



FINAL:
FY 2020-2024 FIVE YEAR CONSOLIDATED PLAN
AND
FY 2020 ANNUAL ACTION PLAN

PREPARED BY:
THE CITY OF JACKSON
OFFICE OF HOUSING & COMMUNITY DEVELOPMENT

Executive Summary

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

1. Introduction

During this Consolidated Plan, the City of Jackson will receive funding from the U.S. Department of Housing and Urban Development under the Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), HOME Investment Partnership Program – American Rescue Plan (HOME-ARP), Emergency Solutions Grant (ESG), and Housing Opportunities for Persons with AIDs (HOPWA) programs. During this period, the City will also expend funding awarded in 2019 from the Office of Lead Hazard Control and Healthy Homes.

For the 2020 Program Year the City of Jackson will receive the following allocations; CDBG - \$1,871,696; HOME - \$940,906; ESG - \$166,816; and HOPWA - \$1,434,010

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

The Strategic Plan provides a framework to address the needs of the City for the next five years using CDBG, HOME, ESG, and HOPWA funds. The three overarching objectives guiding the proposed activities are:

- Livable Neighborhoods
- Public Facilities & Infrastructure Improvements
- Expanded Economic Opportunities
- Affordable Housing
- Efforts to Prevent Homelessness

Outcomes show how programs and activities benefit a community or the people served. The three outcomes that will illustrate the benefits of each activity funded by the federal programs are:

- Improve Availability/Accessibility
- Improve Affordability
- Improve Sustainability

All future activities funded in the next five years will support at least one objective and one outcome. The City's framework for realizing the objectives and outcomes include the following goals:

- Increase Affordable Housing Supply
- Improve Infrastructure
- Improve Parks and Recreation Facilities
- Preserve affordable Housing Supply
- Provide Public Services
- Eliminate Blight
- Provide Support to Homeless Populations
- Housing opportunities for persons with HIV-AIDs
- Provide Planning and administration
- Improve Fire Stations
- Provide Economic Opportunity

The City of Jackson realizes the possibility of inevitable disasters that will create priority needs and reserves the right to create projects and activities to address urgent needs that may arise from unforeseen disasters. The Consolidated Plan covers five years beginning October 1, 2020 and ending September 30, 2024.

3. Evaluation of past performance

Over the past five years, the City of Jackson has experienced great success in areas of housing rehabilitation, public services and providing services for persons with HIV-Aids. However, there are many areas of improvement needed. During the next Five-year Consolidated Plan period, the City will focus on increasing the number of persons who receive Down Payment Assistance, creating an Emergency Housing Rehab program, and streamlining internal processes and procedures.

4. Summary of citizen participation process and consultation process

The City of Jackson's goal for citizen participation is to ensure a broad participation of City residents, and local housing, economic, and service providers in the planning and implementation of community development and housing programming. Citizen participation takes the form of advertised community meetings and public hearings.

The planning process for the preparation of the 2020 – 2024 Five-Year Consolidated Plan and 2020 Annual Action Plan included the following distinct elements:

- The City was able to hold two public hearings, in-person before the Coronavirus Pandemic caused the City to put restrictions on all public gatherings.

- The last and final public hearing was held virtually and there were no participants.
- During the comment period for the review of the Draft Consolidated Plan, the City received one comment regarding ADA accessibility.
- Consultation meetings were held with the CoC, representative of FEMA and MEMA, community stakeholders and representatives from the Public Utilities Staff.
- Attempts to consult with neighboring local jurisdictions and health care officials were unsuccessful due to the lack of responses.

5. Summary of public comments

Comments from the public hearing mentioned a need for the following facilities and services:

- Senior services
- Home improvements
- Park and recreation improvements
- Continued funding for homeless services
- Homeless shelter facility for families
- Continued funding for services for individuals with HIV/AIDS
- Streetscape improvements
- Funding for youth education and after school programs

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

All comments were accepted and goal and objectives reflect the consideration of those comments.

7. Summary

The City is optimistic about the possibilities that are presented in this plan for the next five years. City staff is determined to be innovative and creative to produce solid programs that will produce maximum results and assist the maximum number of low- and moderate-income families. The information presented in this plan has the City better positioned to make informed decisions regarding activities and funding.

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

Due to the Coronavirus, all public comments were accepted via email at ohcd@jacksonms.gov.

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)).

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, and ESG funds including technical assistance to over 25 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.

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

The City has a representative on the Continuum of Care Steering Committee that designates the priorities for the Continuum of Care funding application for homeless housing and services.

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

The City of Jackson received Technical Assistance (TA) from provider Margaret McFadden and the sessions included the CoC serving the City of Jackson, TA sessions included discussion about available ESG funds, including ESG-CV. The specific topics covered included performance standards and outcomes, funding plans, policies and procedures and HMIS. The meetings were conducted over a 10-12 week timeframe.

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	City of Ridgeland
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Planning and Transportation
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City attempted to consult with adjacent units of local government by sending letters requesting comments and suggestions to our Consolidated Plan and offering to schedule a conference call, no units of local government responded.
2	Agency/Group/Organization	University of Mississippi Medical Center
	Agency/Group/Organization Type	Services-Health Health Agency Major Employer
	What section of the Plan was addressed by Consultation?	Healthcare
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City attempted to consult with the University of Mississippi Medical Center by sending a letter via email requesting comments and suggestions to our Consolidated Plan and offering to schedule a conference call, no response was received.
3	Agency/Group/Organization	HOUSING EDUCATION AND ECONOMIC DEVELOPMENT (HEED)
	Agency/Group/Organization Type	Service-Fair Housing Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Fair Housing
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	HEED was sent a letter via email requesting comments for the Consolidated Plan specifically regarding fair housing, no response was received.
4	Agency/Group/Organization	City of Flowood
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Planning and Transportation

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City attempted to consult with adjacent units of local government by sending letters requesting comments and suggestions to our Consolidated Plan and offering to schedule a conference call, no units of local government responded.
5	Agency/Group/Organization	City of Pearl
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Planning and Transportation
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City attempted to consult with adjacent units of local government by sending letters requesting comments and suggestions to our Consolidated Plan and offering to schedule a conference call, no units of local government responded.
6	Agency/Group/Organization	City of Clinton
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Planning and Transportation
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City attempted to consult with adjacent units of local government by sending letters requesting comments and suggestions to our Consolidated Plan and offering to schedule a conference call, no units of local government responded.
7	Agency/Group/Organization	HINDS COUNTY
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Planning and Transportation
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City attempted to consult with adjacent units of local government by sending letters requesting comments and suggestions to our Consolidated Plan and offering to schedule a conference call, no units of local government responded.
8	Agency/Group/Organization	Mississippi Center for Justice
	Agency/Group/Organization Type	Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Fair Housing

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Mississippi Center for Justice was sent a letter via email requesting comments for the Consolidated Plan specifically regarding fair housing, no response was received.
9	Agency/Group/Organization	Jackson Housing Authority
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Jackson Housing Authority was extremely helpful with providing information regarding public housing needs, plans and residents.
10	Agency/Group/Organization	Jackson Redevelopment Authority
	Agency/Group/Organization Type	Planning organization
	What section of the Plan was addressed by Consultation?	Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The consultation with the Jackson Redevelopment Authority was to discuss any upcoming developments in the City of Jackson. Discussion included plans for Farish Street and Union Station
11	Agency/Group/Organization	Downtown Jackson Partners
	Agency/Group/Organization Type	Business Leaders
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The meeting with Downtown Jackson Partners primarily centered around Homelessness Response, but included an extensive discussion for the need of additional Outreach Workers to work larger areas of Jackson.
12	Agency/Group/Organization	Mississippi Public Utilities Staff
	Agency/Group/Organization Type	Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide

	What section of the Plan was addressed by Consultation?	Broadband
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The consultation with the Mississippi Public Utilities Staff included discussion on both internet service providers and the gaps in broadband access that exist in Jackson, MS. The representative was very helpful and provided suggestions regarding how the City's CDBG funds could be used to help close that gap.
13	Agency/Group/Organization	MS EMERGENCY MANAGEMENT AGENCY (MEMA)
	Agency/Group/Organization Type	Agency - Managing Flood Prone Areas
	What section of the Plan was addressed by Consultation?	Flood Plain and Emergency Management
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Jackson's Floodplain Manager has met with MEMA's Floodplain Management Specialist, Jonathan Hughes to discuss the City's Community Assistance Visit (CAV) review.
14	Agency/Group/Organization	FEMA
	Agency/Group/Organization Type	Agency - Managing Flood Prone Areas
	What section of the Plan was addressed by Consultation?	Floodplain and Emergency Management
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Jackson's Floodplain Manager has met with FEMA's Floodplain Management Specialist, Nathan Lathrop to discuss the City's Community Assistance Visit (CAV) review.

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?
Continuum of Care	Stewpot	The data and reports from the organization were used to better understand the homeless needs and services in Jackson.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Analysis of Impediments (AI)	City of Jackson	The AI was used to better understand potential barriers to fair housing choice in the City of Jackson.

