
Short-term Rent, Mortgage, and Utility	2,031
Facility Based Housing (Permanent, short-term, or transitional)	38

Table 28 – HIV Housing Need

Alternate Data Source Name:

HOPWA CAPER and HOPWA Beneficiary Verification

Data Source Comments:

Describe the characteristics of special needs populations in your community:

Elderly

Elderly persons are more likely to live on fixed, very low incomes or require special supportive service to complete their daily routines. This means elderly residents especially need affordable housing options and easy access to service providers. According to CHAS data, there are 1,045 low-income elderly, non-family households in the City of Jackson. Furthermore, 8,310 (25.4%) households in the City earning 80% or less of the area's median family income contain at least one-person age 62 or over. The Census reported in 2019 that 4,301 persons over the age of 60 living in the City were below the poverty level. Also, the Census reported that 44.9% of persons 65 years and over had at least one disability in 2019: 34.0% with an ambulatory disability and 22.8% with an independent living difficulty.

People Living with Disabilities

There were 22,567 persons with disabilities in the City in 2019, representing 14.2% of the population. The two most common disabilities reported were ambulatory, meaning difficulty walking or moving around, and cognitive, meaning difficulties with various types of mental tasks. Individuals with ambulatory disabilities generally require accessible housing units, and individuals with cognitive disabilities may require assisted living facilities. Approximately 36.4% of persons with a disability also live-in poverty, compared to 29.8% of persons with no disabilities.

Substance Abuse and Addiction

According to the 2011 Mississippi Department of Mental Health snapshot report for Hinds County, approximately 14% of adults are excessive drinkers. There was a total of five substance abuse treatment admissions in 2010: three for alcohol and two for cocaine. About 27% of adolescents reported drinking alcohol in the past 30 days; about 13% reported marijuana use; almost 8% reported prescription drug abuse, and about 11% reported using other illicit drugs. There were also a reported 126 deaths due to overdose between 2011 and 2018 according to the Mississippi State Department of Health.

What are the housing and supportive service needs of these populations and how are these needs determined?

As described above, individuals who have special needs are typically extremely low income and face tremendous challenges finding housing that they can afford. Individuals with special needs also require supportive services in addition to housing that they can afford. Public and private sources have much smaller funds available for these purposes, making it difficult for non-profit organizations to develop and operate housing and supportive service programs.

Stakeholder interviews and analysis of Census data determined that the major housing and supportive needs of these populations are economic development and employment training programs, housing rehabilitation and home repair programs, emergency assistance, homeowner and homebuyer education and counseling, and affordable housing.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

According to CDC HIV Surveillance data, 3,391 individuals are living with HIV and 3,341 cumulative cases of AIDS are reported in the Eligible Metropolitan Statistical Area, which consists of five counties. The area incidence of AIDS is 86, and 133 new HIV cases were reported last year. As with other special needs populations, persons living with HIV/AIDS are disproportionately below the poverty line. The population of persons currently diagnosed with HIV/AIDS in the statistical data area according to the Mississippi Department of Health is 78% African American and 43% between the ages of 20 and 29. African American women are ten times more likely to contract HIV than their white counterparts. Area HOPWA providers report seeing a high need among young single unaccompanied men and female lead single-parent households.

Discussion:

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction’s need for Public Facilities:

How were these needs determined?

Describe the jurisdiction’s need for Public Improvements:

Jackson experiences frequent water crises that are the result of aging infrastructure, especially when temperatures are at freezing or below. When this problem ensues, several hundred and at times thousands of constituents are left without a safe water source. This infrastructure issue has plagued the city for decades and should be acknowledged and addressed.

How were these needs determined?

Jackson's water and street infrastructure are managed through the City's Public Works and water treatment plant. Information supplied from both entities reveals the need for funding to support the full restructuring and repair of Jackson's water system.

Describe the jurisdiction’s need for Public Services:

How were these needs determined?

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

This market analysis identifies the need to preserve and repair existing affordable housing opportunities while advancing efforts to create a diverse supply of additional sustainable affordable units. Ultimately, the City is working to ensure that a mixture of housing types exists within each community to accommodate diverse households regardless of race and income levels. The City's housing strategies will adhere to the Fair Housing Laws / Consent Decree. Furthermore, it will be guided by the increasing disparity between incomes and housing costs and the specific accommodations necessary to ensure that special needs populations have adequate affordable housing options.

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

The 2011 - 2015 data presented indicates that there were 75,424 housing units within the city of Jackson. That data also reflects that the number of 1-unit detached structures was 51,246 and of the 5 - 19-unit category there were 11, 975 units, which was the largest number of units during that time. However, due to mitigating factors such as blight elimination programs, more recent data indicates a difference in that information. According to the 2019 data retrieved from the data.census.gov website, Jackson has approximately 75,146 total housing units. Data also would show that the housing structure within the city of Jackson is largely comprised of single-family units. The number of 1-unit detached dwellings in Jackson is 50,239 units (66.9%) followed 872 (1.2%) of attached 1-unit dwellings. Of the occupied housing units, the number of owner-occupied housing is 28,928 and the renter-occupied housing is 32,662. These data would indicate that Jackson is primarily a rental housing city. The multifamily structures range from duplexes (2,874 units), to 3 - 4-unit dwellings (3,450 units), followed by more than 17,000 units in the 5 - 20-unit range with less than 600 mobile homes in the City. See chart #MA-1 below.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	51,245	68%
1-unit, attached structure	1,515	2%
2-4 units	5,980	8%
5-19 units	11,975	16%
20 or more units	3,530	5%
Mobile Home, boat, RV, van, etc.	1,179	2%
Total	75,424	100%

Table 29 – Residential Properties by Unit Number

Data Source: 2011-2015 ACS

Residential Properties by Unit Numbers

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	54	0%	1,120	4%
1 bedroom	310	1%	6,215	21%
2 bedrooms	3,895	12%	10,090	34%
3 or more bedrooms	28,360	87%	12,620	42%
Total	32,619	100%	30,045	101%

Table 30 – Unit Size by Tenure

Data Source: 2011-2015 ACS

Residential Properties by Tenure

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

The qualified families assisted with the City of Jackson’s HOME funds had incomes less than 80% of the Area Median Income as set forth by HUD’s Income Limits for the year of funding allocations.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

As of 2019, there are more than 13,000 vacant properties in Jackson according to the data.census.gov site. Because Jackson has a limited amount of available housing stock, many of the 13,000 vacant properties are blighted and/or abandoned. The city is a Blight Grantee with Mississippi Home Corp’s Blight Elimination Program. By 2023 Jackson shall have eliminated 118 of these blighted properties via this program. Jackson also conducts an ongoing blight fight via the Community Improvement Division. However, this will merely scratch the surface of the blight problem in this city. Other entities such as Revitalize Mississippi are also dedicated to demolishing properties within the City.

Does the availability of housing units meet the needs of the population?

As the numbers from the Census data indicates, Jackson has more properties for rental than for homeownership, making it primarily a rental city. Many housing studies have proven that homeownership stabilizes neighborhoods and has a positive impact on school age students and other social issues. It is detrimental to the growth of the City that more homeownership opportunities are available to those seeking to purchase within Jackson.

Describe the need for specific types of housing:

Amongst the requests for home and infrastructure repair and blight removal put forth during public engagement and neighborhood association meetings, the city of Jackson has found that residents are demanding a housing model that is more conducive to raising a family in line with detached single-family structures throughout the city.

Discussion

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

The data presented for the years between 2009 and 2015 suggested that the median home value was \$87,700 and median contract rent was \$532. It also stated that for 2015 the median home value was 89,200 and the median contract rent was \$590. According to the 2019 American Community Survey data, the median household income for Jackson is \$38,972 and \$45,792 for the state of Mississippi as opposed to \$68,703 median household income for the nation. There is a \$30,000 income deficit between the city of Jackson and the nation and roughly a \$23,000 deficit between the state and the nation. These data may speak to the high poverty rate in the state which greatly impacts housing affordability. As the cost-of-living increases, the median income will not be sufficient to sustain the rising costs for affordable housing. The median monthly cost for homes with a mortgage is \$1,073 and \$367 for those without a mortgage. The median home value is \$91,000 and median contract rent is \$654. Many homes are in areas containing blighted and abandoned properties which may have some bearing on low home value. The poverty rate for Jackson in 2020 is 28.9% as opposed to 19.1% for the state of Mississippi. These data may speak to the derelict and disrepair of the properties in the city. Low household income may prohibit homeowners' ability to address home repair.

Cost of Housing

	Base Year: 2009	Most Recent Year: 2015	% Change
Median Home Value	87,700	89,200	2%
Median Contract Rent	532	590	11%

Table 31 – Cost of Housing

Data Source: 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	10,898	36.3%
\$500-999	18,215	60.6%
\$1,000-1,499	755	2.5%
\$1,500-1,999	125	0.4%
\$2,000 or more	49	0.2%
Total	30,042	100.0%

Table 32 - Rent Paid.

Data Source: 2011-2015 ACS

Cost of Housing

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	3,035	No Data
50% HAMFI	10,360	6,410
80% HAMFI	24,505	12,925
100% HAMFI	No Data	17,098
Total	37,900	36,433

Table 33 – Housing Affordability

Data Source: 2011-2015 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	652	729	867	1,090	1,294
High HOME Rent	652	729	867	1,090	1,210
Low HOME Rent	588	630	756	873	975

Table 34 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Rental Housing Cost by Number

Fair Market Rent and HOME High Rent

Is there sufficient housing for households at all income levels?

Current housing data would indicate that Jackson is over saturated with affordable housing in low-income areas. There are not enough mixed-income developments and a low number of available market rate housing in the city. Additionally, there is a gray area within the current HOME income limits guidelines that excludes households with incomes between 81% and 100% Area Median Income. The Homebuyer Assistance Program and the Comprehensive Rehabilitation Program guidelines does not provide any assistance for those households beyond the 80% AMI limit.

How is affordability of housing likely to change considering changes to home values and/or rents?

Housing data would indicate that the cost of housing has increased for renters and homebuyers alike since 2015. Though the median housing value for existing structures is \$91,000, the cost of constructing new housing at fair market value is considerably higher. This may be due to several mitigating factors resulting from the pandemic. Decreases in home values and increases in rents can further make housing for the moderate-to-low-income households less attainable considering increasing housing costs.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

The 2020 HUD Fair Market Rent for a one-bedroom unit is \$774 while data retrieved from the American Community Survey states the median gross rent is \$653. A two-bedroom unit is \$911, while the median gross rent is \$817 for a two-bedroom unit, which is a difference of \$94. For a 3-bedroom unit, fair market is \$1,148 while the median gross rent is \$928, showing a difference of \$220. The Fair Market Rent for a four-bedroom unit is \$1,341 and the median gross rent is \$1,061, reflecting a difference of \$280. In a city reporting a poverty rate of 28.9%, affordable housing may be unattainable for the low-to-moderate income demographic.

Discussion

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

Jackson, an old city founded in 1821, suffers from aging infrastructure as well as a very large amount of aging available housing stock. According to the 2019 American Community Survey data with the Census Bureau, the most recent data shows that of the 28,928 owner occupied structures, 22,221 were built before 1980. Of that number, more than 500 were built prior to 1940. Of the 32,662 rental units, 23,174 were built before 1980 with almost 2,000 of that number having been built prior to 1940. Data collected from constituents on housing program applications consistently indicate that flooring, plumbing, roofing, and electrical are a major complaint for needed repair work.

From community and neighborhood site visits, it has become evident that much of the available housing stock suffer from at least one housing condition. The following data from 2011 - 2015 provide an overview on the condition of housing in the City of Jackson during that time period.

Definitions

Standard Condition: No major structural defects, adequate plumbing, and kitchen facilities; appearance which does not create a blight influence; and the house meets additional, more stringent, local standards and building codes, including lead-based paint clearance.

Substandard Condition but Suitable for Rehabilitation: The Nature of the substandard condition makes rehabilitation both financially and structurally feasible.

Housing Conditions: Condition of units is assessed using the same criteria as in the Needs Assessment. This includes: 1.) lacks complete plumbing facilities, 2.) lacks complete kitchen facilities, 3.) more than one person per room, 4.) cost burden (amount of income allocated to housing) is greater than 30%, and 5.) complies with applicable building code standards.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	8,955	27%	15,840	53%
With two selected Conditions	239	1%	1,315	4%
With three selected Conditions	4	0%	120	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	23,425	72%	12,785	43%
Total	32,623	100%	30,060	100%

Table 35 - Condition of Units

Data Source: 2011-2015 ACS

2019 ACS Condition of Units

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	1,393	4%	3,415	11%
1980-1999	5,045	15%	6,950	23%
1950-1979	22,660	69%	15,990	53%
Before 1950	3,515	11%	3,685	12%
Total	32,613	99%	30,040	99%

Table 36 – Year Unit Built

Data Source: 2011-2015 CHAS

2019 ACS Year Unit Built

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	26,175	80%	19,675	65%
Housing Units build before 1980 with children present	3,503	11%	845	3%

Table 37 – Risk of Lead-Based Paint

Data Source: 2011-2015 ACS (Total Units) 2011-2015 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 38 - Vacant Units

Data Source: 2005-2009 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard

Table 39 – Risk of Lead-Based Paint

Need for Owner and Rental Rehabilitation

As noted, before, the city of Jackson has a database with nearly 1,000 owner occupied addresses requesting limited and comprehensive rehabilitation. This number does not include the need for rental rehabilitation. Considering the size of the city and the housing issues within the city, more dollars are needed to bring housing up to standard.

Estimated Number of Housing Units Occupied by Low- or Moderate-Income Families with LBP Hazards

Discussion

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

Totals Number of Units

	Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers						
				Total	Project -based	Tenant -based.	Special Purpose Voucher			
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *	
# of units vouchers available			173	596				715	0	0
# of accessible units										

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 39 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

Public Housing Condition

Public Housing Development	Average Inspection Score

Table 40 - Public Housing Condition

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

Discussion:

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

The City of Jackson is a member of the Central MS Continuum of Care (CoC). The CoC serves a five county service area: Hinds, Madison, Rankin, Warren, & Copiah. However, Jackson has the largest population of homeless individuals within the organization. Jackson works alongside many nonprofit partners and service providers to aid in the fight to house this vulnerable population. As a result of the CoC's Point-in-Time (PIT) Count conducted each year, funds are allocated according to the homeless population numbers collected. However, the current amount of federal dollars provided is not sufficient to end the homelessness as the funds are distributed amongst the five counties.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	16	0	0	0	0
Households with Only Adults	23	7	19	0	0
Chronically Homeless Households	0	0	0	60	0
Veterans	0	0	22	0	0
Unaccompanied Youth	12	0	11	0	1

Table 41 - Facilities and Housing Targeted to Homeless Households

Data Source Comments:

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons.

