



FY 2015-2019 Five- Year Consolidated Plan and FY 2015 Annual Action Plan

CITY OF JACKSON, MS

July 10, 2015
Public Display Draft

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JUNE 2015

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Executive Summary

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

1. Introduction

The City of Jackson receives funding annually from the U.S. Department of Housing and Urban Development under the Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), Emergency Solutions Grant (ESG), and Housing Opportunities for Persons with AIDs (HOPWA) programs.

The primary federal funding resources in the 2015-2019 Consolidated Plan are the following:

- **Community Development Block Grant (CDBG):** The primary objective of this program is to develop viable urban communities by providing decent housing, a suitable living environment, and economic opportunities, principally for persons of low- and moderate-income levels. Funds can be used for a wide array of activities, including housing rehabilitation, homeownership assistance, lead-based paint detection and removal, construction or rehabilitation of public facilities and infrastructure, removal of architectural barriers, public services, rehabilitation of commercial or industrial buildings, and loans or grants to businesses.
- **HOME Investment Partnerships Program (HOME):** The HOME program provides federal funds for the development and rehabilitation of affordable rental and ownership housing for low- and moderate-income households. HOME funds can be used for activities that promote affordable rental housing and homeownership by low- and moderate-income households, including reconstruction, moderate or substantial rehabilitation, homebuyer assistance, and tenant-based rental assistance.
- **Emergency Solutions Grant (ESG):** The Emergency Solutions Grant program became the Emergency Solutions Grant program under the Hearth Act of 2009. Recognizing the need to end homelessness, the Hearth Act places more emphasis on homeless prevention and rapid re-housing and less on shelters and transitional housing. ESG funding can be used to support traditional shelters, transitional housing that is grandfathered from 2010 funding, supportive services, rent and utility payments and security deposits to prevent homelessness or to rapidly re-house homeless individuals and families, street outreach, and management of a homeless management information system (HMIS).
- **Housing Opportunities for Persons with AIDs (HOPWA):** HOPWA funds may be used for a wide range of housing, social services, program planning, and development costs. These include, but are not limited to, the acquisition; rehabilitation; or new construction of housing units; costs for facility operations; rental assistance; and short-term payments to prevent homelessness. An essential component in providing housing assistance for this targeted special needs population is the coordination and delivery of support services. Consequently, HOPWA funds also may be used for services including (but not limited to) assessment and case management, substance abuse treatment, mental health treatment, nutritional services, job training and placement assistance, and assistance with daily living.

Structure of the Plan

The Consolidated Plan consists of three major sections: a housing and community development needs assessment, a housing market analysis, and a strategic plan which identifies those priority housing and community development needs and strategies that the City plans to address with the available HUD resources over the next five years. This plan was formulated using HUD's eConPlan tool, which dictates the plan's structure and provides a series of pre-populated tables.

Data in the three major sections was drawn primarily from HUD's Comprehensive Housing Affordability Strategy (CHAS) data set, which is a special tabulation of 2007-2011 American Community Survey (ACS) data from the Census Bureau. The CHAS data is a fixed set of data in pre-populated tables. The CHAS data describes housing problems, such as overcrowding or incomplete kitchen and/or plumbing facilities, as well as cost burden, which occurs when a household pays more than 30% of its gross income on housing costs. Extreme cost burden occurs when a household pays more than 50% of its gross income on housing costs.

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:

- Providing Decent Affordable Housing
- Creating Suitable Living Environments
- Creating Economic Opportunities

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:

- Provide Decent, Affordable Housing
- Provide a Suitable Living Environment
- Increase Homeownership
- End Chronic Homelessness

The Consolidated Plan covers five years beginning October 1, 2015 and ending September 30, 2020.

3. Evaluation of past performance

The City of Jackson's efforts to meet its goals and objectives were generally successful; especially in view of the budgetary constraints the City has faced and reduced HUD funding. The City remains committed to its housing, social services, and community development programs by allocating funding to nonprofit organizations as it has done in previous years. Jackson analyzes the performance of agencies it funds in order to ensure the effectiveness of its funding allocations. Jackson stayed under the mandated caps for public service spending and expenditures for planning and administrative functions.

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 Five-Year Consolidated Plan and FY 2015 Annual Action Plan included the following distinct elements:

- Focus group sessions with representatives from City government (staff), non-profit organizations, and other service providers to gain stakeholder input on the identification of City needs.
- Additional meetings and telephone interviews with City departmental staff and other provider agencies and stakeholders throughout the planning process to understand the current scope of programs, issues, and concerns. The one-on-one conversations helped to develop strategies to address the community needs that were identified in the focus group sessions.
- Review of existing community development-related planning documents, including the City of Jackson's Draft Infrastructure Plan.

5. Summary of public comments

To be completed upon completion of the public display period.

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

To be completed upon completion of the public display period.

7. Summary

To be completed upon completion of the public display period.

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
Lead Agency	JACKSON	Office of Housing and Community Development

Table 1 – Responsible Agencies

Narrative

The City of Jackson's Office of Housing and Community Development is the lead agency for the preparation of the Consolidated Plan.

Consolidated Plan Public Contact Information

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PR-10 Consultation - 91.100, 91.200(b), 91.215(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 City of Jackson developed an outreach effort to maximize input from a large cross-section of stakeholders.

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

See above.

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

The Office of Housing and Community Development actively consulted with a variety of nonprofits, social service providers, community residents, and governmental agencies to determine the needs of the City and better allocate entitlement resources. Focus group meetings were held June 22-24, 2015 with affordable/special needs housing and service providers, business associations, homeless service agencies, community building organizations, economic development officials, health and human service providers, and more.

1	Agency/Group/Organization	CITY OF JACKSON
	Agency/Group/Organization Type	Other government - City

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was consulted through in-person interviews and follow-up telephone conversations, as necessary.
2	Agency/Group/Organization	PARTNERS TO END HOMELESSNESS
	Agency/Group/Organization Type	Services-homeless
	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
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was consulted through in-person interviews and follow-up telephone conversations, as necessary.
3	Agency/Group/Organization	Habitat for Humanity, Inc.
	Agency/Group/Organization Type	Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was consulted through in-person interviews and follow-up telephone conversations, as necessary.
4	Agency/Group/Organization	HINDS CO BEHAVIORAL HEALTH SRVCS
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Health Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was consulted through in-person interviews and follow-up telephone conversations, as necessary.
5	Agency/Group/Organization	JACKSON HOUSING AUTHORITY
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Public Housing Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was consulted through in-person interviews and follow-up telephone conversations, as necessary.
6	Agency/Group/Organization	Grace House
	Agency/Group/Organization Type	Services-Persons with HIV/AIDS
	What section of the Plan was addressed by Consultation?	Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	
7	Agency/Group/Organization	City of Jackson Department of Public Works
	Agency/Group/Organization Type	Other government - City

	What section of the Plan was addressed by Consultation?	Needs Assessment and Strategic Plan
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was consulted through an in-person interview.
8	Agency/Group/Organization	MS REGION 6 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?	This organization was consulted through an in-person interview.

Table 2 – Agencies, groups, organizations who participated

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

N/A

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?
2014 City of Jackson Annual Action Plan	City of Jackson	Goals of the Strategic Plan relate to previous years' efforts, adjusting based on previous outcomes to maximize benefit of CDBG, HOME, ESG, and HOPWA investments
City of Jackson Infrastructure Plan (Draft)	City of Jackson	The goals were incorporated into the Consolidated Plan
Analysis of Impediments to Fair Housing Choice, 2014	City of Jackson	Strategic Plan goals and objectives will intentionally, affirmatively further fair housing

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))

In accordance with 24 CFR 91.100(4), the City of Jackson will notify, to the extent possible, adjacent units of local government of the non-housing community development needs included in its Consolidated Plan. The City will continue to interact with public entities at all levels to ensure coordination and cooperation in the implementation of the Consolidated Plan and thereby maximize the benefits of the City's housing and community development activities for the residents being served.

PR-15 Citizen Participation

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

The Consolidated Plan was developed in accordance with the City’s Citizen Participation Plan. The plan was developed through public hearings on housing and community development needs, public hearings to review the draft plan, and a public comment period. Additional outreach was accomplished via mailings to interested parties on the DAD outreach lists, which include interested individuals, neighborhood organizations, public service and housing agencies, and agencies serving the homeless.

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)
	Orientation Meeting	Applicants		N/A	N/A	
	Public Hearing	Non-targeted/broad community		To be inserted	All comments were accepted	
	Public Hearing	Non-targeted/broad community		To be inserted	All comments were accepted	

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The needs assessment is based on an analysis of housing problems across the City of Jackson by income level among renters, owners, and households with special needs. Additionally, needs were identified through a comprehensive public outreach process that included stakeholder consultation, a series of neighborhood public hearings, and a review process designed to meaningfully engage citizens.

Data in this section was drawn primarily from HUD's Comprehensive Housing Affordability Strategy (CHAS) data set, which is a special tabulation of 2007-2011 American Community Survey (ACS) data from the Census Bureau. The CHAS data describes housing problems, such as overcrowding or incomplete kitchen and/or plumbing facilities, as well as cost burden, which occurs when a household pays more than 30% of its gross income on housing costs. Extreme cost burden occurs when a household pays more than 50% of its gross income on housing costs.

Supplemental data was drawn from the 2007-2011 ACS 5-Year Estimates and other sources to provide additional context when needed. Disability statistics were unavailable at the 5-year estimate level and were instead drawn from 2009-2011 ACS 3-Year Estimates.

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

Summary of Housing Needs

High housing costs reduce economic opportunities and access to prosperity, especially among lower-income households in Jackson. Real incomes in the area have declined while housing costs have risen, resulting in an increase in the need for affordable housing options. Between 2000 and 2011, the median income for City residents declined by 13% after adjusting for inflation, while median gross rent increased from \$497 to \$757 (a 16.6% increase when adjusted for inflation) during the same time period. This means that housing costs represent a relatively larger share of income for City households. The combination of falling inflation-adjusted income and rising housing costs translates to diminished buying power for households. Given the lack of decent, affordable housing options, the City's lower-income households often face a choice between deficient housing and cost burden.

As the data below shows, the most significant housing issue identified is cost burden, defined as spending more than 30% of household income on housing costs, such as mortgage or rent plus utility payments. According to CHAS data, about 38.1% of City households are cost burdened. Similarly, severe cost burden is defined as spending more than 50% of household income on housing. In Jackson, 19.9% of households (one in five) are severely cost burdened.

Single-person households in general have more difficulty in paying for housing costs than larger households. As a group, small related households are the most cost-burdened among homeowners and renters. With regard to other housing problems, overcrowding is the second most common problem. Overcrowding is less common for homeowner households compared to renter households.

Demographics	Base Year: 2000	Most Recent Year: 2011	% Change
Population	184,256	174,774	-5%
Households	67,782	62,192	-8%
Median Income	\$30,414.00	\$34,567.00	14%
	(\$39,729 in 2011 dollars)		-13% adjusted

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	12,295	8,930	11,540	6,385	23,040
Small Family Households *	4,580	3,645	5,205	2,800	12,500
Large Family Households *	1,375	1,020	1,085	550	1,865
Household contains at least one person 62-74 years of age	1,620	1,505	1,760	980	3,854
Household contains at least one person age 75 or older	1,180	1,120	1,125	460	2,015
Households with one or more children 6 years old or younger *	3,268	1,823	2,375	1,065	1,474
* the highest income category for these family types is >80% HAMFI					

Table 6 - Total Households Table

Data Source: 2007-2011 CHAS

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	240	60	65	69	434	110	75	75	0	260
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	110	20	50	0	180	10	10	10	34	64
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	475	285	230	74	1,064	54	70	80	75	279
Housing cost burden greater than 50% of income (and none of the above problems)	5,695	2,000	274	0	7,969	1,395	1,250	655	75	3,375
Housing cost burden greater than 30% of income (and none of the above problems)	845	2,090	2,535	300	5,770	590	770	1,920	705	3,985

	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
Zero/negative Income (and none of the above problems)	1,005	0	0	0	1,005	485	0	0	0	485

Table 7 – Housing Problems Table

Data 2007-2011 CHAS

Source:

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	6,515	2,370	620	149	9,654	1,575	1,395	820	180	3,970
Having none of four housing problems	1,655	3,180	5,220	2,950	13,005	1,060	1,990	4,875	3,100	11,025
Household has negative income, but none of the other housing problems	1,005	0	0	0	1,005	485	0	0	0	485

Table 8 – Housing Problems 2

Data 2007-2011 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	3,335	1,985	1,409	6,729	650	960	1,295	2,905
Large Related	970	660	155	1,785	140	225	175	540
Elderly	818	399	143	1,360	869	545	533	1,947

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Other	2,045	1,375	1,185	4,605	490	420	590	1,500
Total need by income	7,168	4,419	2,892	14,479	2,149	2,150	2,593	6,892

Table 9 – Cost Burden > 30%

Data 2007-2011 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	3,020	1,025	89	4,134	465	670	360	1,495
Large Related	845	165	0	1,010	110	100	10	220
Elderly	599	180	4	783	570	230	89	889
Other	1,740	710	185	2,635	390	315	205	910
Total need by income	6,204	2,080	278	8,562	1,535	1,315	664	3,514

Table 10 – Cost Burden > 50%

Data 2007-2011 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	419	210	205	30	864	24	35	80	104	243
Multiple, unrelated family households	180	75	79	44	378	44	45	10	4	103
Other, non-family households	4	15	0	0	19	0	0	0	0	0
Total need by income	603	300	284	74	1,261	68	80	90	108	346

Table 11 – Crowding Information – 1/2

Data 2007-2011 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								

Table 12 – Crowding Information – 2/2

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

According to CHAS data, there are 9,414 single person households in Jackson, 42.8% of which are cost-burdened. This is higher than the Citywide rate of household cost burden (38.1%), which means households comprised of single persons in general have more difficulty in affording housing costs than larger households. When considering tenure, about 36.0% of single person homeowners are cost-burdened, compared to 48.1% of single person renters.

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.