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))

Several adjacent units of local government, as listed above, were contacted for consultation, but the City received no responses.

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**

The Citizen Participation process was greatly hindered in 2020 by the Coronavirus Pandemic. There were two initial Public Hearings held before the City of Jackson issued an emergency ordinance to limit the number of people who could gather in public places, close City buildings, and close non-essential businesses. The final public hearing was held virtually. The comments received are in line with the goals that were set in this Consolidated Plan. The comments of citizens are always helpful and appreciated. Most citizens in the city share the same views regarding priorities and they mostly surround, water and infrastructure, crime and housing.

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)
1	Public Hearing	Non-targeted/broad community	Public Hearing was held March 3, 2020 at Bolden Moore Library/Westside, 1444 Wiggins Road. There were 34 people in attendance	Request for sidewalks, park repairs, street repaving, and increase police patrol.	All comments were accepted and all concerns are addressed in the Consolidated Plan.	

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)
2	Public Hearing	Non-targeted/broad community	Public Hearing held March 10, 2020 at the Grove Park Community Center, 4126 Parkway Avenue. There were 26 people in attendance.	Request for sidewalks, park repairs, street repaving, and increase police patrol.	All comments were accepted and all concerns are addressed in the Consolidated Plan.	
3	Public Hearing	Non-targeted/broad community	The final public hearing was held virtually via Lifesize. There were no attendees.	N/A	N/A	

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The following are the key highlights from the analysis of the Needs Assessment data:

- Cost burden is the biggest housing problem. Over 12,000 households are experiencing a severe cost burden.
- Housing quality compounds cost burden. This results in a shortage of affordable and livable units, especially for renters.
- Utility cost burden is also a compounding issue due to the age of housing and infrastructure.
- Rental households are more likely to be cost burdened. Cost burden in all households aligns with low and extremely low income levels.
- Renters are more affected by housing problems than homeowners. Over 40% of renters had one or more of the housing problems, while only 25% of the homeowners did.
- Households with extremely low incomes and severe cost burden are high risk for becoming unsheltered.
- Hotels have become a source of housing for many with eviction history, conviction history, or utility debt challenges. These hotels lack kitchen facilities and are often overcrowded.
- Cost burden is twice as prevalent in African American households than in white. African American households with moderate or severe cost burden account for 58% of households in Jackson.
- The needs of public housing in Jackson mirror the needs of the housing market. Households with vouchers are having increased difficulty finding available units.
- More accessible, supportive, and non-congregate housing is needed.

The needs assessment is based on an analysis of housing problems by income level. Needs were also identified through comprehensive public outreach and stakeholder consultations. Data in this section is

from HUD's Comprehensive Housing Affordability Strategy (CHAS) data set. CHAS is a special tabulation of 2011-2015 American Community Survey (ACS) data from the Census Bureau. The CHAS data describes housing problems as well as cost burden. Housing problems include data on overcrowding or incomplete kitchen and/or plumbing facilities. Cost burden occurs when a household pays more than 30% of its gross income on housing costs. Severe cost burden occurs when a household pays more than 50% of its gross income on housing costs. Supplemental data from the ACS 5-Year Estimates and other sources provides additional context when needed.

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

Summary of Housing Needs

Housing cost burden is a main housing problem. Over 12,000 households experience a severe cost burden. Rental households are more likely to be cost burdened. Cost burden in all households aligns with low and extremely low-income levels. Housing quality is a secondary issue compounding the cost burden. Jackson's housing stock is in surplus, aged, and suffering from generational disinvestment. Even with a high vacancy rate, there is a shortage of affordable housing that is in livable condition. There are lending gaps in many neighborhoods.

Utility burden is a third compounding issue to cost burden. Over 75% of the housing stock in Jackson was built before 1979. Due to age, many units lack modern energy efficient fixtures, insulations, and windows. Many have aged water and sewer connections that are in disrepair. This leads to further cost burden in repair and utility costs. Cost and utility burden is the main housing problem. Increasing income level will also improve cost burden.

Renters are more affected by housing problems than homeowners. Over 40% of renters had one or more of the housing problems, while only 25% of homeowners. The rental stock available to the lowest income households is in very poor shape. Households with extremely low incomes and severe cost burden are high risk for becoming unsheltered. There are 23,270 households in Jackson that cost burdened and 13,103 that are severely cost burdened. These cost burdened households are 70% renters. Those who have experienced an eviction are also at higher risk of homelessness. Individuals aging out of foster care or returning from incarceration are at risk also. Others at risk include those with mental illness and substance abuse issues.

Households in unstable housing are living in hotels and often include children. Jackson has an aging hotel stock that has unofficially transitioned to long-term housing. These units lack kitchen and laundry facilities. These are likely not documented by CHAS due to their transient and cash-based nature. This type of unstable housing is the only choice for many due to eviction history, utility debt issues, or a conviction history.

Of those experiencing housing problems, 85% were African American households. Cost burden is twice as prevalent in African American households than in white. African American households with moderate or severe cost burden account for 58% of households in Jackson. White households experiencing moderate or severe cost burden account for 10% of the total households. The other races account for less than 1%. The needs of public housing in Jackson mirror the needs of the housing market. The most immediate need of voucher holders is more decent, safe, and sanitary rental stock. Households with vouchers are having increased difficulty finding available units.

There is a need for increased non-congregate shelter options. Many individuals are resistance to congregate shelter. Non-congregate shelter provides a better continuum from homelessness to

permanent housing. More supportive housing units are needed for rapid re-housing. Those experiencing mental health and substance abuse challenges need supportive facilities.

Individuals who have special needs are typically extremely low income. They face tremendous challenges finding affordable housing. The number of individuals with disabilities is expected to increase in the next decade. Individuals with special needs often require supportive services. There is a shortage of both supportive housing and accessible housing in Jackson.

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 total housing units with 61,590 units occupied. Moreover 28,928 units are reported owner-occupied and 32,662 units 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.

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, it is clear that 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

	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 2011-2015 CHAS
Source:

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 2011-2015 CHAS
Source:

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

	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.

According to the 2015-2019 ACS 5-year estimates, 19% (11,948) households consist of a single person living alone. Of those single person householders, only 36% (4276) are over the age of 65. CHAS data does not indicate a percentage of single-person households that are cost-burdened. It is estimated,

based on the percentage of single-person households as compared to 2 or more households, that there are approximately 4400 cost-burdened single-person households. Of that, 70% are renters.

The single-person household is expected to increase in the future. The current supply of housing is not well-suited for a single-person household. A single-person household is further burdened by utility and maintenance costs. Additional types of affordable housing are needed to support this population. Many of the unhoused community make their transition back into housing as single-person households. Those transitioning out of foster care also enter commonly enter housing in this category. These groups may also need additional supportive services like access to health and transit services.

Development of new housing that lowers the cost burden of single-person households could include the development of co-housing, non-congregate shelter, and supportive housing models. There are significant numbers of Jacksonians currently living in hotel rooms due to the ability to make weekly payments and not be responsible for the direct payment of utilities, internet, or TV. This arrangement doesn't require credit checks or background checks. While hotels are not ideal, the model can be transferred to create an environment that creates a cost sharing approach for utilities and maintenance while still providing the basic requirements for a living unit.

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.

According to the 2015-2019 ACS 5-Year tables, 12.3% of the non-institutionalized population is disabled. The data also shows that within the population 7% have a disability that make independent living difficult. Within the public housing system there are currently more accessible units available than are needed. In the market rate housing system there is a need for more accessible units with access to transit. There is also a need within the housing system to provide more supportive housing options.

According to the 2020 Point in Time Report from the Central Mississippi Continuum of Care, 35 individuals were served that were victims of domestic violence. There seems to be sufficient immediate shelter options for victims of domestic violence, but there is a need for increased long-term housing support in non-congregate format.

What are the most common housing problems?

The most common housing problem is housing cost burden. Over 12,000 households are experiencing a housing cost burden of greater than 50% of income. These households are primarily in the 0-50% AMI income level. Over twice as many renter households experience this than homeowner households. Of the 12,199 households experiencing a cost burden greater than 50% of income, 8,354 are renters. Of those experiencing one or more housing problems, 90% are within the 0-50% AMI income level. 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, and 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 quality and condition of housing is another significant problem. While not directly revealed by the CHAS data, the housing stock is in oversupply, aged, and suffering from generational disinvestment. There are large areas of the city where equity and commercial lending will not extend capital. Many of the homes both owned and rented are so cost burdened that regular maintenance is not occurring. A city wide survey in 2020 revealed that only 61,388 of the estimated 74,594 housing units in the city were in sound condition. There is an estimated vacancy of 12,486 units, most of which are in poor condition. It is estimated that 62,108 housing units are occupied, indicating that some units identified as substandard are being occupied. This is consistent with the CHAS data indicating substandard housing. CHAS only accounts for occupied housing, it does not account for the roughly 12,000 units in some state of abandonment. This is evident in the population decline demonstrated in the loss of nearly 30,000 in population since the mid-1980's.