Stewpot Community Services has three programs whose goal is to serve the homeless population, they include: Billy Brumfield Shelter, Matt's House, and the Opportunity Center. Billy Brumfield Shelter, a shelter for up to 60 men a night, provides three services. It serves as an emergency shelter for homeless men, offering safe shelter, clean showers, nutritious food, and a supportive community. It also offers a drug and alcohol rehabilitation program, supported by AA meetings, group and individual counseling, employment requirements, and a savings program. Finally, for men with medical disabilities, it provides support and a stable place to live as they navigate state and federal requirements to receive benefits and permanent housing; Matt's House provides shelter for homeless women who have no other place to go. For over 300 guests a year, Matt's House offers a safe, nurturing environment while staff assists residents in finding housing, employment, or transportation back to their families. The residents receive an evening meal and a light breakfast in addition to a safe place to sleep for the night; and The Opportunity Center provides a safe, clean place for homeless men and women to be during the daytime hours. Open seven days a week, clients can take showers, wash clothes, store bags, receive mail, use telephones and computers as well as receive case management services and referrals to other resources. Resume and job search assistance is also provided. The computer lab is available to all of Stewpot's clients as well as community members who need access to the Internet. This shelter serves over 100 people a day.

In Addition, Christians in Action, Inc. provides residential care for children and youth, age's birth through seventeen. The capacity of the Shelter is twelve children, with forty-five days being the maximum length of stay for each child. Referrals come from the Youth Court and the Mississippi Department of Child Protection Services. Many children served have been burned, beaten, sexually abused and near starvation, and other victims of sex trafficking.

Homeless population dealing with or desiring Mental Health Services are often referred/recommended to Harbor House of Jackson and/or Hinds Behavioral Health Services' Bridge Drop-in Center. Harbor House of Jackson, Inc., provides in-patient residential treatment for alcohol and drug addicted citizens (both male and female) of Jackson and the surrounding area who cannot afford to pay private or paying treatment centers. Hinds Behavioral Health Services' peer-run drop-in center provides a wide variety of services to help homeless individuals with serious mental illness gain access to housing, treatment, and recovery support. Peers help individuals build social skills, self-confidence, self-advocacy, and support systems.

For employment assistance and services, homeless clients are often referred to the Refill Jackson Initiative, whose mission is to empower young adults ages 18 to 24 so that they are more confident, better equipped, and motivated to enter, navigate, and stay in the workforce. RJI's evidence-based program approach combines classroom learning with on-the-job training (OJT). In the classroom, members explore their interests and how they align with possible careers; practice interviewing and

communicating professionally via text, email, and phone; create personal budgets; learn about conflict resolution and anger management; and write a resume and cover letter.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

- Matt's House Emergency Shelter for Women and Children provides 14 nights of emergency shelter for women and their children, day care services for children of young mothers (ages 18 - 21), and bus passes for women without transportation to seek employment and housing. Women who participated in the Special Case management program may stay longer.
- The Billy Brumfield Shelter, a shelter for up to 60 men a night, provides three services which include: emergency shelter for homeless men, drug and alcohol rehabilitation program, and a medical disability program.
- Christians in Action, Inc., an emergency shelter that provides residential care for children and youth, age's birth through seventeen. The capacity of the Shelter is twelve children, with forty-five days being the maximum length of stay for each child. Referrals come from the Youth Court and the Mississippi Department of Child Protection Services.
- The Shelter for Battered Families of Catholic Charities Inc. is a temporary emergency shelter program that provides women and children who are escaping domestic violence or potentially at-risk situations of physical, psychological, and sexual abuse for 30-45 days. Families receive case management, employment, welfare benefits, housing and homeless prevention counseling, health services, clothing assistance and meals.
- The Solomon Counseling Center of Catholic Charities was developed in response to the growing needs of central Mississippi for affordable, comprehensive, and professional counseling services for individuals, couples, and families. The Solomon Center is a Department of Mental Health certified community out-patient counseling center for children and adolescents. Services at the Solomon Center are available to any individual, couple or family needing support in dealing with issues that cause challenges and affect their quality of life.
- Catholic Charities Supportive Services for Veteran Families (SSVF) offers Homelessness Prevention & Stabilization Services to low-income Veterans and their families within the 65 counties of Central, Southwest, and Northern, MS. The goal of the SSVF program is to provide Veterans with support and skills necessary to maintain long term independent living.
- Catholic Charities' Jackson Rape Crisis Services, The Rape Crisis Center is a program established to help eliminate or reduce the incidence of rape and sexual assault through prevention and education. As well as providing the coordination of services to victims of rape and sexual assault and to their families and friends. All services are offered free of charge.
- Harbor House of Jackson, Inc., provides in-patient residential treatment for alcohol and drug addicted citizens (both male and female) of Jackson and the surrounding area who cannot afford to pay private or paying treatment centers.

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

This section describes facilities and services that assist persons who are not homeless but who require supportive housing and programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing. Special needs population in the City includes the frail and non-frail elderly, persons with physical disabilities, persons with mental or behavioral disabilities, and persons with HIV/AIDS. The City of Jackson’s Office of Housing and Community Development (OHCD) receives the Housing Opportunities for Persons with Aids (HOPWA) grant and administers it using two non-profit agencies, Grace House, Inc. and Mississippi United to End Homelessness (MUTEH).

The Office of Housing and Community Development (OHCD) is committed to stabilizing and revitalizing neighborhoods, channeling available resources and information needed to provide Jackson residents with services in affordable housing, economic development, special needs, and community service programs. The Department administers a range of Federal funded programs providing opportunities for affordable home ownership, loans, and grants for special needs housing programs, rental assistance, community facilities, and programs.

HOPWA Assistance Baseline Table

Type of HOWA Assistance	Number of Units Designated or Available for People with HIV/AIDS and their families
TBRA	186
PH in facilities	39
STRMU	232
ST or TH facilities	13
PH placement	69

Table 42– HOPWA Assistance Baseline

Alternate Data Source Name:
HOPWA CAPER and HOPWA Beneficiary Verification

Data Source Comments:

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify and describe their supportive housing needs.

Supportive housing needs for the elderly, frail elderly, and persons with disabilities are available throughout our service area. The CoC recorded in the coordinated entry system during the year 2020 745 persons who were elderly, frail elderly, or a person of any age with a disability or disabling condition including alcohol or other drug addiction or HIV/AIDS. Supportive housing that includes comprehensive

case management is needed to address the specialized needs of persons who are dealing with a lack of stable housing and co-occurring medical conditions. This population of people is vulnerable and in need of intervention for sustainable housing. Affordable housing that includes healthcare access and assistance for the elderly and disabled is limited within the community. The City of Jackson partners with various community health and mental health organizations to assist with the development of supportive housing programs that address the needs of the elderly and disabled within the community including addiction treatment facilities, area HOPWA grantees, community PHA's, and privately and publicly funded assisted living facilities.

The City of Jackson's Office of Housing and Community Development awards HOME funds to nonprofits to assist low-to-moderate income households realize their dream of homeownership. The program offers Down Payment Assistance to ensure affordability based on the needs of the family.

In addition, The City's Department of Human and Cultural Services whose mission is to enhance the quality of life for the citizens of Jackson through cultural, social, educational, and economic activities is also committed to education, exposure, opportunity, and service. This is accomplished through an array of services such as: The Senior Services Division promotes and encourages independence and self-sufficiency among the elderly population in the City of Jackson through multifaceted direct and indirect components in the areas of meal service, nutrition education, safety, recreation, transportation, information/referral outreach services, special programs, and employment opportunities; The ADA Disabilities Office is designed to ensure that all City of Jackson buildings and infrastructures are ADA compliance. The ADA office also provides services for residents with Disabilities to increase opportunities which will empower them to live as independently and productively as possible. In addition, ADA is responsible for connecting, supporting, and encouraging collaborative civic engagement between individuals within the disability community, neighborhoods, and city government.

Harbor House of Jackson, Inc., provides in-patient residential treatment for alcohol and drug addicted citizens (both male and female) of Jackson and the surrounding area who cannot afford to pay private or paying treatment centers. Harbor House offers primary treatment for 42 days, transitional treatment (male and female) for 60-90 days, after-care and social detoxification services.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing.

The City of Jackson's Department of Human and Cultural Services partners with area service providers to help ensure the needs of persons who are being discharged from medical and mental health facilities are offered supportive housing options.

The City in collaboration with Grace House, Inc., and MUTEH work together ensuring that persons with HIV/AIDS are provided facility-based and non-facility-based housing options and case management. These HOPWA programs offer transitional and permanent housing including master leasing, TBRA,

STRMU, and PHP. Case Managers assist program participants in obtaining access to ongoing medical and mental healthcare as well as ensuring stability in housing and increased access to area resources.

In addition, The City partners with the area Continuum of Care (CoC) to ensure connections to and availability of services that offer supportive housing, including case management through a housing first model. Area CoC members include programs offering permanent supportive housing, emergency and transitional housing providers, medical and mental healthcare providers, alcohol and drug treatment providers, and public and private social service organizations. The CoC also works with area hospitals, inpatient mental health facilities, The MS Department of Health, and The MS Department of Mental Health, to help ensure that persons are not discharged to homelessness.

The City's partnership with the Hinds County Community Mental Health agency affords them the opportunity to provide ongoing support and care to persons with mental health issues including access to psychiatrists, counselors, case managers, and mental health nurse practitioners. Also, The City's partnership with Harbor House an area chemical dependency treatment facility that addresses the additional needs of both men and women, ensures that all persons assisted and receiving substance abuse treatment have access to housing prior to being release.

The City also partners with a myriad of other area service providers offering community support including meal delivery for the elderly and disabled, utility assistance, area food pantry services, clothing closets, emergency home repair, transportation services, utility assistance, and access to mainstream benefit services.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

The City of Jackson has a large population of impoverished non-homeless special needs persons who require support to maintain housing.

The City plans to work with area human service organizations by supporting them with ESG, HOME, HOPWA, and CDBG funding. ESG and HOPWA are used throughout the community to provide rental and utility assistance to members of these special need's populations. CDBG funds are provided to organizations that assist specialized populations to help cover the operational cost associated with the provision of services. The City ensures prioritization of services as part of the operations of all its funded organizations through the review of policies that prioritize assistance to specialized populations.

The Mississippi Department of Health's discharge policy states that hospitals must have an effective discharge planning process that provides assistance with housing. Health care facilities have a policy which states patients are not released to HUD/McKinney Vento funded beds unless it is the expressed desire of the person, and unless the person refuses other discharged options offered to them. State

psychiatric hospitals have policies to ensure individuals are not discharged into homelessness, including the streets, shelters or other HUD McKinney-Vento funded beds. Social workers and the attending physician, along with interdisciplinary team, determine when a discharge is appropriate for individuals. Staff develops a plan for living situation, medications, educational and vocational opportunities to prevent homelessness. Mississippi Department of Corrections (MDOC) has the power to manage, control, supervise, enforce, and implement all laws and matters pertaining to the probation and parole of State inmates. The MDOC has policies in place to ensure that an inmate is not released to homelessness, including the streets, shelters or other HUD McKinney-Vento funded beds.

The City of Jackson awards HOME funds to nonprofits to help low-to-moderate income households realize their dream of homeownership. The program offers Down Payment Assistance to ensure affordability based on the needs of the family. The City of Jackson does not intend to use HOME funds for tenant-based assistance to assist one or more of these subpopulations.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

The City's Emergency Solutions Grant (ESG) Program funds Rapid-Rehousing and Homelessness Prevention, which provide short and medium-term rental assistance and supportive services to individuals and families at risk of homelessness so that they can access and maintain affordable, suitable permanent housing. Additionally, the HOPWA Program provides TBRA, STRMU, housing placement assistance, and supportive services to persons living with HIV/AIDS who are homeless or at risk of homelessness. Housing assistance, coupled with supportive services, allows residents to achieve or maintain housing stability. The prevention of homelessness is an essential component of the HOPWA Program since housing is increasingly identified as a strategic point of intervention to address HIV/AIDS and overlapping vulnerabilities (such as age, race, mental illness, drug use, or chronic homelessness).

The City's Housing Rehabilitation Program, funded from the Department of Housing and Urban Development (HUD) and through the Community Development Block Grant (CDBG) and HOME programs. The purpose of the Housing Rehabilitation Program is to improve the livability of a home, to extend its life for a minimum of 10 years, and to meet the current minimum building codes, whenever possible. Eligibility requirements: The property to be rehabilitated must be in the City of Jackson city limits; Must be owner-occupied for a minimum of one year; You must qualify at 80% of the area median income; Priority is given to those who have not received assistance before; and Owner may be required to live in the home for a specified period of time.

Additional Supportive Services are offered by The Senior Services Division, which promotes and encourages independence and self-sufficiency among the elderly population in the City of Jackson through multifaceted direct and indirect components in the areas of meal service, nutrition education, safety, recreation, transportation, information/referral outreach services, special programs, employment opportunities. All qualifying individuals aged 60 years or older, living within the city limits

of Jackson, are eligible for select programs and services. These Programs are: Recreational Programs; Senior Community Service Employment Program; Information/Referral/Outreach; Congregate Meals Service; Home Delivered Meals Service; and Senior Transportation Services.

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

The City of Jackson remains committed to creating and investing in projects that will provide safe and affordable housing to all its residents. The primary goal of this commitment is to promote the development of neighborhoods and communities within the City that reflect the widely diverse social and economic nature of the City's inhabitants. The City of Jackson has not implemented zoning ordinances or development regulations that are specifically designed to preclude the creation of affordable housing. However, certain outdated land use policies and restrictive zoning codes/ordinances, and/or processes do exist that have not kept pace with emerging trends of growth and development in many municipalities away from traditional patterns. A return to urban and inner-city dwelling has led to gentrification and increased property values in urban residential areas. Rental properties in these spaces have shown a steady increase as well, the cost of which many wage earners are hard put to meet. Costs of new construction with exorbitant startup and permitting fees oftentimes deter investors from developing the type of housing that a large segment of the City's population will be able to afford.