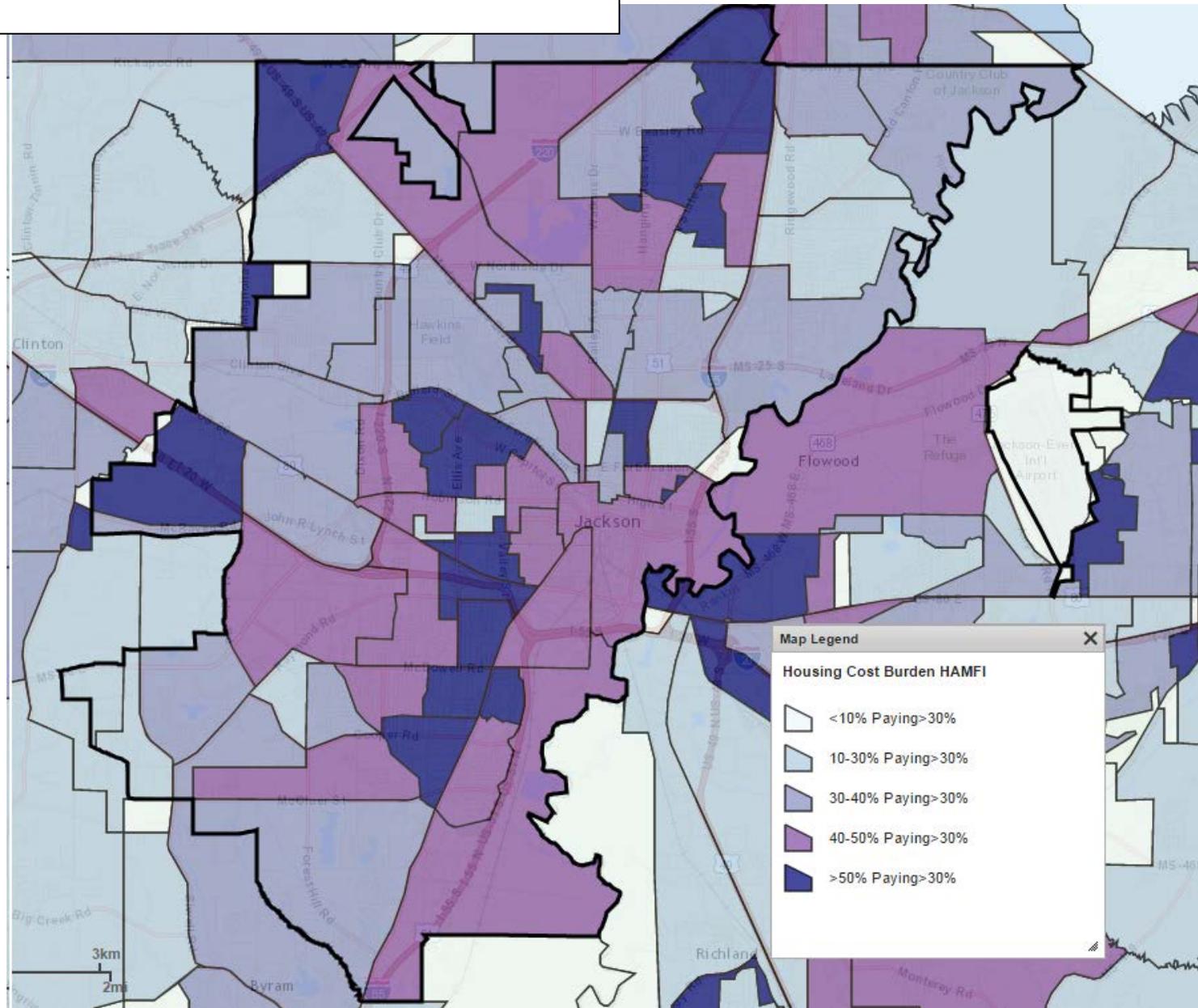
There were 23,556 persons with disabilities in the City in 2011, representing 13.7% of the population. The two most common disabilities reported were ambulatory, meaning difficulty walking or moving around, and cognitive, meaning difficulties with various types of mental tasks. Individuals with ambulatory 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.

No local data for victims of domestic violence, dating violence, sexual assault and stalking is available.

What are the most common housing problems?

The most common housing problem in Jackson is cost burden, especially for renters. There are 12,350 renter-occupied households with housing costs that exceed 50% of their income. In particular, renter households earning 50% of AMI or less represent 67.2% of the total population with severe cost burden. Additionally, 29.7% of renter households are severely cost-burdened, compared to 11.3% of owner-occupied households. As shown in the attached cost burden map, cost burden is more prevalent around the I-20/I-55 interchange, in the northwestern and western corners of the City, and the north-central part of the City.

Housing Cost Burden in the City of Jackson, MS



In addition to cost burden, 9,654 (42.6%) renter households and 3,970 (26.5%) homeowner households experience at least one type of housing problem, including overcrowding, lack of kitchen facilities and/or lack of complete plumbing, though there may be some overlap across these categories.

Overcrowding is the most common housing issue after cost burden, affecting nearly 4% of renter households and about 1% of owner-occupied households. Overcrowding is most common among renter households in the 0-30% AMI category. Physical housing issues, the third most common housing problem after cost burden and overcrowding, are experienced by about 1.5% of renter households. The problem is most severe for renter households earning 0-30% AMI, which accounts for 55.3% of the total number of renter households with physical housing issues.

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

Small related renter households are the most cost-burdened category, with these 6,729 households accounting for 46.5% of all cost-burdened renter households.

Among homeowners, the largest cost-burdened categories are also small related households and elderly households—42.2% and 28.3% of all cost-burdened homeowners, respectively. Regarding severe cost burden, similarly, small related households represent 42.5% of cost-burdened homeowners and 48.3% of cost-burdened renters.

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

The lack of affordable housing makes it difficult for low-income individuals and families with children to maintain a stable household.

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:

No estimate of at-risk populations is available.

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

The City's high housing costs, evident through the CHAS estimates that 78.7% of all renter households and 65.9% of all homeowner households earning less than 50% of AMI are cost-burdened, make it difficult for low-income individuals and families to maintain a stable household. According to 2007-2011 ACS 5-Year Estimates, 27.5% of the City's population lives below the poverty level, and 10.9% of the population is unemployed.

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

According to the 2007-2011 ACS, the total population of Native Hawaiian and other Pacific Islanders in Jackson is 127 (0.1% of the total population), the total population of American Indian and Alaska Natives is 189 (0.1% of the total population), and the total population of Asians is 505 (0.3% of the total population). Given the low share of these populations, the estimates from the ACS and CHAS datasets may have relatively large margins of error. As such, these populations are not included in the analysis.

In general, the percentage of households with a housing problem is high for the lowest income brackets (0-50% AMI) and decreases as income increases. According to the above definitions, one racial/ethnic group in Jackson experiences one or more housing problems at a disproportionate level:

- Hispanic households earning 0-50% of AMI

	0-30% AMI	30-50% AMI	50-80% AMI	80-100% AMI
Racial/ Ethnic Group	% with one or more housing problems			
White	81.8%	54.3%	51.6%	30.2%
Black/ African American	88.9%	76.6%	51.2%	18.5%
Hispanic	100.0%	100.0%	39.6%	0.0%
Jurisdiction as a Whole	88.1%	74.2%	51.1%	20.8%

Source: CHAS 2007-2011

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	9,520	1,290	1,490
White	945	210	260
Black / African American	8,390	1,050	1,205
Asian	0	20	10
American Indian, Alaska Native	4	10	0
Pacific Islander	0	0	0
Hispanic	145	0	10

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2007-2011 CHAS

*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	6,630	2,310	0
White	625	525	0
Black / African American	5,830	1,780	0
Asian	34	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	114	0	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2007-2011 CHAS

*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	5,890	5,645	0
White	940	880	0
Black / African American	4,855	4,625	0
Asian	0	20	0
American Indian, Alaska Native	0	19	0
Pacific Islander	0	0	0
Hispanic	59	90	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2007-2011 CHAS

*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	1,330	5,050	0
White	389	900	0
Black / African American	915	4,035	0
Asian	4	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	114	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2007-2011 CHAS

*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%

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 (i.e., severe cost burden)

According to the 2007-2011 ACS, the total population of Native Hawaiian and other Pacific Islanders in Jackson is 127 (0.1% of the total population), the total population of American Indian and Alaska Natives is 189 (0.1% of the total population), and the total population of Asians is 505 (0.3% of the total population). Given the low share of these populations, the estimates from the ACS and CHAS datasets may have relatively large margins of error. As such, these populations are not included in the analysis.

In general, the percentage of households with a housing problem is highest for the lowest income bracket (0-30% AMI) and decreases as income increases. According to the above definitions, there is one racial/ethnic groups in Jackson that experiences severe housing problems at a disproportionate level:

- Hispanic households earning 0-50% of AMI.

	0-30% AMI	30-50% AMI	50-80% AMI	80-100% AMI
Racial/ Ethnic Group	% with one or more severe housing problems			
White	73.8%	26.5%	10.2%	5.4%
Black/ African American	75.0%	44.2%	13.3%	4.8%
Hispanic	100.0%	66.4%	0.0%	0.0%
Jurisdiction as a Whole	74.9%	42.2%	12.5%	5.1%

Source: CHAS 2007-2011

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	8,095	2,715	1,490
White	845	300	260
Black / African American	7,075	2,360	1,205
Asian	0	20	10
American Indian, Alaska Native	4	10	0
Pacific Islander	0	0	0
Hispanic	145	0	10

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

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

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	3,765	5,165	0
White	305	845	0
Black / African American	3,360	4,250	0
Asian	4	30	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	79	40	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

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

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	1,440	10,095	0
White	185	1,635	0
Black / African American	1,255	8,210	0
Asian	0	20	0
American Indian, Alaska Native	0	19	0
Pacific Islander	0	0	0
Hispanic	0	149	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

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

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	325	6,055	0
White	69	1,220	0
Black / African American	235	4,710	0
Asian	4	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	114	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

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

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. Based on these definitions, no racial/ethnic groups in the City of Jackson experience cost burden at a disproportionate level.

	Less than 30% (No Cost Burden)	30-50%	More than 50%	No/ negative income (not computed)
Racial/ Ethnic Group	% with housing cost burden			%
White	76.0%	14.5%	9.4%	1.9%
Black/ African American	56.3%	19.9%	23.7%	2.8%
Hispanic	59.0%	12.6%	28.5%	1.3%
Jurisdiction as a Whole	40.2%	27.5%	32.3%	4.1%

Source: CHAS 2007-2011

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	15,115	10,360	12,165	1,525
White	10,780	2,060	1,340	265
Black / African American	25,470	9,020	10,725	1,245
Asian	150	34	4	10
American Indian, Alaska Native	59	0	4	0
Pacific Islander	0	0	0	0
Hispanic	464	99	224	10

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2007-2011 CHAS

Discussion:

According to the 2007-2011 ACS, the total population of Native Hawaiian and other Pacific Islanders in Jackson is 127 (0.1% of the total population), the total population of American Indian and Alaska Natives

is 189 (0.1% of the total population), and the total population of Asians is 505 (0.3% of the total population). Given the low share of these populations, the estimates from the ACS and CHAS datasets may have relatively large margins of error. As such, these populations are not included in the analysis.

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?

The impact of housing problems in the City of Jackson varies primarily by income level. However, the following groups within an income tier and race/ethnicity category experienced problems at a rate at least 10 percentage points higher than the City as a whole:

Housing needs

- Hispanic households earning 0-50% of AMI

Severe housing needs

- Hispanic households earning 0-50% of AMI.

Cost burden

- None

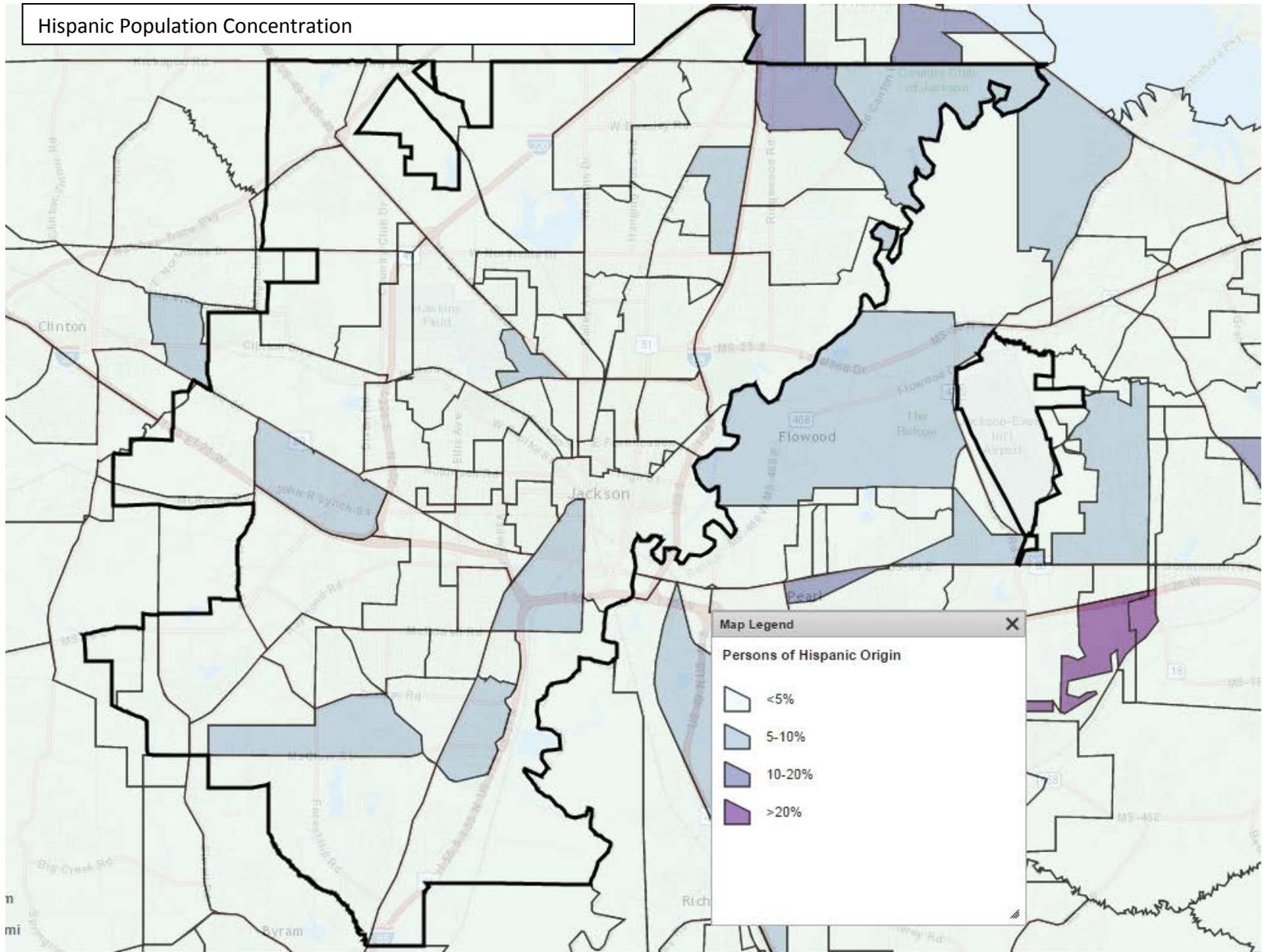
If they have needs not identified above, what are those needs?