Other factors not included in CHAS data like utility costs are a major housing problem, due to the age of the housing stock. Over 75% of the housing stock in Jackson was built before 1979, and lacks modern energy efficiency standards that lower utility costs. The age of housing indicates significant hazards that negatively impact residents' health such as lead-based paint exposure and asthma allergens. Hinds County consistently ranks as a higher-incidence county for asthma related hospital admissions and the Mississippi Health Department has further recommended that those with household incomes of less than \$25,000 are at the highest risk. This corresponds directly to the low household incomes of the most cost burdened households and the condition of their housing.

This points to continued need for rehabilitation and other interventions to address housing gaps, housing quality, housing safety, and housing cost.

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

Renters are more affected by all of the housing problems than homeowners. Over 40% of renters had one or more of the housing problems, while only 25% of the homeowners did. However, within both groups, 65% of all households experiencing housing problems have an income at $\leq 30\%$ AMI. In renter households, 68% of households experiencing housing problems have an income at $\leq 30\%$ AMI as compared to 56% of homeowner households experiencing housing problems that have an income at $\leq 30\%$ AMI. Once the household income exceeds 50% of the AMI, the housing problems that occur within both groups drop significantly.

The substandard housing indicators were more present in the rental housing population, especially those at less than 30% of AMI. The rental housing stock availability to the lowest income households is in very poor shape. This was consistently reported during the ConnectJXN Community Survey and during the ConnectJXN public meetings. Mississippi does not have strong rental property regulation or strong

tenants' rights. The lowest income tenants are often disparately affected by evictions and frequent moves due to property conditions.

Additional regulation of the rental market will be introduced in 2022 and housing inspectors will begin to manage landlords currently renting substandard units. These interventions have historically focused on homeowner properties in past Office of Housing and Community Development plans. The need to include rental intervention is evident.

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

Households most likely to be at risk of becoming unsheltered are those with extremely low incomes that are severely cost-burdened. There are 23,270 households in Jackson that are cost burdened and 13,103 that are severely cost burdened. Of these households, 70% are renters. Jackson had an extremely high eviction rate before the COVID-19 crisis. In 2016, there were 2,765 evictions in Jackson, which amounts to 7.5 households evicted every day, and almost 9 in 100 renter households are evicted each year. There has been some protection and assistance due to the COVID-19 pandemic. These programs have been difficult and many are tied to the end of the eviction moratorium before they can provide assistance. Households that are receiving assistance and are nearing the end of that assistance are facing uncertain housing situations. Input suggests that these households are at risk of entering homelessness or unstable housing situations when their assistance ends.

Those who have previously experienced an eviction are also at higher risk. Within the Jackson rental market landlords with properties that are in good condition are very strict with background and credit checks. Most will not rent to a tenant with an eviction history, regardless of cause. This has created a secondary market of lower tier and more informal rental properties. These properties are often managed without city permits and would not pass a standard rental housing inspection. Many have extreme utility costs and health hazards present. Many are transitioning through the Hinds County Tax Sale property due to the owners not paying property taxes. The risks in this secondary market is nearly impossible to measure other than to correlate with the eviction rates and the extremely low income population.

There is also a significant population of housing unstable households, which often include children currently residing in hotel units. Jackson has an aging hotel stock that has unofficially transitioned to long-term housing. These are likely not documented during the ACS or Census due to their transient and cash based nature. Interviews with residents living in these hotels confirm that the living arrangement is chosen due to a few factors. One common factor is an eviction history that makes it difficult for the individual to find traditional rental housing in reasonable condition. Another factor is the ability to pay cash up front weekly and have utilities, internet, and cable be inclusive. The tenant does not have to be

concerned with establishing utility accounts, dealing with deposits or prior debt. Prior utility debt is a huge burden on this housing unstable community. Another factor encouraging housing instability is that the hotels are not proximate to transit, grocery, health, and other high need services. Inspections and interviews also revealed that this population often includes those with physical and mental disabilities.

The conditions in the hotel long term stay market are alarming. Many units lack standard safety features and have health hazards present. Due to the nature of the cash relationship most tenants have few rights and do not file complaints. There are approximately 25-30 hotels in this category and condition at this time.

Another group at high risk of housing instability and homelessness are those aging out of foster care and returning from incarceration. Foster care youth are often in need of housing upon aging out of the group home system and often lack resources to establish housing on their own. Returning citizens face discrimination in finding housing and employment. If a returning citizen does not have a destination to return to after release, they are often brought to Jackson. These individuals often become homeless immediately or are at high risk.

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:

N/A

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

We have not conducted a local study of these characteristics. Other city performed work with utilities and homelessness have yielded preliminary data and indicators. High utility costs is a characteristic that can cause an individual or family to have an increased risk of homelessness. Many individuals get behind in rent while trying to manage high utility costs associated with aged and poor quality housing. Those that own can become unstable and unhoused due to lacking utilities.

In research done by our current homelessness outreach workers, males are more likely to become homeless than females and those seeking services are more commonly between the ages of 18-29 than other age groups. Those interacting with the outreach workers are far more likely to be African American than Caucasian or other races. Those transitioning from incarceration are also more likely to become homeless or housing instable. Those experiencing mental health illness and substance abuse are also at higher risk of homelessness. These individuals are less likely to succeed in traditional housing and required supportive housing services that are severely lacking in Jackson.

As discussed above, there is a large eviction affected population that remains unstable and on the verge of homelessness. This population is primarily residing in hotel rooms that are not intended to function as long term housing. This population often shifts between homelessness and long term hotel stays.

Overall, African Americans are at an increased risk to experience homelessness in Jackson as compared to other races. Those who have already experience an eviction are also at increased risk. Those living in concentrated poverty areas with poor quality housing are at increased risk. Those with interactions with the justice system, mental illness and substance abuse are also at increased risk.

Discussion

Housing cost burden is the largest challenge facing Jackson households with over 12,000 households experiencing a severing housing cost burden. Rental households are more likely to be cost burdened, but the issue is significant in both rental and owner households. Of all households experiencing cost burden, 90% are within the 0-50% AMI income level. This is significant because the cost burden both in rental and ownership households is aligned with low and extremely low income households.

Housing quality is a secondary issue compounding the cost burden challenge. Jackson's housing stock is in oversupply, aged, and suffering from generational disinvestment. There are large areas of the city where equity and commercial lending will not extend capital. Many of the homes both owned and rented are so cost burdened that regular maintenance is not occurring.

Utility efficiency and cost is a third compounding issue associated with cost burden and housing quality. Due to the age of the housing stock, many of the units lack modern energy efficient fixtures, insulations, and windows. Many have aged water and sewer connections that are in disrepair. This leads to further cost burden in repair and utility costs.

Housing cost burden compounded by housing quality and utility burden is the main housing challenge. This points to continued need for rehabilitation and other interventions to address housing gaps, housing quality, housing safety, utility efficiency, and housing cost.

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 as a whole.

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 as a whole. 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 and/or plumbing facilities
- Overcrowding (more than one person per room)
- Housing costs greater than 30% of income (i.e., cost burden)

Extremely Low Income (ELI): Less than 30% of AMI - There are 62,600 total households in Jackson, and 14,790 are ELI. Of the 14,790 ELI households, 77% has one or more housing problems. In ELI households, 78% of Black/African American, 67% of White, 60% of Asian, 100% of American Indian/Alaskan Native, 100% of Pacific Islander, and 93% of Hispanic households have one or more housing problems. This reveals a disproportionately greater housing need for American Indian/Alaskan Native, Pacific Islander, and Hispanic households. While the Black/African American households match the total ELI population household percentage, it should be acknowledged that they account for 9,890 of the 11,375 ELI Households with housing problems, while White households account for 1,100 and the remaining races account for 327 collectively. The Black/African American ELI households with housing problems account for 16% of households in Jackson.

Very Low-Income (VLI): Greater than 30% and less than 50% of AMI - Of the total households in Jackson, 10,235 are VLI, in which 71% has one or more housing problems. In VLI households, 73% of Black/African American, 57% of White, 56% of Asian, 17% of American Indian/Alaskan Native, and 88% of Hispanic households have one or more housing problems. This reveals a disproportionately greater housing need for Hispanic households. While the Black/African American households with problems is only 2% points higher than the total VLI population household percentage, it should be acknowledged that they account for 6,240 of the 7,255 VLI Households with housing problems, while White households account for 805, and the remaining races account for 174 collectively. The Black/African American VLI households with housing problems account for 10% of households in Jackson.

Low-Income (LI): Greater than 50% and less than 80% of AMI - Of the total households in Jackson, 11,955 are LI, in which 44% has one or more housing problems. In LI households, 44% of Black/African American, 40% of White, 100% of Asian, and 75% of Hispanic households have one or more housing problems. This reveals a disproportionately greater housing need for Hispanic households. While the Black/African American households with problems matches the total LI population household

percentage, it should be acknowledged that they account for 4,315 of the 5,275 LI Households with housing problems, while White households account for 763, and the remaining races account for 182 collectively.

