

Consolidated Plan

2015-2019

Annual Action Plan

2015-2016

JACKSON, TENNESSEE COMMUNITY DEVELOPMENT PROGRAM



**Jackson Housing Authority
Community Development Office
May 15, 2015**

Executive Summary

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

1. Introduction

A consolidated plan is the first step in applying for and receiving federal money for housing and community development programs. The City of Jackson must submit a consolidated plan every five years to illustrate to the U.S. Department of Housing and Urban Development (HUD) not only the housing and community development needs in the City of Jackson area, but also a coordinated plan to meet those needs. As the lead agency responsible for developing the city's consolidated plan, the Jackson Housing Authority is submitting this consolidated plan as an application for funding for the following federal programs.

- Community Development Block Grant Program (CDBG)
- HOME Investment Partnership Program (HOME)
- Neighborhood Stabilization Program (NSP1) (funding from Tennessee Housing Development Agency) Continuation/Completion of Program.
- Emergency Shelter Program (ESG) applying to Tennessee Housing Development Agency
- Other programs that are essential resources in reducing the housing, economic development and community needs applying to other Federal, State, private foundations

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 are:

- Suitable Living Environment
- Decent Affordable Housing
- Economic Opportunities

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

- End Chronic Homelessness
- Increase the quality and quantity of affordable housing
- Reduce blight and blighting influences in the neighborhoods
- Continue improvement to neighborhoods through collaboration with the Jackson Community Revitalization Agency (CRA) and other groups associated with augmenting housing assistance activities.

- Provide housing assistance by giving high priority to those with the greatest need, particularly the homeless, households with special needs, seniors and persons with incomes below 50% AMI.
- Continue to provide homeownership opportunities in the NRSA especially in coordination with Jackson CRA revitalization activities, lending institutions and housing providers (CHDOs, Habitat for Humanity, Jackson Housing Authority's Section 9 Homeownership initiative and other housing stakeholders).

3. Evaluation of past performance

Through Years 1-4 of the past Five-Year Plan, 2010-2014, the following programs and projects were completed.

CDBG

- 1) Minor/Emergency Repair Program-Funded all five years (\$486,499/81 housing units).
- 2) Special Needs Housing (\$38,582/12 housing units)
- 3) Public Services-homeless match, youth program, fair housing activities (\$339,491/2,418 individuals, 50 families)
- 4) Community Facilities (\$401,336/RIFA)
- 5) Public Infrastructure, CRA Dist. 1 (\$29,820/street improvements, e.g. streets, lighting, sidewalks, drainage, etc)
- 6) Section 108 Loan Repayments Program (\$619,754/CRA Districts 1, 2 activities)
- 8) NRSA Activities-CBDO Special Public Services (\$354,011/1,015 individuals)

HOME

- 1) Down Payment Assistance (\$47,675/11 families)
- 2) CHDOs (\$550,908/11 housing units constructed/acquired/rehab)
- 3) Target Rehab (\$532,810/21 housing units rehab)

4. Summary of citizen participation process and consultation process

Citizen participation process including holding two public hearing meetings on the community development needs. Publication of the notice of these hearings was in English and Spanish and

published in the West Tennessee Examiner, a locally owned minority newspaper. In addition, the Notice of Public Hearings in Spanish was copied and sent to a program (HOPE Program) which has a Hispanic following in the community. The public hearings were held at Jackson Center for Independent Living, a disability program, located where a large section of the Hispanic population lives; and, Jackson Housing Authority Meeting Room. The needs public hearings were held on February 18, 2015 at 10:00 a.m. and 2:00 p.m. respectively at the sites. The Community Development Needs survey was provided to those in attendance and also sent out to all those community development providers by e-mail.

In addition to the community meetings, JHA CD has 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, Jackson Community Redevelopment Agency; and, reviews of local studies, i.e. PHA Five-Year Plan, CRA District Plans, Healthy Choice Neighborhoods Plan, and Jackson Impediments to Fair Housing Study.

Public Comment Period

On April 1, 2015, the draft plan was made available to the public for comment for a thirty day comment period. The plan is available for review at the following website:

<http://www.jacksonha.com>

The public could also request an e-mail copy of the draft plan by contacting lfason@jacksonha.com or calling 731.422.1671 ext. 116. To be considered all public comments on the draft Consolidated Plan could also be submitted in writing and received by 4:00 p.m. CDT on April 30, 2015. Comments could also be received by email at lfason@jacksonha.com and by mail at Consolidated Plan, CD Office, 125 Preston Street, Jackson, TN 38301.

5. Summary of public comments

Community Development Needs Survey

Community Development Needs Survey respondents were only six persons. Over 50 of the surveys were distributed. The results indicated that the highest needs was for housing needs, economic development needs and homeless needs. Perplexing was the high ranking for economic needs but very few of the ratings for economic development activities was overwhelming. The results are located in the appendices.

Community Development Needs Public Hearing

All participants were concerned with the decreasing allocations from HUD for community development activities especially youth programs, homelessness programs and housing assistance to for elderly, female head of households with children and disabled homeowners. Another major obstacle that they

felt strongly was the ever increasing level of regulatory requirements that hinder their ability to deliver the services necessary to alleviate the conditions and needs experienced by the residents.

Homeless Consultation Meeting

The homeless providers identified specifically a need of great concern in the community. Patients at the public hospital (Jackson General Hospital) cannot discharge patients who have nowhere to go therefor they remain in the hospital until shelter can be provided. As a result, a task force was created to coordinate ESG's Rapid Re-housing element, Shelter Plus Care, and Section 8 Choice Vouchers Program. The group also identified the need for more Safehaven facilities and an emergency shelter for men.

Financial Institutions Meeting

This meeting with the CRA officers and Mortgage Managers of the local banks provided insight to various products and outreach programs that each bank undertakes and reports to the Comptroller of the Currency as part of CRA requirement. In addition, they were exposed to the impediments to fair housing as identified by the Impediments Summary Matrix as part of the Analysis of Impediments to Fair Housing Study (AI). The end result was to immediately focus on a mortgage product and outreach program directory to better inform potential LMI homebuyers. In addition, they wanted to meet as a group on a regular basis in cooperation with the City on the AI Matrix and to share information on programs and needs in the community.

CRA Consultation Meeting

Continue coordination on the use of Section 108 Loan funds in the East Jackson Redevelopment Area, CRA District 2 with identified projects for economic development and new housing development.

Public Housing Consultation Meeting

The meeting with the heads of each department of Jackson Housing Authority and the Executive Director identified two major issues for adequate affordable housing. The public housing stock is increasingly become obsolete to age especially Lincoln Courts and Allenton Heights. Tthe greatest need is replacement of approximately 315 obsolete units. Funding is scarce and even though JHA takes advantage of LIHTC when a window appears at THDA for an application from a smaller PHA. The other issue centers around coordination of Shelter Plus Care with other homelessness programs, e.g. Rapid Re-Housing.

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

None

7. Summary

Goal 1: Improve the Quality and Quantity of Affordable Housing

- · Objective 1A: Provide Homebuyer Opportunities
- · Objective 1B: Increase and Improve the Supply of Housing
- · Objective 1C: Assist Homeowners in Housing Repair and Rehabilitation
- · Objective 1D: Provide Homeless Population with Housing and Related Services

Goal 2: Provide Expanded Economic Opportunities

- · Objective 2A: Provide Jobs Skills Training and Job Placement for At-Risk Youth.
- · Objective 2B: Support efforts for job creation in CRA District 2.

Goal 3: Provide a Suitable Living Environment

- · Objective 3A: Continue to decrease the Number of Under-Utilized and Blighted Properties
- · Objective 3B: Reduce Lead-Based Paint Hazards

Goal 4: Develop and Expand the Capacity of Local Homeless Providers, Housing Providers and Service Providers

- · Objective 4A: Develop a coordinated transition homeless plan utilizing ESG Rapid Re-Housing, Shelter Plus Care, and Section 8 Housing Choice Voucher/HOME Tenant Based Rental Assistance.
- · Increase capacity of CHDOs rental housing initiatives.

The Process

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

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

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	JACKSON	Jackson Housing Authority-CD Office
HOME Administrator	JACKSON	Jackson Housing Authority-CD Office

Table 1 – Responsible Agencies

Narrative

The City of Jackson is a municipal government that receives Federal funds to use for administering the Community Development Program. In 1998, the City of Jackson entered into a Memorandum of Understanding with the Jackson Housing Authority to administer and implement the CDBG and HOME programs and the ESG program funded by the State of Tennessee. The City of Jackson’s maintained oversight and approval of the above mentioned programs by the Mayor and City Council. The MOA required the Mayor and City Council to approve the Consolidated Plan, Annual Action Plans Citizen Participation Plan any amendments to these plans. The CAPER is presented to the Mayor and City Council annually. The Mayor is the responsible entity for the Environmental Review process.

The Jackson Housing Authority is the lead agency in preparing the Consolidated Plan, Annual Action Plans, the Citizen Participation Plan and CAPER as well as any HUD applications that fall under the City’s authority for applicant eligibility. The JHA CD office is responsible for administration and implementation of the CDBG, HOME and THDA ESG programs. Implementation includes financial/audit responsibilities including IDIS setups and drawdowns, subrecipient monitoring, budget preparation, and other federal requirements such as environmental reviews, labor standards, subrecipient monitoring, CHDO monitoring, and, various required HUD reports.

Consolidated Plan Public Contact Information

LaTonya Fason

Community Development Coordinator

Jackson Housing Authority, CD Office

Physical Office: 125 Preston Street

P.O. Box 3188

Jackson, TN 38301

Phone: 731-422-1671 extension 116

Fax: 731-425-4617

E-Mail: lfason@jacksonha.com

PR-10 Consultation - 91.100, 91.200(b), 91.215(I)

1. Introduction

A series of meetings with various groups were invited to participate for consultation concerning coordination, programs, needs and information sharing on various topics. These groups including housing providers (CHDOs), homeless providers, (Tennessee Homeless Solutions, Inc., ESG Homeless Providers, fair housing groups-lending institutions, public housing officials and coordination with public housing plan; public services groups including youth services non-profits, e.g. HOPE, Boys & Girls Club, SWHRA, Inc. (At Risk Youth Employment Program) In addition, a Community Survey was provided at each meeting of the groups and follow up by e-mail to all agencies, individuals from the invitation list, regardless of their attendance at the meetings.

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 Shelter Plus Care Program requires direct coordination between the Section 8 Department, JHA and mental health providers, Quinco Mental Health Center and Pathways by placing discharged mental patients into housing. Also, the Public Housing Department coordinates with Pathways in placing mental health patients into public housing units at McMillan Towers. In addition, the CD Program coordinates with the Jackson Center for Independent Living in providing assistance for disability accessibility needs of homeowners who apply for Minor Emergency Repair Assistance. Current efforts as a result of the Consolidated Plan citizen participation process include reviewing how the Rapid Re-Housing Program through ESG can enhance coordination between ESG homeless providers, Shelter Plus Care Program providers. The Rapid Re-Housing Task Force members are from the ESG Agencies, CD Office and the Tennessee Homeless Solution COC.

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 Tennessee Homeless Solutions COC covers an area that includes 23 counties in West Tennessee (excluding Shelby County). The CD Office attends the THC COC meetings, participates with the Point In Time Count, Rapid Re-Housing Task Force, subrecipient that co-manages SNAP Program (Shelter Plus Care) with the Section 8 Division of the Jackson Housing Authority; and acts as grant recipient and manages ESG funds from Tennessee Housing Development Agency. The ESG funds are utilized by xx number of homeless subrecipient agencies.

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

Consultations with the Tennessee Homeless Solutions, Inc. (COC) is an on-going process. Consultation for the Consolidated Plan included a group meeting of Jackson homeless providers held on March 12, 2015. At this meeting, consensus among the stakeholders identified the priority category of need as 1) Rapid Re-housing; 2) Shelter; 3) Preventive and 4) Outreach. THDA applications were completed by the CD Office and the homeless providers provided need and allocation of resources required to best serve those needs. THDA, as the ESG grantor agency, sets the performance standard and evaluate the outcomes as part of the annual performance reports. A special meeting was called by the COC and the Jackson ESG applicants to discuss Rapid Re-housing especially for homeless individuals hospitalized at Jackson General Hospital, a public hospital, but who are unable to be discharged because of no place to go for housing.

