

# **Consolidated Plan**

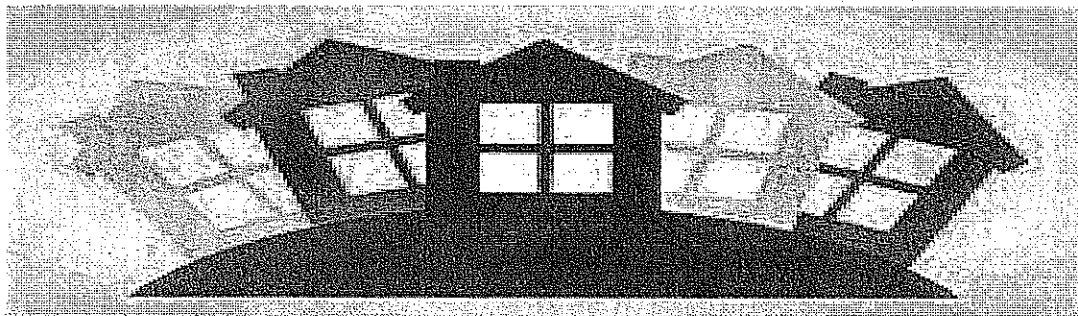
**2020-2024**

**Annual Action Plan**

**2020-2021**

**JACKSON, TENNESSEE**

**COMMUNITY DEVELOPMENT PROGRAM**



**Jackson Housing Authority**

**Community Development Office**

**May 2020**

2020-2021 CD Office Budget		DRAFT			
		CDBG	HOME	CDBG-CV	Total by Subtotal
<b>Revenues</b>					
New Grant Allocations	\$	582,262	\$ 335,084		
Estimated Program Income	\$	-	\$ 50,000		
Estimated Carryover Funds				\$ 267,126	
Estimated Unobligated Funds					
<b>Total Revenues</b>	\$	<b>582,262</b>	<b>\$ 385,084</b>	<b>\$ 267,126</b>	<b>\$ 1,234,472</b>
<b>Expenditures</b>					
<b>Housing</b>					
Target Rehabilitation Program	\$	-	\$ 116,576		
Minor Repair Program	\$	65,310	-		
Homebuyer Assistance	\$	-	\$ 75,000		
CHDO Housing	\$	-	\$ 160,000		
Special Needs (JCIL)	\$	20,000	-		
<b>Subtotal</b>	\$	<b>85,310</b>	<b>\$ 351,576</b>		<b>\$ 436,886</b>
<b>Public Services</b>					
Fair Housing	\$	22,000	-		
Youth Programs	\$	45,000	-		
Homelessness Programs	\$	20,000	-	\$ 250,000	
<b>Subtotal</b>	\$	<b>87,000</b>	<b>-</b>	<b>\$ 250,000</b>	<b>\$ 337,000</b>
<b>CBDO Public Services</b>					
Genesis/Boys & Girls Club **note	\$	52,500	-		
<b>Subtotal</b>	\$	<b>52,500</b>	<b>-</b>		<b>\$ 52,500</b>
<b>Neighborhood Revitalization</b>					
Section 108 Loan Repayments	\$	241,000	-		
Public Infrastructure	\$	-	-		
<b>Subtotal</b>	\$	<b>241,000</b>	<b>-</b>		<b>\$ 241,000</b>
<b>Administration/Planning</b>					
	\$	116,452	\$ 33,508		
<b>Subtotal</b>	\$	<b>116,452</b>	<b>\$ 33,508</b>	<b>\$ 17,126</b>	<b>\$ 167,086</b>
<b>Total Expenditures</b>	\$	<b>582,262</b>	<b>\$ 385,084</b>	<b>\$ 267,126</b>	<b>\$ 1,234,472</b>

## Executive Summary

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

#### 1. Introduction

As an entitlement community, the City of Jackson receives an annual allocation of Community Development Block Grant (CDBG) and HOME Investment Partnership Program (HOME) program funding. The City of Jackson is required to submit a five-year Consolidated Plan to illustrate to the U.S. Department of Housing and Urban Development (HUD) the housing and community needs, as well as a coordinated plan to meet those needs within the City of Jackson. As the lead agency responsible for developing the City's consolidated plan, the Jackson Housing Authority submits this consolidated plan as an application for funding for the aforementioned federal programs, along with any other programs that are essential resources in reducing the housing, economic development and community needs relating to other Federal, State, private foundations.