Moderate-Income (MI): Greater than 80% and less than 100% of AMI - Of the total households in Jackson, 5,990 are MI, in which 22% has one or more housing problems. In MI households, 18% of Black/African American, 30% of White, and 100% of Asian, households have one or more housing problems. This reveals no disproportionately greater housing needs. While the Black/African American households with problems matches the total MI population household percentage, it should be acknowledged that they account for 815 of the 1,305 MI Households with housing problems, while White households account for 400, and the remaining races account for 44 collectively.

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
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

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
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

In the Extremely Low Income category there was a disproportionately greater housing need for American Indian/Alaskan Native, Pacific Islander, and Hispanic households. In the Very Low Income category there was a disproportionately greater housing need for Hispanic households. In the Low Income category there was a disproportionately greater housing need for Hispanic households. There were no disproportionately greater housing needs in the Moderate Income category. It should be noted that Jackson has a high level of African American households with the African American population making up the largest share of the population. Of the housing problems experienced by all four ELI, VLI, LI, and MI levels, 85% were experienced by African American households. Hispanic household numbers are growing and indicate a need to consider Spanish translation and outreach efforts in future housing programming.

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 as a whole.

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 as a whole. 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 and/or complete plumbing facilities
- Overcrowding (more than 1.5 persons per room)
- Housing costs greater than 50% of income (severe cost burden)

Extremely Low Income (ELI): Less than 30% of AMI - There are 62,600 households in Jackson, and 14,790 are ELI. Of the 14,790 ELI households, 65% has one or more severe housing problems. In ELI households, 64% of Black/African American, 63% of White, 60% of Asian, 100% of American Indian/Alaskan Native, 100% of Pacific Islander, and 93% of Hispanic households have one or more housing problems. This reveals a disproportionately greater housing need for American Indian/Alaskan Native, Pacific Islander, and Hispanic households. While the Black/African American household percentage is lower than the total ELI population household percentage, it should be acknowledged that they account for 8,165 of the 9,575 ELI Households with severe housing problems, while White households account for 1,039, and the remaining races account for 327 collectively. The Black/African American ELI households with severe housing problems account for 13% of households in Jackson.

Very Low-Income (VLI): Greater than 30% and less than 50% of AMI – Of the total households in Jackson, 10,235 are VLI, of which 35% has one or more severe housing problems. In VLI households, 36% of Black/African American, 26% of White, 32% of Asian, 17% of American Indian/Alaskan Native, and 73% of Hispanic households have one or more of the four housing problems. This reveals a disproportionately greater housing need for Hispanic households. Black/African American households with problems is only one percentage point higher than the total VLI population household percentage, but they account for 3,050 of the 3,580 VLI Households with housing problems, while White households account for 364, and the remaining races account for 138 collectively.

Low-Income (LI): Greater than 50% and less than 80% of AMI – Of the total households in Jackson, 11,955 are LI, of which 9% has one or more severe housing problems. In LI households, 9% of Black/African American, 13% of White, and 50% of Asian, households have one or more severe housing problems. This reveals a disproportionately greater housing need for Asian households. Black/African American households with problems matches the total LI population household percentage, but they

account for 840 of the 1,090 LI households with severe housing problems. While, White households account for 253, and the remaining races account for 4 collectively.

Moderate-Income (MI): Greater than 80% and less than 100% of AMI – Of the total households in Jackson, 5,990 are MI, of which 6% has one or more severe housing problems. In MI households, 6% of Black/African American, 4% of White, 100% of Asian, and 100% of American Indian/Alaskan Native households have one or more housing problems. This reveals a disproportionately greater housing need in the Asian and American Indian/Alaskan Native households. Black/African American households with severe problems matches the total MI population household percentage, but they account for 260 of the 379 MI Households with severe housing problems, while White households account for 53, and the remaining races account for 44 collectively.

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

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
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 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%

Discussion

In the Extremely Low Income category there was a disproportionately greater housing need for American Indian/Alaskan Native, Pacific Islander, and Hispanic households. In the Very Low Income category there was a disproportionately greater housing need for Hispanic households. In the Low Income category there was a disproportionately greater housing need for Asian households. In Moderate Income category there was a disproportionately greater severe housing need in Asian and American Indian/Alaskan Native households. It should be noted that Jackson has a high level of African American households with the African American population making up the largest share of the population. Of the housing problems experienced by all four ELI, VLI, LI, and MI levels, 84% were experienced by African American households. This Hispanic household numbers are growing and indicate a need to consider Spanish translation and outreach efforts in future housing programming.

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 as a whole.

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 as a whole. 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.

This section provides tables that show housing cost burdens by race and ethnicity and looks to see if there is a disproportionate cost burden for any racial or ethnic group. A disproportionate need is a level of greater than 10 percent of the city-wide average. In the city of Jackson, 19 percent of households are moderately cost burdened and 21 percent are severely cost burdened.

Moderate Cost Burden

There is not a disproportionate level of moderate cost burden between ethnic or racial groups.

Severe Cost Burden

There is a disproportionate level of severe cost burden between ethnic or racial groups in American Indian/Alaskan Native, Pacific Islander, and Hispanic households.

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:

There was not a disproportionate level of moderate cost burden. There is a disproportionate level of severe cost burden between ethnic or racial groups in American Indian/Alaskan Native, Pacific Islander, and Hispanic households. However, cost burden is more prevalent in the Black/African American households than in white households. In Black/African American households, 43% are cost burdened as compared to only 25% of white households. This disparity would expand greatly if the region was examined. The population that has been lost over the past decades was higher income and less likely to be cost burdened. This would yield a disproportionately greater need in Jackson for Black/African American Households.

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?

In terms of overall need, Black/African American households carried the highest level of need in each income category. Due to this group's minority majority population range, it did not actually carry a disproportionate need in any categories because it drives the average in every low income category.

The Black/African American share of Extremely Low Income households with housing problems is 86%, and with severe problems is 85%. The Black/African American share of Very Low Income households with housing problems is 86%, and with severe problems is 85%. The total number of Black/African American households experiencing one or more housing issues in the Extremely Low, Very Low, Low, and Moderate categories represents 33% of total households in the City of Jackson.

Black/African American households with either moderate or severe cost burden account for 58% of the total households in the City of Jackson. The white households that experience moderate or severe cost burden only account for 10% of the total households and the other races collectively account for less than 1% of total households in Jackson.

In terms of HUD's definition of disproportionate need:

One or More Housing Problems

In the Extremely Low Income category, 34 American Indian/Alaskan Native, 20 Pacific Islander, and 277 Hispanic households are disproportionately in greater need. In the Very Low Income category, 165 Hispanic households are in greater need. In the Low Income category, 4 Asian households are in greater need. In the Moderate Income category, 4 Asian households and 40 American Indian/Alaskan Native households are in greater need.

Severe Housing Problems

In the Extremely Low Income category, 34 American Indian/Alaskan Native, 20 Pacific Islander, and 258 Hispanic households are disproportionately in greater need. In the Very Low Income category, 165 Hispanic households are in greater need. In the Low Income category, 8 Asian households are in greater need. In the Moderate Income category, 4 Asian households and 40 American Indian/Alaskan Native households are in greater need.

Cost Burdened

In the Moderate Cost burden level there were no populations with disproportionately greater need. In the Severe Cost burden level there were 80 American Indian and Alaska Native, 20 Pacific Islander, and 369 Hispanic households that were in disproportionately greater need.

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

N/A

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

African Americans are the dominant population in all neighborhoods except the neighborhoods east of State Street and west of I-55 between High Street and Northside Drive, and the neighborhoods east of I-55, west of the Pearl River, between Lakeland Drive and Adkins/Beasley Road. The Hispanic population is dispersed throughout the African American neighborhoods with a growing presence in the Ridgewood Court/I-55 area and the throughout South Jackson. The Asian population is dispersed through the primarily white neighborhoods. The city remains geographically segregated.

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.

According to the director of the local housing authority, over the last few years the local housing authority has drastically reduced public housing units and converted to the Housing Choice Voucher program. The remaining units are not currently in need of restoration. The local housing authority continues to maintain and manage the remaining units. Client income levels range from extremely low (30%) to very low (50%) of median income and they currently do not have any Public Housing families that are at risk of losing services.

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 *

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
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	Certificate	Mod-Rehab	Public Housing	Program Type					
				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
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

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	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 are interviewed 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 demand for additional public housing is great, currently the local housing authority has 2,021 applicants on the Section 8 waiting list and 716 on the Public Housing waiting list which is a result of the lack of availability. 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 persons 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):

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 age 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 were 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:

The City currently has several facilities requiring moderate to severe repairs. The facilities include fire stations, parks, senior centers, and art centers. Repairs range from park facilities that service low- and moderate-income neighborhoods that are in need of updated restroom facilities, and ADA Improvements that are needed at many City buildings which receive the public for business and entertainment purposes. Also, with the need to manage the spread of the Coronavirus, many facilities need to upgrade to automatic doors and restroom facilities.

How were these needs determined?

These needs were determined from consultations and applications from the City's Internal Department Directors.