The needs among races/ethnicities are indicated above. Income categories have more general needs, as described in NA-10 and the Housing Market Analysis.

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

As shown in the attached Hispanic Population Concentration map, Jackson's Hispanic population is concentrated in the Northeast part of the City.

Hispanic Population Concentration



NA-35 Public Housing – 91.205(b)

Introduction

The Jackson Housing Authority receives both public housing operating subsidies and Section 8 rental subsidies.

The Housing Authority's mission is to provide quality housing and supporting services for low and moderate income persons, which promote upward mobility and a better standard of living. According to the Housing Authority's most recent HUD-approved Agency Plan, 164 families are served by public housing and 512 are served by Section 8 vouchers.

The data provided by HUD for this plan is based on the Jackson Housing Authority.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	291	5,269	87	5,074	86	0	0

Table 22 - Public Housing by Program Type

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

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	
# Homeless at admission	0	0	0	19	0	1	18	0	
# of Elderly Program Participants (>62)	0	0	71	416	6	399	6	0	

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project-based	Tenant-based	Special Purpose Voucher	
						Veterans Affairs Supportive Housing	Family Unification Program	
# of Disabled Families	0	0	109	1,233	14	1,166	47	0
# of Families requesting accessibility features	0	0	291	5,269	87	5,074	86	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	1	105	0	90	12	0	0
Black/African American	0	0	290	5,147	85	4,969	74	0	0
Asian	0	0	0	2	0	2	0	0	0
American Indian/Alaska Native	0	0	0	15	2	13	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	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	0	18	2	16	0	0	0
Not Hispanic	0	0	291	5,251	85	5,058	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:

Section 504 of the Rehabilitation Act of 1973 and 24 CFR Part 8 requires that 5% of all public housing units be accessible to persons with mobility impairments. Another 2% of public housing units must be accessible to persons with sensory impairments. The Uniform Federal Accessibility Standards (UFAS) is the standard against which residential and non-residential spaces are judged to be accessible.

There are 157 families with disabilities on the Public Housing waiting list, which is about 5% of the total number of families on the waiting list. However, not all of the persons require physically modified units (i.e., persons with mental illness).

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

The greatest needs of households currently living in public housing continue to be stable, decent living conditions and access to opportunity, in the form of employment, education, or transportation connections to neighborhood amenities. The Jackson Housing Authority continues to address the most immediate needs of its public housing residents by keeping the maximum number of housing authority units possible available and in good condition. For both residents of public housing and Section 8 Voucher Holders, an adequate supply of units affordable and available to eligible applicants remains a need, along with barrier removal for the elderly and disabled.

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

The population at large includes households that share the needs of public housing residents and voucher holders, because the resources available to the agencies running these housing programs are insufficient to meet local need. Until a unit or voucher becomes available, the 551 households on the public housing waiting list and 1,732 households on the Section 8 waiting list continue to subsist on extremely low incomes in housing conditions that are likely unaffordable, inadequate, or both.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

The following information was collected from the 2014 and 2015 Point-in-Time Counts for the Jackson/Rankin, Madison Counties CoC and the 2006 Jackson Task Force to End Homelessness's "Destination Home: Jackson's Ten-Year Strategic Plan to End Chronic Homelessness."

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):

According to the 2015 Point-in-Time Count for the Jackson/Rankin, Madison Counties CoC, a total of 762 people in 658 households were unsheltered or served in HMIS participating emergency shelters and transitional housing projects. Of these households, 34 were families with at least one adult and one child. Twenty unaccompanied youth were served by emergency shelters or transitional housing projects.

More detailed data is available from the 2014 Point-in-Time Count. According to this source, there were a total of 846 persons in 740 households who were homeless on the night of the count. Of these persons, 176 were chronically homeless and 144 were veterans.

Note: Chronic homelessness is defined as an individual or family that has been homeless (living or residing in a place not meant for habitation, safe haven, or emergency shelter) for at least one year or on at least four separate occasions in the last three years and has a head of household that can be diagnosed with a disabling condition

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

According to the 2015 Point-in-Time Count, a total of 138 persons in 34 families with at least one adult and one child were served by HMIS-participating emergency shelters and transitional housing. Of these persons, 95 were under the age of 18, 6 were between the ages of 18 and 24, and 37 were over age 24.

The 2014 Point-in-Time Count recorded 144 veterans as homeless on the night of the count.

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

According to the 2015 Point-in-Time Count, a vast majority of homeless individuals in the CoC (87%) were Black or African-American. Nearly 13% were White, and less than 1% 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 2015 Point-in-Time Count, a total of 762 people in 658 households were homeless on the night of the count. Of these, 426 individuals in 322 households were sheltered, and 336 individuals were unsheltered. No children under the age of 18 were recorded as unsheltered.

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	3,246
Area incidence of AIDS	92
Rate per population	16
Number of new cases prior year (3 years of data)	323
Rate per population (3 years of data)	19
Current HIV surveillance data:	
Number of Persons living with HIV (PLWH)	3,394
Area Prevalence (PLWH per population)	588
Number of new HIV cases reported last year	0

Table 26 – HOPWA Data

Data Source: CDC HIV Surveillance

HIV Housing Need (HOPWA Grantees Only)

Type of HOPWA Assistance	Estimates of Unmet Need
Tenant based rental assistance	1,435
Short-term Rent, Mortgage, and Utility	1,886
Facility Based Housing (Permanent, short-term or transitional)	35

Table 27 – HIV Housing Need

Data Source: HOPWA CAPER and HOPWA Beneficiary Verification Worksheet

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. In addition, the Census reported that 44.9% of persons 65 years and over had at least one disability in 2011: 34.0% with an ambulatory disability and 22.8% with an independent living difficulty.

People Living with Disabilities

There were 23,556 persons with disabilities in the City in 2011, representing 13.7% 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.

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, there are 3,394 individuals living with HIV and 3,246 cumulative cases of AIDS reported in the Eligible Metropolitan Statistical Area, which consists of five counties. The area incidence of AIDS is 92, and zero new HIV cases were reported last year.

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

Describe the jurisdiction’s need for Public Facilities:

The City of Jackson is in need of public facilities such as transitional shelters and substance abuse treatment centers, as well as facilities that house programs offering services such as nutrition, health care, homeless services, disability services, employment training, and services for seniors and youth.

How were these needs determined?

These needs were determined through stakeholder interviews, neighborhood public hearings and analysis of Census data.

Describe the jurisdiction’s need for Public Improvements:

Over the last several years the City has spent hundreds of thousands of dollars on street resurfacing only to have shifting soils and an escalating number of utility cuts return the roadways to an obstacle course of potholes. State Street, a major gateway into the City, was resurfaced in 2010, but has undergone 26 utility cuts since then. The City’s failing water system loses an estimated 40% of treated water through leaking pipes. The corresponding loss of reliability has sent some of the City’s largest users to private wells, resulting in a major loss of revenue for the City.

In March of 2013, the City received a federally mandated wastewater consent decree as a result of hundreds of sanitary sewer overflows (SSOs) and prohibited bypasses from one of its wastewater treatment plants. Severe drainage and flooding issues have had significant impacts on public and private property. Many of the City’s bridges are structurally deficient. The worst case, a bridge with a rating of 9 on a 100-point scale, is emblematic of the need for an infrastructure overhaul.

The City’s major public improvement needs are:

- Streets: Approximately 150 lane miles need resurfacing at an estimated cost of \$44.5 million
- Bridges: About 60% of the bridges have a sufficiency rating of 50 or less
- Drainage: Drainage improvement needs are estimated at \$40.1 million
- Water: 8% of the system is over 100 years old; 97 miles of 2- to 4-inch pipe needs upgrades at an estimated cost of \$248.3 million
- Wastewater: The City’s wastewater collection system and treatment plant are in need of upgrades. Estimated consent decree-related improvements total \$400 million.

How were these needs determined?

The City developed its “Bold New Infrastructure Improvement Program” in 2014 to involve the community in the process of planning for infrastructure improvements as a result of the approval of a 1% sales tax increase to address the City’s infrastructure needs.

Describe the jurisdiction's need for Public Services:

The City of Jackson is in need of the following public services:

- Services for disadvantaged youth
- Substance abuse services
- Services for victims of sexual assault or domestic violence
- Homeless services
- Services for victims of child abuse/neglect
- Senior services
- Fair housing activities
- Homeless services
- Crime awareness
- Child care
- Employment training
- Education
- Disabled services
- Legal Services
- Mental Health Services
- Subsistence payments
- Tenant/landlord counseling

How were these needs determined?

These needs were determined through stakeholder interviews, neighborhood public hearings and analysis of Census data.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

This market analysis identifies the need to preserve existing affordable housing opportunities while advancing efforts to create a diverse supply of additional affordable units. Ultimately, the City is working to ensure that a mix of housing types exists within the community to accommodate households of all types and income levels. The City's housing strategies will be especially guided by the increasing mismatch between incomes and housing costs and the specific accommodations necessary to ensure that special needs populations have adequate affordable housing options.

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

Introduction

The housing stock in Jackson is principally single-family (69%) and owner-occupied (53%). The City's multi-family units are mostly medium-sized buildings (5-19 units), followed by about half as many small buildings (fewer than 4 units), and one-third as many large buildings (20 units or more).

Of the 33,000 owner-occupied units in the City, 87% consist of three or more bedrooms. This is in stark comparison to renter-occupied units, of which only 42% include three or more bedrooms. In addition, one-bedroom units account for 20% of renter-occupied housing but merely 1% of owner-occupied housing.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	51,311	69%
1-unit, attached structure	1,586	2%
2-4 units	6,641	9%
5-19 units	11,071	15%
20 or more units	3,274	4%
Mobile Home, boat, RV, van, etc	1,017	1%
Total	74,900	100%

Table 28 – Residential Properties by Unit Number

Data Source: 2007-2011 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	58	0%	428	1%
1 bedroom	273	1%	5,649	20%
2 bedrooms	4,162	13%	10,816	37%
3 or more bedrooms	28,789	87%	12,017	42%
Total	33,282	101%	28,910	100%

Table 29 – Unit Size by Tenure

Data Source: 2007-2011 ACS

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

The City administers a variety of housing programs to assist low- and moderate-income residents to afford and maintain housing. These are funded primarily through federal Community Development Block Grant (CDBG), HOME Investment Partnerships Program (HOME), Emergency Solutions Grant (ESG), and Housing Opportunities for Persons with AIDS (HOPWA) programs, through which the City utilizes public funds to address the priority needs and specific objectives identified in the Consolidated Plan.

The lack of affordable housing in the City is a major obstacle for residents. To foster the development of affordable housing, Jackson utilizes HOME resources to expand housing opportunities. In FY 2013, the City assisted nine low to moderate income families with down payment assistance and made repairs to 17 single-family residential properties of elderly and disabled homeowners.

The Housing Authority of the City of Jackson operates 168 units, mostly for disabled persons and the elderly.

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 9,232 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 2015 through 2019, the National Housing Preservation database indicates that the affordability designation is set to expire for 2,449 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?

No. Like most of the nation, Jackson is currently experiencing a significant shortage of affordable and available rental units for extremely low-, low-, and even moderate-income households. There is also a concern for providing housing for lower income renters as federal housing subsidies expire.

As demonstrated by the CHAS data analyzed in the Needs Assessment, more renters as a whole than owners experience one or more housing problems. However, affordability is a barrier for many residents in the City, renters and homeowners.

Describe the need for specific types of housing:

There is need for safe, sanitary, and affordable housing throughout the City of Jackson. Specifically, there is a strong need for housing affordable to households earning less than 80% of the median income.

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

Introduction

The HUD-provided table below indicates the number of affordable units available to households with various income levels. The 2,540 rental units identified as affordable to households below 30% of HUD-adjusted Median Family Income (HAMFI) represents 7.8% of the rental housing inventory in the City. This supply of units does not come close to accommodating the 9,175 renter households earning less than 30% HAMFI.

In Hinds County, the 2011 Fair Market Rent (FMR) for a two-bedroom apartment was \$810. In order to afford this level of rent and utilities, without paying more than 30% of income on housing, a household must earn \$2,700 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 \$15.58.

In Hinds County, a minimum-wage worker earns an hourly wage of \$7.25. In order to afford the FMR for a two-bedroom apartment, a minimum-wage earner must work 94 hours per week, 52 weeks per year (equivalent to 2.4 full-time jobs at this wage rate). The monthly rent affordable at minimum wage for a 40-hour work week in Jackson is \$363.

Cost of Housing

	Base Year: 2000	Most Recent Year: 2011	% Change
Median Home Value	64,200 (\$83,862 in 2011 dollars)	89,600	40% (7% adjusted)
Median Contract Rent	399 (\$521 in 2011 dollars)	563	41% (8% adjusted)

Table 30 – Cost of Housing

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	12,440	43.0%
\$500-999	15,714	54.4%
\$1,000-1,499	602	2.1%
\$1,500-1,999	79	0.3%
\$2,000 or more	75	0.3%
Total	28,910	100.0%

Table 31 - Rent Paid

Data Source: 2007-2011 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	2,540	No Data
50% HAMFI	8,080	5,190
80% HAMFI	21,885	11,262
100% HAMFI	No Data	15,069
Total	32,505	31,521

Table 32 – Housing Affordability

Data Source: 2007-2011 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	482	671	810	1,009	1,108
High HOME Rent	521	639	771	960	1,051
Low HOME Rent	515	551	662	765	853

Table 33 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

No. The table above shows that there is insufficient housing for extremely low- and low-income households in City. According to CHAS data analyzed in the Needs Assessment, there are 21,225 households earning between 0% and 50% of the median family income in the City. However, there are only 15,810 housing units affordable to these households, accommodating for just 74.4% of this population.