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	SOUTHWEST TENNESSEE CDC
	Agency/Group/Organization Type	Housing CHDO
	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?	The two CHDOs have been meeting with CD Staff on a quarterly basis to discuss and share information and process in meeting new HOME compliance requirements especially for commitments. The potential outcomes are: 1: meeting new HOME compliance requirements and overcoming commitment issues in a timely manner; and, 2)expanding rental housing units in the community through an acquisition/moderate rehab program.
2	Agency/Group/Organization	JAHO
	Agency/Group/Organization Type	Housing CHDO
	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?	The two CHDOs have been meeting with CD Staff on a quarterly basis to discuss and share information and process in meeting new HOME compliance requirements especially for commitments. The potential outcomes are: 1: meeting new HOME compliance requirements and overcoming commitment issues in a timely manner; and, 2)expanding rental housing units in the community through an acquisition/moderate rehab program
3	Agency/Group/Organization	Jackson Housing Authority
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Public Housing Needs

<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>CD Staff met with the heads of each of the JHA department directors and the Executive Director to discuss priority needs. Public Assisted Housing- The age of the PHA units, approximately 315, are considered obsolete and there is a demand for funds to replace and/or substantially renovate these units. The outcome from this discussion is that the highest priority for the JHA seeking out and obtaining resources, e.g. LIHTC, Health Choice Neighborhood Implementation Plan funding, increased Moderate Rehabilitation level of funding from HUD/Congress. Section 8- The waiting list for Section 8 has over 140 persons/families. Placing an increased demand for the Section 8 vouchers are the persons/families transitioning from the Shelter Plus Program (SNAP) to Section 8 Housing Choice Voucher Social Services Department manages the Self Sufficiency program. Eight new homes have been built through public-assisted housing funds for homeownership. Sale of these homes to qualified home buyers is difficult because of affordability and cost burden concerns. Specifically, the FHA/THDA requirement of a 620 credit score is an obstacles for LMI home buyers to overcome. Even though DPA is available through the CD Office Homeownership Program, a deep subsidy is required and the funds are minimal. Alternative are lease purchasing for a specified period of times until home buyer can resolve credit issue and qualified for a permanent mortgage loan.</p>
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Identify any Agency Types not consulted and provide rationale for not consulting

None

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Tennessee Homeless Solutions, Inc.	Chronic Homeless Plan was adopted as part of the Consolidated Plan, 2000-2014.

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))

As part of the public review process for the Consolidated Plan, the Madison County Mayor's Office was contacted for a meeting to discuss the needs from the community and the recommended actions of the Plan. The Jackson Community Redevelopment Agency and City Planning Office review of the plan will be held at a separate meeting between the CRA Chair, the two developers of CRA Districts and the Planning Director during the Plan review time period.

Narrative (optional):

Consultation Groups that provided input on needs. After each consultation meeting, they agreed that they should meet on a quarterly or monthly basis.

Mortgage Lending Group (All CRA and Mortgage Lending Managers were invited. Turnout was low but very informative.

Homelessness Group-Membership included COC staff, non-profit homeless providers.

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 consultation groups that met were seriously interested in continuing the dialog on community needs. The financial lending institution (local banks) want to meet on a quarterly basis to discuss future efforts on how to market their products and identify outreach effort in order to address the impediments from the AI. The Homeless Providers Group has taken steps to implement Objective 3A and has created a task force that will meet accordingly to resolve the issue emergency housing issues such as the homeless patient non-discharge issue at Jackson General Hospital; and finding alternatives for effectively using resources of three, possible four resources, in implementing a plan.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
1	Public Hearing	Minorities Non-English Speaking - Specify other language: Spanish Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing Non profit stakeholders	Twenty persons were in attendance representing the two CHDOs, WTLS, Boys/Girls Club, Operation HOPE, The Dream Center and Jackson Housing Authority. Jackson Center for Independent Living, and WRAP (DV agency).	Comments at meeting centered on the reduction of CDBG funds, need for housing, youth programs, disabled persons accessibility needs and homeless needs. Community Development Surveys returned from attendees focused on	None	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Internet Outreach	Non-targeted/broad community Not-profit agencies and stakeholders	Approximately six responses returned.	Highest rankings were for housing needs, homeless needs and economic development needs. Perplexing was that economic development as a major needs category did not receive high rankings for economic development activities. Results will be attached to the Appendices.	None but the responses were low as compared to over 50 survey documents distributed.	

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The City of Jackson's 2015-2019 Consolidated Plan has identified housing and housing related activities as a priority in order to 1) provide safe, decent and affordable housing for its residents; 2) provide a viable environment through community development improvements and services which residents can experience the maximum housing experience; 3) provide for the needed shelter and services for homeless individuals with an efficient process for upward mobility to transitional/permanent housing in a manner that provides optimum coordination between homeless providers; and, 4) provide expanded economic opportunities especially for at-risk youth and young adults between the ages of 18-24 years of age.

The next five years will provide a major challenge to major cuts in CDBG Entitlement and HOME funds since the beginning of the previous Five-Year Plan, 2010-2014. Because of the competing needs among all housing providers, a great need to leverage more funds, especially private sector, state and local dollars with Federal funds is also a priority. Successful collaborative efforts will be expanded and enhanced to integrate outreach, emergency shelter, transitional and permanent housing for homeless and special needs populations when the opportunities present themselves.

Through the public participation and consultation process already held in the preparation of this Plan, the community's overall goals and priorities as described in later sections of this document are identified. Continue public input and consultations with stake holders and service providers, the Plan will be modified as change necessitates.

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

Summary of Housing Needs

The most pressing housing needs according to the CHAS, 2007-2011 data are for very-low, -low and low-moderate income households experiencing one or more housing problems as identified the following tables. Households with very low income <30% of HAMI are mostly made up of small family households which include households with children less than six years of age and elderly households over 62 years of age.

Residents most experiencing severe housing problems are very-low income renters (0-30% AMI) with 56.4% having severe housing problems (one or more four housing problems). Overcrowding does not seem to be a major housing problem but cost burden greater than 30% and 50% in both renter and owner units is a major housing affordability issue in the Jackson area.

Demographics	Base Year: 2000	Most Recent Year: 2011	% Change
Population	59,643	64,670	8%
Households	23,523	24,042	2%
Median Income	\$33,194.00	\$35,433.00	7%

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 *	3,910	3,060	3,915	2,345	10,805
Small Family Households *	1,470	965	1,615	845	5,830
Large Family Households *	355	200	210	205	650
Household contains at least one person 62-74 years of age	605	555	705	294	2,004
Household contains at least one person age 75 or older	415	505	539	328	1,010
Households with one or more children 6 years old or younger *	934	654	725	248	1,266

* 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	35	70	10	20	135	0	95	0	0	95
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	0	0	0	0	0	0	0	0	10	10
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	45	25	15	20	105	0	10	25	19	54
Housing cost burden greater than 50% of income (and none of the above problems)	1,925	940	210	19	3,094	600	445	280	58	1,383
Housing cost burden greater than 30% of income (and none of the above problems)	264	530	995	240	2,029	165	285	615	445	1,510

	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)	320	0	0	0	320	105	0	0	0	105

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	2,015	1,040	240	54	3,349	600	550	305	88	1,543
Having none of four housing problems	655	945	1,840	930	4,370	220	530	1,520	1,270	3,540
Household has negative income, but none of the other housing problems	320	0	0	0	320	105	0	0	0	105

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	1,080	639	570	2,289	205	109	419	733
Large Related	215	105	65	385	25	80	15	120
Elderly	249	249	145	643	439	364	274	1,077

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Other	744	559	470	1,773	85	255	200	540
Total need by income	2,288	1,552	1,250	5,090	754	808	908	2,470

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	990	410	65	1,465	205	84	114	403
Large Related	150	80	0	230	25	50	0	75
Elderly	200	99	50	349	275	149	84	508
Other	655	420	110	1,185	85	210	80	375
Total need by income	1,995	1,009	225	3,229	590	493	278	1,361

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	25	55	15	40	135	0	10	15	25	50
Multiple, unrelated family households	10	10	0	0	20	0	0	10	4	14
Other, non-family households	10	0	0	0	10	0	0	0	0	0
Total need by income	45	65	15	40	165	0	10	25	29	64

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	0	0	0	0	0	0	0	0

Table 12 – Crowding Information – 2/2

Data Source
Comments:

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

According to the 2015 PITC, there were 45 single persons households served in either transitional or permanent homeless facilities. WRAP housed 6 single women households and one single woman household was counted at Aspell Recovery Center. Aspell Recovery Center, also, served thirteen single men households in Charlie’s House, a transitional facility; Turning Point Safehaven (an Area Relief Ministries facility) served eight men in their facility; and JACO A served 10 men and 7 women at JACO A’s facilities.

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.

WRAP served over eighty persons according to the City's CAPER Report (20013-2014) and provided emergency housing in the 31 emergency housing units and fifteen transitional housing units in Madison County house the victims. JCIL served 75 disabled households in Madison County with hearing assistance, support services and housing accessibility modifications. The Jackson Housing Authority's homeowners' rehabilitation programs served 27 households with 20 being either elderly or disabled needing accessibility modifications.

What are the most common housing problems?

The major housing problem is cost burdens which are defined as a household spending more than 30% or 50% (severe cost burden) of their gross income for housing which included utilities. Households, both renter and owner indicated minimal percentages of substandard and overcrowding issues with housing.

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

Greatest need by income are very low income households (<30% of median income) and low income (30-50% of median income) renters primarily small related households and elderly and similarly owner households in the same income and type of households stated above.

Disproportionately Greater Needs are those households with one or more housing problems with Black/African American households having disproportionately greater needs especially in the very low income and low income households regardless of tenure. The greatest concentrations of low moderate households are in CTs 5-11 (NRSA) which is comprised of over 70% of the households being classified as LMI. African American/Black persons residing in the NRSA is comprised of 75.9% of all African American/Black persons in the NRSA. African American/Black households in the NRSA make up nearly 23% of the total households in Jackson.

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 only process which to determine the imminent risk of either residing in shelters or becoming unsheltered are waiting lists at the Dream Center, a homeless facility for women and WRAP, the domestic violence facility in Jackson/Madison County. The City of Jackson and West Tennessee Healthcare have recently provided a facility and funds for a Justice Center for victims of domestic violence in collaboration with WRAP. In addition, the Rapid Re-housing task force is examining improvements to that funding mechanism which in the near future will develop a methodology to determine the at-risk group. The Dream Center has a waiting list for 40 women. In addition, there are over 428 persons on the JHA public housing waiting list with JHA public housing developments having a consistent 95-98% occupancy rate; and, the Section 8 application pool was opened for day at the end of April, 2015 and added over 2,500 persons.

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:

The City does not have an exact methodology used to generate estimates other than those described above.

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

The best housing characteristics associated with housing instability are cost burdens by income and by housing type. As discussed previously, small related families and elderly households have the highest cost burden percentages and highest severe cost burden percentages of the housing type categories. Coupled with the PITC count for families with children currently being sheltered; and, a survey of the assisted living facilities (frail elderly) indicating an average occupancy rate of 97.1%

(Assisted Living Facilities Survey) and a unit number of 373 assisted housing units in Jackson, these are the individuals and families most likely to be the imminent homeless.

Discussion

Of the disproportionately greater need by racial group, Black/African American households have the greater need according to the tables 13-16. Of the total households below the median income (<100% HAMFI) experiencing housing problems, Black/African Americans households comprise sixty-two percent (62%); and, of the total low and moderate income households (<80% HAMFI) with a housing problem, the percentage of with a housing problem are Black/African Americans at 63%. Low and moderate income households comprise fifty-seven percent of households making less than median income with a housing problem. Hispanic households experiencing housing problems by all income ranges were minimal.

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

The City of Jackson has a high percentage of households that are low and moderate income (LMI) and also Black/African American. The City’s average percentage of LMI households is above 45%. This is especially applicable to the very low income (VLI-0-30% HAMFI) and Low income (LI/.30%-50% HAMFI) Black/African Americans in these income categories. For instance, in the VLI group, the number of households with one or more housing problems indicates a disproportionate number between White and Black/African American households with housing problems. White households in this income category (VLI) have 965 households with one or more housing problems but when compared with Black/African American household, the number was more than twice as much with 2,000 households. However, if one examines the total of households by race who experienced housing problems regardless of income categories, White households with housing problems was measured at 87.4%; whereas, Black/African Americans was measured at 73.4%. In conclusion, the lower income groups that have greater needs with housing are Black/African American households; but, as incomes go above 80% the disproportionate needs for both racial groups, White/Black African American households are comparable.

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	3,040	440	420
White	965	59	80
Black / African American	2,000	385	340
Asian	50	0	0
American Indian, Alaska Native	4	0	4
Pacific Islander	0	0	0
Hispanic	0	0	0

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	2,410	660	0
White	750	320	0
Black / African American	1,525	285	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	120	60	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	2,155	1,750	0
White	815	820	0
Black / African American	1,255	890	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	10	0
Hispanic	74	30	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	830	1,510	0
White	380	980	0
Black / African American	410	438	0
Asian	30	10	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	15	85	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%

Discussion

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

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

Introduction

The City of Jackson has a high percentage of households that are LMI and Black/African American. The City's average percentage of LMI households is 44% and the percentage of Black/African American households is 46.2%. Black/African American households primarily reside in the NRSA (CTs 5-11) which are comprised of LMI households of 70% or higher. The number of LMI Black/African American households in the NRSA represents nearly a third of LMI Black/African American households in Jackson.