Other identified barriers to affordable housing in the City of Jackson include:

- Restrictive lending requirements have denied many the resource of a low interest loan for rehabilitation of existing housing stock, which could revitalize distressed neighborhoods.
- There are few housing communities that are required by law to provide ADA accessible units for disabled persons.
- Housing options are limited by restrictions on a) lot size, b) density maximums, c) parking requirements, d) zoning classifications (a disproportionate number of single-family-only neighborhoods)
- No enforcement mechanism to ensure equitable housing choices, (e.g., code enforcement, Fair Housing Ordinance)
- Single-family-only zoning is exclusive and denies many families of lesser means the right to live in upper income neighborhoods.
- Restrictive policies prohibit the building of multi-family housing, which is usually more affordable for most lower income families who, oftentimes, cannot afford a single-family home or the larger lots on which they are built.
- Some zoning restrictions can drive up prices by limiting the supply of housing that can be built in a region.
- Costs associated with securing permits to begin construction projects are often onerous on minority investors (density maximums).
- State and federal funding allocations of subsidies to housing programs continue to diminish, making the possibility of home ownership a distant dream.

- Lack of fair housing structure, (i.e., policy and procedure) allows for unscrupulous business practices on the poor and uneducated, from lending to buying and selling, and oftentimes results in denials of access to opportunities for housing choices.

Living in diverse neighborhoods with children attending the same schools, and all residents having equal access to amenities (e.g., grocery stores, medical facilities) creates a sense of social, economic, and political unity which is the character of a sustainable community.

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

In determining priorities for the allocation of federal funds, Jackson has recognized the need to foster a competitive local economy that expands economic opportunities for present and future residents. This section describes the local workforce, the nature of current employment, and activities that coordinate economic development activities across local and regional agencies.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	317	226	1	0	-1
Arts, Entertainment, Accommodations	8,999	8,924	18	12	-6
Construction	1,430	2,376	3	3	0
Education and Health Care Services	10,231	23,104	21	32	11
Finance, Insurance, and Real Estate	3,475	6,723	7	9	2
Information	1,697	1,903	3	3	0
Manufacturing	3,737	2,286	8	3	-5
Other Services	1,600	2,671	3	4	1
Professional, Scientific, Management Services	3,505	7,893	7	11	4
Public Administration	0	0	0	0	0
Retail Trade	9,341	9,833	19	13	-6
Transportation and Warehousing	2,928	3,344	6	5	-1
Wholesale Trade	1,892	3,923	4	5	1
Total	49,152	73,206	--	--	--

Table 43 - Business Activity

Data Source: 2011-2015 ACS (Workers), 2015 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	81,370
Civilian Employed Population 16 years and over	71,480
Unemployment Rate	12.09
Unemployment Rate for Ages 16-24	32.11
Unemployment Rate for Ages 25-65	7.07

Table 44 - Labor Force

Data Source: 2011-2015 ACS

Occupations by Sector	Number of People
Management, business and financial	12,905
Farming, fisheries, and forestry occupations	2,770
Service	9,938
Sales and office	17,425
Construction, extraction, maintenance, and repair	4,348
Production, transportation, and material moving	4,100

Table 45 – Occupations by Sector

Data Source: 2011-2015 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	53,049	78%
30-59 Minutes	13,750	20%
60 or More Minutes	1,450	2%
Total	68,249	100%

Table 46 - Travel Time

Data Source: 2011-2015 ACS

Travel Time Data

2011-2015 ACS data would show that almost 70,000 employees within the city of Jackson have a commute between 30 minutes to an hour. This would suggest that many employed civilians live outside of the city limits of Jackson. This could mean that there is not adequate housing or the preferred type of housing within the city limits.

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	4,980	1,360	5,225
High school graduate (includes equivalency)	13,755	1,880	7,040
Some college or associate degree	21,805	2,290	6,070
Bachelor's degree or higher	18,330	650	3,720

Table 47 - Educational Attainment by Employment Status

Data Source: 2011-2015 ACS

2011-2015 ACS Educational Attainment Data

The 2011 – 2015 ACS Labor Force data show that of the 49,152 civilians employed in Jackson, 21,805 have some college or associate degree and 18,330 hold a bachelor’s degree or higher. Incidentally, 13,755 workers are high school graduate and only 4,980 have no high school education.

Educational Attainment by Age

	Age				
	18–24 yrs.	25–34 yrs.	35–44 yrs.	45–65 yrs.	65+ yrs.
Less than 9th grade	282	595	415	1,314	2,410
9th to 12th grade, no diploma	3,915	3,045	2,305	3,890	2,870
High school graduate, GED, or alternative	5,150	6,355	5,420	10,885	4,230
Some college, no degree	10,265	8,075	5,490	9,795	3,150
Associate degree	660	1,935	1,750	3,140	729
Bachelor's degree	1,330	4,620	3,005	6,325	2,195
Graduate or professional degree	298	2,580	1,730	4,465	2,955

Table 48 - Educational Attainment by Age

Data Source: 2011-2015 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	77,543
High school graduate (includes equivalency)	105,206
Some college or Associate's degree	122,480

Educational Attainment	Median Earnings in the Past 12 Months
Bachelor's degree	164,896
Graduate or professional degree	215,042

Table 49 – Median Earnings in the Past 12 Months

Data Source: 2011-2015 ACS

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

Data extrapolated from the 2011 – 2015 ACS indicates that there were 49,152 persons employed within the city of Jackson. The top five employment sectors in Jackson are as follows: Education and Health Care Services provided the most jobs (23,104) with 10,231 workers, followed by Retail Trade (9,833) with 9,341 workers, the Arts, Entertainment, Accommodations (8,924) with 8,999 workers, Professional, Scientific, Management Services, (7,893) with 3,505 workers, and Finance, Insurance, and Real Estate (6,723) with 3,475 workers.

Most recent data for the business activity in Jackson pulled from the 2019 ACS would indicate that there are \$69,084 persons employed within the city, which is almost 20,000 more than indicated in the numbers reported in the 2011 – 215 data. The four major employment sectors are Educational Services, Health Care and Social Assistance, Retail Trade, Arts, Entertainment, and Recreation, and Accommodation and Food Services, Professional Scientific, and Management and Administrative and Waste Management Services. Educational services, and health care and social assistance employ 20,055 civilians which is almost twice as much as the number in 2011 - 2015. The retail trade has 9,399 workers and the arts, entertainment, and recreation, and accommodation and food services provide jobs for 8,394 people. Another major employment sector is the professional, scientific, and management, and administrative and waste management services sector which employs 6,300 persons.

Describe the workforce and infrastructure needs of the business community:

The largest positive values in the Jobs Less Workers column, which indicates commuting into Jackson, are within the Education and Health Care Services; Professional, Scientific, Management Services (11%); and Professional, Scientific, Management Services (4%). This indicates that businesses in these industries often face a shortage of trained, qualified employees in the City and must look elsewhere. There is a strong need for youth-oriented programs that focus on training applicable to these employment sectors.

The largest negative values in the "Jobs Less Workers" column, which indicates commuting out of Jackson, are within the Arts, Entertainment, and Accommodations (-6%), Retail Trade, and Manufacturing sectors (-6%). This indicates large commuter populations working in these jobs, traveling

outside the City despite jobs in these sectors being traditionally lower paying, which in turn indicates a shortage of these jobs within the City.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

A cross-section of economic and educational organizations is working closely with the City to enhance workforce and economic development efforts in Jackson. The City of Jackson sponsors a Workforce Leadership Academy, a program designed to develop a local network of workforce development leaders to collaborate on solutions to common challenges. The Academy partners with the Aspen Institute Economic Opportunities Program and is sponsored by the Kellogg Foundation. The Jackson Workforce Leadership Academy is the latest in a series of Academies in the United States and Canada and is the first to be facilitated by the City of Jackson.

The Downtown Jackson Improvement District is focused on the clean and safe program, in addition to downtown landscaping and other physical improvements. Keep Jackson Beautiful, Inc. is a non-profit, certified local affiliate of Keep America Beautiful dedicated to changing attitudes and behavior towards environmental issues such as littering and recycling. The programs focus on education, litter reduction, recycling, and beautification of Jackson. In addition, Jackson State is a primary educational institution in the City in addition to providing GED and ACT preparation, job preparation, and assistance to those 17 years and older looking to upgrade their skills and to acquire a GED. Challenges to economic growth include the low educational level, a retail base that has moved to the suburbs, and the lack of land (pad ready) for manufacturing. In addition, the overall outmoded and ineffective infrastructure of the City needs to be upgraded.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

A skillful and well-educated workforce is essential to attracting and retaining employers and growing the City's economy. According to the HUD dataset, the City's unemployment rate in 2019 was 10.9%, higher than both the State's and the Nation's unemployment rates of 10% and 8.7%, respectively. Residents with a bachelor's degree or higher were less likely to be unemployed or not in the labor force than residents with less educational attainment. Residents without a high school diploma or equivalent were more than 1.5 times as likely as those with only a high school diploma to be out of the labor force altogether.

Taken together, these facts suggest that the skills and education of the City's workforce may not be well aligned with employment opportunities in the area, which are strongest in sectors that require some level of advanced education.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

One of the primary local initiatives, supported by the Workforce Investment Board and other organizations, is the Jobs for Jacksonians program. The purpose of the Jobs for Jacksonians Program is to provide employment assistance and a single point of access to services that can help individuals successfully enter or re-enter the workforce. The program is an initiative created to provide accessible information on employment opportunities for City of Jackson residents. In addition, for job seekers the program offers an array of services and training opportunities to assist participants.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

Yes. The Central Mississippi Planning and Development District (CMPDD) is a sub-state regional planning organization, located in central Mississippi, serving the local governments of a seven-county area including Copiah, Hinds, Madison, Rankin, Simpson, Warren, and Yazoo Counties and the 34 municipalities within these seven counties. CMPDD updated its CEDS in 2018 which is a requirement of EDA to maintain funding eligibility for the region. It includes goals and objectives to assist local governments to create more jobs, foster a stable and diversified economy, and improve living conditions. It lists specific projects that will enhance the region's competitiveness and details an action plan to assist with the successful implementation. The CEDS also includes an evaluation section which will help in assessing the plan and provide for future updates.

Discussion

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

As shown in the attached map, the highest concentration (top two quintiles) of low-income households reporting at least one severe housing problem occur around the edges of the City, and primarily along the eastern border.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

In Jackson, the Black/African American population is the majority, accounting for 80.8% of the total population. The largest concentration (top two quintiles) of Black/African American population is in the northwest corner of the City. For Hispanics, the largest concentration is in the northeast corner, and somewhat along Interstate 20.

Using poverty, the rate as a proxy for low-income residents and a definition of "concentrated" as being within the top two quintiles of the map (meaning a poverty rate above 28.9%), the northwest and central part of Jackson have the highest concentration of low-income residents.

The concentrations of Blacks and poverty in Jackson roughly correlate in the northwestern part of the City.

What are the characteristics of the market in these areas/neighborhoods?

The northwest and central portions of Jackson have some of the lowest median home values in the City.

Are there any community assets in these areas/neighborhoods?

Yes. As part of the largest commercial and population center in Hinds County, these areas have significant community assets including diverse housing stock, local businesses, community facilities, regional employment centers, Local nonprofits, social service providers, government offices, public transit access, and more.

Are there other strategic opportunities in any of these areas?

Yes. Each of the three target areas presents opportunities for residential, commercial and/or mixed-use development, including infrastructure and public facilities improvements.

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

Recent studies show that as information, services, and resources increasingly move online, digital inequality has come to both reflect and contribute to other persistent forms of social inequality. Disparate access to the Internet and digital devices corresponds closely with longstanding inequalities in income, education, race and ethnicity, age, immigration status, and geography. At the same time, the negative consequences of being under connected are growing, and researchers and policymakers are increasingly concerned that under connection is fueling other socioeconomic disparities. Indeed, Internet access, and particularly broadband Internet access, has become an important tool for taking full advantage of opportunities in education, employment, health, social services, and the production and dissemination of knowledge and digital content. Yet those who are most in need of social services are often least able to get online to access those services, and low-income children — who are four times less likely to have access to broadband at home than their middle- and upper-income counterparts — are particularly vulnerable to the long-term detrimental effects of constrained access to technology-enriched education. These trends suggest that digital access will play an increasingly central role in socioeconomic inclusion.

Jackson's population is comprised of 80.8% Black and 17.5% white. These demographic data indicate that Jackson is a minority/majority city meaning that currently there are more of the Black race than of any other race living within the city. Data also shows that 26.54% of the population are over the age of 55 and considered elderly. Having access to adequate healthcare for this age group is major. The recent and ongoing Corona Virus pandemic has forced healthcare to be approached in new and improved ways. Utilizing a digital platform, as with telehealth has proven to be a most proficient means of obtaining medical care and minimizing the risk of contributing to the spreading of infectious diseases. Adequate access to resources is vital to the sustainability of neighborhoods, health of individuals, and ultimately, the growth of the city. The public-school systems are moving toward a more digital platform with education. It is speculated that digital equality will provide a means to decrease some social ills and inequalities that the low-income residents of Jackson face.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

The city of Jackson partners with C-Spire which provides internet and fiber optics to the city. However, adding another provider will assure competition and more competitive rates may be offered to residents. This will undoubtedly enable low-income homes to have access the internet as the cost burden shall be reduced.

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

Located in the southern region of the country, Jackson experiences extreme heat during the summer months and some hard freezes during the winter. These phenomena can be exacerbated due to climate change. To combat the effects on those living in low-income areas, the city of Jackson has received a \$475,000 grant from the Robert Wood Johnson Foundation. The goal of the grant is to reduce health vulnerabilities in the city of Jackson.

The grant, which is being awarded to the city along with 2nd Mississippi and the National League of Cities, will be used to help “adopt a nature-based solution” to help combat the effects of extreme heat in poorer communities. The grant will be utilized to do heat mapping across the city, to help mitigate where there is a disproportionate effect among the communities of Jackson.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

In communities where there is a disproportionate effect of extreme heat, the elderly and young may suffer from heat stroke and exhaustion which are the two most severe forms of heat related illnesses. This disproportionately affects people of color, young children, elderly, homeless, socially isolated individuals and people with chronic health conditions or limited mobility. These are the residents who have fewer resources to combat the heat, making them more susceptible to heat-related illness.