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

According to the table above, between 2000 and 2011 the median home value and median contract rent in Jackson increased by 7% and 8%, respectively, after adjusting for inflation. Over the same time period, the median household income has decreased in terms of real dollars by -1.16% for homeowners and -3.66% for renters. This means that housing has become less affordable overall during the past ten years. If these trends continue, the cost of housing increasing while household earnings are decreasing, housing affordability will become an even higher barrier for City residents to overcome.

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 City's median contract rent (\$563) is higher than the FMR/HOME rent of efficiency units and lower than the cost of units with one or more bedrooms. This means that a household receiving a tenant-based rental subsidy should be able to afford most homes within Jackson.

However, as housing construction and rehabilitation costs rise, it will be increasingly difficult to produce affordable housing. Preserving existing units of affordable housing continues to be one of the City's primary goals.

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

Introduction

The following data provides an overview on the condition of housing in the City of Jackson.

Definitions

Standard Condition: No major structural defects; adequate plumbing and kitchen facilities; appearance which does not create a blighting 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	8,909	27%	14,488	50%
With two selected Conditions	397	1%	998	3%
With three selected Conditions	53	0%	144	1%
With four selected Conditions	0	0%	0	0%
No selected Conditions	23,923	72%	13,280	46%
Total	33,282	100%	28,910	100%

Table 34 - Condition of Units

Data Source: 2007-2011 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	936	3%	2,545	9%
1980-1999	5,473	16%	6,935	24%
1950-1979	23,500	71%	16,673	58%
Before 1950	3,373	10%	2,757	10%
Total	33,282	100%	28,910	101%

Table 35 – Year Unit Built

Data Source: 2007-2011 CHAS

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	26,873	81%	19,430	67%
Housing Units build before 1980 with children present	1,043	3%	2,535	9%

Table 36 – Risk of Lead-Based Paint

Data Source: 2007-2011 ACS (Total Units) 2007-2011 CHAS (Units with Children present)

Vacant Units

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

Table 37 - Vacant Units

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. The age of the housing stock in the City is generally newer compared to the U.S. Over 19.5% of the nation’s overall housing stock was built before 1950; in Jackson, 10% of all units were built before 1950.

Renter-occupied housing units are more likely to be newer than owner-occupied units. The bulk of owner occupied units were built between 1950 and 1979, while renter-occupied units are split 2-to-1 between that time period and from 1980-1999. This suggests that more owner units may require rehabilitation from normal wear and tear.

Renter-occupied units have a slightly higher prevalence (7.1%) of lacking plumbing/kitchens or being overcrowded than owner-occupied units (3.9%). This may indicate that more renter-occupied than owner-occupied units require significant rehabilitation.

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

Lead-based paint was banned from residential uses in 1978. All houses constructed before 1978 are therefore considered at risk for containing lead-based paint.

According to 2007-2011 CHAS data, 5,059 low- and moderate-income households (80% HAMFI and below) with at least one child age 6 or younger live in a housing units built before 1980. These households, 8.13% of all households, are at risk for lead-based paint.

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 decent, safe, and sanitary housing for low-income families. The housing authority owns and manages apartment units at two public housing developments: Midtown Homes and Golden Key Apartments. 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	0	0	309	5,518	93	4,829	715	0	0
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 38 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

The housing authority owns and manages 186 apartment units, most of which are one-bedroom, at two public housing developments and administers 800 Housing Choice Vouchers. Mississippi Regional Housing Authority VI does not have any units in the City, but has issued on the order of 1,500 vouchers to City residents.

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 interviews with the Jackson Housing Authority, many of the Authority’s public housing stock needs rehabilitation.

According to HUD’s website, the following table contains the most recent (2015) inspection scores for Jackson Housing Authority properties, with 100 being a perfect score.

Public Housing Condition

Public Housing Development	Average Inspection Score
Golden Key	74
Midtown	99

Table 39 - Public Housing Condition

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

Extensive restoration and revitalization efforts are needed for both of JHA’s developments.

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

The Authority is investigating strategies to address the condition of their housing stock, including a potential bond issuance or targeted demolition.

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

Introduction

As a participant in Partners to End Homelessness (PTEH), Jackson’s Continuum of Care, the City and its partners work to address homelessness and the priority needs of homeless individuals and families, including homeless subpopulations.

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)					
Households with Only Adults					
Chronically Homeless Households					
Veterans					
Unaccompanied Youth					

Table 40 - Facilities and Housing Targeted to Homeless Households

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

- Billy Brumfield House provides emergency overnight shelter and food for homeless men for 4 nights per week in a substance free environment, a drug rehabilitation program, and a special needs program for men with disabilities.
- Common Bond Association, Inc., has a goal of providing an innovative solution to abridge the problem of homelessness with the community. Their project ensures that a long-term transitional residential environment can treat homeless and restore individuals from substance abuse, HIV/AIDS, and mental disorders.
- 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.
- Country Oaks Recovery Center, Inc., is an alcohol and drug treatment center providing services to low-income or homeless males over 18 years old.
- There are 10 organizations that provide street outreach to engage clients in the hope of linking persons to community resources. Outreach services include program such as HIV/AIDS services, domestic violence counseling, child protective services, case management services, child care, healthcare, and life skills training.

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.

Jackson and the Partners to End Homelessness have made a commitment to provide comprehensive services to meet the needs of homeless individuals. The services include case management, substance abuse services and individual counseling sessions.

- 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.
- Sims House Transitional Shelter for Women and Children provides services and a transitional shelter for homeless women and children for a 3 month period. They provide food, shelter, money management, bus passes, and counseling services.
- Mississippi Children's Home Society and CARES Center, Inc., operates a 20-bed Alcohol and Drug Residential Treatment Facility for youth ages 12-18. Clients are referred by youth courts, the Department of Human Services, school systems and families. The Ark offers an intensive Outpatient Program which is directed toward "at risk" adolescents who need treatment but are unable to live at home and attend their own schools.

- 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.
- Second Stage Transitional Housing of Catholic Charities, Inc., provides a long term residential program for women and children who may need extended housing and supportive services beyond their 30 days in a shelter. The shelter provides case management, follow-up, transportation, life skills, advocacy and permanent housing planning.
- Karitas Therapeutic Day Care Center of Catholic Charities, Inc., is a therapeutic day care program for children who have been in an abusive situation and are residing with their mother in an emergency shelter. Services include transportation, supportive counseling, advocacy, group therapy and field trips.
- The Rape Crisis Center of Catholic Charities, Inc., provided counseling, court liaisons, community awareness and group counseling for victims of sexual assault in an eight county area.

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

Introduction

The mission of Jackson’s Department of Human and Cultural Services is to implement and deliver an array of social, educational, and socioeconomic programs for the family unit, promote independence and self-sufficiency among the elderly,; and provide public space for various community and neighborhood organizations to host events and meetings. The human services component consists of the divisions of Senior Services, Early Childhood Development, Family and Youth Division, Jobs for Jacksonians, Homeless Program, Fresh Start Program, AmeriCorps, and Americans Disabilities Act (ADA) compliance and initiatives.

HOPWA Assistance Baseline Table

Type of HOWA Assistance	Number of Units Designated or Available for People with HIV/AIDS and their families
TBRA	0
PH in facilities	0
STRMU	136
ST or TH facilities	0
PH placement	0

Table 41– HOPWA Assistance Baseline

Data Source: HOPWA CAPER and HOPWA Beneficiary Verification Worksheet

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 is defined as living units that provide a planned services component with access to a wide range of services needed for the resident to achieve personal goals. Various populations with special needs require supportive housing. For some individuals, supportive housing is needed because they are unable to undertake the activities of daily living without assistance. The specific needs of local special needs subpopulations are described in NA-45, Non-Homeless Special Needs Assessment.

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

The Jackson Department of Human and Cultural Services provides information, referrals, and help to link residents to publicly funded community mental health services. Residential and supportive services are available from partner organizations, ranging from 24-hour support to supportive independent living models. The emphasis of these services is on helping individuals become more self-sufficient, thereby reducing the need for hospitalization. Services include daily living assistance, counseling, crisis intervention, case management, and integrated substance abuse supports. Some of these service providers include:

- Karitas Therapeutic Day Care: A therapeutic program designed for children who have been exposed to domestic violence or children who may be homeless. The program provides therapeutic and daily experiences in social, educational and development needs. The program provides also tutoring, parental activities, referrals. A new service of the program will be a Children's Support Group regarding witnessing domestic violence. The primary goal of the project is to provide a safe, well-protected environment in order to increase the long-term safety and well-being of children exposed to domestic violence.
- Harbor House: Provides a continuum of high quality and effective community-based chemical addiction treatment services for adult men and women and their families. The primary objective of the program is to offer chemical dependency treatment services such as educational lectures, individual and group counseling sessions. The daily regimen focuses on the unique physical, emotional and mental needs of each client to arrest the disease of addiction and restore responsible behavior. The goal is to rehabilitate each individual so that they are able to return to the community sober and productive.
- The ARK: A residential treatment program serving male and female youth who have been identified with severe substance abuse/dependency and who cannot function within their home or school. The residential treatment program allows these youth to live in residence at the ARK, attend the ARK's fully accredited nonpublic school, and receive a highly qualified structured and therapeutic care. The average length of stay in the ARK residential program is between 6 and 12 months. The ARK's mission is to provide quality treatment and services to youth who have substance abuse/dependency, psychiatric, and/or mental health problems.
- Deliver Me Senior Support Services: Provides assistance to low income elderly helping to meet their basic and subsistence needs, including, but not limited to food, clothing, utilities, medical care, and emergency home repairs. The program purchases prescription medicines, eye glasses, hearing aids, food and personal hygiene items. Deliver Me also operates a clothing closet. Deliver Me services help senior citizens retain their independence and remain in their own residences and communities for as long as possible.

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 assists human service activities through its annual budget allocations from the CDBG program. These supportive funds assist local human service organizations with their operating costs. During FY15, CDBG and HOME funding will be used to support both the construction/maintenance of public facilities and public service activities that benefit special needs populations.

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))

See response to prior question.

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

The City of Jackson recognizes the need to create a balanced, sustainable range of housing choices to encourage social and economic diversity. The City considers projects that add more low-income and affordable housing in the community with great care. In the case of proposals presented to the City, such as multi-unit Low Income Housing Tax Credit lease-purchase developments, the City has been supportive of those projects that demonstrate greater income diversity and quality designs and are sensitive to the issues associated with increasing concentrations of lower income households. However, the City does not impose zoning or subdivision ordinances or development regulations that are intended to erect barriers to affordable housing.

The most significant barriers to affordable housing are:

- Development Cost - The key factor when purchasing a home is the cost to develop the housing.
- Lack of Down Payment- The out-of-pocket expenses involved in closing on a home are often an obstacle for low- and moderate-income households.
- Lack of Affordable Financing - Many low- and moderate-income homebuyers have poor credit histories and find it difficult to qualify for conventional financing.
- Lack of Knowledge - Homebuyers are often unaware of housing fundamentals, which limits their choices and increases the potential that choices may not meet their needs.

Barriers to affordable housing were also identified in the City's 2014 Analysis of Impediments to Fair Housing, which include:

- The general economic decline of the nation has led to reduced funding at the federal level and economic decline at every level down to City residents.
- There is a lack of affordable, safe, and accessible housing as well as infrastructure and supportive services throughout the City of Jackson and the surrounding region.
- The City has a high percentage of older housing stock.
- There is a high percentage of substandard housing in Jackson.
- The rising costs of new developments have resulted in few new multifamily structures throughout the region.
- White flight and the exodus of middle-class residents from the City to more modern suburban areas leads to a concentration of poverty and feeds the vicious cycle of economic blight.

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	275	215	1	0	0
Arts, Entertainment, Accommodations	8,002	8,388	16	10	-6
Construction	1,570	2,795	3	3	0
Education and Health Care Services	10,059	22,170	20	27	7
Finance, Insurance, and Real Estate	3,573	7,157	7	9	2
Information	1,288	2,061	3	3	0
Manufacturing	3,161	2,452	6	3	-3
Other Services	1,507	3,139	3	4	1
Professional, Scientific, Management Services	3,253	8,122	6	10	3
Public Administration	0	0	0	0	0
Retail Trade	8,531	10,325	17	13	-4
Transportation and Warehousing	2,429	3,477	5	4	-1
Wholesale Trade	1,911	4,304	4	5	1
Total	45,559	74,605	--	--	--

Table 42 - Business Activity

Data Source: 2007-2011 ACS (Workers), 2011 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	82,223
Civilian Employed Population 16 years and over	73,262
Unemployment Rate	10.90
Unemployment Rate for Ages 16-24	27.29
Unemployment Rate for Ages 25-65	6.40

Table 43 - Labor Force

Data Source: 2007-2011 ACS

Occupations by Sector	Number of People
Management, business and financial	12,101
Farming, fisheries and forestry occupations	3,168
Service	9,973
Sales and office	19,331
Construction, extraction, maintenance and repair	5,509
Production, transportation and material moving	4,257

Table 44 – Occupations by Sector

Data Source: 2007-2011 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	55,067	79%
30-59 Minutes	13,169	19%
60 or More Minutes	1,337	2%
Total	69,573	100%

Table 45 - Travel Time

Data Source: 2007-2011 ACS

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	5,689	1,352	5,723
High school graduate (includes equivalency)	14,891	2,024	6,032
Some college or Associate's degree	20,561	1,391	5,728
Bachelor's degree or higher	18,774	795	3,913

Table 46 - Educational Attainment by Employment Status

Data Source: 2007-2011 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	411	526	338	1,969	2,846
9th to 12th grade, no diploma	3,892	3,688	2,390	3,853	3,086
High school graduate, GED, or alternative	5,782	7,069	5,604	10,274	3,972
Some college, no degree	8,937	6,082	5,988	9,361	2,613
Associate's degree	855	2,060	1,367	2,846	676
Bachelor's degree	1,345	3,878	3,577	7,015	2,238
Graduate or professional degree	91	2,247	1,941	4,867	2,244

Table 47 - Educational Attainment by Age

Data Source: 2007-2011 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	16,035
High school graduate (includes equivalency)	21,086
Some college or Associate's degree	25,718
Bachelor's degree	33,766
Graduate or professional degree	50,987

Table 48 – Median Earnings in the Past 12 Months

Data Source: 2007-2011 ACS

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

The largest employment sectors in Jackson in terms of worker share are Education and Health Care Services; Retail Trade; and Arts, Entertainment, and Accommodations. Three of the top five private

employers in the City in 2014 – University of Mississippi Medical Center (8,000 employees), Baptist Health Systems (2,875 employees), and St. Dominic (2,600 employees) –fall into the Education and Health Care Services category.