The following tables for severe housing problems were analyzed and the numbers and percentages indicate a similar pattern as NA-15 tables on housing problems. There is a higher incidence of severe housing problems for very low income and low income households regardless of racial or ethnic group. Whereas, according to the number of households with severe housing problems with a disproportionate need are Black/ African Americans. For instance, in the 0-30% AMI group, the numbers of households with one or more of four housing problems indicate a disproportionate number between White and Black/African Americans with housing problems. (845 White households compared to 1,705 Black/African Americans households). Likewise, if you examine the total of households by race who experienced severe housing problems regardless of income categories, White households with housing problems was measured at 76.9%; whereas, Black/African Americans was measured at 62.7%. Similarly, the lower income groups that have greater needs with severe housing are Black/African American households; but, as incomes go above 80% the disproportionate needs for both racial groups, White/Black African American households are comparable.

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	2,605	875	420
White	845	174	80
Black / African American	1,705	675	340
Asian	50	0	0
American Indian, Alaska Native	4	0	4
Pacific Islander	0	0	0
Hispanic	0	0	0

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	1,595	1,470	0
White	429	660	0
Black / African American	1,035	760	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	120	60	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	550	3,355	0
White	245	1,400	0
Black / African American	300	1,840	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	10	0
Hispanic	0	104	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	138	2,195	0
White	63	1,290	0
Black / African American	49	805	0
Asian	30	10	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	100	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%

Discussion

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:

The disproportionate greater need due to housing cost burdens (spending more than 30% of gross income for housing) and severe cost burden (spending more than 50% of gross income for housing) by very low income, low income households by race is similar to housing problems and severe housing problems data. Geographically, Black/African American households primarily reside in the NRSA (CTs 5-11) which are comprised of LMI households of 70% or higher. The number of LMI Black/African American households in the NRSA represents nearly a third of LMI Black/African American households in Jackson.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	4,435	3,690	4,683	420
White	8,775	2,045	1,575	85
Black / African American	4,795	2,365	3,020	335
Asian	153	0	60	0
American Indian, Alaska Native	35	0	4	4
Pacific Islander	20	0	0	0
Hispanic	394	124	110	0

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2007-2011 CHAS

Discussion:

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 City of Jackson has a high percentage of households and persons that are LMI and Black/African American. The City's average percentage of LMI households is above 45% and the percentage of Black/African American households concentrated in the NRSA have a LMI percentage of 73%. Compounding the problem is the concentration of Black/African American persons living in the NRSA which is comprised of 75.9% of the total NRSA population. The percentage of Black/African American in Jackson is 46.2%.

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

Whereas, according to the numbers of households with a disproportionate greater need are Black/African American households. But if you examine the percentages within each individual racial group for the income group, (80-100% HAMI) White households are experiencing percentages (16.4%) similar to Black/African American group in the same income category. However, the greatest needs are primarily demonstrated by very low income (<30% HAMFI) and low income (>30-50% HAMFI) categories by Black/American households. The best explanation for this phenomena are the increased median value of homeownership and increase in median rents as identified in the following Market Analysis sections.

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

Black/African American households primarily reside in the NRSA (CTs 5-11) which are comprised of LMI households of 70% or higher. The number of LMI Black/African American persons is comprised of 75.9% of all persons living in the NRSA; and, the total of Black/African American persons in the NRSA make up nearly 23% of the total population of Jackson. The consistency of poverty and segregation is a major problem with housing problems especially housing cost burdens.

NA-35 Public Housing – 91.205(b)

Introduction

The JHA has eight public housing developments with 839 units (See Table); and, four LIHTC developments meeting a variety of housing needs and special housing needs. The LIHTC units also are mixed units, e.g. tax credit units, public housing units and HOME units. (See Table). JHA has 1419 Section 8 Housing Choice Vouchers and issues VASH vouchers (up to 25 vouchers available) with nine vouchers placed currently. The Social Services Department manages several programs which serves public housing resident including the Family Self Sufficiency Program, Homebuyer Incentive Program and played a major role in preparation of the Neighborhood Choice Program Implementation Program. Currently, there are 107 public housing and 124 Section 8 residents enrolled in these programs receiving support services.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	780	1,402	103	1,284	8	0	0

Table 22 - Public Housing by Program Type

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

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	
Average Annual Income	0	0	9,864	10,739	9,056	10,872	7,290	0	
Average length of stay	0	0	3	3	1	3	0	0	

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program
Average Household size	0	0	2	2	1	2	1	0
# Homeless at admission	0	0	0	2	0	0	2	0
# of Elderly Program Participants (>62)	0	0	147	126	38	86	0	0
# of Disabled Families	0	0	143	339	59	272	4	0
# of Families requesting accessibility features	0	0	780	1,402	103	1,284	8	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled*
White	0	0	40	109	13	93	3	0	0
Black/African American	0	0	738	1,290	90	1,188	5	0	0
Asian	0	0	1	2	0	2	0	0	0
American Indian/Alaska Native	0	0	1	0	0	0	0	0	0

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Pacific Islander	0	0	0	1	0	1	0	0	0
Other	0	0	0	0	0	0	0	0	0

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

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	4	6	0	6	0	0	0
Not Hispanic	0	0	776	1,396	103	1,278	8	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:

There are 8-10 persons/families on the waiting list for transfer to an accessibility unit. The number waiting transfer to an accessible unit is low, the overriding problem are the number of obsolete units (315) according to a survey funded by the JHA. These units are in the older developments such as Allenton Heights, Lincoln Courts, Washington-Douglas and Roosevelt. JHA's highest priority is to replace these units whenever resources become available, e.g. Choice Neighborhoods Implementation grant; Low-Income Housing Tax Credits, and, substantial commitments and changes of funding for PHA unit replacement by Congress and HUD.

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

Currently, there are 428 persons on the public housing waiting list. The family types are representative of the type of units available. The breakdowns by bedroom size are:

1BR -122 2BR- 143 3BR- 110 4/5 BR- 40 Elderly- 13 Total=428

The Section 8 waiting list was recently opened up with over 2,500 persons interested in Section 8 housing assistance to be pre-screened. JHA will continue to search for windows of opportunities through LIHTC; and, monitor the Healthy Choice Neighborhoods initiative for eligibility and program requirement changes needed for Jackson to participate.

In consultation with public housing officials, the major issue is obsolete public housing units (315 units) due to age and a need for replacement. Fortunately, all JHA units whether PHA, Section 8 or LIHTC have standards that are strictly enforced by HUD and/or THDA. Each year the Authority renovates units of its public housing stock based upon an assets management plan and utilizing a capital fund grant made available to the Authority. This ensures that the units are well maintained are kept well-maintained and viable as continued public housing stock; and, do not contribute to the housing problems/severe housing problems associated city-wide.

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

The needs as compared to the housing needs of LMI households are comparable. In public housing units, the families with children under six years of age, elderly (>62 years of age is comparable to the need percentages overall. The average income of a public housing resident is \$9,864 annually which is 0-30% AMI. This means that public housing residents make up 19.5% of 0-30% AMI residents city-wide. Even though the PHA units are obsolete due to age and high cost of renovation and maintenance, they are well maintained and do not contribute the the housing problems/severe housing problems associated city-wide basis.

Discussion

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

The Tennessee Homeless Solutions, Inc. (COC) is primarily responsible for a majority of funding for homeless programs in Jackson. The CoC has an approved 10-Year Chronic Homeless Plan, revised in 2011, that sets out the direction in meeting the homelessness needs in West Tennessee counties including Madison County and the City of Jackson. Shelby County, Memphis, is not included in the catchment area for the Tennessee Homeless Solutions, Inc. (THS). The THS is responsible for coordinating the homeless strategic planning process, managing and coordinating the the Point In Time Count (PITC) annually, administering the HMIS system, allocation of SNAP (formerly SHP) funds to homeless provider agencies for chronically homeless individuals and families, allocation of Shelter Plus Care for homeless mental patients, administering and coordinating a variety of HUD submissions of required reports, e.g. AHAR, HIC and PITC; and, various volunteer outreach efforts for homeless persons.

The Jackson Housing Authority, Section 8 Program receives an allocation of Shelter Plus Care (SNAP) funds from the THS; and, In collaboration with the mental health facilities, Pathways, Inc. and Quinco, housing voucher assistance is providing homeless individuals who are being discharged from the mental health facility. Coordination efforts between mental health agency case manager and Section 8 case managers can be enhanced in the oncoming months so full utilization of the SNAP (formerly Shelter Plus Grant) funds can be realized.

The City of Jackson receives a direct allocation of ESG funds from the Tennessee Housing Development Agency (THDA) which is disseminated to the eligible emergency shelter homeless providers in Jackson. There are xx homeless provider agencies assisting homeless individuals with homeless prevention opportunities and support services; Rapid re-housing outreach; and emergency shelter programs. These same agencies also participate with THS with transitional and permanent housing shelter and support services.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	0	0	0	0	0	0

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	0	0	0	0	0	0
Chronically Homeless Individuals	0	0	0	0	0	0
Chronically Homeless Families	0	0	0	0	0	0
Veterans	0	0	0	0	0	0
Unaccompanied Child	0	0	0	0	0	0
Persons with HIV	0	0	0	0	0	0

Table 26 - Homeless Needs Assessment

Data Source Comments: not using this table.

Indicate if the homeless population is: Partially Rural Homeless

Rural Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	1,412	151	1,500	240	50	114

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Only Children	522	56	522	78	28	114
Persons in Households with Only Adults	890	95	950	142	30	114
Chronically Homeless Individuals	152	32	160	76	0	114
Chronically Homeless Families	26	1	27	27	0	114
Veterans	54	11	60	15	0	114
Unaccompanied Youth	0	0	0	0	0	114
Persons with HIV	0	10	0	0	0	114

Table 27 - Homeless Needs Assessment

Data Source Comments: NA

For persons in rural areas who are homeless or at risk of homelessness, describe the nature and extent of unsheltered and sheltered homelessness with the jurisdiction:

The numbers of unsheltered person is overwhelming considering the differences in numbers of the unsheltered versus sheltered. Ratio of unsheltered to sheltered is 90:1 and for homeless households with children that ratio is also 90:1. This indicates a need for more emergency and transitional shelters and a need for more permanent housing assistance such as the HOME Tenant Based Rental Assistance (TBRA) and Section 8 vouchers from THDA to meet the permanent housing needs.

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):

Data from a THS internal report does represent the amount of time the homeless population has experienced homelessness. These time periods are:

1. 1 day to 1 week-76 persons or 27%
2. >1 week to 1 month-53 persons or 19%
3. >1 month to 3 months-37 persons or 13%
4. > 3months to 6 months-43 person or 15%
5. > 6 months to 12 months-37 persons or 13%
6. > than 12 months-37 persons or 13%

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	88	847
Black or African American	54	480
Asian	0	1
American Indian or Alaska Native	0	41
Pacific Islander	0	1
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	1	14
Not Hispanic	151	1,398

Data Source

Comments:

Mixed race accounted for 51 homeless persons with 4 sheltered and 42 unsheltered.

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

Nearly 35% of the homeless population is children (115) with 54% of that number being children under six years of age. All children are accompanied by an adult. Veterans accounted for approximately 15% of all homeless which is an increase from previous PITC counts.

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

Approximately 58.3% of the homeless population is white; and 34.8% are Black/African Americans. Other races and mixed races make up the remainder of the group (6.0%). Of that homeless population, only 15 persons were Hispanic/Latino and 1,548 were non-Hispanic/Latino.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

According to the PITC, 2015, approximately twenty-one percent (21%) of the homeless population are unsheltered. From the THS internal report ten percent (10%) are on the street and 11% are uncertain where their shelter will come on any particular night. During the winter months, many of the street homeless participate in Area Relief Ministries’ Room-In-The-Inn program. This program provides overnight shelter and meals at local churches from November-March. There are only 25-30 beds available on any given night; and, if the homeless individuals (men) are not at the pickup point by a certain time or if the number of beds has reached capacity, then they will have no place but the streets to sleep overnight. ARM also operates a Day Center to accommodate their needs during daylight hours. Overflow beds are provided through motel vouchers if funding is available.

Discussion:

See discussions above.

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

Introduction:

Special needs of elderly households, especially those 508 elderly households who have a severe cost burden greater than 50%, are most likely aging in place. Fifty-four percent of those households experiencing severe cost burden are very low income households (0-30%). As they age in-place, the need for modifications to meet their disability access needs becomes greater. The cost of these types of modifications is prohibitive and unaffordable. Therefore, the need to continue the Disabled Accessibility Program in partnership with Jackson Center for Independent Living is high priority.

Describe the characteristics of special needs populations in your community:

Many elderly persons find it medically beneficial and an emotional comfort to remain in a familiar setting and would prefer to “Age-In-Place” and maintain an independent, to semi-independent lifestyle. As health declines, the need for physical modifications is essential; as are supportive services such home health services, financial assistance with medications, transportation and other supportive services. As the health declines further, there will be a need for home health services or moving to an assisted living facilities. An inventory of independent/assisted living facilities revealed that of the nine independent/assisted living facilities surveyed, the overall vacancy rate was 3.4%.