Jackson experiences extreme cold from winter storms which has been documented for many decades. The impact of these storms has resulted in loss of energy and water for extended periods of time for the residents and area businesses. This has proven to be catastrophic to those who have health problems, especially diabetes. Diabetic neuropathy is a condition in which short term relief can be obtained by soaking in warm water. Due to the loss of energy and water, relief from the pain cannot be found.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

Table 50 - Geographic Priority Areas

1	Area Name:	Citywide
	Area Type:	Citywide
	Other Target Area Description:	Citywide
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
2	Area Name:	Georgetown
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	

	Identify the neighborhood boundaries for this target area.	Georgetown target area will be bounded by W Fortification Street, Pleasant Ave, and Woodrow Wilson.
	Include specific housing and commercial characteristics of this target area.	This area has a wide variety of commercial business including a grocery store and medical facility. The area needs both housing and economic development activities to revitalize the area.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	During the consultation and citizen participation process, the topics of blighted properties, crime and infrastructure were repeatedly discussed. Therefore, we selected areas that have issues that fall into all three categories.
	Identify the needs in this target area.	Housing rehabilitation and new construction, Small business facade improvements, infrastructure improvements.
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
3	Area Name:	Midtown
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	The Midtown area, for the purposes of this Consolidated Plan are bound by Mill Street, High Street, West Street and Woodrow Wilson.
	Include specific housing and commercial characteristics of this target area.	Mill Street runs parallel with a railroad system on the West and various commercial structures on the East. The Midtown housing stock is a mix of homeownership and rental, but there is still blighted properties and properties that require rehabilitation upgrades. The back sides of both Milsaps College and Baptist Medical Center run parallel with West Street.

	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	During the consultation and citizen participation process, the topics of blighted properties, crime and infrastructure were repeatedly discussed. Therefore, we selected areas that have issues that fall into all three categories.
	Identify the needs in this target area.	Housing rehabilitation and new construction, Small business facade improvements, infrastructure improvements.
	What are the opportunities for improvement in this target area?	The Midtown area has already seen some improvements with the efforts of both Midtown Partners, Inc., and Habitat for Humanity. The City's efforts will work to contribute to the work that is currently ongoing in that area. In addition, the presence of Milsaps College and the Baptist Medical Center are both opportunities for improvement.
	Are there barriers to improvement in this target area?	
4	Area Name:	Viriden Addition
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	The boundaries of this neighborhood for the purposes of this Consolidated Plan are Medgar Evers Blvd., Sunset Blvd., Hawkins Field, and Woodrow Wilson.
Include specific housing and commercial characteristics of this target area.	A major characteristic of this neighborhood is the presence of Hawkins Field an airport of the Jackson Municipal Airport Authority. This airport could be a major conduit for Economic Development Activities. In addition, there are many small businesses on Medgar Evers that need facade improvements. As in most of the neighborhoods targeted in this plan, blight structures and housing that requires rehabilitation are characteristics of this target area.	

	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	During the consultation and citizen participation process, the topics of blighted properties, crime and infrastructure were repeatedly discussed. Therefore, we selected areas that have issues that fall into all three categories.
	Identify the needs in this target area.	Housing rehabilitation and new construction, Small business facade improvements, infrastructure improvements.
	What are the opportunities for improvement in this target area?	Hawkins Field is an opportunity that has great potential to spur improvements for this area.
	Are there barriers to improvement in this target area?	
5	Area Name:	Washington Addition
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	Washington Addition is bound by Utica/Morehouse, Hattiesburg Street, Valley Street, Highway 80, University Blvd, Florence, and Dalton.
	Include specific housing and commercial characteristics of this target area.	The JATRAN bus facility and Jackson State University are huge commercial institution in this target area. Inside the target area, there are many small businesses that have been staples in the community for many years. The housing has issues with blight and the need for housing rehabilitation.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	During the consultation and citizen participation process, the topics of blighted properties, crime and infrastructure were repeatedly discussed. Therefore, we selected areas that have issues that fall into all three categories.
	Identify the needs in this target area.	Housing rehabilitation and new construction, Small business facade improvements, infrastructure improvements.

	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
6	Area Name:	West
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	The West Target area is bounded by Robinson Road, Ellis Avenue, J. R. Lynch/Dr. Robert Smith Sr. Parkway, and Gallatin Street.
	Include specific housing and commercial characteristics of this target area.	This target area is near the Jackson Downtown area. The area has seen some commercial investment, but not enough to spur other development. The area has blighted structures and the need for housing rehabilitation. The area also has many homeless service providers that create a large homeless population
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	During the consultation and citizen participation process, the topics of blighted properties, crime and infrastructure were repeatedly discussed. Therefore, we selected areas that have issues that fall into all three categories.
	Identify the needs in this target area.	Housing rehabilitation and new construction, Small business facade improvements, infrastructure improvements, homeless transitional housing.
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
7	Area Name:	Zoo Area 1
	Area Type:	Local Target area

Other Target Area Description:	
HUD Approval Date:	
% of Low/ Mod:	
Revital Type:	Comprehensive
Other Revital Description:	
Identify the neighborhood boundaries for this target area.	The area surrounding the Jackson Zoo is large and has been divided into four manageable sections. Zoo Area 1 is bounded by Bullard, Sewanee Drive, Mt. Vernon Avenue, Officer Thomas Catchings Drive, O'Ferrell Ave, Capital Street and Parkside.
Include specific housing and commercial characteristics of this target area.	Capital Street is a major thoroughfare from I220 to Downtown Jackson. In the target area there are both commercial and residential structures that run along Capital Street. The Jackson Zoo is also on Capital, along with a major City park, Livingston Park. The housing stock in the zoo area is a mix of homeownership and rental. There is a great need for both demolition and housing rehabilitation activities.
How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	During the consultation and citizen participation process, the topics of blighted properties, crime and infrastructure were repeatedly discussed. Therefore, we selected areas that have issues that fall into all three categories.
Identify the needs in this target area.	Housing rehabilitation and new construction, Small business facade improvements, infrastructure improvements.
What are the opportunities for improvement in this target area?	The City of Jackson is currently working on a major infrastructure project restructuring Capital Street and placing new sidewalks. In addition, there are many opportunities for improvement that involve making the Jackson Zoo a major asset for the area, including making the area surrounding the Jackson Zoo more appealing and improving low- and moderate-income residents' quality of life.

	Are there barriers to improvement in this target area?	The area is highly blighted with residential properties. Although the City is demolishing properties in the area as a part of the Bligh Elimination Program, there is still many properties that must be demolished and redeveloped.
8	Area Name:	Zoo Area 2
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	The area surrounding the Jackson Zoo is large and has been divided into four manageable sections. Zoo Area 2 is bounded by Officer Thomas Catchings Drive, Nimitz Street, McCain/St. Charles, Ellis Avenue, Capital St., Mt. Vernon.
	Include specific housing and commercial characteristics of this target area.	Capital Street is a major thoroughfare from I220 to Downtown Jackson. In the target area there are both commercial and residential structures that run along Capital Street. The Jackson Zoo is also on Capital, along with a major City park, Livingston Park. The housing stock in the zoo area is a mix of homeownership and rental. There is a great need for both demolition and housing rehabilitation activities.
How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	During the consultation and citizen participation process, the topics of blighted properties, crime and infrastructure were repeatedly discussed. Therefore, we selected areas that have issues that fall into all three categories.	
Identify the needs in this target area.	Housing rehabilitation and new construction, Small business facade improvements, infrastructure improvements.	

	What are the opportunities for improvement in this target area?	The City of Jackson is currently working on a major infrastructure project restructuring Capital Street and placing new sidewalks. In addition, there are many opportunities for improvement that involve making the Jackson Zoo a major asset for the area, including making the area surrounding the Jackson Zoo more appealing and improving low- and moderate-income residents' quality of life.
	Are there barriers to improvement in this target area?	The area is highly blighted with residential properties. Although the City is demolishing properties in the area as a part of the Bligh Elimination Program, there is still many properties that must be demolished and redeveloped.
9	Area Name:	Zoo Area 3
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	The area surrounding the Jackson Zoo is large and has been divided into four manageable sections. Zoo Area 3 is bounded by Bradley Street, Capital Street, Royal Manor, and Fortification/the Railroad.
	Include specific housing and commercial characteristics of this target area.	This area is majority residential with a lot of blight and housing rehabilitation needs.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	During the consultation and citizen participation process, the topics of blighted properties, crime and infrastructure were repeatedly discussed. Therefore, we selected areas that have issues that fall into all three categories.
Identify the needs in this target area.	Housing rehabilitation and new construction, demolition, and infrastructure improvements.	

	What are the opportunities for improvement in this target area?	The City of Jackson is currently working on a major infrastructure project restructuring Capital Street and placing new sidewalks. In addition, there are many opportunities for improvement that involve making the Jackson Zoo a major asset for the area, including making the area surrounding the Jackson Zoo more appealing and improving low- and moderate-income residents' quality of life.
	Are there barriers to improvement in this target area?	The area is highly blighted with residential properties. Although the City is demolishing properties in the area as a part of the Bligh Elimination Program, there is still many properties that must be demolished and redeveloped.
10	Area Name:	Zoo Area 4
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	The area surrounding the Jackson Zoo is large and has been divided into four manageable sections. Zoo Area 4 is bounded by Ellis Avenue, Robinson Street, Prentiss Street and Capital Street.
	Include specific housing and commercial characteristics of this target area.	Capital Street is a major thoroughfare from I220 to Downtown Jackson. In the target area there are both commercial and residential structures that run along Capital Street. The Jackson Zoo is also on Capital, along with a major City park, Livingston Park. The housing stock in the zoo area is a mix of homeownership and rental. There is a great need for both demolition and housing rehabilitation activities.

<p>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</p>	<p>During the consultation and citizen participation process, the topics of blighted properties, crime and infrastructure were repeatedly discussed. Therefore, we selected areas that have issues that fall into all three categories.</p>
<p>Identify the needs in this target area.</p>	<p>Housing rehabilitation and new construction, Small business facade improvements, infrastructure improvements and demolition.</p>
<p>What are the opportunities for improvement in this target area?</p>	<p>The City of Jackson is currently working on a major infrastructure project restructuring Capital Street and placing new sidewalks. In addition, there are many opportunities for improvement that involve making the Jackson Zoo a major asset for the area, including making the area surrounding the Jackson Zoo more appealing and improving low- and moderate-income residents' quality of life.</p>
<p>Are there barriers to improvement in this target area?</p>	<p>The area is highly blighted with residential properties. Although the City is demolishing properties in the area as a part of the Bligh Elimination Program, there is still many properties that must be demolished and redeveloped.</p>

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

The City's basis for allocation investments geographically reflects longstanding patterns of investment to maintain services to neighborhoods that are underserved. Jackson's allocation process is intended to address obstacles to meeting underserved needs.

Housing investments through HOME are geographically targeted to preserve and provide affordable housing stock in the inner-City core neighborhoods (i.e., downtown, south Jackson, north Jackson) for the purpose of restoring and reviving these areas where there has been disinvestment and out-migration to strengthen the City's tax base. The overall intent is to transform these neighborhoods into thriving communities in which residents can live, work, and access important products and services.

Funding for Public Services will benefit low-income persons in all areas of the City. Public Facilities projects are in LMI census tracts but serve LMI clients from all areas within the City limits. Housing Rehabilitation and down payment assistant projects will assist low-income homeowners in any area of the City.

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

Table 51 – Priority Needs Summary

1	Priority Need Name	Livable Neighborhoods
	Priority Level	High
	Population	Low
	Geographic Areas Affected	Citywide
	Associated Goals	Provide Public Services Eliminate Blight Provide Planning and administration Support to Increase Neighborhood Quality of Life Accessibility of Facilities and Infrastructure Preventing Neighborhood Decline Support for Neighborhood Revitalization
	Description	These resources will assist in improving the quality of life in neighborhoods through strategies to improve safety, reduce violence, increase design quality improve food access, fight blight, access broadband, calm traffic, and increase opportunity including those strategies developed as part of the ConnectJXN Comprehensive Plan.
	Basis for Relative Priority	
	2	Priority Need Name
Priority Level		High
Population		Low Moderate
Geographic Areas Affected		Citywide

	Associated Goals	<p>Improve Infrastructure</p> <p>Improve Parks and Recreation Facilities</p> <p>Provide Planning and administration</p> <p>Improve Fire Stations</p> <p>Accessibility of Facilities and Infrastructure</p>
	Description	These resources will assist in improving infrastructure like streets, water and sewer and public facilities like fire stations and parks.
	Basis for Relative Priority	During the winter storm in 2021, the City's water treatment plant had frozen pipes that resulted in many residents being without running water for an extended period.
3	Priority Need Name	Expanded Economic Opportunities
	Priority Level	High
	Population	Moderate
	Geographic Areas Affected	Citywide
	Associated Goals	<p>Provide Public Services</p> <p>Provide Planning and administration</p> <p>Provide Economic Opportunity</p>
	Description	These resources will assist in improving the economic opportunity of people and neighborhoods.
	Basis for Relative Priority	
4	Priority Need Name	Affordable Housing
	Priority Level	High
	Population	<p>Extremely Low</p> <p>Low</p> <p>Large Families</p> <p>Families with Children</p> <p>Elderly</p> <p>Elderly</p>

	Geographic Areas Affected	Citywide
	Associated Goals	Increase Affordable Housing Supply Preserve affordable Housing Supply Provide Public Services Provide Support to Homeless Populations Provide Housing Resources for Special Needs Population Preventing Neighborhood Decline Support for Neighborhood Revitalization
	Description	These resources will assist in creating and preserving affordable housing, increasing accessibility, and increasing the quality of affordable housing.
	Basis for Relative Priority	Affordable housing is a fundamental necessity and right of all citizens.
5	Priority Need Name	Efforts to Prevent Homelessness
	Priority Level	High
	Population	Extremely Low Low Chronic Homelessness
	Geographic Areas Affected	Citywide
	Associated Goals	Provide Support to Homeless Populations Provide Planning and administration
	Description	These resources will assist in reducing homelessness through emergency shelter, housing, services, outreach and increasing opportunities for self-sufficiency aligned with the Housing First approach.
	Basis for Relative Priority	

Narrative (Optional)

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	
TBRA for Non-Homeless Special Needs	
New Unit Production	
Rehabilitation	
Acquisition, including preservation	

Table 52 – Influence of Market Conditions

Current Data

The 2019 ACS Data retrieved from data.census.gov, reports Jackson's population at an estimated 166,383, with the median household income estimated at \$38,888, with an estimated 75, 146 housing units with 61,590 occupied. 28,928 are reported owner-occupied and 32,662 were identified as tenant occupied.