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:

With unemployment on the rise and the Coronavirus Pandemic still affecting lives, low- and moderated-income families are seeking services and assistance at a much higher rate than ever before. Services needed include, but are not limited to, access to adequate childcare, food, clothing, job training, and rental and utility assistance. Although there is an eviction moratorium still in place, the Office of Housing and Community Development receives daily calls regarding eviction notices and unfair housing practices.

How were these needs determined?

These needs were determined based on consultations with current public service providers and the number of calls for services received.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The following are the highlights from the Housing Market Analysis data:

- Jackson has an oversupply of housing units due to population loss.
- Jackson is seeing a healthy net creation of new multi-family units.
- Jackson is not seeing new construction single family units due to appraisal gap.
- The city is seeing a net loss of single family units to demolition due to condition.
- The city has a vacancy rate of 17%.
- Many of the vacant units are not in condition to be occupied requiring demolition or renovation.
- Owner occupied housing decreased since 2007-2011 ACS data.
- Renter occupied housing increased since 2007-2011 ACS data.
- The median home price decreased by 8% after adjusting for inflation since 2009.
- The weakening home values are a long term trend driven by historic disinvestment and out migration to suburbs.
- Median income has decreased by 4% after adjusting for inflation while rent rates have remained stagnant.
- The current Fair Market Rent for a two-bedroom apartment is \$867; a household would need to earn \$32,400 annually which would be unaffordable to 43% of Jackson's households.
- There is insufficient housing for Extremely Low Income affordability.
- There are sufficient units for Very Low Income but condition and quality issues are present.
- Housing condition is a major challenge with over 73% of units built before 1979.
- The prevalence of renter-occupied units with housing condition has increased, becoming the more prevalent issue as the housing market has transitioned to higher numbers of rental units.
- Both renter-occupied and owner-occupied units serving those with the extremely and very low incomes require significant rehabilitation.
- The city does not have sufficient facilities and services to support Homeless individuals and families and has the highest population of homeless in Mississippi.
- Supportive housing that includes comprehensive case management is needed to address the specialized needs of persons who are dealing co-occurring medical conditions.
- Affordable housing that includes healthcare access and assistance for the elderly and disabled is limited within the community.
- The city is tackling barriers that are created by zoning, permitting, and development process as part of the Connect JXN Comprehensive Plan.
- The effects of red-lining are still present and continue to reduce access to investment capital and opportunity.

- The effects of federal government induced sewer extensions created growth in surrounding communities for outmigration of both population and wealth.
- The effects of desegregation and the following outmigration to the suburbs are still impacting housing development by leaving behind those with lower incomes, but removing the resources that support them.
- The skills and education of the City's workforce are not aligned with employment opportunities in the area.
- Jackson currently has broadband access deserts where current providers will not provide broadband to residents or will not provide broadband that is affordable with sufficient speed.

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. There is also need to increase livability within neighborhoods that are low income, improve infrastructure, and provide new opportunities for income generation. Better rental housing compliance is needed to create livable affordable units. The creation of new supportive housing and services for homeless and special needs population is also identified.

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

Introduction

According to the 2011-2015 data, there were 75,424 housing units in Jackson, MS. The city has implemented aggressive demolition activities over the past decade while also seeing the steady introduction of new units. Compared to the 2007-2011 ACS data, there was an increase of 524 units. The more recent 2019 ACS data estimates that Jackson has 75,146 housing units, reflecting a loss of 278 units. Additional new construction units have been added since the 2019 data. The city is experiencing a net loss in single-family detached units due to demolition and a net increase of 905 in multi-family units (20 or more) due to construction. Upon comparing 2019 ACS data, the trend continues in the loss of single-family units and the net creation of multi-family units.

Of the 75,434 housing units, only 62,664 were occupied. The vacancy rate based on this data is 17%, with 12,760 unoccupied units. This vacancy rate is stable from the prior 2007-2011 ACS data period. Internal survey work reveals a large portion of these units are not habitable and require demolition.

Of the 62,664 occupied housing units, 52% were owner occupied and 48% were renter occupied. Owner occupied housing decreased by 663 units since the 2007-2011 ACS data. Renter occupied units increased by 1,135 since the 2007-2001 ACS data. The total number of occupied housing units increased by 472 during the same period.

The increasing demand for rental units is reflective of what the market currently can support in both market rate and subsidized projects. The new units fall into two categories – new market rate units at top of rent range or tax credit or voucher subsidized units. Many of the new subsidized units are affordable senior housing units.

There is a pent-up demand for new construction single family units based on our Connect JXN survey work and consultations with local real estate professionals. There have been less than 100 new single-family housing starts since 2015. The real estate market currently does not support the introduction of new housing at the \$135 per square value the surround communities see. A new construction 1,500 square foot house would need to sell for \$202,500 to cover construction and lot development costs. With the exception of a few extremely high value neighborhoods, this is not supported in Jackson at this time.

Overall the city has an oversupply of housing units resulting from the outmigration of population to the suburbs over the past three decades. The city is also simultaneously seeing market driven production of new multi-family units while seeing aggressive need for demolition of uninhabitable single-family units. There is demand for new construction and renovated single family and multi-family units for purchase and rent. The city needs to continued aggressive demolition of uninhabitable units to lower the overall vacancy rate and stabilize the housing market. There is also need for quality affordable units

for purchase and rent. Many of the units that are considered affordable also have condition issues that are hazards or cost burdensome.

There is also need for products that are not currently available or are in under-supply in our market. Single room occupancy co-housing where occupants have a private bedroom and bath but share kitchen and common amenities is a need based on the high occupancy levels of current aging hotel stock. This format is affordable and often offers the tenant freedom from having to manage utilities directly. Another product currently in demand is supportive housing units. There is also an absence of non-congregate shelter in the City. This is a critical piece of the housing spectrum as individuals move into and out of homelessness toward permanent housing.

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.

Most of the units assisted by CDBG and HOME funding are in multi-family apartment projects or scattered site housing developments and are assisted by the State of Mississippi in the form of Low Income Housing Tax Credits (LIHTC) and tax free bonds. 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.

According to the National Low Income Housing Coalition's National Housing Preservation database on expiring project-based rental assistance (PBRA), which includes project-based Section 8, Section 202, Section 811, RAP, LIHTC, and HOME, there are 7,723 units in Jackson at-risk for eventual conversion to market-rate units. In the absence of intervention to preserve the affordability of these units, this would occur when the rental assistance or affordability period expires.

From 2021 through 2025, the National Housing Preservation database indicates that the affordability designation is set to possibly expire for 1,200 units located in Jackson and funded through these programs. Because significant government funding has been invested in these properties, this housing is some of the most affordable housing in the City. Jackson will continue to monitor this database over the next five years to assess if and when any units could be lost due to expiring contracts and what actions the City and the Jackson Housing Authority can take to preserve these units.

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

The available housing units do not currently meet the needs of the population. There are significant gaps the unit creation and renovation life cycle. The age of housing without renovation leaves units uninhabitable. There is significant need to lower the cost burden on low and moderate income families. This is done through renovation, new construction, new housing products, and the improved quality of available affordable units. There is also significant need to introduce market rate new construction to drive valuations city wide to create better lending options over all.

Describe the need for specific types of housing:

There is a need for new construction affordable units appropriate for families and single householders. For families, these units need multiple bedrooms and family space. For single householders, housing products need to be more creative to be affordable. Accessory dwelling units and co-housing setups can help support creating affordability for a single income. Zoning and development rules need to be revised to support this type of development.

There is a pent up demand for market rate new construction single family units based on our Connect JXN survey work and consultations with local real estate professionals. There have been less than 100 new single family housing starts since 2015. This is due to the market gap between the cost of construction and the appraisal value and comparable sales that establish a lending value. The real estate market currently does not support the introduction of new housing at the \$135 per square value the surround communities see. A new construction 1,500 square foot house would need to sell for \$202,500 to cover construction and lot development costs. With the exception of a few extremely high value neighborhoods, this is not supported in Jackson at this time. It is also believed that if this product were introduced it would be absorbed due to pent up demand and available buyers currently forced to purchase outside of the city limits. The majority of the new single family starts that did occur were part of tax credit neighborhood developments and not market rate.

There is also need for products that are not currently available or are in under-supply in our market. Single room occupancy co-housing where occupants have a private bedroom and bath but a share kitchen and common amenities is a need based on the high occupancy levels of current aging hotel stock. This format is affordable and often offers the tenant freedom from having to manage utilities directly. Another product currently in demand but not sufficiently present in the market is supportive housing units. There is also an absence of non-congregate shelter in the City. This is a critical piece of the housing spectrum as individuals move into and out of homelessness toward permanent housing

Discussion

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

Introduction

The median value of homes in Jackson decreased by 8% after adjusting for inflation from 2009 to the 2011-2015 data period. The weakening home values have been a long term trend driven by historic disinvestment and devaluing along with outmigration to suburbs which has resulted in a resource depleted public school system. These factors in combination create a very weak real estate value in many neighborhoods of the city. There are exceptions to this occurring in the most affluent primarily white neighborhoods, creating highly inequitable conditions for wealth generation. The effects have been increased renting, decreased ability to get a mortgage for a home that needs renovation or rehabilitation, and increased out-of-state ownership as foreclosed homes became part of real estate portfolios. This final factor drives the increased rental rate of single-family homes in the city, increased evictions, and decreased neighborhood quality.