The State of Mississippi is the largest employer in Jackson by a wide margin with over 31,500 employees, although not all of these jobs may be located in the City. Other major public employers include the United States Government, Jackson Public Schools, Rankin County School District, and the City of Jackson.

Describe the workforce and infrastructure needs of the business community:

The largest negative values in the Jobs Less Workers column, which indicates commuting out of Jackson, are within the Arts, Entertainment, and Accommodations; Retail Trade; and, Manufacturing sectors. 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.

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; and Finance, Insurance, and Real Estate sectors. 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.

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.

(to be added)

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

A skillful and well-educated workforce is essential to attracting and retaining employers and growing the City's economy. According to the HUD dataset, the City's unemployment rate in 2011 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.

(to be added)

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

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 2012. 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.

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.

The strategic projects recommended for Hinds County over the next five years in the CEDS include:

- Support the expansion of infrastructure to all existing industrial parks.
- Encourage businesses, new and existing, to locate in the County's existing industrial parks.
- Develop a partnership with the public school system and local businesses to offer workforce skills training.
- Encourage and support the development of services and suppliers, such as laundry services and equipment suppliers that may be utilized by the healthcare cluster.
- Support the redevelopment and revitalization of downtown areas, especially the continuation of the revitalization of downtown Jackson.
- Encourage the development of a commercial business incubator in downtown Jackson.
- Complete the revitalization of Farish Street and other similar entertainment districts in Jackson.
- Continue to fund and complete water and wastewater improvements to support industrial, commercial, and residential development.
- Fund road improvement projects that protect the quality and enhance capacity of the existing roads.
- Continue seeking funds for and construction of the Byram-Clinton Corridor.
- Participate in the construction of a regional multi-use trail system.
- Continue exploration and support of flood control methods along the Pearl River that may create new development and tourism opportunities.

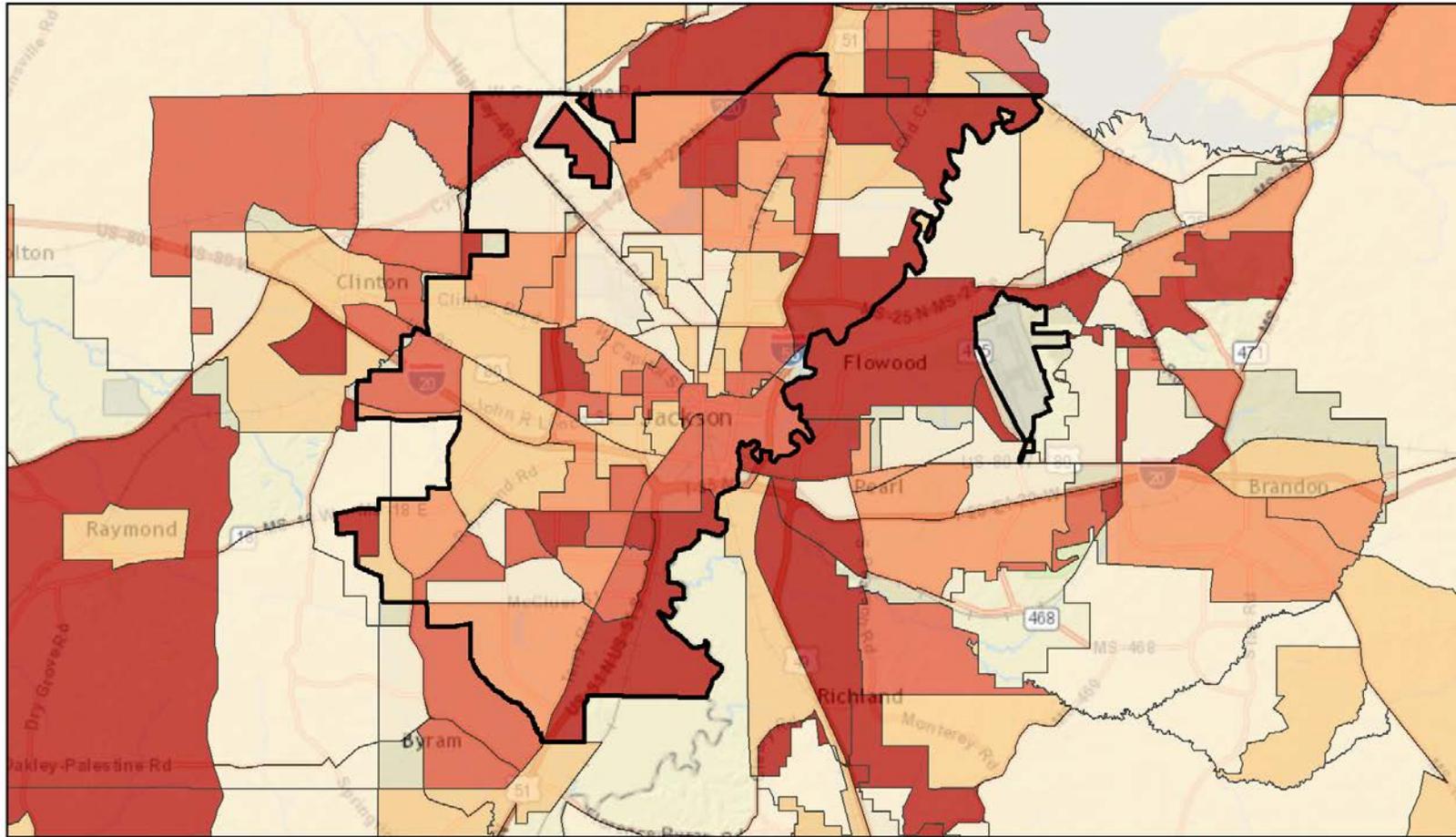
- Encourage and support development of quality housing for all income levels.
- Encourage the private development of housing through the utilization of tax credits in the downtown/town center areas.
- Expand the public transit system, as funding will allow, serving a larger area and encouraging increased ridership.
- Encourage and support workforce development programs that focus on trade and vocational skills.
- Support and encourage the development of the "Healthcare Corridor" along Woodrow Wilson Avenue linking UMMC, the Jackson Medical Mall, and other healthcare providers.
- Continue improvement and expansion projects at community parks to meet the needs of current users.
- Participate in regional transportation, development, and other plans when possible.

MA-50 Needs and Market Analysis Discussion

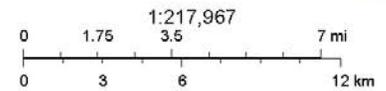
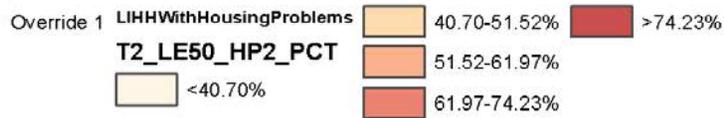
**Are there areas where households with multiple housing problems are concentrated?
(include a definition of "concentration")**

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.

City of Jackson - LI Households with Any Severe Housing Problem



July 10, 2015



Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

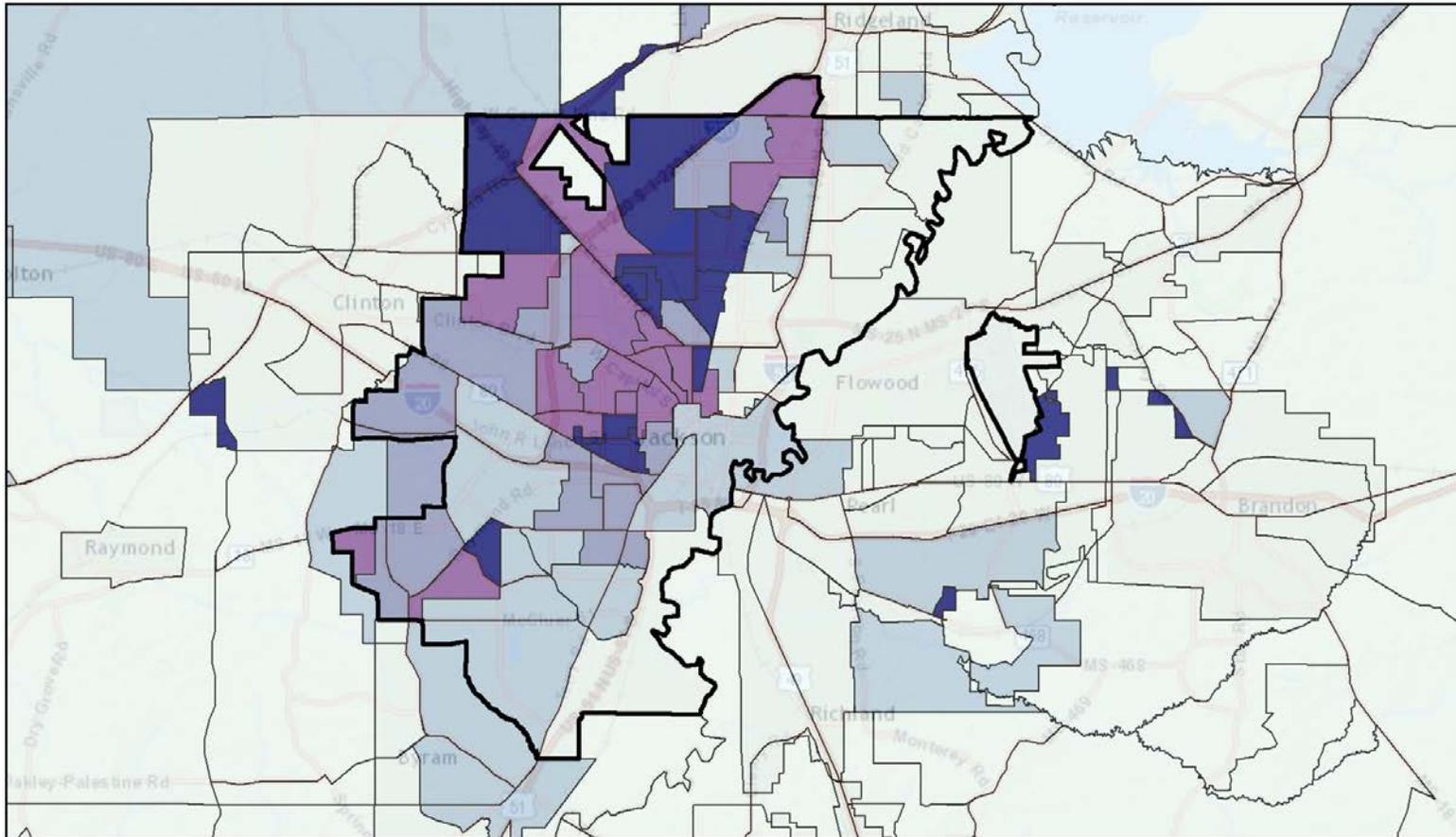
Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

In Jackson, the Black/African American population is the majority, accounting for 79% of the total population. Hispanics are the second largest group but represent only 1.7% of the 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.

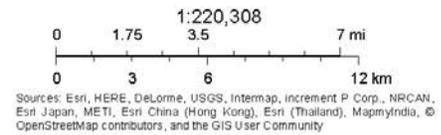
Using poverty rate as a proxy for low-income residents and a definition of "concentrated" as being within the top two quintiles of the map (meaning a poverty rate above 33.18%), the northwest and central part of Jackson have the highest concentration of low-income residents.

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

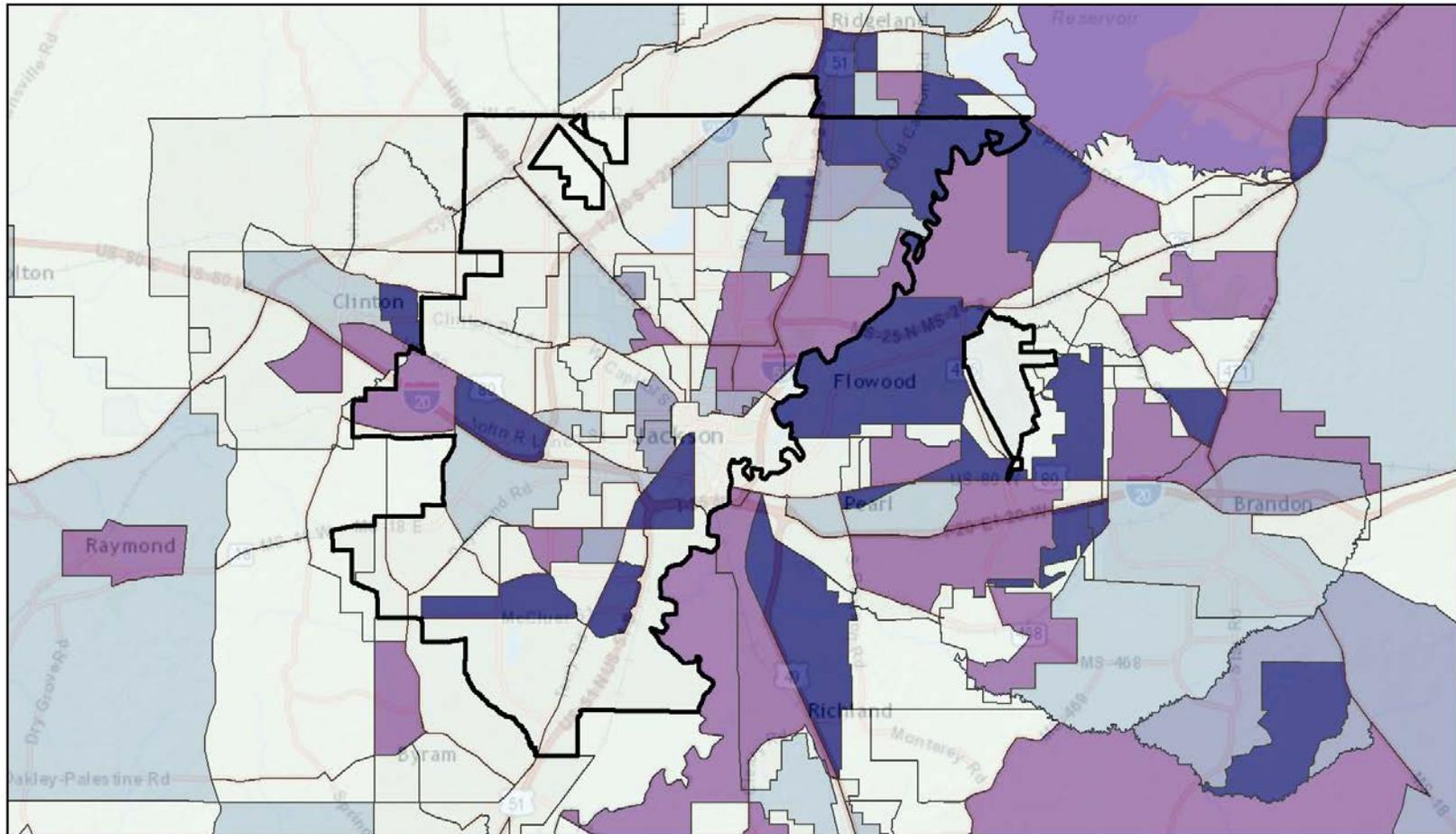
City of Jackson - Percent of Black Population