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c) (1,2)

Introduction

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,871,982	0	0	1,871,982	7,247,924	
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	941,110	0	0	941,110	3,526,992	

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	1,434,010	0	0	1,434,010	5,715,056	
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	166,816	0	0	166,816	638,592	

Table 53 - Anticipated Resources

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 other public agencies and nonprofit organizations, when feasible, to leverage resources and maximize outcomes in housing and community development to meet the HOME match requirements.

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

N/A

Discussion

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
STEWOPOT COMMUNITY SERVICES, INC.	Other	Homelessness Non-homeless special needs Public Housing Rental public services	Jurisdiction
Harbor House of Jackson, Inc	Non-profit organizations	Homelessness Non-homeless special needs public services	Jurisdiction
HOUSING EDUCATION AND ECONOMIC DEVELOPMENT (HEED)	Other	Ownership Rental public services	Jurisdiction
Mississippi Center for Justice	Non-profit organizations	Homelessness Non-homeless special needs public services	Jurisdiction
Jackson Housing Authority	PHA	Public Housing	Jurisdiction
HABITAT FOR HUMANITY/METRO JACKSON, INC.	Non-profit organizations	Ownership neighborhood improvements	Jurisdiction
Grace House, Inc.	Non-profit organizations	Homelessness Non-homeless special needs public services	Jurisdiction
Mississippi United to End Homelessness (MUTEH)	Non-profit organizations	Homelessness Non-homeless special needs public services	Jurisdiction
Christians in Action, Incorporated	Non-profit organizations	Homelessness Non-homeless special needs public services	Jurisdiction

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
CATHOLIC CHARITIES	Non-profit organizations	Homelessness Non-homeless special needs public services	Jurisdiction
Department of Mental Health	Non-profit organizations	Homelessness Non-homeless special needs public services	Jurisdiction
THE SALVATION ARMY, JACKSON	Non-profit organizations	Homelessness Rental	Jurisdiction
JACKSON	Government	Economic Development Homelessness Ownership Planning Public Housing Rental neighborhood improvements public facilities public services	Jurisdiction

Table 54 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The City of Jackson operates its institutional structure and directs the strategy, development, and management of the City’s housing policy and U.S. Department of Housing and Urban Development entitlement funding.

The City’s Office of Housing and Community Development (OHCD) and the Development Assistance Division (DAD) are the lead entities responsible for carrying out the provisions of this Consolidated Plan. Coordination with other departments within City administration is essential to smooth delivery of services and the achievement of desired outcomes. The City also uses partnerships and collaborations to carry out its programs. Consolidated Plan programs are usually carried out directly by the grantee or through contracts with Subrecipients, Community Based Development Organizations (CBDO) or in the case of the HOME program Community Housing Development Organizations (CHDOs).

A partnership-based structure requires communication, information sharing, planning, and in many instances joint implementation and evaluation. These are all strengths in the partnership structure. The partnership structure also uses the expertise of contractors, subrecipients and others with the specialized knowledge needed to carry out functions and projects. The process and environment are

controlled through contracts with subrecipients, agreements with other City departments and entities as well as other governmental agencies.

Availability of services targeted to homeless persons and persons with HIV and mainstream services.

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	X
Mortgage Assistance			X
Rental Assistance	X		X
Utilities Assistance	X	X	X
Street Outreach Services			
Law Enforcement			
Mobile Clinics			
Other Street Outreach Services	X	X	
Supportive Services			
Alcohol & Drug Abuse	X		X
Child Care		X	X
Education			X
Employment and Employment Training	X		
Healthcare	X		
HIV/AIDS	X		X
Life Skills	X	X	X
Mental Health Counseling	X	X	X
Transportation	X	X	X
Other			

Table 55 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

Stewpot has three (3) programs (Billy Brumfield, Matt’s House, and Opportunity Center) tailored to the homeless population: Billy Brumfield Shelter, offers a drug and alcohol rehabilitation program, supported by AA meetings, group and individual counseling, employment requirements, and a savings program. Finally, for men with medical disabilities, it provides support and a stable place to live as they navigate state and federal requirements to receive benefits and permanent housing; Matt’s House assists residents in finding housing, employment, or transportation back to their families. The residents

receive an evening meal and a light breakfast in addition to a safe place to sleep for the night; and The Opportunity Center provides resume and job search assistance is also provided. The computer lab is available to all of Stewpot's clients as well as community members who need access to the Internet. This shelter serves over 100 people a day.

Harbor House of Jackson, Inc., provides in-patient residential treatment for alcohol and drug addicted citizens (both male and female) of Jackson and the surrounding area who cannot afford to pay private or paying treatment centers.

City of Jackson, Downtown Jackson Partners, and Stewpot Community Services in collaboration, has hired two outreach workers. The Outreach Workers are responsible for assessing the homeless population by: Actively seeking out and identifying homeless persons throughout Jackson, initiating the process of engagement, and building trust and rapport.

Christians in Action, Inc. provides residential care for children and youth, age's birth through seventeen. Referrals come from the Youth Court and the Mississippi Department of Child Protection Services. Many children served have been burned, beaten, sexually abused and near starvation, and other victims of sex trafficking.

Grace House, Inc. and Mississippi United to End Homelessness are the two non-profit organizations working to ensure citizens diagnosed with HIV/AIDS are not displaced due to homelessness or other barriers. Services provided are: Rental Assistance; Short-term rent, mortgage, and utility payments to prevent the homelessness of the tenant or mortgagor of a dwelling; Supportive services including, but not limited to, health, mental health, assessment, permanent housing placement, drug and alcohol abuse treatment and counseling, day care, personal assistance, educational assistance, nutritional services, intensive care when required, and assistance in gaining access to local, State, and Federal government benefits and services.

Catholic Charities Supportive Services for Veteran Families (SSVF) offers Homelessness Prevention & Stabilization Services to low-income Veterans and their families within the 65 counties of Central, Southwest, and Northern, MS. The goal of the SSVF program is to provide Veterans with support and skills necessary to maintain long term independent living.

Hinds Behavioral Health Services' peer-run drop-in center provides a wide variety of services to help homeless individuals with serious mental illness gain access to housing, treatment, and recovery support.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above.

Persons with special needs include the elderly and frail elderly, persons with developmental and physical disabilities, persons suffering from drug and alcohol addiction, and persons living with HIV/AIDS. Many persons with special needs also have very low incomes.

Stakeholder interviews and analysis of Census data determined that the major housing and supportive needs of these populations are economic development and employment training programs, housing rehabilitation and home repair programs, emergency assistance, homeowner and homebuyer education and counseling, and affordable housing.

Housing Opportunities for Persons with AIDs (HOPWA): HOPWA funds may be used for a wide range of housing, social services, program planning, and development costs. These include, but are not limited to, the acquisition; rehabilitation; or new construction of housing units; costs for facility operations; rental assistance; and short-term payments to prevent homelessness. An essential component in providing housing assistance for this targeted special need population is the coordination and delivery of support services. Consequently, HOPWA funds also may be used for services including (but not limited to) assessment and case management, substance abuse treatment, mental health treatment, nutritional services, job training and placement assistance, and as

Regarding coordination between housing, health, and social service agencies that will take place during the year, nonprofit organizations play an important role in the provision of basic social services and affordable housing to Jackson residents. The working relationships established between the City and nonprofit agencies ensure the continuation of valuable housing and social services to low- and moderate- income residents.

On an annual basis, the City provides financial support through CDBG, HOME, HOPWA, and ESG funds, including technical assistance, to over twenty-five public service agencies, homeless agencies, and housing development agencies. There is also City representation on the Continuum of Care Steering Committee that designates the priorities for the Continuum of Care funding application for homeless housing and services.

assistance with daily living.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Increase Affordable Housing Supply	2020	2024	Affordable Housing	Zoo Area 1 Zoo Area 2 Zoo Area 3 Zoo Area 4 Midtown Washington Addition Virден Addition Georgetown West	Affordable Housing	HOME: \$4,000,000	Rental units constructed: 5 Household Housing Unit Rental units rehabilitated: 5 Household Housing Unit Homeowner Housing Added: 25 Household Housing Unit Homeowner Housing Rehabilitated: 10 Household Housing Unit Direct Financial Assistance to Homebuyers: 60 Households Assisted
2	Improve Infrastructure	2020	2024	Non-Housing Community Development	Citywide	Public Facilities and Infrastructure Improvement	CDBG: \$1,000,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Improve Parks and Recreation Facilities	2020	2024	Non-Housing Community Development	Citywide	Public Facilities and Infrastructure Improvement	CDBG: \$500,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1 Persons Assisted
4	Preserve affordable Housing Supply	2020	2024	Affordable Housing	Citywide	Affordable Housing	CDBG: \$1,500,000	Rental units rehabilitated: 25 Household Housing Unit Homeowner Housing Rehabilitated: 25 Household Housing Unit
5	Provide Public Services	2020	2024	Non-Housing Community Development	Citywide	Livable Neighborhoods Expanded Economic Opportunities Affordable Housing	CDBG: \$1,273,445	Public service activities other than Low/Moderate Income Housing Benefit: 15000 Persons Assisted
6	Eliminate Blight	2020	2024	Affordable Housing Non-Housing Community Development	Citywide	Livable Neighborhoods	CDBG: \$200,000	Buildings Demolished: 50 Buildings Housing Code Enforcement/Foreclosed Property Care: 50 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	Provide Support to Homeless Populations	2020	2024	Homeless	Citywide	Affordable Housing Efforts to Prevent Homelessness	ESG: \$723,155	Homeless Person Overnight Shelter: 5000 Persons Assisted
8	Housing opportunities for persons with HIV-AIDs	2020	2024	Affordable Housing Non-Homeless Special Needs	Citywide		HOPWA: \$6,749,550	HIV/AIDS Housing Operations: 250 Household Housing Unit
9	Provide Planning and administration	2020	2024	Planning and administration	Citywide	Livable Neighborhoods Public Facilities and Infrastructure Improvement Expanded Economic Opportunities Efforts to Prevent Homelessness	CDBG: \$1,871,980 HOPWA: \$215,105 HOME: \$410,555 ESG: \$58,390	Other: 1 Other
10	Improve Fire Stations	2020	2024	Non-Housing Community Development	Citywide	Public Facilities and Infrastructure Improvement	CDBG: \$875,121	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 6000 Persons Assisted
11	Provide Economic Opportunity	2020	2024	Non-Housing Community Development	Citywide	Expanded Economic Opportunities	CDBG: \$548,610	Businesses assisted: 50 Businesses Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
12	Provide Housing Resources for Special Needs Population	2020	2024	Non-Homeless Special Needs	Citywide	Affordable Housing		
13	Support to Increase Neighborhood Quality of Life	2020	2024	Non-Housing Community Development	Citywide	Livable Neighborhoods		
14	Accessibility of Facilities and Infrastructure	2020	2024	Non-Housing Community Development	Citywide	Livable Neighborhoods Public Facilities and Infrastructure Improvement		Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1500 Persons Assisted
15	Preventing Neighborhood Decline	2020	2024	Affordable Housing Non-Housing Community Development	Citywide	Livable Neighborhoods Affordable Housing		
16	Support for Neighborhood Revitalization	2020	2024	Affordable Housing Non-Housing Community Development	Citywide	Livable Neighborhoods Affordable Housing		Other: 1 Other

Table 56 – Goals Summary

Goal Descriptions

1	Goal Name	Increase Affordable Housing Supply
	Goal Description	To perform acquisition, rehabilitation, and new construction activities designed to increase or improve affordable housing.
2	Goal Name	Improve Infrastructure
	Goal Description	To support improvements to public infrastructure.
3	Goal Name	Improve Parks and Recreation Facilities
	Goal Description	To support improvements and additions to parks and recreation facilities.
4	Goal Name	Preserve affordable Housing Supply
	Goal Description	To preserve, repair, and increase accessibility to existing affordable housing units to ensure that low- and moderate-income persons and families retain housing.
5	Goal Name	Provide Public Services
	Goal Description	To support public services, specifically in the areas of employment, education youth services, and housing barriers. Employment public services will concentrate on the training for individuals to build technical and soft skills to qualify for new jobs. Public services targeted toward education will provide education services that support job readiness and educational achievement. Youth services will concentrate on services targeted to the needs of people between the ages of 12 - 25. Public Services that will address housing barriers will concentrate on programs and facilities aimed at addressing barriers to fair and affordable housing.
6	Goal Name	Eliminate Blight
	Goal Description	To support removal of slum and blight through the demolition of abandoned and dilapidated structures and elimination of overgrowth, tires and trash that are a threat to health and safety neighborhoods.
7	Goal Name	Provide Support to Homeless Populations
	Goal Description	To support facilities, housing, and services to the homeless population.

8	Goal Name	Housing opportunities for persons with HIV-AIDs
	Goal Description	Funds allocated to strengthen public-private partnerships to provide housing and related for persons with HIV-AIDS and their families in Hinds, Rankin, Madison, Copiah, and Simpson counties. An RFP will be advertised by the City to identify a qualified local organization to implement the program.
9	Goal Name	Provide Planning and administration
	Goal Description	To support administrative and planning costs to successfully administer CDBG, HOME, ESG, and HOPWA programs.
10	Goal Name	Improve Fire Stations
	Goal Description	To support modernization and improvements to fire stations.
11	Goal Name	Provide Economic Opportunity
	Goal Description	To support the creation of pathways for people, businesses, and neighborhoods to have expanded economic opportunities.
12	Goal Name	Provide Housing Resources for Special Needs Population
	Goal Description	To connect populations with special needs to existing housing resources and create new housing resources.
13	Goal Name	Support to Increase Neighborhood Quality of Life
	Goal Description	To support efforts to improve the quality of life in a neighborhood.
14	Goal Name	Accessibility of Facilities and Infrastructure
	Goal Description	To support accessibility improvements to public facilities and public infrastructure.

15	Goal Name	Preventing Neighborhood Decline
	Goal Description	To support efforts to prevent and reverse neighborhood decline.
16	Goal Name	Support for Neighborhood Revitalization
	Goal Description	To support efforts to strengthen neighborhoods through revitalization

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)

Though the City will continue to target its resources to assist households with the greatest need, it is impossible to project the characteristics of households that will apply for assistance within the next five years. Overall, the City’s owner and rental rehabilitation programs, direct financial assistance to homebuyers, and tenant-based rental assistance will assist an estimated 175 LMI households/units over the next five years.