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

A strong emphasis is placed on the elderly maintaining an independent, to semi-independent lifestyle, with close, convenient and immediate access to recreational, medical and social service resources.

The types of housing for the elderly and frail elderly vary depending on the special features and/or services needed to meet the needs of older residents. Factors that must be considered in developing housing for the elderly include location, services and amenities, nearness to healthcare, shopping and other services, affordability and ease of upkeep. Various categories of housing for the elderly include the following:

- Independent living housing, which includes elderly apartments, congregate housing, multi-unit assisted housing with services, adult communities, retirement communities and shared housing
- Assisted living, which includes adult care homes and multi-unit assisted housing with services
- Nursing homes

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

NA

Discussion:

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

Describe the jurisdiction’s need for Public Facilities:

Currently, the City of Jackson Police Department, West Tennessee Health Care system are in a joint venture with WRAP, the domestic violence non-profit organization, for the creation of the Justice Center. The Justice Center is a facility that will not only house WRAP operations for domestic violence but the Jackson Police Department will house a special office that works with domestic violence crimes. The West Tennessee Health Care system donated the physical facility. The Jackson City Council recently approved \$100,000 to retrofit the facility for this use.

There is a need for a Homeless Shelter for Men. Area Relief Ministries and the Tennessee Homeless Solutions are seeking funding as well as an appropriate site. The only means homeless shelter is Global Missions Shelter. The condition of that facility is questionable and it is recommended that the City's Housing Codes and Jackson/Madison County Health Department inspect the structure for health and safety concerns.

How were these needs determined?

Other public facilities are coordinated through the Mayor’s Office and department heads with the availability of limited funds being the major obstacle. Input from social service providers, the Chamber of Commerce and coordination with the Madison County Mayor’s Office is another method. For example, the City and County jointly fund the Madison County Public Library, the At-Risk Youth Summer Employment Program in conjunction with the Juvenile Court System.

Describe the jurisdiction’s need for Public Improvements:

Efforts to revitalize the public infrastructure are coordinated within the Jackson NRSA through the City Engineering Office, Planning Department and Community Development Office. Two NRSA public infrastructure projects, Chester Street Improvements, Phase II plans to add landscaping, new sidewalks, new bus shelters, and street paver crosswalks for \$1.3 million which is being funded by City and a State Tennessee Department of Transportation (TDOT) grant. The other NRSA project is located within CRA District 1. The Lambuth Boulevard improvements will add new sidewalks, bike lanes and street signs at a local cost of \$506,000. This improvement ties in with the NSP1 program, downtown revitalization, LANA neighborhood revitalization efforts and the efforts to bring the University of Memphis to the old Lambuth College campus site as a major “oasis” in the LANA neighborhood.

How were these needs determined?

The non-housing community development needs are determined by various methods. Public infrastructure needs are coordinated by the City Engineer's Office and the Jackson Energy Authority through the capital improvements budget. Transportation needs are planned through the Jackson Area Metropolitan Organization (MPO).

Describe the jurisdiction's need for Public Services:

Elderly/Frail Elderly

As a large segment of Jackson's population begins to grow older, the needs of elderly and frail elderly are high priority. As discussed earlier, the housing needs of elderly, especially elderly homeowners, to age-in-place requires supportive services other than housing accessibility needs. Fixed incomes limit the elderly and frail elderly with added expenses that come from declining health and daily living. Public services such as Blue Care, senior community services employment programs, senior food programs, medical and health insurance services, transportation needs and yes, even assistance to seniors who have pets who struggle with feeding them must maintain or find increased revenues to meet the demand as this population (baby boomers) increases.

Youth

It is imperative that youth that are 18 years or younger get ready for the workforce. As will be discussed below with young adults, the trend toward unemployment, lack of skills and community costs (crime, unemployment, etc) must be reversed. Public service organizations such as Boys/Girls Club, At-Risk Youth Summer Employment/Training Program and after-school programs continue to be funded. In addition, the Governor's Tennessee

Young Adults (18-24 years of age)

Young adults have the largest unemployment rate of any age group in Jackson and nearly half are not in the labor force. Educational attainment of this group shows a majority with high school diploma or less. This contributes to the unemployment and labor force statistics stated above. Public services needed for this age group are centered on workforce readiness programs. First and foremost, this age group without a high school diploma needs assistance with gaining their GED certificates. A Youthbuild Grant (application being prepared) will provide that opportunity as well as developing skills needed in the workforce. Also, WIA and Tennessee College of Applied Technology-Jackson can assist in achieving the hard skills necessary for the workforce. The Governor's Tennessee Reconnect Program can provide that opportunity under the criteria set forth in the program.

Public Housing Residents

The Family Self Sufficiency Program is an opportunity for public housing and Section 8 residents to have upward mobility out of poverty. Financial management and credit classes, homeownership classes, and support services for health, food, day care, youth programs and workforce skills training are all available to the residents enrolled in the program. The services are offered by the JHA Public Service Department or one of their many community partners. Once again, the continued need for maintaining funding or increased funding and services by community partners is a major need.

How were these needs determined?

Public service needs are addressed by two methods or funding sources. CDBG funded projects are determined through the Annual Action Plan process; and, the City Council Public Services task force funds various non-profit organizations' projects. The City Council projects are considered leverage or match for CDBG funded projects when they are the same. For example, the City is funding several homeless providers which are being used as match funds for the Emergency Solutions Grant. Another example is that funds are provided to the Boys and Girls Club which enhances the programs funded by CDBG and these funds are used as leveraged funds.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

Housing market analysis was conducted to identify population demographics, general market conditions, supply and demand, housing costs, and the supply and demand for public and assisted housing.

supply and demand

In 2010, there were 28,589 housing units in Jackson, a net increase of 11.9 percent (3,051 units) over the number of housing units in 2000. This represents a very slow increase as compared to nearly one-half the growth between 1990-2000 of 23.14%. However, the census for 2006-2008 indicated there were 24,874 housing units. The decline could be attributable to the margin of error (+/-678) or the City's aggressive housing code inspection/demolition program.[2]

- The City's overall 2010 homeownership rate of 58.2 percent has increased from the 2000 homeownership rate of 52.08 percent.
- Both the 2010 homeownership rates are significantly below the 2010 national homeownership average of 66 percent; Tennessee at 69 percent and Madison County at 67 percent.
- In total, single family detached housing represents 68 percent of all housing in the City, and 96.3 percent of all owner occupied housing.
- The vast majority of rental housing (80.6 percent) is located in buildings that contain less than ten units.
- Mobile homes represent 0.7 percent of all rental housing and 1.5 percent of all owner-occupied housing.
- Over 54% percent of Jackson's housing stock was built before 1980 (12,877 units). Almost one-quarter of those units were built prior to 1939 (10.9 percent of total housing stock.)
- In general, the City lost older housing stock (pre 1970) at a rate of xx.x units annually for owner occupied units over the 2000 to 2008 period and for the period. The conversion of some owner occupied units to rental units has reduced the net loss of rental units to xx.x units annually over the 2000 to 2010 period.

[1] Census 2000, Summary File 3, HO27: Tenure By Year Structure was Built: Housing Units and Census 1990, Summary File 3, HO27: Tenure By Year Structure was Built: Housing Units

[2] 2006-2008-3-Year Estimates

[3] Census 2000, Summary File 1, Tenure and Census 1990, Summary File 1: Tenure/Census American Survey; 2006-2008-3-Year Estimates

[4] Note: The gain of 206 units of rental from 1960 to 1969 is probably a statistical anomaly related to the loss of 408 units in the period 1970 to 1979.

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

Introduction

The following table indicates the number and targeting of low income families assisted with federal, state and local programs. Included are LIHTS projects, PHA Units, Section 8 vouchers/units, CDBG/HOME housing programs (2014 CAPER), homeless facilities (HIC), and, elderly housing facilities.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	19,461	68%
1-unit, attached structure	532	2%
2-4 units	3,973	14%
5-19 units	3,182	11%
20 or more units	911	3%
Mobile Home, boat, RV, van, etc	521	2%
Total	28,580	100%

Table 28 – Residential Properties by Unit Number

Data Source: 2007-2011 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	28	0%	278	3%
1 bedroom	331	2%	1,842	18%
2 bedrooms	1,780	13%	4,728	47%
3 or more bedrooms	11,861	85%	3,194	32%
Total	14,000	100%	10,042	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.

There are approximately 2,004 subsidized units with 1,981 units designated as rental and 31 units designated as owner. The table breaks these down by LIHTC, public housing units, HUD Multi-family units, Section 8 vouchers, homeless shelters and CDBG/HOME units.

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

There are no anticipated units to be lost in the near future.

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

Considering the cost burdens by income for renters and owners, the number of subsidized units does not meet the total affordability of low and moderate income households. There is a shortage of 6,338 LMI rental units (76%) experiencing cost burdens which are not receiving any assistance; whereas, 3,800 LMI owner units (99%) experiencing cost burdens which are not receiving any assistance during the 2013-2014 program year.

Describe the need for specific types of housing:

Based upon the above, there is a great need for homeowner programs, especially homeowner rehabilitation, elderly homeowner modifications for aging-in-place and homebuyer assistance. In addition, the City's Codes Department demolished fifty-six homes which need to be replaced for homeownership opportunities. The average construction cost for a replacement house is \$80-\$90 per square foot and a modest 1,200-1,400 square foot house would cost between \$96,000 and \$126,000. Based upon median 80% of median and not more than 30% of gross income for housing costs, a family of four would have to make \$ 33,300 to afford the median Home Value of \$109,900. Based upon the \$35,000 median income from the ACS. 2007-2011, a low and moderate income family at 80% LMI income is estimated at \$28,000. which makes the total housing costs estimate at over 35% of gross income.

Discussion

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

Introduction

One factor of cost burden to LMI population is the percentage change from 2000 to 2011 in the median home value and percentage change since 2000 for owners; and, the median contract rent and percentage change for renters. The difference in median home value for renters in 2011 is \$109,900 a change of \$29,400 or 37%. Median contract rent rose to \$497 in 2011 which represents a change of \$95 per month or 27% increase.

Cost of Housing

	Base Year: 2000	Most Recent Year: 2011	% Change
Median Home Value	80,500	109,900	37%
Median Contract Rent	392	487	24%

Table 30 – Cost of Housing

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

Rent Paid	Number	%
Less than \$500	5,480	54.6%
\$500-999	4,156	41.4%
\$1,000-1,499	276	2.8%
\$1,500-1,999	41	0.4%
\$2,000 or more	89	0.9%
Total	10,042	100.0%

Table 31 - Rent Paid

Data Source: 2007-2011 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	995	No Data
50% HAMFI	2,960	1,180
80% HAMFI	7,460	3,532
100% HAMFI	No Data	4,945
Total	11,415	9,657

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	450	592	756	1,008	1,101
High HOME Rent	469	537	685	885	969
Low HOME Rent	469	510	612	707	790

Table 33 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

The median income average for Jackson has fluctuated up and down since 2010. The overall percentage from 2010 to 2015 has only increased by 1.5% from HUD's Section 8 Income Limits by Household size. The same trend holds true for 80% LMI and 50% LI groups with an increase of only .5% and .6% respectively. Very low income (VLI) was adjusted by HUD in 2014; which explains the increase since 2010 of VLI of 49.2%.

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

Home Median Values have increased by 37%; as have Median Contract Rents by 24% in comparison. With median incomes for LMI and LI households relatively maintaining the same levels as 2010 and minimal increase, the affordability gap is widening. In comparison, Low HOME rents and Fair Market Rents are \$612 and \$678 respectively. The Median Contract Rent is \$487 but when compared with HOME and FMR rents, the need for housing assistance becomes greater.

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

As stated earlier, median income in Jackson is minimally increasing at rates of less than 1.5% for very low, low and moderate income households. Median contract rent, as reported, is \$487 but Fair Market Rents/HOME rents (for a 2-bdrm unit, FMR=\$678 and Low HOME=\$612) reflect that rents are rising but incomes are not increasing at a comparable rate thus causing a widening gap for affordability. Coupled with 1,981 subsidized rental units and the number of LMI renters with a cost burden of 30% or more, (5,090 households), it is safe to assume that there is a shortage of 3,109 affordable rental units.

Discussion

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

Introduction

Rental units have the highest substandard condition of all housing units. The only program available and affordable considering the resource allocations for HOME is the CHDO Rental Acquisition Program. The Emergency/Minor Repair Program (ESG) and Target Rehabilitation Program (HOME) are the homeowner programs available with the same resource availability problem.

Definitions

The jurisdiction's definition of substandard condition from the City's Housing Code is 80% of the unit is damaged, then it is substandard. The CD Housing Rehabilitation Policies state that if the estimated cost to rehabilitate the structure is more than 120% of the appraised value of the home, then the home is considered dilapidated. All other housing units can be considered suitable for rehabilitation but HOME funds are capped at \$25,000 for a forgivable loan and any amount above that is considered a loan. The affordability and availability of HOME funds is then taken into consideration.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	3,850	28%	5,338	53%
With two selected Conditions	49	0%	258	3%
With three selected Conditions	79	1%	95	1%
With four selected Conditions	0	0%	0	0%
No selected Conditions	10,022	72%	4,351	43%
Total	14,000	101%	10,042	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	2,636	19%	1,680	17%
1980-1999	3,981	28%	2,868	29%
1950-1979	5,570	40%	4,106	41%
Before 1950	1,813	13%	1,388	14%
Total	14,000	100%	10,042	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	7,383	53%	5,494	55%
Housing Units build before 1980 with children present	1,124	8%	999	10%

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	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 37 - Vacant Units

Data Source: 2005-2009 CHAS

Need for Owner and Rental Rehabilitation

The largest number of vacant units according to CPD Maps data is located in CTs 5-11 (NRSA). The percentages range from 15% to 24% vacant units with an average percentage of 18.75%. The greatest needs for owner and rental rehabilitation are those units with one selected condition identifying housing problems according to the 2007-2011 American Community Survey (ACS). As housing units' age, housing conditions begin to indicate a degree of decline. The number of owner and rental units built prior to 1980 are 7,383 for owner-occupied and 5,494 for renter-occupied. The degree of decline is related to the proper maintenance of older structures which relates to occupant income or landlord ability to make necessary repairs. The degree of decline can range from suitable for rehabilitation to substandard units/dilapidated units. The probability of units suitable for rehabilitation are those with one selected housing condition; and, owner-occupied units have 28% of total units in the NRSA and rental units with 53% suitable for rehabilitation.

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

There are 2,123 housing units built before 1980 which pose a potential threat to children or 8% of owner-occupied units and 10% of rental units. Those units that were built before 1980 are 7,383 owner-occupied and 5,494 rental units which make up over 50% of the occupied housing units in Jackson. Jackson's LMI percentage of households is 45% therefore it is likely that future occupancy has the potential threat of the units having varying levels of lead-based paint equally for low and moderate income households and non LMI households.

Discussion

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

Introduction

The Jackson Housing Authority program is multi-dimensional in that it provides public housing, Section 8 voucher, veterans assistance through the VASH program in collaboration with the Veterans Administration, Memphis; CDBG and HOME activities, Supportive Services to public housing/Section 8 residents and homeless program assistance to homeless providers.

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	804	1,409	65	1,344	16	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:

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:

The Jackson Housing Authority has 804 units of public housing in 12 developments of which four are mixed LIHTC developments. JHA has survey conducted to identify those units that were obsolete. According to the survey, 315 units were identified as obsolete due to the age of the structures. This was the greatest need and priority of the Jackson Housing Authority.

Public Housing Condition

Public Housing Development	Average Inspection Score

Table 39 - Public Housing Condition

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

. The strategies of the Jackson Housing Authority are:

- If circumstances change with the leverage requirements of the Healthy Choice Neighborhoods Transformation Plan, JHA will submit an Implementation Plan application for funding. JHA was previously funded for a Healthy Choice Neighborhoods Planning Grant which has been approved by HUD. The vision of the Allenton Heights Transformation Plan is to transform the neighborhood from poverty to one of stable mixed income through the redevelopment of Allenton Heights public housing, new infill housing, rehabilitation of existing homes, access to employment, education, transportation, businesses and services.
- Continue to maintain the PHA units with HUD modernization funds.
- Submit Low Income Housing Tax Credit applications to THDA for replacement and/or new developments especially Allenton Heights and Lincoln Courts developments.

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

The JHA Public Services Department is the key agency in improving the living environment of public housing residents through support services and community partners support services referrals. The Family Self Sufficiency Program and the Homebuyer Incentive Programs are the key programs for improving the living environment of public housing residents. Currently there are 107 Section 8 program participants and 124 public housing residents enrolled in these programs. The community partners consist of Workforce Investment Agency (job referrals, job skill training and referrals to the Career Center, Jackson Office); Jackson Madison County Health Department (East Jackson Clinic medical services and doctor appointments); West Tennessee Health Care System (Health assessments and screenings include lab work); Jackson Boys/Girls (youth life skills, after school care, recreation and nutrition education); RIFA (Life Skills training); BancorpSouth (financial training classes); West Tennessee Legal Services (landlord/tenant rights, legal referrals); United Way(VITA, free income tax services); UT Extension Service-Memphis(Nutrition classes and training); Southwest Human Resources Agency (senior citizen programs, Blue Care [aging in place services]); and JHA Public Service staff (Credit Counseling, Homebuyer classes, case management/referrals to community partners).

Discussion:

The residents who graduate to homeownership can receive homebuyer assistance for down payment and closing cost as first-time homebuyers.

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

Introduction

There are numerous homeless facilities in Jackson serving the emergency shelter needs, transitional housing needs and permanent housing needs of homeless individuals and families. The following homeless providers by category of homelessness are:

Emergency Shelter Homeless Providers

The Dream Center- Shelter for Women-31 beds (food, shelter, counseling, case management, day care, job and life skill training)

Southwest Human Resources Agency-Shelter for Families-6 beds (food, shelter, case management)

Area Relief Ministries- Room In The Inn-Men's Seasonal and overnight shelter in partnership with area churches, Day shelter-40 beds (Food, shelter, job referral assistance, transportation)

WoMen's Rape Assistance Program (WRAP)-Domestic Violence-12 beds (Counseling, case management, shelter, food and support services)

Transitional Housing Homeless Providers

Aspell Recovery Center-Substance Abuse Facility Men/Women Men-13 beds, Women-12 beds (Drug Counseling, Housing, Food, Case management)

JACO- Alcohol Abuse Program for Men/Women Men-10 beds Women-12 beds (Drug Counseling, Housing, Food, Case management)

ARM Safehaven- Men-8 Beds (Housing, Food, Case management, Counseling)

Permanent Homeless Providers

Jackson Housing Authority Shelter Plus Care (JHA)-14 vouchers (shelter, mental health counseling, case management)

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)	56	10	46	16	0
Households with Only Adults	40	7	0	39	0
Chronically Homeless Households	0	0	0	8	0
Veterans	0	0	0	8	17
Unaccompanied Youth	0	0	0	0	0

Table 40 - Facilities and Housing Targeted to Homeless Households

Data Source Comments: Source: 2014/2015 Homeless Inventory Count (HIC)

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

The homeless providers identified in the Homeless Inventory Count are all partners and participants with the Continuum of Care in West Tennessee, Tennessee Homeless Solutions, Inc. (THS). Mainstream services are coordinated individually by each agency as well as through collaboration with THS. Each homeless provider either provides direct support services or refers to other supportive service agencies. Another partner, West Tennessee Healthcare, is a key supporter and partner with the THS. Technical assistance is provided with grant writing and report submissions and coordination of mental health services through Pathways, a subsidiary of West Tennessee Healthcare and grantee for Shelter Plus Care funds. Also, Quinco Mental Health Center and Carey Counseling provide mental and substance abuse counseling to homeless individuals. JACO and T.A.M.B. not only provide substance abuse counseling but also provide shelter for dually diagnosed homeless persons. Key services include intake assessments, case worker counseling, case worker outreach, shelter assessments and input into the HMIS systems. Job referrals and training are referred to Workforce Investment Agency (job skills training), the Tennessee Career Center (job referrals), and the Tennessee Applied Technology Institute (hard skills training and certification). Other social support service referral agencies are: Tennessee Human Resources Department (TANF, food stamps), youth services including youth life skills, day care, nutrition education and recreation are referred to the Boys and Girls Club of Jackson, and other health care services are provided by the Madison County Health Department and the Jackson Clinic.

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.

There are numerous homeless facilities in Jackson serving the emergency shelter needs, transitional housing needs and permanent housing needs of homeless individuals and families. The following homeless providers by category of homelessness, the number of beds and support services offered are presented below:

Emergency Shelter Homeless Providers

The Dream Center- Shelter for Women-26 beds (food, shelter, counseling, case management, day care, job and life skill training)

Southwest Human Resources Agency-Shelter for Families-6 beds (food, shelter, case management)

Area Relief Ministries Room-In-The Inn-Men'-Seasonal and overnight shelter in partnership with area churches, Day shelter-40 beds (Food, shelter, Job referral assistance, transportation)

Area Relief Ministries Motel Voucher Program-Overflow beds -7 vouchers (shelter, food for overnight stays)

WoMen's Rape Assistance Program (WRAP)-Domestic Violence-12 beds (Counseling, Case management, shelter, food and support services)

The Care Center -Shelter for Women and Children -12 beds (food, shelter)

Transitional Housing Homeless Providers

Aspell Recovery Center-Substance Abuse Facility Men/Women Men-13 beds, Women-12 beds (Drug Counseling, Housing, Food, Case management)

JACOA-Alcohol Abuse Program for Men/Women Men-10 beds Women-12 beds(Drug Counseling, Housing, Food, Case management)

ARM Safehaven- Men-8 Beds (Housing, Food, Case management, Counseling)

Permanent Homeless Providers

Jackson Housing Authority Shelter Plus Care (JHA)-14 vouchers (shelter, mental health counseling, case management)

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

Introduction

Once again, cost burdens play a role with special needs housing especially the elderly. Also, consultations with the Homelessness Group identified special needs for homeless in hospitals for physical and mental health difficulties.

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

Elderly/Frail Elderly

Elderly incomes generally do not rise when adjusted for inflation. Thus, elderly owner households are continually squeezed financially by the need to maintain the property, the rise in insurance rates, and an overall decline in the owner's health. Many elderly persons find it medically beneficial and an emotional comfort to remain in a familiar setting and would prefer to "Age-In-Place" and maintain an independent, to semi-independent lifestyle. As health declines, the need for physical modifications is essential; as, are supportive services such home health services, financial assistance with medications, transportation and other supportive services. As the health declines further, there will be a need for home health services or moving to an assisted living facilities. An inventory of independent/assisted living facilities revealed that of the nine independent/assisted living facilities surveyed, the overall vacancy rate was 3.4%.

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

Rapid Re-Housing Proposal coupled with the TBRA Demonstration Program is a program that will ensure that homeless person with chronic physical health problems who are hospitalized can qualify for home health services when discharged from the hospital by having a place to go. The limited amount of funding is the major obstacle for continuing to the meet the need.

The Shelter Plus Care (now SNAP) will continue and provide housing assistance to mental patients that are discharged from Pathways or Quinco Mental Health Centers. The limited amount of funding is the major obstacle for continuing to meet the need, also

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)

Goal: Affordable Housing

1. Minor Emergency Repair Program/Target Rehab Programs-Modifications for Elderly homeowners
2. Jackson Center for Independent Living Accessibility (JCIL) for the Disabled Program

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))

NA

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

According to the Analysis of Impediments Study (AI), the inability to obtain home mortgages was seen as a major barrier that limits housing choice. Criminal background histories and immigration status are relatively new factors contributing to the inability to qualify for home purchases and rental housing leases. Credit issues appeared to be the major barrier, based on focus group participants' comments. Both a lack of qualified applicants and an adequate pool of applicants for mortgages, coupled with the inability of some housing units to qualify based on lending program guidelines were cited as barriers. The city zoning ordinance and public policies were examined to reveal any current ordinances or policies that impede fair housing. No concerns were noted as a result.

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

Introduction

Jackson is uniquely located between Memphis and Nashville via Interstate 40. Jackson is the second largest city in West Tennessee outside Memphis. Because of the location and major employers coupled with major sectors of the economy such as arts, entertainment, accommodations, education and health care services, transportation and warehousing, and other business sectors, Jackson is known as the "HUB of West Tennessee". Major manufacturing plants such as Kellogg's (the only place in American to make Pringle Potato Chips), Stanley/Porter Cable, West Tennessee Health Care Systems, the Jackson Generals (Double AA baseball team) and educational institutions such as Union University, Lane University (HBCU), University of Memphis (Lambuth Campus) and Jackson State Community College are located in Jackson.

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	41	59	0	0	0
Arts, Entertainment, Accommodations	2,723	4,836	15	14	-1
Construction	633	1,865	4	5	1
Education and Health Care Services	4,388	7,815	25	23	-2
Finance, Insurance, and Real Estate	755	1,294	4	4	0
Information	257	513	1	1	0
Manufacturing	3,095	6,631	17	19	2
Other Services	445	725	3	2	-1
Professional, Scientific, Management Services	768	1,291	4	4	0
Public Administration	0	0	0	0	0
Retail Trade	2,916	6,012	16	17	1
Transportation and Warehousing	636	697	4	2	-2

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Wholesale Trade	1,125	2,773	6	8	2
Total	17,782	34,511	--	--	--

Table 41 - Business Activity

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

Labor Force

Total Population in the Civilian Labor Force	31,428
Civilian Employed Population 16 years and over	26,881
Unemployment Rate	14.47
Unemployment Rate for Ages 16-24	34.47
Unemployment Rate for Ages 25-65	8.85

Table 42 - Labor Force

Data Source: 2007-2011 ACS

Occupations by Sector	Number of People
Management, business and financial	4,835
Farming, fisheries and forestry occupations	964
Service	3,398
Sales and office	6,526
Construction, extraction, maintenance and repair	1,912
Production, transportation and material moving	1,987

Table 43 – Occupations by Sector

Data Source: 2007-2011 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	21,683	86%
30-59 Minutes	2,655	10%
60 or More Minutes	984	4%
Total	25,322	100%

Table 44 - 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	1,884	350	1,719
High school graduate (includes equivalency)	6,053	1,486	2,679
Some college or Associate's degree	6,334	721	1,748

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Bachelor's degree or higher	7,282	245	1,068

Table 45 - 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	80	253	205	787	1,014
9th to 12th grade, no diploma	923	743	535	1,430	1,285
High school graduate, GED, or alternative	2,462	2,700	2,618	4,900	2,532
Some college, no degree	4,149	2,202	1,472	3,140	1,586
Associate's degree	115	545	585	918	219
Bachelor's degree	457	1,862	1,407	2,374	1,050
Graduate or professional degree	25	698	827	1,454	717

Table 46 - 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	18,376
High school graduate (includes equivalency)	23,796
Some college or Associate's degree	27,510
Bachelor's degree	37,250
Graduate or professional degree	56,297

Table 47 – 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 major employment sectors by highest percentage of occupations are: 1) Sales and office [33.4%]; 2) Management, business and financial [22.6%]; 3) Service [17.3%]; 4) Production, transportation and material moving [10.1%]; 5) Construction, extraction, maintenance and repair [9.7%]; and, 6) Farming, fisheries and forestry occupations [4.9%]. The sectors correspond with the business activity by sector. The top five business sectors are: 1) Education and Health Care Services [24.7%]; 2)

Manufacturing [17.4%; 3) Retail Trade [16.4%]; 4) Arts, Entertainment, Accommodations [15.3%]; 5) Wholesale Trade [6.3%].

The data is indicative of the major employers in Jackson. West Tennessee Health Care is the largest employer in Jackson/Madison County with approximately forty-two percent (42%) employees out of the top ten employers in Jackson/Madison County. Four of the top ten employers are in the Education and Health Care Services sector. The number two employer is the Jackson/Madison County School System; and, Jackson is home for four higher institutions of learning, Lane College, Union University, University of Memphis at Lambuth and Jackson State Community College. In addition, Regional Hospital of Jackson is included in the top ten employers.

Manufacturing in Jackson is highlighted by four other top ten employers including Delta Faucet, The Kellogg's Company, Pinnacle Foods and Stanley Black and Decker. Completing

Describe the workforce and infrastructure needs of the business community:

According to the Commuting Characteristics for Madison County, Tennessee, (2009-2013 ACS), only 55.4% worked in place of residence which when calculated, 44.6% lived outside Madison County but worked there. While this is good for economic benefits such as retail shopping, restaurants and arts and entertainment sectors, the large number of unemployed and especially Jackson residents not in the labor force has negative impacts. This is demonstrated by the table on educational attainment from which data was extrapolated. Approximately 22.9% of total persons able to work (16 years and older) were not in the labor force; and, 11.5% of the able-to-work persons were un employed.

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

A major and positive influence is the mega-site located in Haywood County which should have major spillover impact on the Jackson economy. Retail and service industries can benefit with the people who come to Jackson for shopping, recreation and leisure activities. Contrary to the percentage of the workforce that resides in Jackson, the assumptions are that the opposite occurs for the workforce that works outside their place of residence or 44.6%. Those workers will bring home salaries that are used for housing, utilities, shopping, recreation and leisure activities. Jackson is known as the "HUB of West Tennessee with major shopping, recreation and entertainment activities and hotel/motel stays. It is said that Jackson has a population in the 67,000 range but on weekends there can be as many as 300,000 people in Jackson. In addition, transportation improvements are being designed that will connect Jackson with major highways to Birmingham, Atlanta, Indianapolis in addition to I-40 connections to Memphis and Nashville. I-69 will be connected to U. S. Highway 412 (connection I-55 north to St. Louis, Missouri) which with the building of a new bypass system will connect to U. S. Hwy. 45 South thus connecting with U. S. Highway 72 at Corinth, Mississippi.

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

The workforce characteristics described above were prevalent in the educational attainment levels of those who did not achieve a high school diploma/GED certificate with 43.5% of persons at this level not in the labor force. Similarly, 26.2% of high school graduates/GED recipients were not in the labor force. Combined, these lower levels of educational attainment are not part of the labor force, thus causing a gap needed to fulfill jobs that might attract potential businesses and industry. The lower level of educational attainment levels also represents the highest unemployment rates of the labor force (15.7% and 19.7% respectively). For those with a high school diploma/GED certificate, the rate is lower for 18-24 years of age persons than the other older age groups. This age group, 18-24 years of age also have the highest unemployment rate (24%) for Madison County.acerbating this trend, the Jackson Madison School System (JMCS) graduation rate for this age group averaged. However, more promising is the most recent graduation rate of 94.5%

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.

The Workforce Investments Agency (WIA) works with the Tennessee Applied Technology Institute and the Tennessee Careers Center (State Employment Office) in developing workforce readiness programs sponsored by the Governor's Tennessee Re-Connect Programs. Other WIA initiatives include:

1. Adult Program-Assists adults entering or re-entering the workforce with services including core and intensive job training and support services.
2. Career Readiness Certificate-Helps workers earn a Career Readiness Certificate based on basic workplace skills required for 21st century jobs.
3. Dislocated Worker –An adult program targets workers who lost their job through no fault of their own due to permanent layoff or closure of a business, plant or enterprise.
4. Incumbent Worker Funding-Special funding to assist employers in upgrading the skills of their current employees.
5. Senior Community Service Employment Program-Provides job training and placement for people with limited financial resources who are age 55 or older and provide employers with trained, motivated workers.
6. Summer Youth Program-Involves youth with classroom activities to learn soft skill, job shadowing opportunities, and paid work experience. A separate program is funded partially with CDBG funds for At-Risk Youth in cooperation with the Juvenile Court Judge.

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

Yes

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

Yes, Jackson and Madison County participate in the SWTDD development of the Comprehensive Economic Development Strategy (CEDS). The WIA efforts for expanding the workforce readiness for the region are incorporated into that plan. Efforts are underway to implement the Governor's Strategy for workforce readiness in the State. One such program is Tennessee Reconnect where adults can gain the work skills for advancement and to meet new employer workforce requirements. WIA and Tennessee Applied Technology Institutes programs are avenues for the goal workforce readiness in Jackson and Madison County.

Discussion

MA-50 Needs and Market Analysis Discussion

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

Households with one or more housing problems are concentrated in low and moderate income census tracts especially those households experiencing cost burdens and severe cost burdens. The concentrated area is the Jackson NRSA where the LMI percentage of households is 73% of all households thus contributing to the cost burdens. In comparison, the city's percentage of LMI households is forty-five percent.

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

The same holds true for the Jackson NRSA where racial minorities are concentrated. The NRSA has 11,765 Black/African American persons or 74.6% of the NRSA population. The percentage of Black/African Americans in the NRSA makes up 24.38% of the total Jackson population and 39.14% of the total Black/African American population. Definition of concentrated area includes high percentages by minorities' race and high low and moderate income percentages.

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

The market characteristics for median home values, median rents, homeownership rate, and poverty rates seem daunting but these market characteristic represent the challenge for redevelopment and revitalization within the CRA districts and NRSA. The NRSA homeownership rate is 39% compares with the City's 58% and the poverty rate compared with the City's is 23.6% for the City/44.5% of the NRSA

Are there any community assets in these areas/neighborhoods?

The residents in the NRSA which includes the "East Jackson" community are very resilient. The area was hit hard by the May 2003 tornado but the people grasped the need for revitalization and redevelopment. Therefore, the people living and working in the NRSA are another significant asset and economic resource. They offer labor, brainpower, technical skills, creativity and entrepreneurship. During the previous Five-Year Consolidated Plan, the experience from rebuilding and learning community revitalization techniques, community organizing and participation on the Jackson Community Redevelopment Agency board are definitely assets. The successful completion of CRA District 1 efforts and the continuation of commercial development and housing development projects in CRA District 2 are successes that are factored into assets development. In addition, the redevelopment of the Chester Street corridor with public improvements, housing and economic development is a key asset. However, much remains to be done and the continuation of the CRA District 2 activities and the City's and JHA's commitment to the Chester Street Corridor is essential to Jackson's revitalization efforts.

Are there other strategic opportunities in any of these areas?

There are three major strategic opportunities for the NRSA: 1) Implementation of the Healthy Choice Neighborhood by securing funding for that plan through the Health Choice Neighborhood initiative; or secure funding for the Allenton Heights mixed development through LIHTCs; 2) Completion of the CRA District 2 economic development projects and complete the new housing construction development of 6-10 single family units by Southwest CDC in collaboration with the CRA, Genesis CDC and JHA. The project is funded with \$653,000 of Section 108 funds; and, 3) completion of the Chester Street corridor public improvements by the City which is underway.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The City of Jackson 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; and, the Jackson Housing Authority is the subrecipient of State ESG funds. 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 2010-2014, the Jackson Community Redevelopment Agency (CRA)'s District 1 and 2 projects. In addition, the Five Year Consolidated Plan (Strategic Plan) also continues the designation of the Neighborhood Revitalization Strategy Area (NRSA) as previously designated with modifications to expand the area to include CTs 5,6,7,8,9,10.

By gathering and applying a wide variety of research data and community input from the sources above, the Jackson Housing Authority 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 Jackson Housing Authority. The final section of this strategic plan portion of the Plan will highlight other relevant public policies as required by HUD.

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

Geographic Area

Table 48 - Geographic Priority Areas

1	Area Name:	NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA)
	Area Type:	Strategy area
	Other Target Area Description:	
	HUD Approval Date:	7/14/2005
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	STREET LIGHTS, SIDEWALKS
	Identify the neighborhood boundaries for this target area.	<ul style="list-style-type: none"> The NRSA is comprised of census tracts 5-11.
	Include specific housing and commercial characteristics of this target area.	The homeownership rate of the NRSA is only 39% as compared to the City's rate of 58%. Both fall well below the State and National averages of 67% and 68%.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	The NRSA encompasses both Community Redevelopment Agency's target areas, CRA District 1 and CRA District 2. Consultation and participating with the Planning Department when the CRA District Plan was developed were the major input on coordinating the creation of the CRA Districts and the NRSA. The data from CPD maps assisted in expanding the NRSA by adding all of CTs 6, 7, and 8. The other CTs 5,9, 10 and 11 were already in the previous NRSA as well as CT 8 block groups, 1 & 2.
	Identify the needs in this target area.	
What are the opportunities for improvement in this target area?		
Are there barriers to improvement in this target area?		
2	Area Name:	Jackson City-wide
	Area Type:	City-wide
	Other Target Area Description:	City-wide
	HUD Approval Date:	
	% of Low/ Mod:	

	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	The boundaries city-wide are the city limit boundaries for Jackson.
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	This policy shift especially on requiring HOME Target Rehab only in LMI census tracts thus expanding opportunities for LMI households to participate, was discussed at all consultant meetings and public hearings and there was no objectives of this change.
	Identify the needs in this target area.	Since Jackson has a high concentration of poverty and housing problems, especially the Jackson NRSA and that Jackson has an overall 45% rate of households that are LMI, the opportunity for LMI citizens not residing in these high concentrations can take advantage of the Minor Rehabilitation/Emergency Repair Program and the Homebuyer Assistance Program. This is an effort to balance fair housing choice with targeted housing programs.
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
3	Area Name:	Jackson LMI Census Tracts
	Area Type:	HOME Target Rehab Areas
	Other Target Area Description:	HOME Target Rehab Areas
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	The boundaries include the NRSA census tract 5-11, and CTs 1, 2, and 4.

Include specific housing and commercial characteristics of this target area.	
How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Several programs, Operation Hope and Jackson Center for Independent Living (JCIL) are located in the new LMI census tracts 1 and 2 as well as CT data assisted in identified these as LMI census tracts. In addition, the CHDOs Rental Acquisition/Moderate Rehabilitation programs have identified more housing units for sale in these areas which assist with the provision of more fair housing opportunities city-wide than the NRSA.
Identify the needs in this target area.	
What are the opportunities for improvement in this target area?	
Are there barriers to improvement in this target area?	

General Allocation Priorities

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

Neighborhood Revitalization Strategy Area (NRSA) - The City of Jackson NRSA is a target area where 70% of the households have incomes at less than 80% LMI. Due to the extreme poverty in the NRSA, certain programs are essential to addressing critical needs, e.g. cost burden, severe housing problems and social needs for youth programs; and, community development of public facilities and infrastructure to enhance revitalization and homeless needs where homeless shelters and homeless individuals and families congregate.

Healthy Choice Neighborhood - The City of Jackson in collaboration with the Jackson Housing Authority was awarded a Healthy Choice Neighborhood planning grant in 2010. The Plan identified an area called the Allenton Heights Neighborhood which includes. The rationale is that this area will receive an Implementation Grant to revitalize the targeted neighborhood and/or seek Low Income Housing Tax Credits to redevelop Allenton Heights public housing site; and, utilize other sources for housing rehabilitation for single family homes. HOME Target Rehabilitation Program will be the primary, homeowner rehabilitation component of this effort coupled with leveraging with Habitat for Humanity funds for existing Habitat funds located in the target neighborhood.

City-wide is designated as a local area for those programs that eligible to low and moderate income households, e.g. Minor Emergency Repair Program and Homebuyer Assistance Program. The Jackson

LMI Census Tracts is also designated as a local area for the same reason for those programs that will primarily benefit LMI households on an area basis and to expand other programs, e.g. CHDO Rental Acquisition/Rehabilitation Program and the HOME Target Rehabilitation Program.

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

Priority Needs

Table 49 – Priority Needs Summary

1	Priority Need Name	Homeowner Rehabilitation Assistance
	Priority Level	High
	Population	Extremely Low Low Families with Children Elderly
	Geographic Areas Affected	HOME Target Rehab Areas City-wide
	Associated Goals	Improve quantity and quality of affordable housing
	Description	Extremely low and low income homeowners have a high percentage of cost burdens and severe cost burdens and severe housing problems; therefore, the priority level should be high.
	Basis for Relative Priority	High percentage of cost burden of >30% and housing problems associated with VLI and LI AMI owners.
	2	Priority Need Name
Priority Level		High
Population		Extremely Low Low Moderate Large Families Families with Children
Geographic Areas Affected		HOME Target Rehab Areas
Associated Goals		Improve quantity and quality of affordable housing

	Description	The HOME funds support the CHDO Rental Acquisition/Rehabilitation Program. The purpose of that program is to increase and improve the supply of single family/duplex housing especially for LMI families with children.
	Basis for Relative Priority	Renters have the highest severe cost burden in the 0-30% AMI category; and, housing problems in the VLI and LI categories.
3	Priority Need Name	Provide Home-buyer Opportunities
	Priority Level	High
	Population	Moderate Large Families Families with Children
	Geographic Areas Affected	City-wide
	Associated Goals	Improve quantity and quality of affordable housing
	Description	Down payment/closing cost is essential for LMI households to become homeowners. The Homebuyer Assistance Program will continue to provide the assistance for first time homebuyers who qualify to a home mortgage. In addition, the CD Office will continue to support JHA's efforts with DPA assistance for the new 8 homes built with Section 9 funds; and, coordination and technical assistance will continue with Healthy Community, LLC, the development of NSP1 homes. The DPA program is available city-wide; whereas the NSP1 and Section 9 programs are located in the NRSA.
	Basis for Relative Priority	In the consultations with lenders and the Public Services director, JHA, the major obstacle to homeownership is affordability. Owners have less cost burden and housing problems than renters especially in the 50-80% AMI category and greater than 80% AMI households. With the average cost of \$60-90 per square footage, the AMI groups will need assistance in order to qualify for a minimum 1200 square foot house or the median value home at \$109,900.
4	Priority Need Name	At Risk Youth job skills training
	Priority Level	High
	Population	Extremely Low Low Moderate

	Geographic Areas Affected	NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA)
	Associated Goals	Provide Expanded Economic Opportunities
	Description	Providing summer employment and job skill training to youth at risk is of highest priority. The unemployment rate for ages 16-25 is 18.5 percent of unemployment. At-risk youth is defined as those youth that have minor offenses in juvenile court. Intervention is necessary to stop the growth of this unemployment trend and continued offenses that have the probability of becoming major offenses without intervention.
	Basis for Relative Priority	<p>Providing summer employment and job skill training to youth at risk is of highest priority. At-risk youth is defined as youth that have minor offenses in juvenile court. Intervention is necessary to stop the growth of this unemployment trend and continued offenses that have the probability of becoming major offenses without intervention.</p> <ul style="list-style-type: none"> • The unemployment rate for ages 16-24 is 18.5%. • 43.8% of this age group are not in the labor force.
5	Priority Need Name	Support efforts for job creation in CRA District 2
	Priority Level	High
	Population	Extremely Low Low Moderate
	Geographic Areas Affected	NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA)
	Associated Goals	Provide Expanded Economic Opportunities
	Description	As part of the Section 108 loan, the funds were divided among the two CRA Districts. District 1 received and expended \$1.3 million for public infrastructure improvements. CRA District 2 is undertaking economic development expansion activities thus creating jobs in the NRSA.
	Basis for Relative Priority	The NRSA has no major retail center and Jackson's even though the retail sector is the second largest economic sector in the City.

6	Priority Need Name	Provide homeless population w/ housing and service
	Priority Level	High
	Population	Extremely Low Chronic Homelessness Individuals Mentally Ill
	Geographic Areas Affected	City-wide
	Associated Goals	Improve quantity and quality of affordable housing
	Description	There is a great need to move emergency homeless cases to transitional and permanent housing thus stabilizing the environment for the homeless individuals and families. Currently, the homeless in need of emergency housing are individuals who are hospitalized and because the hospital is a public hospital, the homeless individual cannot be discharged because of lack of a residence. This is a highly costly and inefficient policy. Efforts are underway to develop a continuum of care using Rapid Re-Housing funds, Shelter Plus Care funds and Section 8 Housing Choice Vouchers or HOME TBRA funds.
	Basis for Relative Priority	According to Jackson General Hospital there are 8-12 homeless individuals weekly who cannot be discharged because of no place to go.
7	Priority Need Name	Decrease the number of Blighted Properties
	Priority Level	High
	Population	Moderate Middle Families with Children
	Geographic Areas Affected	NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA)
	Associated Goals	Improve quantity and quality of affordable housing Provide a Suitable Living Environment

	Description	The City created the Environmental Court during the past Five-Year Consolidated Plan period. The City has taken an aggressive approach to removing blighted properties or under-utilized properties. The NSP1 program eliminated xx number of these types of properties and replacing them with infill new construction for households/families whose incomes are less than 120% of median income. Public infrastructure improvements were completed in the NSP1 neighborhood with Section 108 loan proceeds.
	Basis for Relative Priority	Fifty-six (56) dilapidated housing units were demolished last year. There are 466 vacant units in Jackson with an estimate that 20-25% is dilapidated.
8	Priority Need Name	Reduce LBP Hazards
	Priority Level	High
	Population	Extremely Low Low Moderate Families with Children
	Geographic Areas Affected	HOME Target Rehab Areas City-wide
	Associated Goals	Provide a Suitable Living Environment
	Description	The efforts to control LBP conditions centers around the housing rehabilitation programs funded by CDBG (Minor/Emergency Repair) and HOME (Target Rehabilitation Program). LBP is tested in houses of applicants built prior to 1978; and, mitigated if high levels of lead are present. Information on LBP hazards is disseminated to the homeowners. The Minor/Emergency Repair Program is a city wide program; whereas, the Target Rehabilitation Program is a NRSA program.
	Basis for Relative Priority	The ACS has identified 7,383 owner housing units built prior to 1980 and 5,494 renter housing units built prior to 1980. Of the housing units built before 1980 with children present there were 1,124 owner units or 8% and 999 renter units or 10% that pose a LBP threat.
9	Priority Need Name	Increase capacity of CHDO rental housing Initiative
	Priority Level	High

	Population	Extremely Low Low Moderate Large Families Families with Children
	Geographic Areas Affected	HOME Target Rehab Areas City-wide
	Associated Goals	Improve quantity and quality of affordable housing
	Description	In order to maximize the limited amount of CHDO funds, the CHDOs have undertaken an Acquisition/Rehabilitation approach for providing increased housing instead of costly new construction infill. Instead of 1-2 houses per year production, the acquiring of vacant housing on the market and undertaken moderate rehabilitation has increase the number of units but also increased the portfolio of rental units available for each CHDO. The larger the portfolio of housing units, the more revenue stream thus stabilizing the CHDOs operations. By stabilizing the CHDO, they can increase their capacity to produce more rental housing units for LMI families.
	Basis for Relative Priority	Acquisition and rehabilitation of vacant, single family units will provide more rental housing units for small families with children; plus, the acquisition/rehabilitation of housing units is less costly than constructing a new single family unit.
10	Priority Need Name	Improve homeless delivery
	Priority Level	High
	Population	Chronic Homelessness Individuals Families with Children Victims of Domestic Violence
	Geographic Areas Affected	City-wide
	Associated Goals	Expand the capacity of homeless providers
	Description	Improve homeless delivery of programs include coordinated transition plan for ESG Rapid Re-housing, Shelter Plus Care, Section 8 Housing Choice Voucher/HOME Tenant Based Rental Assistance (TBRA)

	Basis for Relative Priority	There are 10-14 homeless individuals hospitalized monthly that cannot be discharged from the hospital and receive home health services because they have no home. The use of Rapid Re-housing funds can provide some immediate assistance but longer and more stable housing conditions need to be integrated with other transitional and permanent housing programs.
11	Priority Need Name	Address Impediments to Fair Housing
	Priority Level	High
	Population	Non-housing Community Development
	Geographic Areas Affected	City-wide
	Associated Goals	Improve quantity and quality of affordable housing
	Description	Continue to address fair housing impediments and remedial actions as identified in the Analysis of Impediments to Fair Housing/Matrix
	Basis for Relative Priority	The Matrix of Fair Housing Impediments identifies the impediments and remedial actions. Each year the impediments and remedial action necessary to remove the impediment are addressed. After meeting with the Lending Institution Consultation Group, many outreach programs and mortgage products were discussed and that the group continues to meet was requested so that a mortgage products directory and outreach directory or combination of the two directories be developed to inform the community. Also, any gaps that would enhance the remedial actions for the impediments could be identified.
12	Priority Need Name	Revitalize neighborhoods
	Priority Level	High
	Population	Non-housing Community Development
	Geographic Areas Affected	HOME Target Rehab Areas
	Associated Goals	Provide a Suitable Living Environment

Description	Public infrastructure improvements are on-going efforts funded through CDBG and local funds. The continuation of the Chester Street Corridor, Improvements in the Lambuth neighborhood and drainage improvement are essential for neighborhood revitalization efforts.
Basis for Relative Priority	Over \$5.0 million has been invested in the Chester St. Corridor and surrounding area after the May, 2003 tornado devastated that area. These improvements including CDBG public infrastructure project on Phillips, JHA constructing 30 Section 9 new family units, the construction of Centennial Pass by JHA for elderly persons (LIHTC), the City developing a regional park on FEMA buy-out project and the State/City investing in the Chester Street improvements (approximately \$2.0 m.) Section 108 CRA District 2 plans for investing \$1.3 m.

Narrative (Optional)

With limited resources anticipated over the next five years, it is imperative that these priorities/objectives be established as high priority.

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)	The TBRA Demonstration is funding two vouchers for assisted to homeless persons who are hospitalized and need immediate place to go home. The West Tennessee Health Care (WTHC) states that 4-8 homeless persons weekly are hospitalized and need Home Health care.
TBRA for Non-Homeless Special Needs	NA
New Unit Production	New unit production is needed because 56 houses were demolished in 2014 and have vacant lots remaining. Coupled with the homeownership rate for Jackson at 58% and the NRSA at 39%, new housing construction for homeownership is needed. Other characteristics include construction cost, qualified and eligible homebuyers and homebuyer assistance.
Rehabilitation	Severe housing problems for very low income (VLI) and low income (LI) homeowners is 8.2% of all owner households in Jackson but represents 78.8 % of all homeowners experiencing a severe housing problems.. The type of household mostly impacted are Elderly Homeowner households who have a severe cost burden or 37% of all owner households experiencing severe cost burdens.
Acquisition, including preservation	The acquisition and moderate rehabilitation of vacant, for-sale single family housing units through the CHDO Rental Acquisition/Rehabilitation Program addresses the need for affordable rental properties for small families with children under six years of age. Small families who rent represent xx 44.8% of all rental households experiencing a severe cost burden.

Table 50 – Influence of Market Conditions

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

Introduction

Anticipated resources are estimated to decrease especially in CDBG (7.0%) and HOME (9.5%). In addition, the Section 108 loan payments will continue to increase over time due to principle and interest thus causing less CDBG resources for programs. Currently, the Section 108 payments will represent more than 48% of the CDBG allocation for fy2015-2016.

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	490,811	60,000	29,458	580,269	2,321,076	Maintaining same allocations

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	199,976	25,000	49,000	273,976	1,095,904	Maintaining same allocations

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

HOME Match funds source is the HOME Program Income Fund for each Target Rehab case. CHDO funds will be in-kind primarily the difference between acquisition price and the appraised value of the structure.

Leverage of CDBG funds will come from non-profits fund resources, City of Jackson local funds through the City Council's community funding process. Some of the City Community Funding process will be used for match or partial match for ESG funding from THDA.