When adjusted for inflation, rent rates have remained stagnant between 2009 and the 2011-2015 ACS data. During this same period the median household income decreased by 4%. 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.

The current Fair Market Rent (FMR) for a two-bedroom apartment is \$867. In order to afford this level of rent and utilities without paying more than 30% of income on housing, a household must earn \$2,890 monthly or \$32,400 annually. Assuming a 40-hour work week, 52 weeks per year, the level of income translates into a Housing Wage of \$16.67 or \$34,680 per year. This rent level is not affordable even at the household income level of over 43% of Jackson’s households.

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 located 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?

There is not sufficient housing for households at all income levels. There are 12,295 ELI households and only 3,350 units available that are affordable. There are sufficient units available to VLI households that are affordable. Even though these units are available, there are likely quality and condition issues with many of the units due to age and maintenance. More than sufficient Low income and Moderate Income units are available based on affordability: however, condition and quality issues are likely due to age and maintenance.

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

The median value of homes in Jackson decreased by 8% after adjusting for inflation from 2009 to 2015. When adjusted for inflation rent rates have remained stagnant between 2009 and the 2011-2015 ACS data. During this same period the median household income decreased by 4%. These factors, in combination with condition and quality issues, threaten housing affordability for all. The cycle of housing renovation and creation is out of balance due to population losses and disinvestment over decades.

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

Income is the primary driver for housing affordability in the city of Jackson. The housing stock is in oversupply, but quality housing stock is less available at affordable levels for ELI and VLI households. In the current market of depressed home prices and low interest rates, there are ample homeownership opportunities for households with higher incomes, savings, and strong credit. However, both owner and rental options are far fewer for the thousands of households without these resources.

Large portfolio investors have begun purchasing housing in Jackson. In the areas where this is occurring, rent rates and housing prices are increasing. This is beneficial to a market that had been depressed, but detrimental in the access to affordable housing.

The median house price in Jackson is low compared to other surrounding cities and mortgage rates have been low. Despite many more Low-income households having affordable owner units compared to renter units, historically tight credit, low incomes, and low appraisal values in many neighborhoods resulting from the history red lining have locked many potential buyers out of the owner market.

Those who have been locked out of the owner market often are faced with rental options that are less than quality due to aging housing stock that has been disinvested due the above factors. Access to affordable quality housing is further compounded by an extremely high rate of renters who have an eviction history.

To increase and improve affordable housing options, the City of Jackson will need to respond with a multi-pronged strategy to address not just the affordability challenge, but the system issues that drive depressed income and opportunities in the city.

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

Introduction

Housing condition is a major challenge in the City of Jackson. Jackson is an older city and 73% of housing stock was constructed before 1979, with 53% constructed between 1950-1979. The data shows 42% of housing stock is noted as having one or more selected conditions. Data collected from constituents on housing program applications consistently indicate that flooring, plumbing, roofing, and electrical are a major complaint for needed repair work. Current data also shows that 74% of housing stock is at risk for lead-based paint hazards.

Of the 75,424, only 62,664 were occupied, leaving a vacancy rate of 17%. Of these vacant units it is estimated that over a quarter are not able to be rehabilitated. Of those with rehabilitation ability, most are not financially feasible without some other assistance.

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

Older housing typically requires more continual maintenance. In the absence of routine maintenance, older housing can quickly become substandard. A common age threshold used to signal a potential deficiency is around 50 years or more. Much of the city housing stock is already over 50 years also with a significant number of units having hit that age in the past ten years. The data shows that 73% of housing stock was constructed before 1979, with 53% constructed between 1950-1979.

The prevalence of renter-occupied units with housing condition problems has increased, becoming the more prevalent issue as the housing market has transitioned to higher numbers of rental units. Of housing units with one or more conditions, 27% were renter-occupied vs. 14% of homeowner occupied.

Both renter-occupied and owner-occupied units serving those with the extremely and very low incomes require significant 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

From data gathered during application process for the City's 2016 Lead-Hazard Control Grant, we have learned that there are still occupied housing in Jackson, MS that contains lead hazards. However, estimating the number of housing units with lead hazards remaining in the city occupied by low or moderate income families is extremely difficult to accomplish. Data regarding housing built prior to 1978 that have received rehabilitation for other sources other than City programs, is difficult. In addition, that list would need to be cross-referenced with demolition data. An estimate at this time, would be less

than accurate. However, the data above suggests that there are a total of 45,850 occupied units built before 1980, and it can be estimated that less than half still have lead-based paint hazards.

Discussion

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

Introduction

The Jackson Housing Authority is a quasi-public body whose primary function is to provide safe, decent, and sanitary housing for low-income families. The housing authority owns and manages apartment units at the following public housing developments: Midtown Homes and Golden Key Apartments. According to Allison Cox, the Executive Director, the agency is in the process of building another development. The housing authority also administers Housing Choice Vouchers (Section 8) including Vouchers for Veterans. A five-member board of commissioners appointed by the Mayor and confirmed by City Council to serve 5-year staggered terms, makes up the housing authority.

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:

According to Allison Cox, Executive Director of Jackson Housing Authority (JHA), the organization has 34 public housing units in the City of Jackson. 12 were built in the 1990's and 22 were constructed in 2013. All are in good condition and well-maintained in the Midtown Community. There are no public housing developments that are under a 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:

According to Allison Cox, Executive Director of JHA, over the last 15 years, JHA has demolished all of the units in disrepair. JHA is now in the process of redeveloping new public housing units and seeking the required funding.

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

Allison Cox stated that JHA has addressed the agency’s housing strategy through demolition of units which were no longer viable and making efforts to construct new units. All of the previously assisted families are now assisted through our Section 8 Program.

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 others 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 into, navigate, and stay in the workforce. RJJ'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 Continuum of Care (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 located 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.

There are significant barriers that have had a negative effect on affordable housing and residential development. The city is tackling these barriers that are created by zoning, permitting, and development process as part of the Connect JXN Comprehensive Plan. The effects of red-lining are still present in reducing access to investment capital and opportunity. The effects of federal government induced sewer extensions created growth in surrounding communities for outmigration of both population and wealth. The effects of desegregation and the following outmigration to the suburbs are still impacting housing development by leaving behind those with lower incomes, but removing the resources that support them.

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 a large number of 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's 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’s 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's 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?

The Business Activity Table reflecting the 2011-2015 ACS data indicates that there were 49,152 persons employed within the city of Jackson. The top five employment sectors in Jackson were 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 found in 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 – 2015 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 provides 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 are 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 most recent 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 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.

According to the Central Mississippi Planning District, recent studies shows 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 spread 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, a cellular phone and internet provider. The company currently provides internet and fiber optics to the city. However, adding another provider will assure competition and thus, 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

The PY 2020 - 2024 Strategic Plan section of Jackson's Consolidated Plan brings together needs, priorities, objectives and strategies that have been crafted to provide decent housing, a suitable living environment and expanded economic opportunities for low-moderate-income residents. The City of Jackson's, Department of Planning, Office of Housing and Community Development (OHCD) will use the Consolidated Plan and each respective Annual Plan, as guides for program and project development and the use of federal funding.

The City continues to prioritize redevelopment and neighborhood revitalization as strategic solutions to combating crime, disinvestment, commercial and residential population declines and overall blight. It is anticipated that neighborhood redevelopment and targeting neighborhoods for physical, social, and economic redevelopment will help to create livable neighborhoods. Given the tremendous amount of blight in these neighborhoods, as well as the level of disinvestment, it is recognized that such redevelopment will require a level of commitment covering several years to make a real difference.

The Continuum of Care is used to develop the assessment of homeless needs. This process helps in developing the homeless priority needs, objectives and strategies. Projects proposed for ESG funding are determined through the competitive grant application process that reviews requests for funding from agencies and service providers who provide shelter and implement services that meet the needs of homeless persons.

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.	The legal city boundaries of Jackson, MS.
	Include specific housing and commercial characteristics of this target area.	The City has neighborhoods that are thriving and growing and areas with severe decline and lack of investment. The Citywide designation is used primarily for activities with undetermined locations that may be in any area of the city.
	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.	The city-wide designation will also be used for activities specific to addressing the needs and concerns addressed in the 2019 Analysis of Impediments (AI)/Assessment of Fair Housing (AFH).
	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 to the West, High Street to the south, West Street to the East and Woodrow Wilson to the North.

	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 Hawkins field airport to the West, Medgar Evers Blvd., and Northside Drive to the North, West street to the East, Sunset Blvd., and Woodrow Wilson to the south.

	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 are in need of 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 John R. Lynch Street on the north, Ellis Ave on the West, University Blvd on the East, and Highway 80 on the south.