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

Jackson Housing Authority (JHA) has the required 5% of accessible units in our public housing structures. In most cases, they are occupied by able bodied families and there is a policy in place to allow relocation if next person on the waiting list needs that accessible unit. This determination is made when the families come in for interviews, as not all disabled families require or request accessible units based on the type of disability. JHA is not under the impression that additional accessible units are needed.

Activities to Increase Resident Involvements

Is the public housing agency designated as troubled under 24 CFR part 902?

No

Plan to remove the ‘troubled’ designation.

N/A

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

The City of Jackson remains committed to creating and investing in projects that will provide safe and affordable housing to all its residents. The primary goal of this commitment is to promote the development of neighborhoods and communities within the City that reflect the widely diverse social and economic nature of the City's inhabitants. The City of Jackson has not implemented zoning ordinances or development regulations that are specifically designed to preclude the creation of affordable housing. However, certain outdated land use policies and restrictive zoning codes/ordinances, and/or processes do exist that have not kept pace with emerging trends of growth and development in many municipalities away from traditional patterns. A return to urban and inner-city dwelling has led to gentrification and increased property values in urban residential areas. Rental properties in these spaces have shown a steady increase as well, the cost of which many wage earners are hard put to meet. Costs of new construction with exorbitant startup and permitting fees oftentimes deter investors from developing the type of housing that a large segment of the City's population will be able to afford.

Other identified barriers to affordable housing in the City of Jackson include:

- Restrictive lending requirements have denied many the resource of a low interest loan for rehabilitation of existing housing stock, which could revitalize distressed neighborhoods.
- There are few housing communities that are required by law to provide ADA accessible units for disabled persons.
- Housing options are limited by restrictions on a) lot size, b) density maximums, c) parking requirements, d) zoning classifications (a disproportionate number of single-family-only neighborhoods)
- No enforcement mechanism to ensure equitable housing choices, (e.g., code enforcement, Fair Housing Ordinance)
- Single-family-only zoning is exclusive and denies many families of lesser means the right to live in upper income neighborhoods.
- Restrictive policies prohibit the building of multi-family housing, which is usually more affordable for most lower income families who, oftentimes, cannot afford a single-family home or the larger lots on which they are built.
- Some zoning restrictions can drive up prices by limiting the supply of housing that can be built in a region.
- Costs associated with securing permits to begin construction projects are often onerous on minority investors (density maximums).
- State and federal funding allocations of subsidies to housing programs continue to diminish, making the possibility of home ownership a distant dream.

- Lack of fair housing structure, (i.e., policy and procedure) allows for unscrupulous business practices on the poor and uneducated, from lending to buying and selling, and oftentimes results in denials of access to opportunities for housing choices.

Living in diverse neighborhoods with children attending the same schools, and all residents having equal access to amenities (e.g., grocery stores, medical facilities) creates a sense of social, economic, and political unity which is the character of a sustainable community.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

SP-60 Homelessness Strategy – 91.215(d)

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The City of Jackson in collaboration with Central MS 500 CoC has adopted a “no wrong door” approach, which allows all participants to access coordinated entry through any Central MS CoC and ESG funded agency. This policy ensures that all participants will have equal access to all processes relative to the coordinated entry system. Street outreach teams will function as access points to the coordinated entry process and will seek to engage persons who may be served through coordinated entry. Street outreach teams are trained on coordinated entry and the assessment process and will have the ability to offer CE access and assessment services to participants they contact through their street outreach efforts. Street outreach teams will be considered an access point for CE.

All persons served by coordinated entry will be assessed using the VI-SPDAT 2.0 tool. All access points must use this tool to ensure that all persons served are assessed in a consistent manner, using the same process. The VI-SPDAT documents a set of participant conditions, attributes, need level, and vulnerability, allowing the access point and/or assessment staff to identify a service strategy to the coordinated entry staff who manages the Central MS CoC’s prioritization list.

Addressing the emergency and transitional housing needs of homeless persons

The City of Jackson addresses emergency and transitional housing by offering and funding services such as:

- Emergency Shelters – There are approximately eight (8) different emergency shelter providers in the Central MS 500 CoC. Some of the shelters are specifically targeted to youth, veterans, or victim of domestic violence.
- Warming Centers – Stewpot’s Opportunity Center opens during extreme weather conditions to provide emergency shelter. During regular operational hours, homeless population can visit center to wash laundry, search for jobs on computers, etc.
- Rapid Re-housing Program- To facilitate the rapid transition from homelessness back into housing, City of Jackson allocate HUD ESG funding to local non-profits which include short to medium term rental assistance and services to quickly move individuals and families from homelessness to housing.
- Homelessness Prevention – The City of Jackson allocate HUD ESG funding to provide prevention assistance for persons at risk of homelessness. Prevention funds are available to pay rental or utility arrearages, security deposits and/or limited rental assistance for persons to remain in their rental home and not become homeless.

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.

For homelessness assistance services, engagement and retention in housing are critical priorities. New research from UC San Francisco suggests that an intervention of permanent supportive housing with voluntary supportive services can successfully house and retain chronically homeless individuals who are high users of public services.

The City's goals for reducing and ending homelessness include the following: 1) Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs; 2) Addressing the emergency shelter and transitional housing needs of homeless persons; 3) 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; and 4) 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 Central Mississippi 500 Continuum of Care (CoC) is made up of service organizations that provide direct, indirect, or supportive services to homeless individuals and those at risk of becoming homeless, persons who advocate on behalf of the homeless and other individuals, groups, and organizations concerned with the welfare and needs of the homeless and those at risk of becoming homeless. The CoC's funding encompasses services/programs such as: Outreach & Coordinated Entry, Permanent Supportive Housing, Prevention & Diversion, Rapid Re-Housing, and Emergency Shelter.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education, or youth needs.

Recognizing and Understanding that to reduce homelessness, we must first prevent it from occurring in the first place. The City of Jackson, 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. This is accomplished through a variety of efforts, including the following:

The Homelessness Prevention and Rapid Re-Housing Program will provide financial assistance and services to prevent individuals and families from becoming homeless and help those who are experiencing homelessness to be quickly re-housed and stabilized. The funds under this program are intended to target individuals and families who would be homeless but for this assistance. The funds will provide for a variety of assistance, including short-term or medium-term rental assistance and housing relocation and stabilization services, including such activities as mediation, credit counseling, security or utility deposits, utility payments, moving cost assistance, and case management.

The Mississippi Department of Health's discharge policy states that hospitals must have an effective discharge planning process that provides assistance with housing. Health care facilities have a policy which states patients are not released to HUD/McKinney Vento funded beds unless it is the expressed desire of the person, and unless the person refuses other discharged options offered to them. State psychiatric hospitals have policies to ensure individuals are not discharged into homelessness, including the streets, shelters or other HUD McKinney-Vento funded beds. Social workers and the attending physician, along with interdisciplinary team, determine when a discharge is appropriate for individuals. Staff develops a plan for living situation, medications, educational and vocational opportunities to prevent homelessness. Mississippi Department of Corrections (MDOC) has the power to manage, control, supervise, enforce, and implement all laws and matters pertaining to the probation and parole of State inmates. The MDOC has policies in place to ensure that an inmate is not released to homelessness, including the streets, shelters or other HUD McKinney-Vento funded beds.

SP-65 Lead based paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards.

The City of Jackson is a current grant recipient of the Office of Lead Hazard Control and Healthy Homes', Lead Hazard Reduction Grant awarded in 2019. We are in the process of addressing lead hazards in residential properties with families that have children under the age of 6 that either reside or spend a significant amount of time in the property. This grant will allow the City to address lead-based paint hazards in housing built prior to 1978. One of the requirements of the grant program is to maintain a database of housing that is lead safe after receiving lead interventions. This database will allow the City to tract housing without lead-based paint hazards.

How are the actions listed above related to the extent of lead poisoning and hazards?

In addition to the actions listed above, when families apply for the program, all children under the age of 6 who reside in the property are tested or will provide test results already performed by the primary care physician. The City is then able to identify children who are lead poisoned and being exposed to lead hazards.

How are the actions listed above integrated into housing policies and procedures?

The City program that administers the Lead Hazard Reduction Grant has a policies and procedures manual that is followed. Lead-based Paint protocols for testing and remediated are followed in all our housing programs.

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

The conditions that give rise to poverty range across economic, social, educational, personal, and cultural dimensions. The City's strategy for reducing the number of residents living in poverty has been and will continue to be to conduct, support and coordinate with a broad array of services that address the needs of the community. During the five years of the 2020-2024 Consolidated Plan, this will entail involvement with programs and projects that provide and enhance:

- financial assistance to individuals and families
- enhancing the stock of decent, affordable housing
- employability of youth and adults
- the health, safety and well-being of individuals and families

Over the five years of the 2020-2024 Consolidated Plan, hundreds of youths and adults will be assisted by programs and projects receiving CDBG, HOME, and ESG funds provided by the City.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan?

SP-80 Monitoring – 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements.

The City of Jackson's Office of Housing and Community Development and the Divisions within are responsible for the administration, fiscal management, and monitoring of the CDBG, HOME, ESG, and HOPWA grant programs the City receives.

All monitoring is conducted in accordance with guidelines provided through the applicable laws and regulations associated with each HUD funding source, and the technical assistance guides (e.g., the Managing CDBG Subrecipients series) issued by HUD. Reviews are aided using HUD's Monitoring Checklist. Monitoring is recorded through a written report summarizing the review, any concerns, or findings that the City recommends for improvement or required corrective action which is sent to the agency monitored. Subrecipients are required to respond to the monitoring report and to explain the corrective actions to be taken regarding any concerns or findings. Uncorrected findings requiring corrective action may result in sanctions up to and including withdrawal of funding and the repayment of funds disbursed.

Program requirements for the City's HOME affordable housing programs, CDBG public service programs and ESG homeless programs are incorporated into contracts between the City and the agencies receiving the funds. Executed contracts include each sub-grantee's proposal descriptions, goals, projected outcomes, and budget. These elements form the basis for monitoring each program and for the program's evaluation. In addition, staff also reviews each sub-grantee's annual audit.

OHCD monitors all federal programs by:

1. Tracking project implementation, quality, and accomplishments.
2. Using draw-down and supporting documentation for internal monitoring purposes.
3. Assisting and monitoring funded City departments and contractors to ensure procurement and labor compliance, primarily at the time of procurement, contract award, and during project implementation, but also to ensure compliance should problems arise; and
4. Monitoring accomplishments to determine the degree of success in implementing Consolidated Plan objectives.

In addition, a training session is held for Subrecipients and City departments to answer questions and review contracts and federal regulations in detail regarding contractual and federal obligations.

Expected Resources

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

Introduction

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,871,982	0	0	1,871,982	7,247,924	
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	941,110	0	0	941,110	3,526,992	

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	1,434,010	0	0	1,434,010	5,715,056	
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	166,816	0	0	166,816	638,592	

Table 57 - 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 other public agencies and nonprofit organizations, when feasible, to leverage resources and maximize outcomes in housing and community development to meet the HOME match requirements.

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

N/A

Discussion

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	Increase Affordable Housing Supply	2020	2024	Affordable Housing		Affordable Housing	HOME: \$705,832	Homeowner Housing Added: 5 Household Housing Unit Homeowner Housing Rehabilitated: 5 Household Housing Unit Direct Financial Assistance to Homebuyers: 20 Households Assisted
2	Improve Infrastructure	2020	2024	Non-Housing Community Development		Public Facilities and Infrastructure Improvement	CDBG: \$521,067	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1500 Persons Assisted
3	Improve Parks and Recreation Facilities	2020	2024	Non-Housing Community Development				
4	Preserve affordable Housing Supply	2020	2024	Affordable Housing			CDBG: \$300,000	Homeowner Housing Rehabilitated: 10 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Provide Public Services	2020	2024	Non-Housing Community Development	Citywide		CDBG: \$280,797	Public service activities other than Low/Moderate Income Housing Benefit: 1500 Persons Assisted
6	Eliminate Blight	2020	2024	Affordable Housing Non-Housing Community Development	Citywide	Livable Neighborhoods		
7	Provide Support to Homeless Populations	2020	2024	Homeless	Citywide		ESG: \$155,138	Homeless Person Overnight Shelter: 1000 Persons Assisted
8	Housing opportunities for persons with HIV-AIDs	2020	2024	Affordable Housing Non-Homeless Special Needs	Citywide		HOPWA: \$1,390,989	Housing for People with HIV/AIDS added: 100 Household Housing Unit
9	Provide Planning and administration	2020	2024	Planning and administration	Citywide		CDBG: \$374,396 HOPWA: \$43,021 HOME: \$94,111 ESG: \$11,678	Other: 1 Other
10	Improve Fire Stations	2020	2024	Non-Housing Community Development	Citywide		CDBG: \$196,677	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1500 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
11	Provide Economic Opportunity	2020	2024	Non-Housing Community Development	Citywide	Expanded Economic Opportunities	CDBG: \$109,722	Businesses assisted: 10 Businesses Assisted

Table 58 – Goals Summary

Goal Descriptions

1	Goal Name	Increase Affordable Housing Supply
	Goal Description	
2	Goal Name	Improve Infrastructure
	Goal Description	
3	Goal Name	Improve Parks and Recreation Facilities
	Goal Description	
4	Goal Name	Preserve affordable Housing Supply
	Goal Description	
5	Goal Name	Provide Public Services
	Goal Description	
6	Goal Name	Eliminate Blight
	Goal Description	
7	Goal Name	Provide Support to Homeless Populations
	Goal Description	

8	Goal Name	Housing opportunities for persons with HIV-AIDs
	Goal Description	
9	Goal Name	Provide Planning and administration
	Goal Description	
10	Goal Name	Improve Fire Stations
	Goal Description	
11	Goal Name	Provide Economic Opportunity
	Goal Description	

Projects

AP-35 Projects – 91.220(d)

Introduction

The projects outlined for this Program Year are designed to meet the goals and priority needs identified in the Consolidated Plan. There will be activities assigned for each project that will meet expected outcomes.