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

NA

Discussion

SP-40 Institutional Delivery Structure – 91.215(k)

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Jackson Housing Authority	PHA	Homelessness Ownership Planning Public Housing public services	Jurisdiction
CITY OF JACKSON	Redevelopment authority	Economic Development Planning neighborhood improvements	Jurisdiction
JAH0	CHDO	Rental	Jurisdiction
SWCDC, Inc.	CHDO	Ownership Rental	Jurisdiction
GENESIS CDC / BOYS & GIRLS CLUB	CBDO	Economic Development public services	Jurisdiction
JACKSON CENTER FOR INDEPENDENT LIVING	Non-profit organizations	Ownership	Jurisdiction
TENNESSEE HOMELESS SOLUTIONS	Non-profit organizations	Homelessness	Region
WO/MEN'S RESOURCE AND RAPE ASSISTANCE PROGRAM	Non-profit organizations	Homelessness	Jurisdiction
AREA RELIEF MINISTRIES, INC.	Non-profit organizations	Homelessness	Jurisdiction
OPERATION HOPE	Non-profit organizations	public services	Jurisdiction
SOUTHWEST HUMAN RESOURCE AGENCY	Regional organization	Economic Development Homelessness	Jurisdiction
WEST TENNESSEE LEGAL SERVICES	Non-profit organizations	Homelessness public services	Jurisdiction

**Table 52 - Institutional Delivery Structure
Assess of Strengths and Gaps in the Institutional Delivery System**

Assets are in place but increased and improved coordination will provide more efficient delivery of service especially from consultation groups.

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

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

Primarily services are provided by two mental health organizations in partnership with housing side of equation for the Shelter Plus Care Program. In addition, the case worker/intake process for veterans homeless assistance is a partnership with the Memphis Office of Veterans Affairs and the JHA Section 8 Program for VASH vouchers/housing assistance.

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

The major strength in the delivery service was the creation of the Jackson/West Tennessee Continuum of Care organization and the charter created for the Tennessee Homeless Solutions, Inc. THS is the major non-profit in coordinating all homeless activities in Jackson and West Tennessee including responsibilities for HMIS, HIC, PITC and funding allocations for HUD SHP funds to homeless providers

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

Because of the changing nature of HUD homeless programs and regulatory requirements, the major gaps in updated and communicating these changes to the housing providers. THS has mandatory meetings for various committees made up of homeless providers. Currently, these changes are being incorporated into policies and procedures plans/documents. Also, in order to meet outreach goals in the 10-Year Plan, THS has hired outreach staff. Efforts are underway to centralize the intake system and coordinate with homeless providers in order to expedite homeless placement. A Rapid Re-Housing Task Force was created as a result of the Homeless Consultation process for the 5-year Plan and is working toward coordinating that programs with outreach efforts and with other homeless resources (Shelter Plus Care, TBRA, Section 8) for more permanent solutions to immediate housing needs and enhanced case worker management procedures and objectives.

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 quantity and quality of affordable housing	2015	2020	Affordable Housing	NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) Jackson LMI Census Tracts Jackson City-wide	Homeowner Rehabilitation Assistance Increase and improve the Supply of Rental Housing Provide Home-buyer Opportunities Provide homeless population w/ housing and service Decrease the number of Blighted Properties Increase capacity of CHDO rental housing initiative Address Impediments to Fair Housing	CDBG: \$202,976 HOME: \$94,649	Rental units rehabilitated: 8 Household Housing Unit Homeowner Housing Rehabilitated: 65 Household Housing Unit Direct Financial Assistance to Homebuyers: 30 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Provide Expanded Economic Opportunities	2015	2020	Non-Housing Community Development	NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA)	At Risk Youth job skills training Support efforts for job creation in CRA District 2	CDBG: \$25,000	Jobs created/retained: 50 Jobs
3	Provide a Suitable Living Environment	2015	2019	Non-Housing Community Development	NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA)	Decrease the number of Blighted Properties Reduce LBP Hazards Revitalize neighborhoods	CDBG: \$25,000	Housing Code Enforcement/Foreclosed Property Care: 150 Household Housing Unit
4	Expand the capacity of homeless providers	2015	2019	Homeless	Jackson City-wide	Improve homeless delivery	CDBG: \$0 HOME: \$20,000	Tenant-based rental assistance / Rapid Rehousing: 2 Households Assisted

Table 54 – Goals Summary

Goal Descriptions

1	Goal Name	Improve quantity and quality of affordable housing
	Goal Description	The objectives for this goal are: Provide homebuyer opportunities Increase and Improve the supply of Rental Housing Assist homeowners in housing repair and rehabilitation
2	Goal Name	Provide Expanded Economic Opportunities
	Goal Description	The objectives of this goal are: Objective 2A: Provide Jobs Skills Training and Job Placement for At-Risk Youth. Objective 2B: Support efforts for job creation in CRA District 2.
3	Goal Name	Provide a Suitable Living Environment
	Goal Description	Continue to decrease the number of under-utilized and blighted properties. Reduce LBP Hazards
4	Goal Name	Expand the capacity of homeless providers
	Goal Description	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 other homeless programs (Shelter Plus Care, Section 8 and TBRA resources) in order to stabilize the housing conditions of homeless individuals and families.

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)

Housing Rehabilitation Programs (HOME, CDBG) is estimated to provide 50 VLI assistance with Minor Emergency Repairs and 15 LI-LMI homeowners with HOME Target Rehab Assistance. CHDO acquisition/rehab of rental units should will assist 8 LMI.

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)

Until the funds can be secured either through the Healthy Choice Neighborhood grant or through LIHTC, the 315 obsolete units replacement (Allenton Heights Redevelopment Plan) is the best alternative to increasing the number of accessible units. Until such time that funds can be secured, the process is that when an accessible unit becomes available, then the resident at the top of the waiting list will receive the accessible unit.

Activities to Increase Resident Involvements

The Public Services Department is responsible for input and programs that outreach to public housing and Section 8 residents through two programs, 1) Family Self Sufficiency Program and 2) Homeowner Incentive (HI) Program. Each development has a Residents Council that meets on a regular basis to discuss issues with the Development Manager and Public Services Director. The two programs have 107 public housing residents and 114 Section 8 residents enrolled in the programs. Support Services with health, financial classes, homebuyer classes, job skills/referrals, educational attainment, life skills such as nutrition, public speaking, day care, public assistance programs are conducted by staff or referred to the community partners associated with the programs from both the public and private sectors.

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

No

Plan to remove the ‘troubled’ designation

NA

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

Barriers to Affordable Housing

According to the Analysis of Impediments Study (AI), the inability to obtain home mortgages was seen as a major barrier that limits housing choice. Criminal background histories and immigration status are relatively new factors contributing to the inability to qualify for home purchases and rental housing leases. Credit issues appeared to be the major barrier, based on focus group participants' comments. Both a lack of qualified applicants and an adequate pool of applicants for mortgages, coupled with the inability of some housing units to qualify based on lending program guidelines were cited as barriers. The city zoning ordinance and public policies were examined to reveal any current ordinances or policies that impede fair housing. No concerns were noted as a result.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

A Matrix of Impediments is a summary of the impediments and remediation necessary to remove or ameliorate the barrier to Affordable Housing. The Matrix is located in Appendices Section of the Plan.

SP-60 Homelessness Strategy – 91.215(d)

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

The Continuum of Care organization, Tennessee Homeless Solutions, Inc. (THS) has adopted the “Ten Year Plan to End Homelessness and Chronic Homelessness in Jackson/West Tennessee CoC Area revised 2011. The Plan has been incorporated into the Five-Year Consolidated Plan, 2015-2019 and has been adopted by the Mayor and City Council.

As part of that Plan, Goal #4 states: “Improve outreach to the Homeless and Chronic Homeless More Effectively”

Four of the five objectives pertain to the Madison County sub-region. They are:

1. Develop an effective outreach program by increasing the number of outreach workers to target chronic homeless, street dwelling, and service resistant individuals.
2. Conduct needs assessment using PITC and HIC to identify counties that need PATH, Criminal Justice Liaisons, and Drug Courts.
3. Initiate “Project Homeless Connect” in each of the six (6) sub-regions of the service area. Note: Madison County is a sub-region.
4. Continue assessing needs of the homeless population and assessing the ability of service providers to respond.

Addressing the emergency and transitional housing needs of homeless persons

Under the leadership of THS, a task force was created in response to the Homeless Group Consultation meeting concerns about Rapid Re-housing funding through the ESG program. The concerns were how to effectively use the Rapid Re-housing funds to assist those in need of immediate help and provide other housing alternatives after the homeless crisis was over. One homeless area in great need of Rapid Re-housing are those individuals who are hospitalized but who cannot be legally discharged without a place to go. Most of these individuals need home-health services but are not eligible because they have no home. Emergency Shelter is not an option. TBRA funds will be used to assist homeless persons who need immediate assistance and support services. The task force is meeting to make recommendations for more effective and immediate response to homeless individuals who have a gap of service and shelter need.

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 THS and JHA Section 8 programs are the only Veterans Homeless Programs. THS is active with the SSVF (Supportive Services for Veteran Families) programs which assist with temporary financial assistance to homeless Veterans or Veteran families at risk of being homeless. JHA has teamed up with the Veterans Administration (Memphis) in the issuance of VASH vouchers. To date, eight VASH vouchers have been issued and 17 more Veterans are being assessed for VASH vouchers.

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

The issues addressed earlier in this section address those at risk of becoming homeless especially those being discharged from health care and mental health facilities. West Tennessee Legal Services receives ESG funds for Prevention of Homeless and that organization is the conduit for referral and support assistance (including legal advice on evictions) needed by low-income individuals and families. Also, Southwest Tennessee Human Resources has an ESG grant for prevention of homelessness and Rapid-Re-Housing and they provide utility and rental deposit assistance. THS is active with the SSVF (Supportive Services for Veteran Families) programs which assist with temporary financial assistance to homeless Veterans or Veteran families at risk of being homeless

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

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

Most of the housing demolished by the City Codes Department by order of the Environmental Court is abandoned and built prior to 1960. The removal of these structures with a high probability of lead because of the year built. After demolition, any contaminated soil is removed and new soil placed on site.

Secondly, the Rental Acquisition/Rehabilitation Program is primarily looking for single family units built after 1978 or units built between 1960-1978 with a lower probability of lead-based paint but which will require testing for LBP.

Because CDBG and HOME funds are so limited, the CD Office will seek funding through the Health Homes Initiative in order to mitigate any LBP hazards as well as to expand the awareness of LBP hazards to the community in connection with housing providers and health organizations.

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

See above actions and the descriptions.

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

The Policies and Procedures manual for the Minor/Emergency Repair Program and the Target Rehabilitation Program have incorporated LBP requirements as part of the policies and procedures. Also, all rehabilitation contracts require that the homeowners are made aware of the hazards of LBP and the results of any LBP inspection reports. The homeowner signs off on a rehabilitation form acknowledging that they have received this information.

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

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

Lack of funding initiatives to meet the housing of low and moderate income persons in Jackson through interviews, conversations and survey format it has become apparent that there is a need for safe, sanitary and affordable housing for the needs of low and moderate income individuals in the Jackson area. Often the areas singled out as in need of housing were in areas that are also predominantly black. An examination of red tag and building code violations when mapped by census tract indicated that the areas of Jackson most affected were those tracts with an older housing stock and those tracts that are predominantly black. Activities addressing the barriers to fair housing in Jackson are the lack of knowledge by the public and by members of housing related industries in the fair housing laws and remedies are available through such laws; lack of initiatives to meet the housing needs of low and moderate persons in Jackson. Efforts to improve fair housing initiatives as a result of the AI Study (2012) are underway with a meeting planned in June with lending institutions to identify individual institutions efforts with special housing programs and to include these into a Housing Resources Directory.

The continued emphasis on collaboration with other agencies in seeking to meet the employment, training and housing needs of those below poverty is a high priority. In order to better utilize CDBG funds in the upcoming year is to leverage these funds with other resources provided by the subrecipients, therefore, the review of applications takes into account match funding resources brought to the table by the non-profit community. Unfortunately, due to drastic cuts in CDBG, HOME and ESG this upcoming year, the basic housing programs are being maintained at a reduced level.

As stated earlier, the Tennessee Homeless Solutions, Inc. was created to address homelessness on a regional basis instead of a local basis. The Jackson Housing Authority also continues to support the meetings of the THS, Inc. and their HMIS Support Group. The THS, Inc is an advocacy group whose mission is to ensure safe, decent, and affordable housing and services for homeless and at-risk citizens. Meetings of the THS, Inc. bring together representative from a range of organizations to discuss local condition, seek innovative solutions to homelessness and related issues, and advocate for the most disadvantaged in our society. THS, Inc. is also the official Continuum of Care organization recognized by HUD.

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

The projects and activities outlined in the Annual Action Plan, 2014-2015, are aimed at a range of housing and community development needs in Jackson and reflect the commitment of Jackson Housing Authority and its Community Development Office for reducing the number of households in poverty within our city and to meeting undeserved needs. The Jackson Housing Authority's Community Development Office uses the maximum amount of allowable CDBG funds to assist with community/public service needs including an ongoing commitment to seek and support funding

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