	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 to the north, Ellis Avenue to the West, J. R. Lynch/Dr. Robert Smith Sr. Parkway to the south, and Gallatin Street to the East.
	Include specific housing and commercial characteristics of this target area.	This target area is in close proximity to 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 Catching's Drive to the south, O'Ferrell Ave to the south, Bullard Street to the North and Parkside to the East.
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 Catching's Drive to the south, Nimitz Street to the west, McCain/St. Charles and Ellis Avenue to the East and Capital St., Mt. Vernon to the north.

	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 to the West, Robinson Street on the south, and Prentiss Street on the East and Capital Street on the North.
	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 and demolition.
	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.
11	Area Name:	Farish Street
	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 is bounded on the North by East Fortification Street, East boundary is north Lamar Street, West boundary is North Mill Street and the southern boundary is East Amite Street
Include specific housing and commercial characteristics of this target area.	Farish Street is historic neighborhood that is home to historical homes, shops and other commercial buildings, many of which were built by former slaves whose descendants still live and work in the area.
How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Situated just outside downtown Jackson, Mississippi, the Farish Street Historic District was one of the largest and most successful historically Black neighborhoods in the American South. In the early twentieth century, Mississippi had vibrant Black communities that supported a vast array of economic and cultural endeavors.
Identify the needs in this target area.	Blight Elimination Economic Development Housing Infrastructural Improvements Rezoning
What are the opportunities for improvement in this target area?	Jackson Redevelopment Authority has been partnering with a range of entities to develop and deliver a business incubator program to support new business development within this historical neighborhood.
Are there barriers to improvement in this target area?	The area is highly blighted with residential and commercial properties. Years of disinvestment include 1934 redlining and 1954 slum clearance programs.

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. The ultimate goal of targeting these particular neighborhoods is to strengthen the City's tax base. The overall intent is to transform these neighborhoods into thriving communities in which residents can live, work, play and access important products and services.

Funding for Public Services will benefit low-income persons in all areas of the City. Public Facility projects are located in LMI census tracts and, 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	Healthy Neighborhoods for improved quality of life
	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 of time.
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	Economic Opportunity as a pillar for healthy communities
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 Housing opportunities for persons with HIV-AIDs Provide Housing Resources for Special Needs Popula 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	Providing housing for the most vulnerable populations

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	Recent upward trends in construction cost can greatly influence the ability to produce new construction housing opportunities. Additional subsidies and creative marketing and lending solutions may be needed to reach our production goal. However – the need for LMI new unit production is critical to the wellbeing of our communities and partnerships can be garnered to fill financial gaps as needed.
Rehabilitation	Recent upward trends in lumber cost and construction pricing will greatly affect the ability to rehab homes without additional subsidy or financing to maintain affordability. The condition of the older housing stock demonstrates a need for substantial rehab and preservation to ensure affordability and availability to LMI families.
Acquisition, including preservation	The need for LMI housing including homeownership and quality rentals is essential for neighborhood stability. Freeing up land owned by private entities and creating partnerships is key in acquisition, development and preservation of our housing stock.

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 total housing units with 61,590 units occupied. Moreover 28,928 units are reported owner-occupied and 32,662 units 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	1,871,696	0	0	1,871,696	7,486,784	
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	940,906	0	0	940,906	3,763,624	

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	5,736,040	
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	667,264	

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. Potential additional funding sources include, Federal Home Loan Bank of Dallas, Mississippi Home Corp, Home Federal Credit Union, Community Foundation for Mississippi, Hinds County, Mississippi Department of Finance, Department of Transportation, National Endowment of the Arts, etc.

If appropriate, describe publically 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
Jackson Leadership Foundation	Non-profit organizations	Economic Development Public Housing	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.

Gaps in the institutional delivery system can be identified in all aspects of our Strategic Plan. There is a definite need for additional affordable housing developers. Our current pool of non-profit housing developers have limited resources in terms of staff and capital. Under the priority need, Quality of Life, public service providers for violence interruption and broadband access are needed. It would be helpful to have funding to provide additional outreach workers to assist homeless individuals and families with needs and coordination of available resources. Increased permanent supportive housing is also needed and available providers are in short supply.

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 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 these targeted special need populations 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.

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 Virden Addition Georgetown West Farish Street	Affordable Housing	HOME: \$4,234,077	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: \$1,550,000	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: \$1,403,772	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: \$771,524	Homeless Person Overnight Shelter: 5000 Persons Assisted
8	Housing opportunities for persons with HIV-AIDs	2020	2024	Affordable Housing Non-Homeless Special Needs	Citywide	Affordable Housing	HOPWA: \$6,453,045	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: \$1,871,696 HOPWA: \$717,005 HOME: \$470,453 ESG: \$62,556	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: \$386,195	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 Popula	2020	2024	Non-Homeless Special Needs	Citywide	Affordable Housing	CDBG: \$500,000	Housing for Homeless added: 10 Household Housing Unit
13	Support to Increase Neighborhood Quality of Life	2020	2024	Non-Housing Community Development	Citywide	Livable Neighborhoods	CDBG: \$100,000	Other: 1 Other
14	Accessibility of Facilities and Infrastructure	2020	2024	Non-Housing Community Development	Citywide	Livable Neighborhoods Public Facilities and Infrastructure Improvement	CDBG: \$321,696	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	CDBG: \$100,000	Other: 1 Other
16	Support for Neighborhood Revitalization	2020	2024	Affordable Housing Non-Housing Community Development	Citywide	Livable Neighborhoods Affordable Housing	CDBG: \$50,000	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 insure 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 Popula
	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, including projects and activities that will address the needs identified in the City's 2019 Analysis of Impediments/Assessment of Fair Housing (AFH).
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.

There are significant barriers that have had a negative effect on affordable housing and residential development. The city is tackling these barriers that are created by zoning, permitting, and development process as part of the Connect JXN Comprehensive Plan. The effects of red-lining are still present in reducing access to investment capital and opportunity. The effects of federal government induced sewer extensions created growth in surrounding communities for outmigration of both population and wealth. The effects of desegregation and the following outmigration to the suburbs are still impacting housing development by leaving behind those with lower incomes, but removing the resources that support them.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

This Plan is motivated by the desire to create better and more equitable communities, with clean environments, affordable housing, open space, accessible transportation, and quality educational opportunities. Planners have helped to create healthy conditions in many communities, but in many others, certain groups have been systematically excluded. It is a fact that in the United States people of color fare worse than their white counterparts in housing, employment, education, justice, and health. Many socio-economic variables show current day disparities are just as bad and sometimes worse than before the Civil Rights era.

Health, income, mobility, and other inequities are institutionalized in policies and practices and disproportionately limit opportunity and assign burden to groups based on race, age, gender, sexual orientation, immigration status, religion, or disability. Inequity can be observed when communities suffer from the absence of healthy food, quality housing and education, disinvestment and generational

poverty. Planning for equity means recognizing planning practices, policies and historical accounts that have had insurmountable and compounded impact on certain communities.

Structural and systemic inequities are deeply rooted in the foundations of American institutions thus – the Capital of Mississippi, the City of Jackson. Outcomes of these disparities are often reproduced and compounded. We now have an opportunity to confront the ways equitable principles can be established within the larger planning platform.

Acknowledgement of racial and socio-economic inequalities can directly inform and influence a better city for us all. We must go beyond the individual and examine the systems in which we all live. We must investigate how our longstanding systems, policies, and practices, unintentionally or not, have created and continue to maintain racial, socio-economic inequity. We must change them. The City of Jackson has the honorable responsibility to all residents - inequities can and must be addressed. The public sector must be for the public good as current inequities are destructive and provide no benefit to the future of Jackson. We commit to confront systemic inequities as the foundation to our Consolidated plan.

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, and/or victims 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, and 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 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.

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

All of the City's goals, programs and policies lead to reducing poverty. By giving low- and moderate-income families assistance to pay rent, child care, down payments, etc., the City is positioning them to make improvements to their financial situation. Affordable housing is essential to low-income families' financial well being.

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 by the use of 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	1,871,696	0	0	1,871,696	7,486,784	
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	940,906	0	0	940,906	3,763,624	

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	5,736,040	
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	667,264	

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. Potential additional funding sources

include, Federal Home Loan Bank of Dallas, Mississippi Home Corp, Home Federal Credit Union, Community Foundation for Mississippi, Hinds County, Mississippi Department of Finance, Department of Transportation, National Endowment of the Arts, etc.