Projects

#	Project Name
1	ESG, ESG - CV and ESG-CV2
2	Public Services
3	Neighborhood Services Division
4	Housing Rehabilitation
5	Fire Department
6	Economic Development
7	Admin - OHCD
8	Admin - DAD
9	ADA Compliance Improvements
10	HOME funded affordable housing
11	HOME CHDO Projects
12	HOME Administration
13	HOPWA
14	HOPWA Admin

Table 59 – Project Information

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

The City of Jackson's basis for allocation investments geographically reflects longstanding patterns of investment to maintain services to neighborhoods that are underserved. The City's allocation process is intended to address obstacles to meeting underserved needs. Agencies which receive grant funds from the City include: Non-profits; Faith-based; Community Housing Development Organizations (CHDOs); and Community Based Development Organizations (CBDOs). In general, proposals are accepted from these agencies through the annual public hearing process. CDBG funded public service projects, HOPWA, and ESG projects are reviewed by a Proposal Review Committee comprised of city staff and community leaders. The Committee makes recommendations regarding funding to the Mayor and City Council. Funds distributed to non-profit organizations through the grant proposal process include CDBG, HOPWA, ESG funds and HOME funds.

AP-38 Project Summary
Project Summary Information

1	Project Name	ESG, ESG - CV and ESG-CV2
	Target Area	Citywide
	Goals Supported	Provide Support to Homeless Populations
	Needs Addressed	
	Funding	ESG: \$166,816
	Description	This project is to provide services to homeless individuals and families as a part of the regular 2020 PY ESG allocation and all allocations of CARES Act funding to prepare, prevent and respond to the coronavirus.
	Target Date	9/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	Based on the previous year ESG CAPER and the additional resources (CARES Act Funding), the City estimate approximately 525 families in need of emergency shelter, homelessness prevention, impacted by COVID-19, outreach, and rapid re-housing will benefit from ESG services/activities.
	Location Description	Projects (Rapid Re-housing, Street Outreach, and Homelessness Prevention) will be undertaken at the location identified on the subrecipient's application/proposal which was submitted and approved for funding by the City.
Planned Activities	Funds will be allocated to subrecipients to provide services relating to the four (4) ESG components (Rapid Re-housing, Street Outreach, Homelessness Prevention, and HMIS) such as: operating expenses of homeless shelters, rapid rehousing for homeless individuals and families, homeless prevention for households at high risk of homelessness, and HMIS and program administration. The City of Jackson will ensure that no more than 60% of their HUD allocation (with the exception of CARES Act Funds) will be utilized for street outreach/emergency shelters.	
2	Project Name	Public Services
	Target Area	Citywide
	Goals Supported	Provide Public Services
	Needs Addressed	
	Funding	:
	Description	Funding to approximately 20 non-profit organizations through Request for Proposal (RFP) process to implement eligible public service activities in various communities in Jackson.

	Target Date	9/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 600 low/moderate income family households will benefit from the proposed activities.
	Location Description	Public Service Projects will be undertaken at the location identified on the subrecipient's application/proposal which was submitted and approved for funding by the City.
	Planned Activities	funding will be allocated to approximately 20 non-profit organizations to undertake projects and activities such as: education, employment training, services for disadvantaged youth, services for victims of sexual assault or domestic violence, senior services, fair housing activities, substance abuse services, childcare services, mental health services, and abused or neglected children and homeless services.
3	Project Name	Neighborhood Services Division
	Target Area	
	Goals Supported	Preserve affordable Housing Supply
	Needs Addressed	Affordable Housing
	Funding	:
	Description	Funds provided to the Neighborhood Services Division is for service delivery of Housing Rehabilitation Programs for Owner-occupied housing and related housing services and activities.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
4	Project Name	Housing Rehabilitation
	Target Area	
	Goals Supported	Preserve affordable Housing Supply
	Needs Addressed	Affordable Housing

	Funding	CDBG: \$300,000
	Description	Rehabilitation of owner-occupied single-family low- and moderate-income families, including the elderly and disabled.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
5	Project Name	Fire Department
	Target Area	Citywide
	Goals Supported	Improve Infrastructure Improve Fire Stations
	Needs Addressed	
	Funding	CDBG: \$196,677
	Description	This project is for the rehabilitation of Fire Station #23.
	Target Date	9/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 9,000 low to moderate income persons will benefit from the proposed activity.
	Location Description	The Fire station is located 2640 Raymond Road, Jackson, MS, which is in Census Tracts 10808, 11001, and 11002.
Planned Activities	To rehabilitate fire station 23 which serves low- and moderate-income areas and improve the quality of life for the firefighters residing at the station. The rehabilitation will consist of renovating bathrooms and kitchen, replacing fixtures, removing, and replacing existing fire suppression system, replacing existing floors, painting exterior and interior of building, and bringing building up to ADA compliance.	
6	Project Name	Economic Development
	Target Area	
	Goals Supported	Provide Economic Opportunity

	Needs Addressed	Expanded Economic Opportunities
	Funding	CDBG: \$109,722
	Description	Small Business Facade Improvement Grants - To provide grants to small businesses for improvements that increase curb appeal on Jackson's Major thoroughfares and corridors.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
7	Project Name	Admin - OHCD
	Target Area	Citywide
	Goals Supported	Provide Planning and administration
	Needs Addressed	Livable Neighborhoods Public Facilities and Infrastructure Improvement Expanded Economic Opportunities Affordable Housing
	Funding	CDBG: \$134,396
	Description	Funds for the overall administration, management, and development of the City's housing and community development initiatives and programs including CDBG, ESG, HOME, and HOPWA.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
Planned Activities		
8	Project Name	Admin - DAD
	Target Area	Citywide

	Goals Supported	Provide Planning and administration
	Needs Addressed	Livable Neighborhoods Public Facilities and Infrastructure Improvement Expanded Economic Opportunities Affordable Housing
	Funding	CDBG: \$240,000
	Description	Funds provided for the direct administration and management of CDBG, ESG, HOME and HOPWA funds.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
9	Project Name	ADA Compliance Improvements
	Target Area	Citywide
	Goals Supported	Improve Infrastructure
	Needs Addressed	Livable Neighborhoods
	Funding	CDBG: \$324,390
	Description	Funding provided to make ADA improvements relating to the improvement of physical access to government facilities, sidewalks, curb cuts, signage, signals, parks and open spaces, other pedestrian infrastructure; and programs and events where changes may be necessary to ensure that all people, including people with disabilities can participate and benefit from programs and services. Specifically, this year to provide funding for accessibility improvements to the Arts Center.
	Target Date	9/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 500 people/families (includes disabled) annually will benefit from the ADA compliance/improvement of the facility.

	Location Description	The project location is 201 E. Pascagoula St, zip code- 39202; Census Tract 27
	Planned Activities	ADA accessibility improvements to the Arts Center. Funding provided to make ADA improvements relating to the improvement of physical access to government facilities, sidewalks, curb cuts, signage, signals, parks and open spaces, other pedestrian infrastructure; and programs and events where changes may be necessary to ensure that all people, including people with disabilities can participate and benefit from programs and services.
10	Project Name	HOME funded affordable housing
	Target Area	
	Goals Supported	Increase Affordable Housing Supply
	Needs Addressed	Affordable Housing
	Funding	HOME: \$705,832
	Description	Funds for HOME eligible activities which could include but may not be limited to the rehabilitation, homebuyer programs and new construction.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
11	Project Name	HOME CHDO Projects
	Target Area	
	Goals Supported	
	Needs Addressed	Affordable Housing
	Funding	HOME: \$141,167
	Description	Community Housing and Development Organization (CHDO) activities for locally designated CHDOs to develop affordable housing by acting as owner, sponsor, or developer.

	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
12	Project Name	HOME Administration
	Target Area	
	Goals Supported	Increase Affordable Housing Supply
	Needs Addressed	Affordable Housing
	Funding	HOME: \$94,111
	Description	General administration and management of the HOME program.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
13	Project Name	HOPWA
	Target Area	Citywide
	Goals Supported	Housing opportunities for persons with HIV-AIDs
	Needs Addressed	Affordable Housing
	Funding	HOPWA: \$1,390,989
	Description	Funds allocated to strengthen public-private partnerships to provide housing and related services for persons with HIV-AIDS and their families in Hinds, Rankin, Madison, Copiah, and Simpson counties through a Request for Proposal (RFP) process.
	Target Date	9/30/2022

	Estimate the number and type of families that will benefit from the proposed activities	Approximately 310 households consisting of persons who has been diagnosed with HIV/AIDS.
	Location Description	All HOPWA Activities/Projects will be undertaken at the location identified on the project sponsor's application/proposal which was submitted and approved for funding by the City.
	Planned Activities	The activities will benefit HIV-AIDS clients and their families in Hinds, Rankin, Madison, Copiah, and Simpson. The activities will include: Case Management; Supportive Services; Facility-based/Master Leasing; Tenant-based rental assistance (TBRA); Short-term rent, mortgage, and utility assistance (STRMU); Short-term Supported Housing (STSH); Permanent Housing; Housing Information Services; and Resource Identification.
14	Project Name	HOPWA Admin
	Target Area	Citywide
	Goals Supported	Provide Planning and administration
	Needs Addressed	
	Funding	HOPWA: \$43,021
	Description	For the overall administration and management of HOPWA activities.
	Target Date	9/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
Planned Activities		

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.

Geographic Distribution

Target Area	Percentage of Funds
Citywide	
Zoo Area 1	
Zoo Area 2	
Zoo Area 3	
Zoo Area 4	
Midtown	
Washington Addition	
Viriden Addition	
Georgetown	
West	

Table 60 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Discussion

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

One Year Goals for the Number of Households to be Supported	
Homeless	500
Non-Homeless	0
Special-Needs	500
Total	1,000

Table 61 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	100
The Production of New Units	0
Rehab of Existing Units	0
Acquisition of Existing Units	0
Total	100

Table 62 - One Year Goals for Affordable Housing by Support Type
Discussion

AP-60 Public Housing – 91.220(h)

Introduction

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

There is a need for assistance with Financial Management Education for residents and voucher holders to help in getting increased participation in homeownership. There is also a lack of decent and safe rental housing available for voucher holders.

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

The Jackson Housing Authority works with residents to prepare them to move towards homeownership, however, the lack of property financial education and serious credit issues prevent many residents from achieving homeownership.

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

N/A

Discussion

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

Introduction

The City of Jackson addresses the needs of its most vulnerable citizens by working with local partners to fund and/or implement CDBG, ESG, HOPWA, and other activities to prevent homelessness, provide shelter, and supportive 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. HMIS is the database which allows the CoC lead agency to track program and system performance.

The CoC has established a community-wide list of all known homeless persons who are seeking or may need CoC housing and services to resolve their housing crisis. The prioritization list will be organized according to participant need, vulnerability, and risk. In the event two participants have the same VI-SPDAT score, participants will be prioritized based on factors included, but not limited to safety of current location, medical or chronic health needs and family composition. The prioritization list provides an effective way to manage an accountable and transparent prioritization process.

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

The City of Jackson in collaboration with Central MS 500 CoC has adopted a “no wrong door” approach, which allows all participants to access coordinated entry through any Central MS CoC and ESG funded agency. This policy ensures that all participants will have equal access to all processes relative to the coordinated entry system. Street outreach teams will function as access points to the coordinated entry process and will seek to engage persons who may be served through coordinated entry. Street outreach teams are trained on coordinated entry and the assessment process and will have the ability to offer CE access and assessment services to participants they contact through their street outreach efforts. Street outreach teams will be considered an access point for CE.

All persons served by coordinated entry will be assessed using the VI-SPDAT 2.0 tool. All access points must use this tool to ensure that all persons served are assessed in a consistent manner, using the same process. The VI-SPDAT documents a set of participant conditions, attributes, need level, and vulnerability, allowing the access point and/or assessment staff to identify a service strategy to the coordinated entry staff who manages the Central MS CoC’s prioritization list.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City of Jackson addresses emergency and transitional housing by offering and funding services such

as:

- Emergency Shelters – There are approximately eight (8) different emergency shelter providers in the Central MS 500 CoC. Some of the shelters are specifically targeted to youth, veterans, or victim of domestic violence.
- Warming Centers – Stewpot’s Opportunity Center opens during extreme weather conditions to provide emergency shelter. During regular operational hours, homeless population can visit center to wash laundry, search for jobs on computers, etc.
- Rapid Re-housing Program- To facilitate the rapid transition from homelessness back into housing, City of Jackson allocate HUD ESG funding to local non-profits which include short to medium term rental assistance and services to quickly move individuals and families from homelessness to housing.
- Homelessness Prevention – The City of Jackson allocate HUD ESG funding to provide prevention assistance for persons at risk of homelessness. Prevention funds are available to pay rental or utility arrearages, security deposits and/or limited rental assistance for persons to remain in their rental home and not become homeless.

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

For homelessness assistance services, engagement and retention in housing are critical priorities. New research from UC San Francisco suggests that an intervention of permanent supportive housing with voluntary supportive services can successfully house and retain chronically homeless individuals who are high users of public services.

The City's goals for reducing and ending homelessness include the following: 1) Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs; 2) Addressing the emergency shelter and transitional housing needs of homeless persons; 3) 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; and 4) 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 Central Mississippi 500 Continuum of Care (CoC) is made up of service organizations that provide direct, indirect, or supportive services to homeless individuals and those at risk of becoming homeless, persons who advocate on behalf of the homeless and other individuals, groups, and organizations concerned with the welfare and needs of the homeless and those at risk of becoming homeless. The CoC's funding encompasses services/programs such as: Outreach & Coordinated Entry, Permanent Supportive Housing, Prevention & Diversion, Rapid Re-Housing, and Emergency Shelter.

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

Recognizing and Understanding that in order to reduce homelessness, we must first prevent it from occurring in the first place. The City of Jackson, 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. This is accomplished through a variety of efforts, including the following:

The Homelessness Prevention and Rapid Re-Housing Program will provide financial assistance and services to prevent individuals and families from becoming homeless and help those who are experiencing homelessness to be quickly re-housed and stabilized. The funds under this program are intended to target individuals and families who would be homeless but for this assistance. The funds will provide for a variety of assistance, including short-term or medium-term rental assistance and housing relocation and stabilization services, including such activities as mediation, credit counseling, security or utility deposits, utility payments, moving cost assistance, and case management.

The Mississippi Department of Health's discharge policy states that hospitals must have an effective discharge planning process that provides assistance with housing. Health care facilities have a policy which states patients are not released to HUD/McKinney Vento funded beds unless it is the expressed desire of the person, and unless the person refuses other discharged options offered to them. State psychiatric hospitals have policies to ensure individuals are not discharged into homelessness, including the streets, shelters or other HUD McKinney-Vento funded beds. Social workers and the attending physician, along with interdisciplinary team, determine when a discharge is appropriate for individuals. Staff develops a plan for living situation, medications, educational and vocational opportunities to prevent homelessness. Mississippi Department of Corrections (MDOC) has the power to manage, control, supervise, enforce, and implement all laws and matters pertaining to the probation and parole of State inmates. The MDOC has policies in place to ensure that an inmate is not released to

homelessness, including the streets, shelters or other HUD McKinney-Vento funded beds.

Discussion

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:	
Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family	100
Tenant-based rental assistance	200
Units provided in permanent housing facilities developed, leased, or operated with HOPWA funds	10
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds	0
Total	310

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

Introduction:

The City of Jackson is committed to creating, preserving, and investing in affordable housing that will meet the needs of all its residents. Jackson's current housing environment is notably lacking in adequate affordable housing, as well as being home to a large percentage of older housing stock and a proliferation of vacant, abandoned, and blighted properties throughout the city. Fundamental obstacles do exist, many of which are rooted in historical and systemic policies and practices designed to exclude designated segments of the population, which have made Jackson's efforts to produce adequate affordable housing a continual work in progress. There are, however, three basic obstacles which are obvious barriers to producing affordable housing; laws, financial resources, and available space and/or structures. Many outdated zoning laws and restrictions have hampered the City's ability to break away from traditional patterns of growth by disallowing innovative construction. Other ordinances limit not only the number of residents allowed in a designated area, but also restrict the size of the properties on which dwellings can be built and the type of families who can occupy them. Resources for development, home rehabilitation/preservation, and other goods and services and subsidies that support affordable housing are steadily dwindling.

The City's 2019 Analysis of Impediments (AI) 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
- Moderation 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

Many of the barriers identified are inextricably linked to fair housing issues which have long been prevalent in the City of Jackson. Long-standing systemic policies and land use regulations and restrictions have continued to serve as invisible walls that have blocked the creation of affordable housing. Practices set in place during pre-integration years were designed to keep housing segregation a viable entity in the City, with the hope of preserving pockets of prosperity that were inaccessible to a

disproportionate segment of the population. This population invariably was targeted to Blacks and other minorities (including disabled persons) who were unable, by either financial opportunity or racial/social discrimination, to overcome or bypass the restrictions.

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.

The City of Jackson has already begun to 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.

The City’s near future plans to remove or ameliorate negative policies practices that serve as barriers to affordable housing include:

- 1) Increase access to Capital – the City will continue to form partnerships with investors and lending

institution who will help in securing funding to purchase or rehabilitate homes, or preserve existing housing stock

2) Blight Elimination – the City will continue its collaboration with entities who are interested and willing to assist in efforts to demolish vacant and abandoned properties and make them livable. This effort will also assist in creating neighborhoods that are aesthetically pleasing as well as affordable to those of meager means.

3) Fair Housing – the City will continue to appeal to elected and appointed officials to support the adoption of a Fair Housing Ordinance that will assist disenfranchised citizens in accessing the goods and services they need to enjoy the places in which they live, work, and play. The Fair Housing Compliance Officer will continue to provide information and education on the rights of all citizens to have access to safe, affordable, and quality housing.

4) Zoning Policy – the City will review outdated policies and practices that limit the use of innovative design to increase the number of living spaces available within a region, as well as making changes to lot size and density maximums to allow more diversity in dwellings.

Discussion:

The City of Jackson has set goals to affirmatively further fair and affordable quality housing for all its citizens in communities that provide equal access to housing choice and opportunity.

AP-85 Other Actions – 91.220(k)

Introduction:

The following are other action to be undertaken by the City of Jackson to carry-out the goals and objectives of the Consolidated Plan and Annual Action Plan.

Actions planned to address obstacles to meeting underserved needs.

The City of Jackson's basis for allocation investments geographically reflects longstanding patterns of investment to maintain services to neighborhoods that are underserved. The geographic areas prioritized in the Consolidated plan reflect areas that have under met needs as compared to other areas. Jackson's allocation process is intended to address obstacles to meeting underserved needs.

Actions planned to foster and maintain affordable housing.

A lack of affordable housing is a primary obstacle to addressing unmet needs. To foster the development of affordable housing, the City will utilize HOME resources to expand housing opportunities. Both rehabilitation and new construction activities will be completed to assist low- and moderate-income families with affordable rental and homeownership housing needs.

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 remediations in 78 properties built prior to 1978 with children under the age of 6 present.

Actions planned to reduce the number of poverty-level families.

CDBG, HOME, ESG, and HOPWA funding is integrated into the programs that address poverty and homelessness by participating agencies that are served by the Continuum of Care and other area agencies. These agencies, and others, provide much needed services to assist residents that are living in poverty. Further programs such as job training, childcare, and transportation assistance will be provided to reduce the impact of poverty and provide for income growth for families living in poverty.

Actions planned to develop institutional structure.

The City of Jackson's institutional structure for carrying out the 2015 Annual Action Plan includes functions that range from policy-setting through planning and administration to the level of program and project administration. Decision making regarding the broad vision for the future of the community and directions to be taken by the local government ultimately vests in the Mayor and City Council. The Mayor presents the Annual Action Plan to the City Council for consideration and approval. Overall policy setting occurs with the Mayor and flows to the Director of the Department of Planning and

Development and finally to the Office of Housing and Community Development (OHCD) and the Development Assistance Division (DAD). All policy setting, at all levels, is subject to the federal legislation associated with the CDBG, HOME, ESG, and HOPWA A funding and the HUD regulations and guidelines, as well as codes of the City of Jackson. Administratively, the Department of Planning and Development, Office of Housing and Community Development is responsible for the implementation of the plan. DAD has the primary responsibility for immediate oversight and develops the plan in consultation with other departments and City personnel and provides opportunities for public participation and input. DAD is responsible for project coordination with outside organizations, contract administration, reporting, monitoring, and related functions. In implementing the Consolidated Plan and Annual Action Plans the federal rules governing, CDBG, HOME, ESG and HOPWA funds provide the latitude for localities to conduct Consolidated Plan activities with their own personnel and/or through other public or private entities. Both approaches are currently in use in the City of Jackson. Listed below are the City departments, divisions, offices that are involved in the programs and projects assisted with HUD funds made available to the City.

- Department of Planning and Development
- Office of Housing and Community Development
- Development Assistance Division
- Neighborhood Services Division
- Public Works Department, Engineering Division
- Parks and Recreation Department
- Department of Human and Cultural Services
- Department of Administration
- Finance Division
- Chief Administrative Officer

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

The jurisdiction will carry out its consolidated plan through a network of partnerships with governmental and non-profit agencies. It reinforces these relationships through participation in regional efforts such as the Partners to End Homelessness, the HOPWA program, and the regional public housing efforts through the Jackson Housing Authority (JHA) and the Mississippi Region 6 Housing Authority. The City also works with the MS Center for Justice and Housing Education and Economic Development (HEED) on ways to ensure that the City is Affirmatively Furthering Fair Housing.

Discussion:

Program Specific Requirements

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

Introduction:

The following are the program specific requirements for the CDBG, HOME, and ESG programs.

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.

- | | |
|--|----------|
| 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 |
| 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 |
| 3. The amount of surplus funds from urban renewal settlements | 0 |
| 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 |
| 5. The amount of income from float-funded activities | 0 |
| Total Program Income: | 0 |

Other CDBG Requirements

- | | |
|---|---------|
| 1. The amount of urgent need activities | 0 |
| 2. The estimated percentage of CDBG funds that will be used for 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. | 100.00% |

HOME Investment Partnership Program (HOME) Reference 24 CFR 91.220(I)(2)

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

There will be no other forms of investment being used during this program year.

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 HOME Investment Partnerships Program (HOME) permits the use of funds to assist the City and housing developers to acquire property and rehabilitate/build homes for income-eligible homebuyers. HOME funds may be provided in a combination of three forms of assistance: 1) a development subsidy to the housing developer, 2) a sales price reduction below appraised value, and 3) down payment and closing costs. The HOME program requires that all assisted properties remain affordable for a specified period of time. To accomplish this, homebuyer programs and projects must comply with resale or recapture provisions, per 24 CFR 92.254. 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.

Definitions:

Development Subsidy HOME funds used to support the costs of acquisition and rehabilitation/ construction more than the appraised or market value (sales price) is known as the development subsidy. (Example: If a unit costs \$100,000 to develop and the appraised value/sales price is \$80,000, the development subsidy is \$20,000.) Under normal circumstances, a development subsidy is not subject to HOME recapture requirements. Therefore, resale guidelines will apply to HOME assisted developments that do not include a direct subsidy to a homebuyer.

Sales Price Reduction HOME funds used to assist homebuyers by reducing the sales price below the appraised or market value is known as the sales price reduction. (Example: The appraised value/sales price is \$80,000, but the homebuyer can only afford to purchase the home at \$70,000, the sales price reduction is \$10,000.) A sales price reduction is subject to HOME recapture requirements and is considered a direct subsidy to the home buyer.

Down Payment Assistance HOME funds used to provide part or the entire required down payment and eligible closing costs on behalf of the homebuyer. (Example: The down payment and closing costs total \$3,500 and the homebuyer meets the eligibility requirements, HOME funds are used to pay those costs.) Homebuyer assistance for down payment and closing costs is subject to HOME recapture requirements. A minimum of \$1,000 in HOME funds must remain in the property (after

the development subsidy, if any, is extinguished.)

Fair return on investment Total amount of funds the home buyer originally invested in the property plus any funding expended on capital improvements by the home buyer, times the average change in the Consumer Price Index for housing over the original homebuyer's period of ownership.

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:

Recapture Provisions

The City of Jackson mainly uses the recapture provision to ensure the affordability of single-family units acquired with HOME funds; however, instances may arise in which the resale provision may be necessary to ensure the HOME investment is secured during an affordability period. Rental properties assisted with HOME funds are not subject to recapture requirements.

Long-term affordability requirements are addressed through a written agreement and a deed restriction enforced on the property. In the event a homebuyer sells a HOME-assisted property during the period of affordability, the net proceeds of sale are calculated to determine the amount due to the City. Net proceeds of sale are the amount remaining after the payoff of the purchase mortgage and closing costs, and after the homebuyer retains his or her contribution to the down payment (if any) and any capital investment in the property after acquisition (if any). The amount required for recapture will be determined on a pro rata reduction of the HOME funds awarded as a direct subsidy. For example: If a homeowner receives a \$10,000 direct subsidy and has a 5-year affordability and sales the property in 2 years, the recapture amount will equal the direct subsidy, divided by 5 and multiplied by 2 ($\$10,000/5 = 2,000$ and $\$2,000 \times 2 = \$4,000$). If the net proceeds of sale are less than the amount owed to the City, the homebuyer is required to pay the amount of net proceeds to the City, with such payment considered payment in full.

The guidelines for recapture of units as described in Section 92.254(a)(4) of the HOME regulations

will be followed in all applicable cases. These guidelines are as follows:

Resale Provisions

In instances where the City of Jackson provides HOME funds for the acquisition and/or rehabilitation/reconstruction of affordable housing for homeownership purposes and the home buyer does not receive a direct subsidy, the City must use the resale provision during the affordability period when the house is sold voluntarily or involuntarily. The sales price of the property must provide a Fair Return on Investment (as defined above) for the seller. The City will set the affordability period based only on the amount of HOME investment provided to the developer/subrecipient/CHDO in order to ensure that the project remains affordable. The resale provisions imposed in the deed restriction must stipulate that the property must be sold to a low-income buyer. Appropriate income verification documents must be reviewed and approved by the City before the sale of the property occurs.

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 does not plan to implement any refinance activities.

Emergency Solutions Grant (ESG) Reference 91.220(l)(4)

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

The City of Jackson with assistance from HUD Technical Assistant has recently updated their written standards for providing ESG services (see 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.

Coordinated entry is a consistent, streamlined process for accessing the resources available in the homeless crisis response system. The purpose of establishing a coordinated entry system is to

increase the efficacy and productivity of local crisis response systems and to improve fairness and ease of access to resources, including mainstream resources. Through coordinated entry, a CoC ensures that the highest need, most vulnerable households in the community are prioritized for services and that the housing and supportive services in the system are used as efficiently and effectively as possible. Ideally, coordinated entry can be the framework that transforms a CoC, from a network of projects making individual decisions about whom to serve, into a fully integrated crisis response system. By gathering information through a standardized assessment process, coordinated entry provides a CoC with data that it can use for system and project planning and resource allocation.

The CoC is committed to aligning and coordinating the CE policies and procedures' assessment, eligibility determinations, and prioritization with its written standards for administering CoC and ESG Program funds. The CoC will include at least one representative from the local ESG recipient in its membership of the CE Governing Committee. Additionally, at least annually, representatives from the CoC and the ESG recipient agencies will identify any changes to their written standards and share those with the CoC's CE Governing Committee so that the changes may be reflected in the CE Policies and Procedures document.

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 will follow the process outlined below regarding awarding grant funds to public service organizations/non-profits; 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.

Public Service Allocation Process:

CDBG (public service funds), ESG, and HOPWA funds may be provided to non-profit organizations (including community and faith-based organizations) who provide public services to meet the needs of low- and moderate-income persons. Such services may include human services to meet the needs of the elderly, disadvantaged youth, and children, the handicapped and physically disabled, the mentally ill, alcohol and/or substance abusers, victims of sexual assault or domestic violence, HIV / AIDS afflicted persons, the homeless and others with special needs.

The process begins with the public hearings for the Consolidated Plan where the purpose and eligible uses of the CDBG, HOME, ESG, and HOPWA funds are described; and information packets are distributed and discussed. Further, the City of Jackson conducts an Application/Proposal Workshop for organizations interested in applying for the CDBG, HOME, ESG, and HOPWA funds. Organizations can obtain Application/Proposal packets via the City's website. All applications/proposals must be typed (no handwritten proposals accepted).

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 noncash 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. We ensure 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 detail performance expectations to increase accountability.

Appendix - Alternate/Local Data Sources

1	<p>Data Source Name</p> <p>HOPWA CAPER and HOPWA Beneficiary Verification</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>City of Jackson</p>
	<p>Provide a brief summary of the data set.</p> <p>Information provided in the HOPWA CAPER is generated by the Project Sponsors allocated funding by the City of Jackson</p>
	<p>What was the purpose for developing this data set?</p> <p>The HOPWA CAPER is used to track the performance of the Project Sponsors</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>The City of Jackson HOPWA CAPER is based on five (5) county Metropolitan Statistical Area (MSA) of Madison, Rankin, Hinds, Simpson, and Copiah</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>The information cited in this plan is current as of December 2019</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>The data set is in progress and updated annually</p>