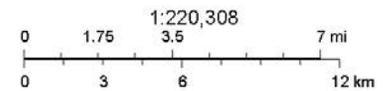
July 10, 2015



City of Jackson - Percent of Hispanic Population

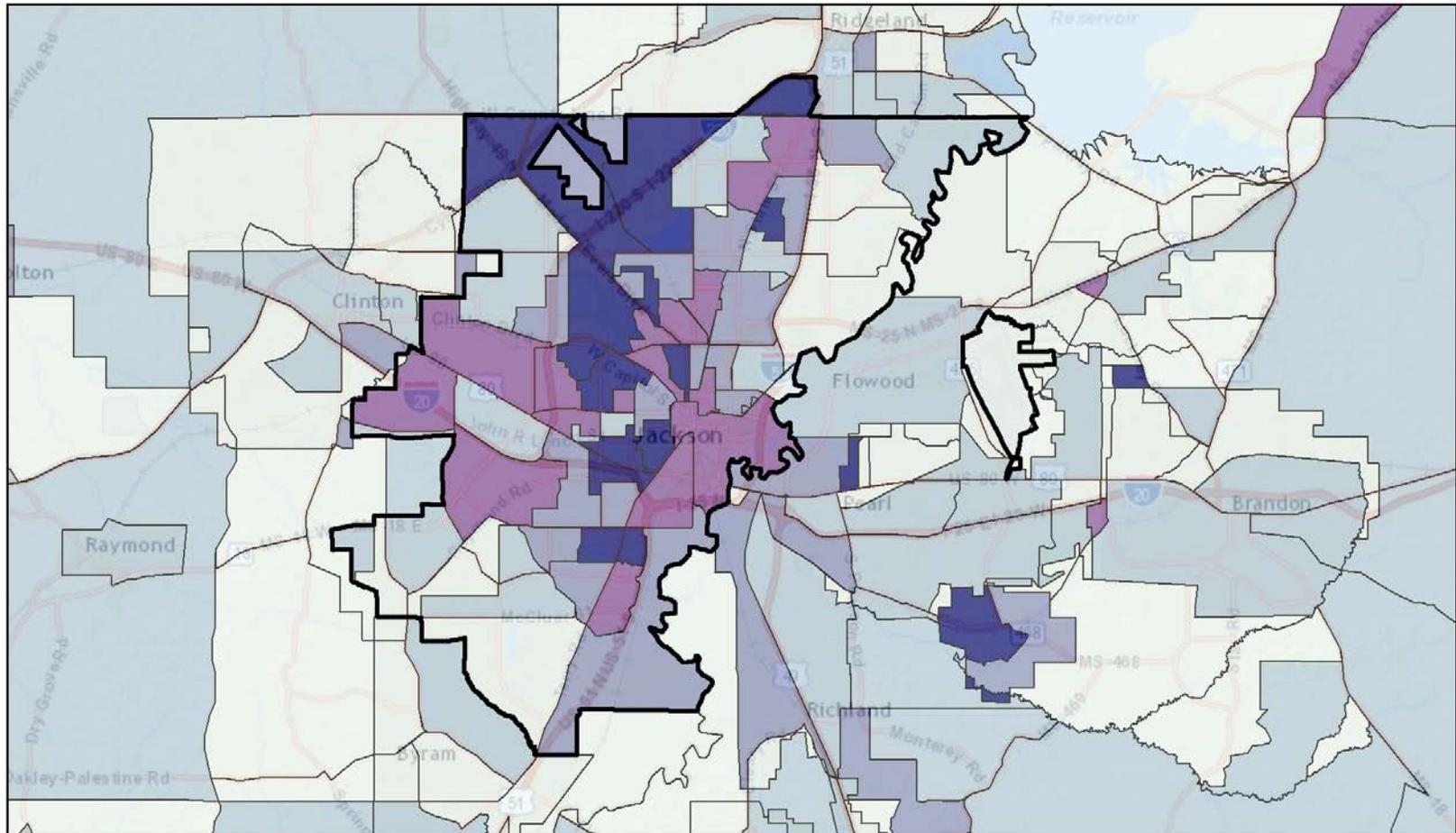


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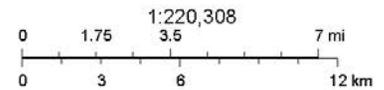
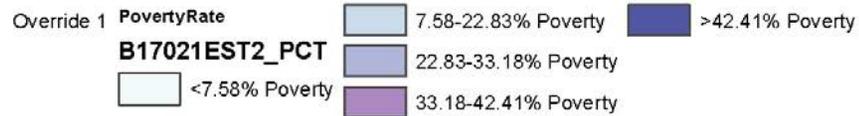


Sources: Esri, HERE, DeLorme, USGS, Intermap, Incept P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

City of Jackson - Poverty Rate

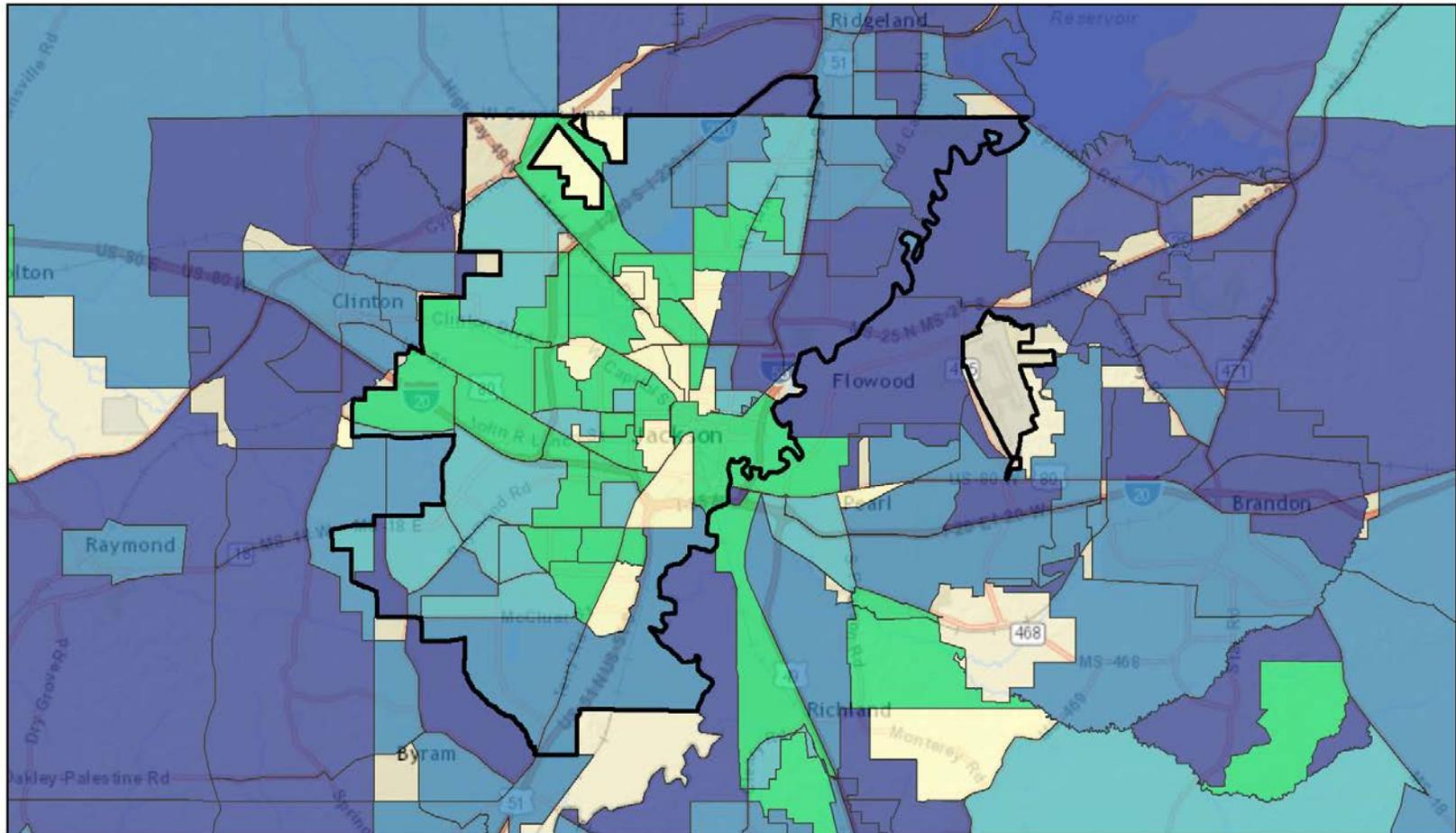


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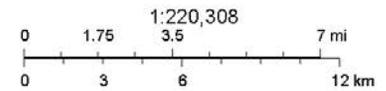
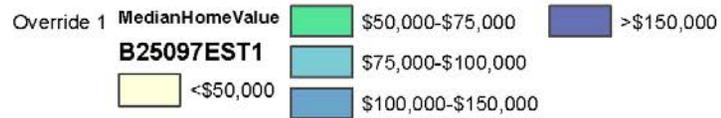


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City of Jackson - Median Home Value



July 10, 2015



Sources: Esri, HERE, DeLorme, USGS, Intermap, Incept P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

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, 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.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

Geographic Priorities

The City will focus the majority of funds in defined low and moderate-income (LMI) areas of Jackson. In addition, HOME funds will be used according to the need for affordable housing.

Priority Needs

The City has identified infrastructure improvements, street improvements, improving the existing housing stock (owner-occupied), park improvements, clearance and demolition, public services, homeless assistance, and housing assistance for persons with HIV/AIDs as priority needs for the next five years.

Influence of Market Conditions

An inadequate supply of affordable housing, especially for low-income persons, is the major housing problem in the City.

Anticipated Resources

The City anticipates receiving approximately \$1,697,933 in CDBG funds, \$624,907 in HOME funds, \$1,391,659 on HOPWA funds, and \$156,357 in ESG entitlement funding for the upcoming program year.

Institutional Delivery Structure

The City relies on a network of public sector, private sector, and non-profit organizations to implement the Strategic Plan, particularly to address homelessness and special needs.

Goals

See SP-45: Goals Summary

Public Housing

The City will continue to support the efforts of the Jackson Housing Authority (JHA) in addition to the Mississippi Region VI Housing Authority to supply affordable housing to residents.

Barriers to Affordable Housing

An Analysis of Impediments to Fair Housing Choice (AI) was completed in 2014. The AI outlines impediments to fair housing choice in addition to barriers to affordable housing.

Homelessness Strategy

The City works closely with the Continuum of Care (CoC) to provide homeless services and emergency, transitional, and permanent housing for homeless individuals and families, including veterans, those with special needs, the disabled, HIV/AIDS, and victims of domestic violence.

Lead-based Paint Hazards

According to 2007-2011 CHAS data, 5,059 low- and moderate-income households (80% HAMFI and below) with at least one child age 6 or younger live in a housing units built before 1980. These households, 8.13% of all households, are at risk for lead-based paint. Recently, the City submitted its first application for lead paint abatement activities.

Anti-Poverty Strategy

The City's efforts to address poverty are based on partnerships with other organizations that work to address the underlying causes of poverty. The City will continue to leverage its existing CDBG, HOME, HOPWA, and ESG allocations with other public and private resources to address the issue of poverty.

The City has been actively meeting as a community to identify the causes and possible local solutions to addressing poverty.

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

Geographic Area

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 in an effort to strengthen the City's tax base. The overall intent is to transform these neighborhoods into thriving communities in which residents can live, work, and access important products and services.

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

The City is currently considering targeting areas of the City for concentrated investment, including areas of infrastructure improvements, in order to maximize the impact of the public investments. This will encourage private investment and serve as a catalyst for additional development.

General Allocation Priorities

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

See above text.

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

Priority Needs

1	Priority Need Name	Improve Public Facility and Public Infrastructure
	Priority Level	High
	Population	Non-housing Community Development
	Geographic Areas Affected	Citywide
	Associated Goals	Improve public facilities and infrastructure Improve city streets
	Description	The City continues to experience a need for ongoing infrastructure replacements and improvements. The City recently developed a master infrastructure plan which outlined the key infrastructure improvements needed in the City. Identified improvements included water and sewer improvements and gateway enhancements, including complete streets.
	Basis for Relative Priority	Infrastructure improvements continue to be a high priority for the City.
2	Priority Need Name	Park Improvements
	Priority Level	High
	Population	Non-housing Community Development
	Geographic Areas Affected	Citywide
	Associated Goals	Park improvements
	Description	Improving the parks in the City continues to be a high priority. The parks are vital to enhancing the quality of life and to attracting more residents into City neighborhoods.
	Basis for Relative Priority	Park improvements continue to be a high priority for the City of Jackson.