In the first quarter of 2020, the pandemic event of COVID-19 (coronavirus) began to present challenges. Financial stress became an increasing factor as job loss or decrease in hours for some occurred due to non-essential businesses closed and schools closed as well to adhere to social distancing and fight the spread of the virus. In April 2020, CARES Act allocations were announced to help offset some of the economic distress communities were experiencing. The addition of the CARES Act funding allows for the City to better address the needs of the community as it relates to public services, economic development, homeless etc. with the CDBG-CV funds.

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

The Housing and Community Development Act, as amended, has stated that the three broad objectives of the program that best describe the purpose and principles of the Five-Year Plan which are:

- Suitable Living Environment
- Decent Affordable Housing
- Economic Opportunities

Citizens provided insight to the community needs through public hearings, group consultation meetings and community needs surveys. As a result, the summary of community needs as perceived by the public and stakeholders are:

- Increase the quality and quantity of affordable housing
- Improved transportation services
- Employment workforce development/job training/financial literacy for adult and youth
- Reduce blight and blighting influences in the neighborhoods/Improve neighborhoods
- Housing assistance, with particular priority to greatest needs population (i.e. homeless, offenders, special needs, elderly, etc)
- Homeless facilities/services

- Continue to provide homeownership opportunities in the NRSA
- Centralized intake centers

### 3. Evaluation of past performance

Through years 1-4 of the past Five-Year Plan, 2015-2019, the following programs and projects were completed:

#### CDBG

- 1) Minor/Emergency Repair Program-Funded all five years (\$403,019/64 housing units).
- 2) Special Needs Housing (\$40,308/11 housing units)
- 3) Public Services- youth program, fair housing activities (\$256,370/3,288 individuals)
- 4) Section 108 Loan Repayments Program (\$939,460/CRA Districts 1, 2 activities)
- 5) NRSA Activities-CBDO Special Public Services (\$198,000/910 individuals)

#### HOME

- 1) CHDOs (\$476,172/10 housing units constructed/acquired/rehab)
- 2) Target Rehab (\$479,138/18 housing units rehab)

### 4. Summary of citizen participation process and consultation process

Citizen participation process included holding public hearing meetings on the community development needs and availability of the draft Consolidated Plan. Publication of the notices of the hearings, along with notice of availability of the CDBG application, were published in the Examiner, a locally owned minority newspaper, on February 13, 2020 and March 26, 2020. In addition, the Notices of Public Hearing mentioned the availability of the notice in Spanish and any accessibility needs, as needed. The public hearing on community needs was held at the Jackson Housing Authority Meeting Room, which is an accessible building, located in the low-income community area. The needs public hearing was held on February 27, 2020 at 4:00 p.m. The 2020-2024 Community Development Needs survey was provided to those in attendance and sent out to all those community development providers by e-mail. The Consolidated Plan/Action Plan public hearing was held April 23, 2020 via virtual meeting due to the COVID-19 social distancing orders.

In addition to the community meetings, JHA CD collected information through the community development needs survey; consultation meetings with groups representing housing, homeless and fair housing lending institutions; discussions with public agencies such as Jackson Housing Authority, Anti-poverty Task Force; and, reviews of local studies, i.e. PHA Five-Year Plan, CRA District Plans, and Jackson's Analysis of Impediments to Fair Housing Choice, etc.

The City of Jackson's proposed 2020-2024 Consolidated Plan identifies the housing and community development needs of low to moderate income communities in Jackson. The City of Jackson aims to prioritize available resources to meet the identified needs to revitalize neighborhoods and increase access to affordable housing and other opportunities for the low-income population of Jackson. The 2020-2024 Consolidated Plan provides a framework and path for furthering affordable housing and community development efforts including increasing homeownership opportunities, preserving

existing housing, revitalizing neighborhoods, expanding affordable rental options, furthering efforts to reduce homelessness, and supporting job efforts.

## **NA-05 Overview**

### **Needs Assessment Overview**

The City of Jackson utilized the HUD Comprehensive Housing Affordability Strategy (CHAS) Data, 2011-2015 American Community Survey (ACS) data, 2013-2017 ACS data, and other data applicable to analyze the overall needs of the city. Additional needs were obtained from input and interviews with various agencies, housing providers, community, and survey results.

#### Housing

According to the data, 11,695 households in the City of Jackson are considered very low to low-moderate income. Of those 11,695 households, 4,964 households experience one or more housing problems (incomplete kitchen facilities, incomplete plumbing, overcrowding, severe cost burden), with the most common housing problem being high cost burden. The Black / African American low-income population represent 59% of those households experiencing severe housing problems.

#### Public Housing

The Jackson Housing Authority has eight public housing developments and four LIHTC developments. The JHA also provides rental assistance through the HUD funded Housing Choice Voucher program to 1,353 individuals and families.

#### Homelessness

The Point-In-Time (PIT) homeless count for Jackson/Madison County showed that on a given night in January 2020, a total number of 230 persons were experiencing homelessness. unsheltered, of which 81 of those persons were considered chronically homeless. Approximately 205 persons were identified in the category of "unsheltered" which qualifies as living in cars, parks, abandoned buildings, and areas not fit for human habitation. The data shows a bit of an increase in the homeless count from 2019, which indicated that 168 persons experienced homelessness, of which 24 were considered chronically homeless.

#### Non-Homeless Special Needs Populations

The non-homeless special needs population includes the elderly, persons with disabilities, persons living with HIV/AIDS, victims of domestic violence, veterans, youth aging out of foster care, and ex-offenders reentering society. The priority needs include job training, fair housing education/outreach, transportation, and affordable housing assistance.

As the impact of the Coronavirus (COVID-19) begins to present itself in the community, the city anticipates needs to increase for food access, homeless services, job/educational services, and housing affordability.

## **MA-05 Overview**

### **Housing Market Analysis Overview:**

The market analysis section of the Consolidated Plan describes the characteristics of the City's housing market including supply and demand, conditions and cost, and the availability of housing stock to special needs populations and to low- and moderate- income families and information

regarding public housing. Additionally, this section discusses homeless needs, non-homeless special needs, and non-housing community development needs.

According to the 2011-2015 ACS, 70 percent of all housing units in the City of Jackson are one-unit detached structures, followed by 14% which are 2-4 unit structures. The majority (89%) of homeowner units have 3 or more bedrooms, while the rental units are more varied – 40 percent have 3 or more bedrooms, 17% have 1 bedroom and 41% have 2 bedrooms. Housing prices and rents have increased slightly, which means housing costs have increased for a growing proportion of households. The data shows that the median home value has increased by 11% between 2009 and 2015 and median rents have increased by 10% during the same time period. Demand for affordable housing units continue to grow as LMI households see increased housing costs.

As the needs of our community in reaction to the COVID-19 pandemic continues to evolve, the city plans to utilize CARES Act funding, if necessary and reasonable to assist in preventing, preparing for, and responding to coronavirus as described in the CARES Act.

## **SP-05 Overview**

### **Strategic Plan Overview**

The City of Jackson's strategic plan outlines the overall goals for addressing area housing and community development needs in the coming five years. The plan will specifically identify how the City intends to use its federal resources to address priority needs with emphasis on barriers to affordable housing, the anti-poverty strategy, and reducing the hazards of lead-based paint. The specific resources to be discussed include the Community Development Block Grant Program (CDBG), and HOME. The ESG and HOPWA programs are administered by the State of Tennessee. West Tennessee Legal Services, Inc. is the subrecipient of State HOPWA funds. The ESG funds are awarded to local nonprofit homeless service agencies on a competitive basis. For each priority housing need, specific objectives, strategies and proposed accomplishments will be identified.