If appropriate, describe publically 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	Citywide	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	Citywide	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	Citywide	Livable Neighborhoods Public Facilities and Infrastructure Improvement	CDBG: \$0 HOPWA: \$0 HOME: \$0 ESG: \$0	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
4	Preserve affordable Housing Supply	2020	2024	Affordable Housing	Citywide	Affordable Housing	CDBG: \$300,000	Homeowner Housing Rehabilitated: 10 Household Housing Unit
5	Provide Public Services	2020	2024	Non-Housing Community Development	Citywide	Livable Neighborhoods Efforts to Prevent Homelessness	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	CDBG: \$0 HOPWA: \$0 HOME: \$0 ESG: \$0	Buildings Demolished: 12 Buildings
7	Provide Support to Homeless Populations	2020	2024	Homeless	Citywide	Efforts to Prevent Homelessness	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	Efforts to Prevent Homelessness	HOPWA: \$1,390,989	Housing for People with HIV/AIDS added: 100 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
9	Provide Planning and administration	2020	2024	Planning and administration	Citywide	Livable Neighborhoods Public Facilities and Infrastructure Improvement Expanded Economic Opportunities Affordable Housing Efforts to Prevent Homelessness	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	Public Facilities and Infrastructure Improvement	CDBG: \$196,677	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1500 Persons Assisted
11	Provide Economic Opportunity	2020	2024	Non-Housing Community Development	Citywide	Expanded Economic Opportunities	CDBG: \$109,722	Businesses assisted: 10 Businesses Assisted
13	Support to Increase Neighborhood Quality of Life	2020	2024	Non-Housing Community Development	Citywide	Livable Neighborhoods Affordable Housing		Other: 1 Other
16	Support for Neighborhood Revitalization	2020	2024	Affordable Housing Non-Housing Community Development	Citywide	Affordable Housing	HOME: \$141,135	Homeowner Housing Added: 1 Household Housing Unit

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	
13	Goal Name	Support to Increase Neighborhood Quality of Life
	Goal Description	This goal will concentrate on the intentional identification of the projects and activities that assist the City with addressing the issues and concerns identified in the 2019 Analysis of Impediments (AI)/Assessment of Fair Housing (AFH).
16	Goal Name	Support for Neighborhood Revitalization
	Goal Description	The City plans to set-aside 15% of our HOME Funds allocations for the development of affordable housing.

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	Efforts to Prevent Homelessness
	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	Funding 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. ESG Admin- 11,677; Rapid Re-Housing - \$44,206; Homelessness Prevention - \$44,207; Street Outreach - \$33,363; and Emergency Shelters- \$33,363.	
2	Project Name	Public Services
	Target Area	Citywide
	Goals Supported	Provide Public Services
	Needs Addressed	Livable Neighborhoods Efforts to Prevent Homelessness
	Funding	CDBG: \$280,754

	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	Citywide
	Goals Supported	Preserve affordable Housing Supply
	Needs Addressed	Affordable Housing
	Funding	CDBG: \$286,000
	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	9/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 15 low- and moderate-income families will be assisted.
	Location Description	Specific addresses have not been identified at this time.
	Planned Activities	
	Project Name	Housing Rehabilitation

4	Target Area	Citywide
	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	It is estimated that 15 low- and moderate-income families will be assisted.
	Location Description	Specific addresses have not been identified at this time.
	Planned Activities	Housing rehabilitation
	5	Project Name
Target Area		Citywide
Goals Supported		Improve Infrastructure Improve Fire Stations
Needs Addressed		Public Facilities and Infrastructure Improvement
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 Firestation is located 2640 Raymond Road, Jackson, MS, which is located 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	Citywide
	Goals Supported	Provide Economic Opportunity
	Needs Addressed	Expanded Economic Opportunities
	Funding	CDBG: \$109,536
	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	9/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	This will be a program to assist approximately 10 small businesses.
	Location Description	Specific locations have not been identified.
	Planned Activities	Facade Improvement grants.
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: \$134,339
	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	Citywide
	Goals Supported	Increase Affordable Housing Supply
	Needs Addressed	Affordable Housing
	Funding	HOME: \$705,681
	Description	Funds for HOME eligible activities which could include but may not be limited to the rehabilitation, homebuyer programs and new construction.
	Target Date	9/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Housing rehabilitation and new construction and Down Payment Assistance
11	Project Name	HOME CHDO Projects
	Target Area	Citywide

	Goals Supported	Increase Affordable Housing Supply Preserve affordable Housing Supply
	Needs Addressed	Affordable Housing
	Funding	HOME: \$141,135
	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	9/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	New construction of affordable single-family housing
12	Project Name	HOME Administration
	Target Area	Citywide
	Goals Supported	Increase Affordable Housing Supply
	Needs Addressed	Affordable Housing
	Funding	HOME: \$94,090
	Description	General administration and management of the HOME program.
	Target Date	9/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Overall management and administration of grant programs.
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	Efforts to Prevent Homelessness
	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

Georgetown target area will be bounded by W Fortification Street, Pleasant Ave and Woodrow Wilson. 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.

The Midtown area, for the purposes of this Consolidated Plan are bound by Mill Street to the West, High Street to the south, West Street to the East and Woodrow Wilson to the North. 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 Virden Addition boundaries are Hawkins field airport to the West, Medgar Evers Blvd., and Northside Drive to the North, West street to the East, Sunset Blvd., and Woodrow Wilson to the south. 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. In addition, blight structures and housing that requires rehabilitation are characteristics of this target area.

Washington Addition is bound by John R. Lynch Street on the north, Ellis Ave on the West, University Blvd on the East, and Highway 80 on the south. 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.

The West Target area is bounded by Robinson Road to the north, Ellis Avenue to the West, J. R. Lynch/Dr. Robert Smith Sr. Parkway to the south, and Gallatin Street to the East. This target area is in close proximity to 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.

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 Catching's Drive to the south, O'Ferrell Ave to the south, Bullard Street to the North and Parkside to the East. Zoo Area 2 is bounded by Officer Thomas Catching's Drive to the south, Nimitz Street to the west, McCain/St. Charles and Ellis Avenue to the East and Capital St., Mt. Vernon to the north. Zoo Area 3 is bounded by Bradley Street, Capital Street, Royal Manor, and Fortification/the Railroad. Zoo Area 4 is bounded by Ellis Avenue to the West, Robinson Street on the south, and Prentiss Street on the East and Capital Street on the North. 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.

The Farish Street area is bounded on the North by East Fortification Street, East boundary is north Lamar Street, West boundary is North Mill Street and the southern boundary is East Amite Street. This is historic neighborhood that is home to historical homes, shops and other commercial buildings, many of which were built by former slaves whose descendants still live and work in the area.

Geographic Distribution

Target Area	Percentage of Funds
Citywide	100
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

At this time, specific locations of the projects have not been identified. Once those locations are selected, the City will have a firm grasp on the amount of money that will be expended in each of the target areas identified.

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

All HOME funds are distributed through a Request for Proposal process for eligible non-profit organizations with IRS 501c3 status. The RFP process is publicized in all major newspapers and on our website. Non-profit organizations that are on our mailing list receive an email notification of the published notice. Request for Proposal packets can be obtained on the City websites or via email request. Proposals are review by City of Jackson staff to ensure that each RFP response requests funding for an eligible HOME project that meets all the regulatory requirements before funding decisions are made. Once a project is eligible for funding, based on the regulatory review, decisions are made based on the amount of funding available, the funding amount requested and the funds needed to ensure the project remains affordable.

Rental housing owners may limit tenants or give preferences for tenants, such as, housing specific for the elderly or disabled. The preference should be clearly expressed in the project's proposals and will be included in the written agreement.

Affordable housing providers are not allowed to discriminate against tenants based on race, color, ethnicity, sexual orientation, age, or gender. These nondiscrimination requirements are regulatory in relation to the HOME Investment Partnership Program.

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.

The City will also, provide support to homeless populations, and provide planning and administration.

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, and/or victims 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, and 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

Livable Neighborhoods, Public Facilities and Infrastructure Improvement, Expanded Economic Opportunities, and Affordable Housing are all a part of the City's one-year goals and actions for reducing and ending homelessness. The goals and actions are all resources which include: improving the quality of life in neighborhoods through strategies to improve safety; reducing violence; increasing design quality improve food access; fighting blight; accessing broadband; calming traffic; increasing opportunity including those strategies developed as part of the ConnectJXN Comprehensive Plan; improving infrastructure like streets, water and sewer and public facilities like fire stations and parks; improving the economic opportunity of people and neighborhoods; assisting in creating and preserving affordable housing; increasing accessibility; and increasing the quality of affordable housing.

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. In an effort to remove any outdated zoning laws, the City reviews areas that may need changes in zoning rules to accommodate more innovative construction development such as multi-use development. Other ordinances limit not only the number of residents allowed in designated communities, but also set rigid specifications (i.e., minimum footage/acreage) for the dimensions 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. By far, the most cumbersome of these is the lack of resources and funding that would allow access to formerly unattainable housing options.

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

Jackson's goal for affordable housing is to increase access to opportunities by addressing those barriers that are the result of insufficient funding opportunities or inadequate policies and procedures that serve

as barriers.

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 start up 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 remediation 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, child care, 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 in excess of 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 is calculated to determine the amount due to the City. Net proceeds of sale is 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 Assistance 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 in regards to 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 hand written 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 non-cash contributions including, but not limited to, the value of any real property, equipment, goods, or services provided that the costs would have been allowable.

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

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

5. Describe performance standards for evaluating ESG.

ESG performance is evaluated from both a programmatic and financial perspective. Organizations are assessed for risk prior to grant award, and financial and programmatic monitoring is integrated into the work of the contract managers. 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 details 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>