3	Priority Need Name	Improve the Housing Stock
	Priority Level	High
	Population	Extremely Low Low Moderate
	Geographic Areas Affected	Citywide
	Associated Goals	Preserve affordable owner-occupied housing Demolish vacant structures
	Description	Maintaining and enhancing the affordable housing stock continues to be a high priority for the City of Jackson.
	Basis for Relative Priority	Enhancing the affordable housing stock in the City continues to be a high priority.
4	Priority Need Name	Public Services
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
Geographic Areas Affected	Citywide	

	Associated Goals	Provide public services
	Description	Expand and continue non-housing community development public services.
	Basis for Relative Priority	Public services
5	Priority Need Name	Homeless Housing and Services
	Priority Level	High
	Population	Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected	Citywide
	Associated Goals	Housing and services for persons who are homeless
	Description	The City will continue to address the needs of homeless families and individuals through housing and homeless supportive services.
	Basis for Relative Priority	Addressing homelessness in the City of Jackson continues to be a high priority.
6	Priority Need Name	Housing for Persons with AIDS
	Priority Level	High
	Population	Persons with HIV/AIDS Persons with HIV/AIDS and their Families
	Geographic Areas	Citywide

	Affected	
	Associated Goals	Housing opportunities for persons with AIDs
	Description	The City will serve persons with HIV/AIDS through emergency short-term rent, utility, and mortgage assistance (STRMU) to provide stable housing with access to health care and supportive services.
	Basis for Relative Priority	Addressing the housing and supportive service needs of those with HIV/AIDS continues to be a high priority in the City.
7	Priority Need Name	Demolish Blighted Structures
	Priority Level	High
	Population	Non-housing Community Development
	Geographic Areas Affected	Citywide
	Associated Goals	Demolish vacant structures
	Description	Demolish abandoned/dilapidated structures that are a detriment to the health, safety, and appearance of the neighborhoods.
	Basis for Relative Priority	Demolition of vacant and blighted structures creates opportunities for the removal of health and safety issues and new development.

Table 49 – Priority Needs Summary

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)	N/A. The City of Jackson does not use HOME funds for TBRA.
TBRA for Non-Homeless Special Needs	N/A. The City of Jackson does not use HOME funds for TBRA non-homeless special needs.
New Unit Production	The City will work with a designated CHDO to develop new affordable housing.
Rehabilitation	The City of Jackson's housing rehabilitation program will continue to be a high priority. The program provides for necessary repairs of owner-occupied housing for low- and moderate- income families. Keeping housing affordable by providing owner-occupied rehabilitation services is an effective way to maintain decent and affordable housing.
Acquisition, including preservation	N/A. The City of Jackson does not use federal funds for acquisition, including preservation.

Table 50 – Influence of Market Conditions

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

Introduction

The following federal funds will be utilized to address the housing and non-housing community development needs identified in the Consolidated Plan.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder 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	\$1,697,933	\$50,000	\$1,293,300	\$3,041,233	\$6,791,732	CDBG funds will be used for housing and non-housing community development and services.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	\$624,907	0	0	\$624,907	\$2,499,628	HOME funds will be used for housing rehabilitation activities.
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	\$1,391,659	0	0	\$1,391,659	\$5,566,636	HOPWA funds will be used for emergency short-term rent, utility and mortgage assistance (STRUM) assistance.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	\$156,357	0	0	\$156,357	\$625,428	ESG funds will be used to address homeless housing and services.

Table 51 - Anticipated Resources

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

The City of Jackson will continue to partner with other public agencies and nonprofit organizations, when feasible, to leverage resources and maximize outcomes in housing and community development to meet the HOME match requirements.

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

N/A

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
Hinds County Behavioral Health Services	Government	Public Services	City and County
Jackson Housing Authority	Public Housing Authority	Planning Public Housing Housing Choice Vouchers	City
MS Region 6 Housing Authority	Public Housing Authority	Housing Choice Vouchers	Nine County Area
Habitat for Humanity-Mississippi Capital Area	CHDO	Affordable Housing – Ownership	Mississippi Capital Area
Partners to End Homelessness	Non-profit Organization	Homelessness HMIS Coordinator	City
MS Department of Human Services	Government	Public Services	State/County/City
Stewpot Community Services	Non-profit Organization	Homelessness Non-Homeless Special needs	City
Grace House	Community Organization	HIV/AIDs Housing and Services	City
Downtown Jackson Partners	Non-profit Organization	Downtown Promotion and Marketing	City

Table 52 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

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. Working in conjunction with its public and private partners, City staff distributes, monitors, and executes the functions of the plan and reports on its progress. Coordination with other departments within City administration is essential to smooth delivery of services and the achievement of desired outcomes.

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			
Mortgage Assistance			
Rental Assistance	X		X
Utilities Assistance			X
Street Outreach Services			
Law Enforcement			
Mobile Clinics			
Other Street Outreach Services			
Supportive Services			
Alcohol & Drug Abuse	X		
Child Care			
Education			
Employment and Employment Training	X		
Healthcare	X		
HIV/AIDS	X	X	X
Life Skills	X	X	X
Mental Health Counseling			
Transportation			
Other			
Other			

Table 53 - 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)

- Billy Brumfield House provides emergency overnight shelter and food for homeless men for 4 nights per week in a substance free environment, a drug rehabilitation program, and a special needs program for men with disabilities.
- Common Bond Association, Inc., has a goal of providing an innovative solution to abridge the problem of homelessness with the community. Their project ensures that a long-term transitional residential environment can treat homeless and restore individuals from substance abuse, HIV/AIDS, and mental disorders.
- 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.
- Country Oaks Recovery Center, Inc., is an alcohol and drug treatment center providing services to low-income or homeless males over 18 years old.
- There are 10 organizations that provide street outreach to engage clients in the hope of linking persons to community resources. Outreach services include program such as HIV/AIDS services, domestic violence counseling, child protective services, case management services, child care, healthcare, and life skills training.

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

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

The City of Jackson works closely with area agencies to overcome gaps in the service delivery system.

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	Improve public facilities and infrastructure	2015	2019	Non-Housing Community Development	Citywide	Improve Public Facility and Public Infrastructure	CDBG: \$5,000,000	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 2000 Households Assisted
2	Park improvements	2015	2019	Non-Housing Community Development	Citywide	Park Improvements	CDBG: \$150,000	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 500 Households Assisted
3	Preserve affordable owner-occupied housing	2015	2019	Affordable Housing	Citywide	Improve the Housing Stock	CDBG: \$1,430,000 HOME: \$2,812,085	Homeowner Housing Rehabilitated: 125 Household Housing Unit
4	Improve city streets	2015	2019	Non-Housing Community Development	Citywide	Improve Public Facility and Public Infrastructure	CDBG: \$4,204,790	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 5000 Households Assisted
5	Provide public services	2015	2019	Non-Housing Community Development	Citywide	Public Services	CDBG: \$1,273,445	Public service activities other than Low/Moderate Income Housing Benefit: 200 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Demolish vacant structures	2015	2019	Non-Housing Community Development	Citywide	Improve the Housing Stock Demolish Blighted Structures	CDBG: \$200,000	Buildings Demolished: 20 Buildings
7	Housing and services for persons who are homeless	2015	2019	Homeless	Citywide	Homeless Housing and Services	ESG: \$723,155	Homeless Person Overnight Shelter: 1000 Persons Assisted
8	Housing opportunities for persons with AIDs	2015	2019	Affordable Housing Non-Homeless Special Needs	Citywide	Housing for Persons with AIDS	HOPWA: \$6,262,470	HIV/AIDS Housing Operations: 250 Household Housing Unit

Table 54 – Goals Summary

Goal Descriptions

1	Goal Name	Improve public facilities and infrastructure
	Goal Description	The City is focused on enhancing the public facilities and infrastructure in Jackson. The City developed its “Bold New Infrastructure Improvement Program” in 2014 to involve the community in the process of planning for infrastructure improvements as a result of the approval of a 1% sales tax increase to address the City’s infrastructure needs.
2	Goal Name	Park improvements
	Goal Description	Improvements to parks and recreation centers that include playground equipment, ball fields, concession areas and restrooms.
3	Goal Name	Preserve affordable owner-occupied housing
	Goal Description	Housing rehabilitation assistance focusing on emergency repairs of owner- occupied structures. Removal of slums and blight through the demolition of abandoned and dilapidated structures that are a threat to health and safety neighborhoods.

4	Goal Name	Improve city streets
	Goal Description	Improving the City streets continues to be a high priority for the City of Jackson.
5	Goal Name	Provide public services
	Goal Description	Address existing needs in the areas of nutrition, child care, health care, homeless services, disability services, substance abuse, transitional shelters, employment training, and services for seniors and youth.
6	Goal Name	Demolish vacant structures
	Goal Description	Removal of slums and blight through the demolition of abandoned and dilapidated structures that are a threat to health and safety neighborhoods.
7	Goal Name	Housing and services for persons who are homeless
	Goal Description	The City of Jackson will use its Emergency Solutions Grant (ESG) funds to implement services for the homeless or those at risk of becoming homeless. Funds will be used for essential services, operating expenses of homeless shelters, rapid re-housing for homeless individuals and families, homeless prevention for households at high risk of homelessness, and HMIS and program administration.
8	Goal Name	Housing opportunities for persons with AIDs
	Goal 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. The program will be administered in coordination with the Mississippi State Department of Health (MSDH), Division of STD/HIV Care and Services Branch.

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)

To be determined.

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)

JHA is not under a Section 504 Voluntary Compliance Agreement. JHA will continue utilizing the best in design to ensure accessibility and comply with the provisions of Section 504. JHA will make sure any aspect of modernization and new construction work will incorporate provisions of Section 504 as part of minimum design guidelines.

Activities to Increase Resident Involvement

JHA works actively to increase resident involvement. Resident involvement occurs through the following programs:

PHA Goal: Promote self-sufficiency and asset development of assisted households

Objectives:

- Increase the number and percentage of employed persons in assisted families: Continue to partner with local employment agencies to assist with employment opportunities for residents.
- Provide or attract supportive services to improve assistance recipients' employability: Continue to partner and establish new links with local institutions of higher education and other entities that promote upward mobility to the community through broad base skills training and through these links make available supportive services to improve assistance recipients' employment.
- Provide or attract supportive services to increase independence for the elderly or families with disabilities.

JHA received funding for a ROSS Service Coordinator for Golden Key. JHA will continue to identify community resources serving the elderly and families with disabilities and expand existing community resources. Through these resources, JHA will make available supportive services to increase independence for the elderly or families with disabilities.

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 recognizes the need to create a balanced, sustainable range of housing choices to encourage social and economic diversity. The City considers projects that add more affordable housing in the community with great care. In the case of proposals presented to the City, such as multi-unit Low Income Housing Tax Credit lease-purchase developments, the City has been supportive of those projects that demonstrate greater income diversity and quality designs that are sensitive to the issues associated with increasing low-income concentrations. However, the City does not impose zoning or subdivision ordinances or development regulations that are intended to erect barriers to affordable housing.

The most significant barriers to affordable housing are:

- Development Cost - The key factor in the cost of a home is the development cost.
- Lack of Down payment- The out-of-pocket expenses involved in closing on a home are often an obstacle for low- and moderate-income households.
- Lack of Affordable Financing - Many low- and moderate-income homebuyers have poor credit histories and find it difficult to qualify for conventional financing.
- Lack of Knowledge - Homebuyers are often unaware of housing fundamentals, which limits their choices and increases the potential that choices may not meet their needs.

Barriers to affordable housing were also identified in the City's 2014 Analysis of Impediments to Fair Housing, which include:

- The general economic decline of the nation has led to reduced funding at the federal level and economic decline at every level down to the City residents.
- There is a lack of affordable, safe, and accessible housing as well as infrastructure and supportive services throughout the City of Jackson and the surrounding region.
- The City has a high percentage of older housing stock.
- There is a high percentage of substandard housing in Jackson.
- The rising costs of new developments have resulted in few new multi-family developments throughout the region.
- The white flight and exodus of middle-class residents from the City to more modern suburban areas leads to a concentration of poverty and feeds the vicious cycle of economic blight.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The City of Jackson is working proactively to address the identified barriers to affordable housing.

SP-60 Homelessness Strategy – 91.215(d)

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

Jackson and the Partners to End Homelessness have made a commitment to provide comprehensive services to meet the needs of homeless individuals. The services include case management, substance abuse services and individual counseling sessions.

- 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.
- Sims House Transitional Shelter for Women and Children provides services and a transitional shelter for homeless women and children for a 3 month period. They provide food, shelter, money management, bus passes, and counseling services.
- Mississippi Children's Home Society and CARES Center, Inc., operates a 20-bed Alcohol and Drug Residential Treatment Facility for youth ages 12-18. Clients are referred by youth courts, the Department of Human Services, school systems and families. The Ark offers an intensive Outpatient Program which is directed toward "at risk" adolescents who need treatment but are unable to live at home and attend their own schools.
- 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.
- Second Stage Transitional Housing of Catholic Charities, Inc., provides a long term residential program for women and children who may need extended housing and supportive services beyond their 30 days in a shelter. The shelter provides case management, follow-up, transportation, life skills, advocacy and permanent housing planning.
- Karitas Therapeutic Day Care Center of Catholic Charities, Inc., is a therapeutic day care program for children who have been in an abusive situation and are residing with their mother in an emergency shelter. Services include transportation, supportive counseling, advocacy, group therapy and field trips.
- The Rape Crisis Center of Catholic Charities, Inc., provided counseling, court liaisons, community awareness and group counseling for victims of sexual assault in an eight county area.

Addressing the emergency and transitional housing needs of homeless persons

See above text for specific emergency and transitional housing and support services.

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

The City'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.

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

See above text.

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

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

The City's efforts to evaluate and reduce paint hazards will take two main directions. First, all housing programs and projects assisted with CDBG and HOME funds are required under HUD and other federal regulations to address these hazards. It is standard practice that any use of funds entails the notification of buyers, owners, and occupants. Depending on the nature and the amount of assistance provided, the type of evaluation and approach may vary.

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

Assistance limited to down payment assistance and closing costs will have different lead-based paint requirements compared to substantial rehabilitation of owner occupied homes. However, all assistance involving housing built prior to 1978 will be subject to lead-based paint rules.

The City of Jackson is currently preparing an application to the Healthy Homes program to address the issue.