Also, this five-year Strategic Plan for housing and community development is the result of the extensive needs assessment and community outreach process; and, from the previous 5-year Strategic Plan 2015-2019, the Jackson Community Redevelopment Agency (CRA)'s District 1 and 2 projects. In addition, the Five-Year Consolidated Plan also continues the designation of the Neighborhood Revitalization Strategy Area (NRSA) as previously designated which include census tracts 5, 6, 7, 8, 9, 10 and 11.

By gathering and applying a wide variety of research data and community input from the sources above, the City has developed this comprehensive approach to housing problems and opportunities and community revitalization strategies. This strategic plan will outline the goals and priorities that will serve as the overall framework for the five-year strategy and provide a linkage between these

identified priorities and the adopted strategies and programs of the City. The final section of this strategic plan portion of the Plan will highlight other relevant public policies as required by HUD.

As the needs of our community in reaction to the COVID-19 pandemic continue to evolve, the city plans to utilize CARES Act funding, as reasonable to assist in preventing, preparing for, and responding to coronavirus as described in the CARES Act. As the possible uses of CARES Act funding and waivers are presented, the City looks to use the CDBG-CV funding (and HOME funding if needed) to assist with the issues that arise such as food, public services, homeless, and housing.

### SP-45 Goals Summary – 91.215(a)(4)

#### Goals Summary Information

1	<b>Goal Name</b>	Improve quantity and quality of affordable housing
	<b>Goal Description</b>	<p>The city will provide:</p> <ol style="list-style-type: none"> <li>1) Single-family low-income owner-occupied households with substantial housing rehabilitation or minor repair to help improve housing condition and livability.</li> <li>2) Down payment and/or closing cost assistance to low/moderate income first-time homebuyers.</li> <li>3) Accessibility modifications of homes occupied by low income special needs (disabled, elderly) population.</li> <li>4) Address impediments to fair housing under the Analysis of Impediments as it relates to affordable housing.</li> <li>5) Assistance to eligible CHDOs with acquisition and rehabilitation of housing to improve and increase the supply of rental housing.</li> </ol>
2	<b>Goal Name</b>	Provide Expanded Economic Opportunities
	<b>Goal Description</b>	<p>The city in partnership with select nonprofit agencies and the CRA (Section 108 loan activities) will:</p> <ol style="list-style-type: none"> <li>1) Provide job skills training and job placement for youth (especially at-risk youth and/or youth with disabilities)</li> <li>2) Support efforts for job creation in CRA District 2 (Section 108 Loan repayment)</li> </ol>

3	<b>Goal Name</b>	Provide a Suitable Living Environment
	<b>Goal Description</b>	<p>The city normally contracts will non-profit agencies to carry out public service activities for the community. The city and/or public service agencies will:</p> <ol style="list-style-type: none"> <li>1) Provide assistance to legal service agency for fair housing counseling, education, referral, advocacy, etc. to address fair housing issues for the low-income community.</li> <li>2) Provide programs for youth to include after school, summer programs, and nutritional service assistance.</li> <li>3) Continue to decrease the number of under-utilized and blighted properties to revitalize neighborhoods.</li> </ol>
4	<b>Goal Name</b>	Expand the capacity of homeless providers
	<b>Goal Description</b>	<p>The city normally contracts will non-profit agencies to carry out homeless service activities for the community. In coordination with homeless services provider agencies, the city will continue to expand the capacity of homeless providers in the coordination and outreach of the delivery of services, especially the ESG's Rapid Re-housing, and coordinate with the Jackson/West TN Continuum of Care in order to stabilize the housing conditions of homeless individuals and families and get them on track to housing stability and upward mobility.</p>