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

Compliance with these requirements is a provision that is included in all agreements with subrecipients and others receiving funding for housing activities.

The Mississippi State Department of Health in collaboration with the Hinds County Health Department has responsibility for the Lead Poisoning Prevention Program in the county, including the City of Jackson, and serve to address lead hazards. The Hinds County Health Department provides case management services to families and children that have been determined to have elevated blood levels.

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 2015-2019 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 2015-2019 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

See above.

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:

- a. Tracking project implementation, quality, and accomplishments;
- b. Using draw-down and supporting documentation for internal monitoring purposes;
- c. 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
- d. 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.

The OHCD's staff tracks the disbursements and drawdown of funds to assure that the amount of CDBG program income on hand 60 days prior to the end of the current program year, together with the amount of grant funds in the line of credit does not exceed 1.5 times the entitlement grant amount for

the current program year. The staff also accesses the Integrated Disbursement and Information System (IDIS) reports to check on timeliness and Excel reports generated.

In order to assure compliance with timeliness of expenditures, OHCD staff monitors the expenditures by projects. Projects that are not expending funds within the timelines of their contracts and/or spending plan may have their allocations reduced and reallocated to projects that are able to expend funds more quickly.

In order to ensure that rehabilitation/new construction projects are monitored appropriately, the Office of Housing and Community Development (OHCD) and the Office of Code Services staff will perform progress inspections during the construction of affordable housing. The progress inspections will be required at draw intervals specified in the construction contract. The contractor will be made aware of the policy during the pre-contract award meeting as specified in the HOME Policies and Procedures Manual. OHCD staff will inspect for completion of work required to submit appropriate draw request, and ensure that all work performed complies with work write-ups, specifications, and City of Jackson's adopted Code Standards. Appropriate inspection reports must be submitted by OHCD staff before payment request are processed.

Program monitoring is accomplished utilizing a variety of internal reports which document program goals and monthly accomplishments. As a contract condition, all subrecipients are required to submit monthly progress reports of program accomplishments and the number of beneficiaries receiving assistance. From the reports received, DAD prepares an overall Monthly Status Report (MSR) which reports on program expenditures, program beneficiaries, redevelopment areas and accomplishments.

Each year staff assesses the relative risk of community service agencies as investments of public funds and use both desk reviews and scheduled on-site monitoring to determine program compliance.

Expected Resources

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

Introduction

The following federal funds will be utilized to address the housing and non-housing community development needs identified in the Consolidated Plan.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder 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	\$1,697,933	\$50,000	\$1,293,300	\$3,041,233	\$6,791,732	CDBG funds will be used for housing and non-housing community development and services.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	\$624,907	0	0	\$624,907	\$2,499,628	HOME funds will be used for housing rehabilitation activities.
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	\$1,391,659	0	0	\$1,391,659	\$5,566,636	HOPWA funds will be used for STRUM assistance.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	\$156,357	0	0	\$156,357	\$625,428	ESG funds will be used to address homeless housing and services.

Table 55 - Expected Resources – Priority Table

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

The City of Jackson will continue to partner with other public agencies and nonprofit organizations, when feasible, to leverage resources and maximize outcomes in housing and community development to meet the HOME match requirements.

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

N/A.

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	Improve infrastructure	2015	2019	Non-Housing Community Development	Citywide	Infrastructure and Facilities	CDBG: \$1,000,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: ----- Persons Assisted
2	Park improvements	2015	2019	Non-Housing Community Development	Citywide	Infrastructure and Facilities	CDBG: \$30,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: ----- Persons Assisted
3	Preserve affordable owner-occupied housing	2015	2019	Affordable Housing	Citywide	Housing	CDBG: \$286,000 Housing Rehabilitation Delivery Costs: \$250,000 HOME: \$562,417	Homeowner Housing Rehabilitated: --- Household
4	Street improvements	2015	2019	Non-Housing Community Development	Citywide	Infrastructure and Facilities	CDBG: \$840,958	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: ----- Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Public services	2015	2019	Non-Housing Community Development	Citywide	Housing	CDBG: \$254,689	Public service activities other than Low/Moderate Income Housing Benefit: 343 Persons Assisted
6	Housing for persons who are homeless	2015	2019	Homeless	Citywide	Homelessness	ESG: \$145,631	Rapid Rehousing: -- Households Assisted Homeless Person Overnight Shelter: ---Persons Assisted
7	Demolish vacant structures	2015	2019		Citywide	Housing	CDBG: \$40,000	__ Buildings Demolished
8	Housing opportunities for persons with AIDs	2015	2019	Affordable Housing Services	Citywide	Affordable Housing	HOPWA: \$1,252,494	HIV/AIDs Housing Operations ---Household/Housing Unit
9	Administration	2015	2019	Administration	Citywide	Planning and Administration	CDBG: \$339,586 HOME: \$62,490 ESG: \$11,726 HOPWA: \$139,165	Other: 4

Table 56 – Goals Summary

Projects

AP-35 Projects – 91.220(d)

Introduction

The City's FY 2015 planned actions will address the City's priority housing and non-housing community development needs. The projects are outlined below.

Projects

#	Project Name
1	Administration
2	Public Facilities
3	Street Improvements
4	Parks and Recreation
5	Infrastructure Improvements
6	Public Services
7	Demolition
8	Housing rehabilitation
9	Emergency Solutions Grant
10	HOPWA

Table 57 – 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. Jackson's allocation process is intended to address obstacles to meeting underserved needs.

Agencies which receive grant funds from the City include nonprofit sub-recipients; Community Housing Development Organizations (CHDOs); and Community Based Development Organizations (CBDO)s. In general, proposals are accepted from these agencies through the yearly public hearing process. CDBG funded public service projects and ESG projects are reviewed by a Proposal Review Committee comprised of City staff. The Committee makes recommendations regarding funding to the Mayor and City Council. Funds distributed to nonprofit organizations through the grant proposal process include CDBG funds, ESG funds and HOME funds.

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

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 in an effort to strengthen the City's tax base. The overall intent is to transform these neighborhoods in to thriving communities in which residents can live, work, and access important products and services.

Funding for Public Services will service low-income persons in all areas of the City, within the City limits. Public Facilities funded projects are located in low/mod census tracts, but serve low-income clients from all areas within the City limits. Housing Rehabilitation projects will assist low- income homeowners in any area of the City.

Geographic Distribution

Target Area	Percentage of Funds

Table 58 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

See above.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

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

Table 59 - One Year Goals for Affordable Housing by Support Requirement

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

Table 60 - One Year Goals for Affordable Housing by Support Type

AP-60 Public Housing – 91.220(h)

Introduction

The Jackson Housing Authority is a quasi-public body whose primary function is to provide decent, safe, and sanitary housing for low-income families. The housing authority owns and manages apartment units at two public housing developments: Midtown Homes and Golden Key Apartments. 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 the council to serve 5-year, staggered terms makes up the housing authority.

The housing authority owns and manages 186 apartment units, most of which are one-bedroom, at two public housing developments and administers 800 Housing Choice Vouchers. Mississippi Regional Housing Authority VI does not have any units in the City, but has issued on the order of 1,500 vouchers to City residents.

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

The Jackson Housing Authority continues to address the most immediate needs of its public housing residents by keeping the maximum number of housing authority units possible available and in good condition. For both residents of public housing and Section 8 Voucher Holders, an adequate supply of units affordable and available to eligible applicants remains a need, along with barrier removal for the elderly and disabled.

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

PHA Goal: Increase assisted housing choices

Objectives:

- Provide voucher mobility counseling:
- Conduct outreach efforts to potential voucher landlords
- Increase voucher payment standards
- Utilize voucher homeownership program:
- Implement public housing or other homeownership programs:

An ongoing goal is the homeownership program with the proceeds from sales being used to create new homeownership opportunities. The Section 8 Program is also involved with the homeownership efforts.

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

Not applicable.

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

Introduction

Many social service nonprofit agencies in Jackson are engaged in meeting the needs of the poor, the homeless and disadvantaged. The City has funded many of these nonprofit organizations. The City is also involved in "Partners to End Homelessness" which is a coalition of agencies and groups involved in the "Continuum of Care" planning process.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

The City's one year goals of reducing and ending homelessness are 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 City of Jackson will accomplish these goals by funding a wide variety of homeless and homeless prevention programs in an effort to address the needs of homeless and at-risk families and individuals. The City and its service partners will use CDBG and ESG funds for activities that will address the needs for emergency shelter, transitional housing and service needs of homeless individuals and families with children, as well as to prevent extremely low-income households from becoming homeless.

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

See above.

Addressing the emergency shelter and transitional housing needs of homeless persons

See above.

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

Jackson and the Partners to End Homelessness have made a commitment to provide comprehensive services to meet the needs of homeless individuals. The services include case management, substance abuse services and individual counseling sessions.

- 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.
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- Karitas Therapeutic Day Care Center of Catholic Charities, Inc., is a therapeutic day care program for children who have been in an abusive situation and are residing with their mother in an emergency shelter. Services include transportation, supportive counseling, advocacy, group therapy and field trips.
- The Rape Crisis Center of Catholic Charities, Inc., provided counseling, court liaisons, community awareness and group counseling for victims of sexual assault in an eight county area.

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

Discharge Coordination Policies:

Foster Care:

The Mississippi Department of Human Services (MDHS), Division of Family and Children Services is responsible for protective services and the individualized housing plan for children and youth leaving foster care. The formal protocol is to return children and youth in foster care to families, college dormitories, the military or settings other than HUD McKinney-Vento funded beds. According to the Director of Independent Living, MDHS provides life skills, case management, placement and supportive services to prevent the discharge of children and youth into homelessness.

Health Care:

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 offered discharge options.

Mental Health:

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.

Corrections:

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 to ensure that an inmate is not released to homelessness, including the streets, shelters or other HUD McKinney-Vento funded beds.

AP-70 HOPWA Goals - 91.220 (I)(3)

The HOPWA formula grant is a component of the City of Jackson's Consolidated Plan. The City of Jackson serves as the Grantee of the HOPWA program. The Mississippi State Department of Health (MSDH) through its STD/HIV Office administers the HOPWA funds for the Jackson Metropolitan Statistical Area (MSA), which includes Copiah, Hinds, Madison, Rankin and Simpson counties. The program contacts for MSDH are Dr. Nicholas Mosca, STD/HIV Director and Valencia Evans, Bureau Director. The Mississippi State Department of Health's mission is to promote and protect the health of the citizens of Mississippi.

The City utilizes HOPWA funds to contract and collaborate with the MSDH through its STD/HIV Office to provide housing-related supportive services and rental assistance programs for the eligible, low-income persons living with HIV I AIDS. The STD/HIV Office will distribute HOPWA funds in each county according to need. This will enable clients and their families to remain in stable housing situations, access permanent housing options, and have access to healthcare and other supportive services. The City's Program Year funds for the Jackson MSA will support the HOPWA eligible activities of emergency short-term rent, utility and mortgage assistance (STRMU), Tenant-Based Rental Assistance (TBRA), housing related case management, permanent housing placement, and resource identification.

MSDH uses a Request for Proposal (RFP) process to allocate funds received from the City of Jackson. This process provides the opportunity for local HIV I AIDS Community Based Organizations to present proposals to receive HOPWA funding through sub grants with Mississippi State Department of Health. Sub grants are awarded based on CBOs planning and capacity to provide services to the clients.

STRMU assistance is used assist with all or part of the applicant's rent, mortgage, and utility payment. The up to 21 weeks within any 52 week period provides short-term assistance to assistance households experiencing a financial crisis to prevent homelessness and ensure financial and housing stability. MSDH caps financial assistance using a methodology of Fair Market Rent, county of residence, and bedroom size. This method is consistent with HUD policies and will ensure that resources are more equitably distributed. The STRMU program supports HUD's goal of reducing the risks of homelessness among low-income households with HIV/AIDS.

If the applicant is eligible, TBRA provides long-term rental assistance for households experiencing a chronic financial crisis. Emphasis will be placed on ending chronic housing crisis and ensuring long-term housing stability. TBRA will be calculated in accordance with the HUD Fair Market Rent Chart. TBRA will support HUD's goal of ensuring housing stability for low-income households living with HIV/AIDS.

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

Introduction:

The City of Jackson recognizes the need to create a balanced, sustainable range of housing choices to encourage social and economic diversity. The City considers projects that add more low-income and affordable housing in the community with great care. In the case of proposals presented to the City, such as multi-unit Low-Income Housing Tax Credit rent-to-own developments, the City has been supportive of those projects which evidence greater income diversity and quality designs that are sensitive to the issues associated with increasing low-income concentrations. However, the City does not impose zoning or subdivision ordinances or development regulations that are intended to erect barriers to affordable housing.

The most significant barriers to affordable housing are:

- Development Cost - The key factor in the price to purchase a home is the cost to develop the housing.
- Lack of Down payment- The out-of-pocket expenses involved in closing on a home are often an obstacle for low- and moderate-income households.
- Lack of Affordable Financing - Many low- and moderate-income homebuyers have poor credit histories and find it difficult to qualify for conventional financing.
- Lack of Knowledge - Homebuyers are often unaware of housing fundamentals, which limits their choices and increases the potential that choices may not meet their needs.

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

Barriers to affordable housing were also identified in the City's 2014 Analysis of Impediments to Fair Housing, which include:

- The general economic decline of the nation has led to reduced funding at the federal level and economic decline at every level down to the City residents.
- There is a lack of affordable, safe, and accessible housing as well as infrastructure and supportive services throughout the City of Jackson and the surrounding region.
- The City has a high percentage of older housing stock.
- There is a high percentage of substandard housing in Jackson.
- The rising costs of new developments have resulted in few new multi-family developments throughout the region.
- The white flight and exodus of middle-class residents from the City to more modern suburban areas leads to a concentration of poverty and feeds the vicious cycle of economic blight.

The City of Jackson is working proactively to address the identified barriers to affordable housing.

AP-85 Other Actions – 91.220(k)

N/A

Program Specific Requirements

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

Introduction:

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
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
3. The amount of surplus funds from urban renewal settlements
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.
5. The amount of income from float-funded activities

Total Program Income

Other CDBG Requirements

1. The amount of urgent need activities

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:
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:
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:
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:

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

1. Include written standards for providing ESG assistance (may include as attachment)
2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.
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).
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.
5. Describe performance standards for evaluating ESG.

Discussion:

