

Annual Action Plan 2021-2022

JACKSON, TENNESSEE COMMUNITY DEVELOPMENT PROGRAM



**Jackson Housing Authority
Community Development Office**

May 2021

Plan amended on December 2021 to add 1) HOME-ARP Allocation Plan Amendment & 2) HOME fund reallocation & PI allocation (\$500,000) amendment.

Executive Summary

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

1. Introduction

The City of Jackson is an entitlement city and receives funding through the U.S. Department of Housing and Urban Development (HUD). These funds are in the form of the Community Development Block Grant (CDBG) and the HOME Investment Partnerships (HOME). The Jackson Housing Authority's Community Development Office (JHA-CD) is responsible for the administration and planning of the City of Jackson Community Development Program. The JHA-CD will utilize the Consolidated Plan as a guide for program development and implementation as well as a tool to leverage federal, private, and state funding to accomplish and maximize results of defined goals and objectives on a yearly basis. Other HUD programs are funded separately to local non-profit agencies and/or directly to the Jackson Housing Authority, e.g. the Housing Opportunities for Persons with HIV/AIDS (HOPWA) programs, the ROSS grant, the HUD VASH, Emergency Solutions Grant, and other programs that meet the community's needs. The funds are combined with several local funding sources and private funds to support housing and community development initiatives.

The JHA-CD prepares an Annual Action Plan yearly based on the goals and strategies as outlined in the five-year Consolidated Plan. This plan provides HUD, local partners, and the citizenry of Jackson with the strategies that the JHA-CD will implement in cooperation with local non-profit organizations to affect the areas of housing, homeless, community, and economic development. The plan describes the housing and community development goals, program leveraging, and monitoring strategies and procedures.

This year's Annual Action Plan is the second annual plan of the Five-Year Consolidated Plan, 2020-2024. Jackson's 2021-2022 Annual Action Plan sets forth the activities that reflect the optimum use of CDBG and HOME funds with available HUD resources. The activities within this Action Plan are classified into Neighborhood Revitalization Strategy Area (NRSA), Housing, and Public Services, Public Facilities, Economic Development, and Program Administration/Planning. In addition, certain annual initiatives will address actions that address impediments to fair housing. These actions will be presented in the Fair Housing Section and identified in the activities if impacted by the impediment actions and remediation. These activities emphasize the importance of partners in working towards a common goal of improving the Jackson community. Overall, this year's Action Plan provides a comprehensive overview of the activities to be undertaken during the program year.

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

2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

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 virtual public hearings and other means of feedback (email, verbal, etc). As a result, the summary of community needs as perceived by the public and stakeholders are:

- Increased affordable housing; Single family and multi-family
- Employment workforce development/job training/financial literacy for adult and youth
- Housing assistance, with priority to greatest needs population (i.e., homeless, offenders, special needs, elderly, etc.)
- Homeless facilities (especially men) & increased supportive services
- Therapists out in the field to counsel Adults and Children (children particularly affected mentally/emotionally by Covid-19)
- Limited space in operating youth programs due to COVID-19 social distancing guidelines

3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

During the last report year, which was the fifth year of the Consolidated Plan, Program Year 2019-2020, the City received \$526,940 in CDBG entitlement funds and \$294,460 in HOME Program entitlement

funds. The City allocated the majority of its funds for projects and activities for neighborhood revitalization (Section 108 Loan Repayment), housing, and public services.

The attached document (Table 1) is a summary of the City's past performance as reported to HUD in the Consolidated Annual Performance Report (CAPER) for overall performance in Program Year 2019-2020. Final data has not been collected for the current 2020-2021 program year.

TABLE 3b

**Community Development Expenditures Beneficiaries by Project
FY 2019-2020**

Project	CDBG	HOME		Expended	Households Served	Individuals Served	LMI Area Served	Household Goal	Individual Goal	LMI Area Goal
1	✓	✓	Admn	\$ 115,137.67						
2	✓		Minor Repair	\$ 58,420.00	10			15		
3	✓		108 Loan Payments	\$ 239,107.50	na	na				
4	✓		Public Services							
			West Tennessee Legal Services	\$ 19,000.00		578			60	
			WIOA At-Risk/Disabled Youth Prgrm.	\$ 22,232.77	-	34			50	
			RIFA	\$ 8,000.00		1,300			300	
5	✓		Genesis/CBDO							
			Genesis-Boys/Girls Club	\$ 48,300.00		117			175	
6		✓	Target Rehab	\$ 28,245.00	2			7		
7		✓	CHDO-Jonah Affordable Housing Org.	\$ 104,434.12	2			2		
		✓	CHDO- SWCDC, Inc.	\$ 68,073.00	1			2		
8	✓		JCIL	\$ 13,179.00	2			3		
			Total	\$ 724,129.06	17	2,029	-	29	585	-

Coronavirus social distancing and restrictions put a halt on some programs, which caused some lower outcomes versus goals.

Table 1

As of June 30, 2020

Table 1 - 2019-2020 Beneficiaries

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

Citizen participation process included holding a public hearing meeting on the community development needs and a public hearing on presentation of the proposed Annual Action Plan 2021-2022 for public review. Publication of the notices of these hearings were published in the West Tennessee Crimereen Examiner, a minority owned local newspaper. In addition, the Notices of Public Hearings were also made available in Spanish, if needed. The public hearings were held virtually via Zoom due to COVID-19 social distancing procedures. The needs public hearing was held February 25, 2021 at 3:00 p.m. virtually. The Annual Action Plan public hearing was held virtually on April 19, 2021 at 3:00 pm. The Annual Action Plan 2021-2022 was presented to the Jackson Housing Authority's Board of Commissioners and Jackson City Council for resolution of approval. In all meeting advertisements, special accommodations (including translation, interpretation, and services for the hearing impaired) were made available, but none were requested.

5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

Community Development Needs Public Hearing

On February 25, 2021 the City/Community Development Office conducted a virtual public hearing to receive citizens' comments concerning community housing and non-housing needs for the FY 2021-2022 Annual Action Plan. At the public hearing, a summary of the proposed goals of the five year Consolidated Plan and current programs was given. There was also an update provided on current and anticipated funding levels for Community Development programs. The floor was opened for public comments. The needs/comments expressed were as follows:

- Increase the quality and quantity of affordable housing
- Employment workforce development, job training, financial counseling/education for adult and youth
- Housing assistance, with priority to greatest needs population (i.e., homeless, offenders, special needs, elderly, etc.)
- Homeless facilities/services
- Public Service (Counseling for Adults and Children affected by Covid-19)

- Negative effects of Covid-19, (i.e., Limited space in operating public service programs, Loss of employment, Loss of shelter, Hunger needs,)

The above-described needs were discussed. Afterwards, being there no further comments or questions, the meeting was adjourned.

Annual Action Plan 2021-2022 Presentation Public Hearing

On April 19, 2021, the City/Community Development Office conducted a virtual public hearing to present the draft Annual Action Plan 2021-2022. The public was made aware that the Jackson Community Development program did receive very slight increases in both the CDBG and HOME programs. At the public hearing, a summary of the proposed goals of the five-year Consolidated Plan and current programs was given. The floor was opened for public comments. There were no comments.

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

There were no public comments or views that were not accepted for the FY 2021-2022 Annual Action Plan.

7. Summary

The City of Jackson's Annual Action Plan 2021-2022 projects aim to address the housing and community development needs of low to moderate income communities in Jackson. The City of Jackson aims to prioritize available resources to meet the identified needs to revitalize neighborhoods and increase access to affordable housing and other opportunities for the low-income population of Jackson. The 2020-2024 Consolidated Plan provides a framework and path for furthering affordable housing and community development efforts including increasing homeownership opportunities, preserving existing housing, revitalizing neighborhoods, expanding affordable rental options, furthering efforts to reduce homelessness, and supporting job efforts.

PR-05 Lead & Responsible Agencies – 91.200(b)

1. Agency/entity responsible for preparing/administering the Consolidated Plan

Describe the agency/entity 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 (optional)

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 (ESG is now competitive). The City of Jackson 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, and any amendments to these plans. The CAPER is presented to the Mayor and City Council annually. The City, as the participating jurisdiction, 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 currently responsible for administration and implementation of the CDBG and HOME grants. 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

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AP-10 Consultation – 91.100, 91.200(b), 91.215(I)

1. Introduction

The City of Jackson's Community Development (CD) program continually obtains input from citizens, professionals, nonprofits, and other governmental entities 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. Boys & Girls Club, SWHRA, Inc. (At Risk Youth & Youth with Disabilities Employment Program). Additionally, JHA-CD office makes available a Community Needs Survey to agencies, as well as to the public if they would like to provide their input in this way as well.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I))

The City's Community Development (CD) program retains ongoing relationships with the housing providers in the City of Jackson. The CD program department works in conjunction with CHDO agencies that generate affordable housing development. The CD department also coordinates with the Jackson Center for Independent Living to provide accessibility modification for disabled persons. The City also participates in other partnerships that seek to address other issues that relate to housing and service needs (i.e. Jackson Community Redevelopment Agency, City's Anti-Poverty Task Force).

The CD department works closely with the Jackson Housing Authority (JHA) which organizes resources from the federal government to address the housing needs of the City's lowest income households. The JHA's public housing department coordinates with the mental health provider, Pathways of Jackson, to assist mentally disabled patients living in public housing units at the McMillan Towers development. The JHA also maintains twenty-five HUD VASH vouchers for veterans to assist with housing efforts.

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 Jackson/West Tennessee COC, formerly operating under the Tennessee Homeless Solutions agency, covers an area that includes 23 counties in West Tennessee (excluding Shelby County). The CD department has staff that attends the COC meetings, is active member of COC board, and participates with the Point In Time Count. Though no longer administering the Emergency Solutions Grant, CD department continues consultation with the ESG funded agencies to help address service gaps with the homeless population. Through the Continuum of Care process and board representation on the COC,

the CD department maintains relationships with homeless shelter and services providers, and other governmental agencies with specific responsibilities for homeless individuals and families. The agencies within the CoC network provide housing assistance and services for homeless families and individuals, which includes veterans, chronically homeless, and unaccompanied youth.

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

Consultation with the Jackson/West TN Continuum is an on-going process. The JHA-CD Office and homeless service provider nonprofit agencies coordinate with the COC to prioritize ESG objectives which currently are 1) Rapid Rehousing, 2) Shelter, 3) Homeless Prevention, and 4) Outreach. These priorities take into account performance standards and outcomes. Homeless service provider agencies and the CD office participate in CoC process, meetings and/or board of directors. ESG funding continues to be a resource in the community 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. Needs and outcomes are reported into the HMIS. TN Homeless Solutions is the administrator for the West Tennessee HMIS.

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Jackson Housing Authority
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Market Analysis Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	CD Staff continually consults with 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 highest priority for the JHA seeking out and obtaining resources, e.g. LIHTC, increased Moderate Rehabilitation level of funding from HUD/Congress to provide more safe, decent & affordable housing, while working to deconcentrate poverty areas. The waiting list for the Housing Choice Voucher program has a high number of persons/families. Social Services Department manages the Self Sufficiency program. JHA continues to work with residents through the Family Self Sufficiency program to help them move to homebuyer eligibility. JHA also operates the HUD VASH program.
2	Agency/Group/Organization	SOUTHWEST TENNESSEE CDC
	Agency/Group/Organization Type	Housing CHDO
	What section of the Plan was addressed by Consultation?	Housing Need Assessment

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation with CHDO agencies is on-going to discuss and share information on needs of affordable housing and process in meeting HOME compliance requirements. CHDO agencies also attend public meetings. The potential outcome is continued coordination for the development and expansion of affordable rental housing in the community through an acquisition/moderate rehab program.
3	Agency/Group/Organization	JONAH AFFORDABLE HOUSING ORGANIZATION
	Agency/Group/Organization Type	Housing CHDO
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation with CHDO agencies is on-going to discuss and share information on needs of affordable housing and process in meeting HOME compliance requirements. CHDO agencies also attend public meetings. The potential outcome is continued coordination for the development and expansion of affordable rental housing in the community through an acquisition/moderate rehab program
4	Agency/Group/Organization	WEST TN LEGAL SERVICES, INC.
	Agency/Group/Organization Type	Services - Housing Services-Elderly Persons Services-Education Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Fair Housing

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation with WTLS is on-going. WTLS attends public meetings and participated in needs surveys. Potential outcomes will be an increased awareness of fair housing.
5	Agency/Group/Organization	TENNESSEE HOMELESS SOLUTIONS
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	CD staff consults with the THS at least quarterly at Continuum of Care network meetings. THS also participates in public meetings and needs survey. Potential outcome will be increased collaboration on housing, homelessness, preventive homeless, and special populations.
6	Agency/Group/Organization	UNITED WAY OF WEST TENNESSEE
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-homeless Services-Education Services-Employment

	What section of the Plan was addressed by Consultation?	Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation with United Way of West TN is on-going as United Way operates the 2-1-1 and prepares the ALICE report for Madison County. United Way was consulted also in regard to the needs of the community as it relates to COVID-19. Potential outcomes will be increased services to prevent homelessness.
7	Agency/Group/Organization	BOYS & GIRLS CLUB OF JACKSON
	Agency/Group/Organization Type	Services-Children
	What section of the Plan was addressed by Consultation?	Youth Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation with the Boys & Girls Club is on-going as the club serves a lot of low income youth within the City of Jackson through after school & summer programs. Potential outcome will be increased collaboration on services and educational programs for low income youth.
8	Agency/Group/Organization	JACKSON CENTER FOR INDEPENDENT LIVING
	Agency/Group/Organization Type	Housing Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation with the Jackson Center for Independent Living is on-going as JCIL is an essential provider of services to disabled persons (i.e. accessibility needs). Potential outcome will be increased collaboration on housing needs and services for special needs populations.

9	Agency/Group/Organization	Regional Inter-Faith Association (RIFA)
	Agency/Group/Organization Type	Services-Children Services-homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation with RIFA is on-going through meetings, calls, etc. RIFA is an essential provider of services of food needs to the low income community. They provide meals to the homeless and have a snack backpack program for youth to assist with meals when children are at home. Potential outcome will be increased meals and nutritional needs for homeless and youth.

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

The City was inclusionary of all groups for consultation for the Annual Action Plan.

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	Jackson/West TN Continuum of Care	The goals of the COC were incorporated into the Consolidated Plan.
2020-2024 Analysis of Impediments to Fair Housing	City of Jackson/JHA Community Development	The fair housing needs and goals identified in the AI were incorporated into the Consolidated Plan.

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

AP-12 Participation – 91.105, 91.200(c)

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

Citizen participation process included holding a public hearing meeting on the community development needs and a public hearing on presentation of the proposed Annual Action Plan 2021-2022 for public review. Publication of the notices of these hearings were published in the West Tennessee Crimeseen Examiner, a minority owned local newspaper. In addition, the Notices of Public Hearings were also made available in Spanish, if needed. The public hearings were held virtually via Zoom due to COVID-19 social distancing procedures. The needs public hearing was held February 25, 2021 at 3:00 p.m. virtually. The Annual Action Plan public hearing was held virtually on April 19, 2021 at 3:00 pm. The Annual Action Plan 2021-2022 was presented to the Jackson Housing Authority's Board of Commissioners and Jackson City Council for resolution of approval. In all meeting advertisements, special accommodations (including translation, interpretation, and services for the hearing impaired) were made available, but none were requested.

Public Comment Period

On April 1, 2021, the draft plan was made available to the public for comment for a thirty-day comment period. The public could also request an e-mail copy of the draft plan by contacting lfason@jacksonha.com or calling 731-422-1671 ext. 135. To be considered all public comments on the draft Annual Action Plan could also be submitted in writing and received by 4:00 p.m. CDT on April 30, 2021. Comments could also be received by email at lfason@jacksonha.com and by mail at Attn: Annual Action Plan 2021-2022, CD Office, 125 Preston Street, Jackson, TN 38301.

Substantial Amendments (December 2021)

Two substantial amendments to the Action Plan 2021 were conducted. The participation included holding a public hearing meeting on November 17, 2021 to present the proposed amendments to the public. Publication of the notice of the hearing was published in the West Tennessee Crimeseen Examiner, a minority owned local newspaper. In addition, the Notices of Public Hearings were also made available in Spanish, if needed. The public hearings were held virtually via Zoom due to rise in COVID-19 cases. The comment period for the amendments was October 28 - November 29, 2021. The amendments for the Annual Action Plan 2021-2022 were presented to the Jackson Housing

Authority's Board of Commissioners and Jackson City Council for resolution of approval. In all meeting advertisements, special accommodations (including translation, interpretation, and services for the hearing impaired) were made available, but none were requested.

See AD-26 (Administration) for full Citizen Participation documentation.

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)
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1	Public Meeting	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	<p>A total of two (2) public hearings were held virtually due to COVID-19 restrictions. One hearing on community needs was held on February 25, 2021. One hearing to present the proposed Annual Action Plan 2021-2022 was held April 19, 2021. The public hearings were advertised in the West TN Crimeseen Examiner local newspaper, on the West TN Crimeseen Examiner webpage, emailed to participating persons and nonprofit agencies, and posted on the Jackson Housing Authority website.</p>	<p>Minutes of all public hearings (February 25, 2021 & April 19, 2021) are included in attachments.</p>	<p>All comments were accepted.</p>	
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2	Newspaper Ad	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	<p>Community Development published notice in the West TN Crimeseen Examiner local newspaper advertising availability of draft Annual Action Plan 2021-2022. The notice provided the start and end dates for the 30 day public review and comment period, outlined an estimated budgeted and proposed activities and process by which to provide comments. The notice of Community Needs Meeting was also published in the West TN Crimeseen Examiner. A public hearing and review period was held for</p>	<p>Minutes of all public hearings and any citizen participation comments are included in attachments.</p>	<p>All comments were accepted.</p>	
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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)
			two substantial amendments to the Action Plan 2021-2022.			
3	Internet Outreach	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>		No comments received via internet.	All comments were accepted.	www.jacksonha.com

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

The 2021-2022 Annual Action Plan intends to carry out the objectives of the City's community development strategies outlined in the Five-Year Consolidated Plan. As funding allows, the CDBG funds will be utilized to address a range of community development needs. The flexible nature of the CDBG program enables the city to implement a multi-faceted strategy aimed at providing both short term and long-term benefits to its most economically vulnerable residents. The goal is to maximize the efficacy of the program by administering activities that address housing, economic development, and other challenges faced by low to moderate income residents. The HOME program will be utilized to provide a range of direct housing assistance programs. These programs include housing rehabilitation, homeownership assistance, and the increase of affordable

units in conjunction with local CHDOs.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	615,587	0	21,407	636,994	2,100,000	Funding will be spent on a range of programs covering affordable housing, economic development, public services, public facilities, and public improvements.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	340,526	250,000	300,000	890,526	1,200,000	Funding will be spent on a range of programs targeting various affordable housing needs including acquisition, single family & multi-family housing rehabilitation, homebuyer assistance, and new housing development when feasible.

Table 5 - Expected Resources – Priority Table

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

HOME Match funds source is the HOME Program Income Fund for each Target Rehab case. CHDO funds are matched/leveraged with in-kind primarily the difference between acquisition price and the appraised value of the structure, as well as donated land. Leverage of CDBG funds will come from non-profits fund resources and/or other local funds.

During the coronavirus pandemic, a waiver was provided to reduce the matching requirement in a major disaster declaration area by 100 percent for FY 2020 and FY 2021 to ease the economic burden on PJs and eliminate the need to identify other sources of match for HOME

activities.

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

In addition to CDBG and HOME funding, CARES Act funding (CDBG-CV), as part of the Substantial Amendment to Action Plan 2019-2020, will also be utilized as reasonable to assist in prevention, preparation, and response to coronavirus as described in the CARES Act and HUD guidelines. During the term of this five-year Consolidated Plan, CDBG, HOME and any supplemental funding that might come about for coronavirus response and/or any other major disaster declaration may be utilized to assist in disaster in accordance with HUD and the City's Citizen Participation Plan.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Improve quantity and quality of affordable housing	2020	2025	Affordable Housing	NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) Jackson LMI Census Tracts Jackson City-wide	Housing Rehabilitation Assistance Non-homeless Persons with Special Needs Increase and Improve the Supply of Rental Housing Increase capacity of CHDO Housing Initiative Provide/Increase Homeownership Opportunities Reduce LBP Hazards Neighborhood Revitalization	CDBG: \$121,877 HOME: \$356,473	Rental units constructed: 1 Household Housing Unit Rental units rehabilitated: 13 Household Housing Unit Homeowner Housing Rehabilitated: 18 Household Housing Unit Direct Financial Assistance to Homebuyers: 2 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Provide Expanded Economic Opportunities	2020	2025	Non-Housing Community Development	NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA)	Public Services- Youth Economic Development	CDBG: \$272,000	Public service activities other than Low/Moderate Income Housing Benefit: 40 Persons Assisted Jobs created/retained: 2 Jobs
3	Provide a Suitable Living Environment	2020	2025	Non-Housing Community Development	NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) Jackson LMI Census Tracts Jackson City-wide	Address Impediments to Fair Housing Public Services- Youth Public Services- Other	CDBG: \$105,000	Public service activities other than Low/Moderate Income Housing Benefit: 555 Persons Assisted
4	Expand the capacity of homeless providers	2020	2025	Homeless	Jackson LMI Census Tracts Jackson City-wide	Homeless Housing and Services	CDBG: \$15,000	Public service activities other than Low/Moderate Income Housing Benefit: 10 Persons Assisted Homelessness Prevention: 10 Persons Assisted

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Improve quantity and quality of affordable housing
	Goal Description	<p>Housing programs include:</p> <ul style="list-style-type: none"> • Minor Repair Program • HOME Target Rehab • CHDOs New Construction/Acquisition/Moderate Rehabilitation Program • Homebuyers Assistance Program • JCIL Accessibility Program for Disabled Persons • Multi-family housing development/rehabilitation
2	Goal Name	Provide Expanded Economic Opportunities
	Goal Description	<p>The city in partnership with select nonprofit agencies and the CRA (Section 108 loan activities) will:</p> <ol style="list-style-type: none"> 1) Provide job skills training and job placement for youth (especially at-risk youth and/or youth with disabilities) 2) Support efforts for job creation in CRA District 2 (Section 108 Loan repayment)
3	Goal Name	Provide a Suitable Living Environment
	Goal Description	<p>The city normally contracts will non-profit agencies to carry out public service activities for the community. The city and/or public service agencies will:</p> <ol style="list-style-type: none"> 1) Provide assistance to legal service agency for fair housing counseling, education, referral, advocacy, etc. to address fair housing issues for the low income community. 2) Provide programs for youth to include after school, summer programs, and nutritional service assistance. 3) Continue to decrease the number of under-utilized and blighted properties in order to revitalize neighborhoods. 4) Assist with upward mobility of low-income persons with financial counseling services with the City of Jackson's CFE program/Financial Empowerment Center.

4	Goal Name	Expand the capacity of homeless providers
	Goal Description	<p>Currently, the homeless population within the City of Jackson is in need of emergency and transitional housing. There is a temporary emergency shelter program for men, Room in the Inn (Area Relief Ministries). However, this program is not year-round. COVID-19 pandemic was detrimental to the Room in the Inn program, causing the volunteer churches to close. This left the homeless men without any shelter alternatives amid the pandemic.</p> <p>Case management, rapid and services, such as job readiness, were deemed high priority within the city of Jackson for the homeless population. Housing and services for special needs homeless populations was of priority. Some activities may potentially include services associated with prevention, preparedness, and/or response to the coronavirus pandemic or other disaster related occurrence which may include housing assistance for prevention or re-housing.</p> <p>Homeless prevention assistance (approximately 10 households) is carried out through carry over CDBG-CV funds for rental/utility assistance through partnership with local nonprofit agency.</p>

Projects

AP-35 Projects – 91.220(d)

Introduction

To address the high priority needs identified in the Consolidated Plan 2020-2024, the City of Jackson will invest CDBG and HOME funds in projects that provide fair housing services, provide public services to low- and moderate-income residents, improve economic development opportunities, as well as assist in maintaining and developing affordable housing. Together, these projects will address the housing, community and economic development needs of the city's residents, particularly those residents of low- and moderate-income. Amid the coronavirus pandemic, there may be activities undertaken to prevent, prepare and respond to coronavirus.

Projects

#	Project Name
1	Administration / Planning
2	Minor Repair Program
3	Section 108 Loan Repayments
4	Public Services
5	CBDO-Genesis CDC (Boys & Girls Club)
6	Target Area Housing Rehabilitation
7	CHDO Housing Projects
8	JCIL Accessibility Program for Disabled Persons
9	Multi-family Housing Development/Renovation

Table 7 - Project Information

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

Allocations and priorities were established by consultations, and public meetings. These priorities are focused on the five goals of the Strategic Plan: housing, homelessness, non-homeless special needs, community and economic development, and program administration. Obstacles to addressing underserved needs continue to be more funding resources to accomplish those activities.

AP-38 Project Summary
Project Summary Information

1	Project Name	Administration / Planning
	Target Area	NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) Jackson LMI Census Tracts Jackson City-wide
	Goals Supported	Improve quantity and quality of affordable housing Provide Expanded Economic Opportunities Provide a Suitable Living Environment Expand the capacity of homeless providers
	Needs Addressed	Housing Rehabilitation Assistance Increase and Improve the Supply of Rental Housing Provide/Increase Homeownership Opportunities Public Services-Youth Public Services-Other Homeless Housing and Services Economic Development Reduce LBP Hazards Increase capacity of CHDO Housing Initiative Non-homeless Persons with Special Needs Address Impediments to Fair Housing Neighborhood Revitalization
	Funding	CDBG: \$123,117 HOME: \$34,053
	Description	Administration & Planning (CDBG Allocation @ 20% & HOME allocation @ 10%); HUD Matrix Code: 21A-General Program Admin; Code citation: Section 570.206, Section 92.205(a)(1)
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Activities include administration of the CDBG and HOME programs.
2	Project Name	Minor Repair Program
	Target Area	Jackson LMI Census Tracts Jackson City-wide

	Goals Supported	Improve quantity and quality of affordable housing
	Needs Addressed	Housing Rehabilitation Assistance Reduce LBP Hazards
	Funding	CDBG: \$96,877
	Description	Minor repairs for LMI homeowners' residents on a city wide basis. HUD Matrix Code: 14A-Single Unit Residential, 14H-Rehab Admin; Code citation: Section 570.202; CDBG national objective: LMH. Funding includes \$21,407 in prior year unobligated funds & \$75,469.60 in 2021 entitlement funds.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Minor repairs for LMI homeowners throughout the City of Jackson to address repair needs that might be health or safety hazard or city code violation.
3	Project Name	Section 108 Loan Repayments
	Target Area	NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA)
	Goals Supported	Improve quantity and quality of affordable housing Provide Expanded Economic Opportunities
	Needs Addressed	Economic Development Neighborhood Revitalization
	Funding	CDBG: \$242,000
	Description	Repayment of the Section 108 Loan (Note date 7/21/2010). HUD Matrix Code: 19F-Planned Repay of Section 108 Loans; Code citation: Section 570.201(c); CDBG national objective: LMA/slum & blight
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	

	Location Description	
	Planned Activities	This activity is designed to repay the Section 108 Loan based upon the annual payment schedule.
4	Project Name	Public Services
	Target Area	NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) Jackson LMI Census Tracts Jackson City-wide
	Goals Supported	Provide a Suitable Living Environment
	Needs Addressed	Public Services-Youth Public Services-Other Homeless Housing and Services Address Impediments to Fair Housing
	Funding	CDBG: \$100,000
	Description	Public Service Activities: WIOA At Risk Youth and Youth with Disabilities Job Program (\$30,000), West TN Legal Services-Fair Housing (\$20,000), Area Relief Ministries-FreshSTART employment program for homeless (\$15,000), RIFA-Snack Backpack program for youth (\$10,000), City's Financial Counseling Program (\$25,000), and CDBG-CV public services which may include rent/mortgage/utility assistance, educational programs, food assistance, job training etc. (United Way) HUD Matrix Code: 05D-Youth Programs, 05J-Fair Housing Activities-Subj.to Public Service Cap, 05Q-Subsistence Payments, 05H-Employment Training, 05W-Food Banks; 05Z-Other Public Services; Code citation: 570.201(e), CDBG national objective: LMC
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Activities will include programs to address fair housing, financial counseling, homeless prevention and rehousing, nutrition, and youth.
5	Project Name	CBDO-Genesis CDC (Boys & Girls Club)
	Target Area	NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA)
	Goals Supported	Provide a Suitable Living Environment

	Needs Addressed	Public Services-Youth
	Funding	CDBG: \$50,000
	Description	CBDO public service activity for Boys/Girls Club Summer Youth Program and After School Program. HUD Matrix Code: 5H-Employment Training, 5D- Youth Services; Code citation: Section 570.204(b)(2)(1); CDBG National Objective: LMC
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Activities include after school programs and summer youth programs.
6	Project Name	Target Area Housing Rehabilitation
	Target Area	NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA)
	Goals Supported	Improve quantity and quality of affordable housing
	Needs Addressed	Housing Rehabilitation Assistance Reduce LBP Hazards
	Funding	HOME: \$106,473
	Description	Targeted homeowner housing rehabilitation in low moderate income census tracts HUD Matrix Code: 14A-Single Unit Residential; 1H-Rehab admin; Code citation: Section 570.202, Section 92.205(a)(1). CDBG National Objective: LMH. Funding includes \$50,000 of estimated HOME program income and \$56,473 of 2021 entitlement funds.
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Activities will include substantial housing repair for low income homeowners to improve standard housing conditions and reduce safety & health hazards.

7	Project Name	CHDO Housing Projects
	Target Area	NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) Jackson LMI Census Tracts
	Goals Supported	Improve quantity and quality of affordable housing
	Needs Addressed	Increase and Improve the Supply of Rental Housing Provide/Increase Homeownership Opportunities Reduce LBP Hazards Increase capacity of CHDO Housing Initiative
	Funding	HOME: \$250,000
	Description	CHDO acquisition/rehab projects and/or housing construction projects; HUD Matrix Code: 14A-Single Unit Residential, 14G-Acquisition for Rehabilitation, 12-Construction of Housing; Code citation: Section 92.300; CDBG national objective: LMH
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Activities include the acquisition and rehab of properties for rental or homebuyers. Activities may also include construction of new housing.
8	Project Name	JCIL Accessibility Program for Disabled Persons
	Target Area	Jackson City-wide
	Goals Supported	Improve quantity and quality of affordable housing
	Needs Addressed	Housing Rehabilitation Assistance Non-homeless Persons with Special Needs Address Impediments to Fair Housing
	Funding	CDBG: \$25,000
	Description	Jackson Center for Independent Living will undertake a program to improve accessibility for disabled persons by providing accessible ramps or other needed exterior modifications to home.
	Target Date	6/30/2022

	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Installation of ramps or other exterior modifications as necessary to make disabled persons' homes more accessible for them.
9	Project Name	Multi-family Housing Development/Renovation
	Target Area	Jackson City-wide
	Goals Supported	Improve quantity and quality of affordable housing
	Needs Addressed	Increase and Improve the Supply of Rental Housing
	Funding	HOME: \$500,000
	Description	Major rehabilitation of multi-family development. HUD Matrix Code: 14B-Multi-Unit Residential, 14H-Rehab Admin; Code citation: Section 570.202; CDBG national objective: LMH. Funding includes \$300,000 in prior year unobligated HOME funds & 200,000 in 2021 HOME program income funds to be disbursed as loan.
	Target Date	12/1/2023
	Estimate the number and type of families that will benefit from the proposed activities	Ten HOME-Assisted units for extremely low and low income households of a total 141 units.
	Location Description	
	Planned Activities	

AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

The Neighborhood Revitalization Strategy Area (NRSA) encompassed CTs 5-11. The NRSA is occupied by over 70% of LMI households. The NRSA is the area where a majority of HOME and CDBG funds are expended even though some programs such as Minor Repair and the Homebuyers Assistance Program are city-wide programs.

Other local areas are city-wide and LMI Census Tracts where area wide benefits can be provided, e.g. public infrastructure, Target Rehabilitation Program and CHDO Rental Acquisition/Rehabilitation Program.

Geographic Distribution

Target Area	Percentage of Funds
NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA)	43
Jackson LMI Census Tracts	
Jackson City-wide	

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Twenty percent of the households in Jackson are in the NRSA. The NRSA is made up of CTs 5-11 which have over 72% off the residents as LMI. The Section 108 funds have to be expended and benefit the

NRSA residents (CRA Districts 1 and 2 are located within the NRSA boundaries).

Discussion

Activities located in the NRSA are:

- Section 108 Loan Repayment
- Boys/Girls Club
- Target Housing Rehabilitation Program

Projects located in LMI Census Tracts including the NRSA

- CHDO Rental Acquisition/Rehabilitation Program
- WIOA At Risk Youth & Youth with Disabilities Program

City-wide Programs

- Minor Repair Program
- JCIL Accessibility Program
- Homeless Programs
- Public Services Programs (RIFA, Fair Housing, Financial Counseling FEC)
- Administration/Planning

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The programs supporting affordable housing are:

1. CDBG-Minor Repair Program; (11)
2. HOME-Target Rehabilitation Program; (3)
3. HOME-CHDO Rental Acquisition/Rehabilitation/Construction Program (4)
4. CDBG JCIL Accessibility Program (4)
5. Section 108 Loan-Homeowner New Construction in CRA District 2. (1)
6. CDBG-CV - homeless prevention (10)
7. HOME Multi-family Rental Housing Rehabilitation (141 total units; approximately 10 HOME-Assisted units)

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	29
Special-Needs	4
Total	33

Table 9 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	10
The Production of New Units	1
Rehab of Existing Units	28
Acquisition of Existing Units	4
Total	43

Table 10 - One Year Goals for Affordable Housing by Support Type

Discussion

The one-year goals for affordable housing are based upon current funding levels and average of past production/performance levels. The rehabilitation of existing units (not to include CHDO units) estimates housing rehabilitation for approximately 14 housing units. The acquisition & rehabilitation and/or new construction of units would be carried out through certified CHDO agencies (total 4 units). Special needs housing estimates are the number of units anticipated to be modified for disabled homeowners based upon funds available for current year, which is approximately 4 units. The number of households (10 households) supported through rental assistance is an estimate of households to be provided assistance under the CDBG-CV funding to prevent homelessness due to coronavirus job loss or

reduction of hours.

Note: The number of homeless to be supported is zero due to the ESG programs now being administered directly through THDA to the nonprofit agencies rather than the City administering the programs. Homeless services for the community are still provided via Women's Resource & Rape Assistance Program, and Area Relief Ministries, receiving ESG funding directly from THDA. Services provided to the homeless under ESG might be rental assistance, utility assistance, emergency shelter, etc. The JHA also provides housing vouchers for homeless veterans through the HUD- VASH program.

AP-60 Public Housing – 91.220(h)

Introduction

In consultation with public housing officials, one of the most immediate needs is more affordable housing in the community. Another major issue is obsolete public housing units and a need for replacement. Fortunately, all JHA units whether PHA, HCV, 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 kept well-maintained and viable as continued public housing stock; and do not contribute to the housing problems/severe housing problems associated city-wide. Many residents under the HCV program struggle with high costs of utility bills, particularly with the older housing stock.

Through the JHA Social Services Department, public housing residents will continue to be served by the Family Self-Sufficiency Program which includes support services, financial fitness, and the Homebuyer Incentive Program (HI). Public housing residents are being encouraged to transition into private housing opportunities.

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

The Jackson Housing Authority retains the goal of replacing 50 plus year old, obsolete public housing developments to maintain the quality of affordable housing stock. In its five-year action plan, the JHA indicates the following goals as it pertains to public housing restoration and revitalization:

- Leverage private or other public funds to create additional housing opportunities
- Acquire or build units or developments
- Renovate or modernize public housing units
- Demolish or dispose of obsolete public housing
- Provide replacement public housing

Current condition of public housing properties overall is good. The JHA will continue to try to access available funding in order to maintain viable decent safe sanitary housing.

The JHA Social 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. The community partners consist of Workforce Investment Agency; Jackson Madison County Health Department; Jackson Boys/Girls; Regional Inter-Faith Association; local banks; West Tennessee Legal Services; United Way; and JHA's

Social Services staff.

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

Through the JHA Social Services Department, public housing residents will continue to be served by the Family Self-Sufficiency Program which includes the Homebuyer Incentive Program (HI). Public housing residents are encouraged to transition into private housing opportunities. The Self Sufficiency Program has approximately 180 public housing and Housing Choice Voucher (Section 8) residents enrolled.

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

-NA- The PHA is not designated as troubled.

Discussion

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

Introduction

The City of Jackson remains committed to the goal of reducing homelessness. Strategies are to prevent homelessness, preserve and increase the supply of affordable housing, and deliver appropriate support services to obtain and maintain stable housing. Programs, such as the Continuum of Care Program and the Emergency Solutions Grant, are essential resources for local efforts. The City, along with local non-profit agencies, strives to utilize these resources in the most effective and efficient way possible.

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

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

The City participates in the Jackson/West TN Continuum of Care. The CoC maintains the mission to reduce homelessness. Outreach and assessment of homeless persons are a part of that mission. The CoC, through the non-profit agency, TN Homeless Solutions, operates the Homeless Hotline and a Coordinated Entry System, which both aim to improve outreach to homeless and provide more effective services. Certain programs, such as PATH, provide outreach case managers for the homeless, particularly the unsheltered population. Area Relief Ministries receives a small percent of outreach funds through the Emergency Solutions Grant.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City retains the goal of the Consolidated Plan to prevent and reduce homelessness within the City of Jackson by supporting programs that offer shelter facilities and beds for the homeless, and by assisting agencies that engage in homeless prevention and service programs. Annually, the CoC conducts a Point-in-Time Homeless Count which documents the extent of homelessness in the community. In addition to other metrics, these reports identify the number of person or families in emergency shelter or transitional housing. Homeless services such as emergency shelter and transitional housing are provided by non-profit organizations, including Area Relief Ministries (homeless men), Dream Center (women and children), and WoMen's Resource & Rape Assistance Program (victims of DV).

Some of the non-profit agencies that provide emergency and/or transitional shelter receive Continuum of Care funding, and/or the Emergency Solutions Grant funding that is administered through THDA to provide needed housing services for homeless.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that

individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

Tennessee Homeless Solutions and Jackson Housing Authority programs are the only Veterans Homeless Programs. THS is active with the SSVF (Supportive Services for Veteran Families) programs which assists 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 25 VASH vouchers. As of current, all 25 VASH vouchers are issued.

The Community Development Office, CoC, and partner agencies continue to coordinate, identify and work toward meeting the needs of the homeless. The CoC and partner agencies continue to seek additional resources and utilize the HMIS to coordinate efforts. Local nonprofit agencies awarded McKinney-Vento Homeless Assistance funding (Emergency Solutions Grant) through THDA to provide Rapid Rehousing and Prevention services. West TN Legal Services, Inc. offers to homeless persons housing advocacy, counseling etc.

CDBG funds assist Area Relief Ministries with their FreshSTART program endeavors, which provide transitional employment and job history to homeless men with the intention of successful reintegration back into the Jackson community. To address one of the prominent triggers leading to homelessness, FreshSTART works to create transitional work opportunities for the homeless and ARM's housing services participants that both promote dignity by generating income and offer hands-on job skill training.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

The Rapid Re-Housing program for entry level homeless individuals allows for case management. Case management is essential to moving homeless individuals to the next level of stability. The Rapid Rehousing recommendations will address the helping homeless individuals based upon the case management process to be developed. Also, coordination is a continued process with agencies and the West TN Healthcare for homeless persons discharged from hospitals. Jackson Housing Authority and THDA Housing Choice Vouchers are encouraged by the CoC.

Furthermore, 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 serves as 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 programs for prevention of homelessness through utility and rental assistance. THS is active with the SSVF (Supportive Services for Veteran Families) programs which assists with temporary financial assistance to homeless Veterans or Veteran families at risk of being homeless.

Discussion

The City will continue to partner with the CoC to participate and support the Continuum of Care process. The Continuum is supported by a variety of non-profit and public homeless service agencies throughout Jackson and West TN that are working directly with the homeless and at-risk homeless on a daily basis.

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

Introduction:

There are many types of barriers to affordable housing including discriminatory practices in renting, leasing, and purchasing, zoning, lack of safe, decent and affordable housing, lack of accessible housing, neighborhood improvements, and education. Fair Housing Laws prohibit discrimination in housing for protected class members. The 2019 Analysis of Impediments (AI) identifies any impediments to fair housing for the City of Jackson and recommends remediation actions for each of the impediments.

Some barriers that were identified include 1) accessibility to fair housing for special needs populations; 2) concentrated poverty areas; 3) cost burdened residents with housing affordability issues; and 4) development constraints and supply of available land for housing development hampers new affordable housing production. **(See AI matrix attachment AD-26 for a list of impediments and actions).**

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

The AI analyzed whether the cost of housing or the incentives to develop, maintain, or improve affordable housing in the City of Jackson are affected by public policies such as land use controls, zoning ordinances, building codes, etc. Review of the city's zoning ordinance and public policies were examined to reveal any current ordinances or policies that might impose barriers to fair housing and affordable housing. No concerns were noted as a result.

The City ensures compliance with the Fair Housing Act and Section 504 of the Rehabilitation Act of 1973 for all new housing construction projects. In addition, the City requires all projects receiving HOME funds to adhere to the requirements of 24 CFR 92.351 and to follow its affirmative marketing procedures and requirements.

Discussion:

In accordance with the AI, the City/CD Office will continue efforts to address impediments to fair housing. Actions involve education and outreach through such programs as fair housing awareness, continued collaboration with financial institutions, etc. **(See AI matrix attachment AD-26 for a list of impediments and actions).**

Also, the City/CD Office through its other programs, such as rehabilitation and special housing needs,

continues to provide to protected classes the following:

- Housing rehabilitation to greater than 90% minorities
- Accessibility modifications for disabled homeowners & renters
- Housing rehabilitation for female heads of household

For clients the CD Office may encounter with Limited English Proficiency (LEP), the CD Office uses the Language ID Card to identify the language spoken at which point we use the Language Line services to assist with client. The CD Office also, if needed, will utilize services from West TN Legal Services who have a bilingual person on staff.

AP-85 Other Actions – 91.220(k)

Introduction:

The projects and activities outlined in the Annual Action Plan 2021-2022 are aimed at a range of housing and community development needs in Jackson. These projects 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 underserved 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 and projects to address homelessness, and the needs of person with special needs. The continued emphasis on collaboration with other agencies to meet the employment, training and housing needs of those below poverty is a high priority.

Actions planned to address obstacles to meeting underserved needs

The City will address obstacles to meeting the underserved needs by collaborating with other public and private agencies and pursuing funding sources as they become available for specific priority activities. The City, along with its collaborative agencies, will strive to overcome the main obstacles of the underserved by continuing to leverage its resources and partnering with housing and service organizations. It is also necessary to assist households increase their income and assets, which would include public service funding for job readiness and other assistance programs to help individuals secure a job to increase their family income. This would help underserved families build assets by providing financial assistance to income eligible households who otherwise could not afford to purchase a home due to lack of funds for down payment and other fees associate with the purchase.

Making housing and services available to the underserved including populations with special needs is also priority. One major obstacle is housing accessibility for elderly to age in place and for disabled to live independently in their homes. The need is to modify their homes for accessibility, e.g. wheelchair ramps, bathroom and kitchen modifications and other universal design standards. The homeowner rehabilitation programs allow for the modification for seniors with disabilities who are approved for rehabilitation work. Coordination and referrals to the Jackson Center for Independent Living for wheelchair ramps for both renters and homeowners is common and funded through CDBG funds. Other disability needs are assessed by JCIL as well. Approximately 80% of homeowner rehabilitation applications are VLI and LI households who are seniors.

Identified barriers to fair housing in Jackson are lack of knowledge by the public and by members of housing related industries in the fair housing laws and remedies available through such laws. Awareness and outreach to educate the community on the impediments to fair housing will be incorporated into the WTLS contract for the fiscal year 2021-2022.

The Social Services Department will continue to assist public housing and Housing Choice Voucher

residents with support services and homeownership opportunities through the Department's Family Self Sufficiency Program and Homeownership Incentive Program. Financial counseling, homebuyer classes and life skills training will assist the residents into a more stable housing condition, and support services will be referred to the Community Partners for the residents. Case management is a major and essential factor to the success of these programs.

Actions planned to foster and maintain affordable housing

There are several programs proposed in the Annual Action Plan that will address housing affordability. These are:

- Build 1-2 new homes (as funding allows) in CRA District 2 with Section 108 funds in a targeted two block area for positive impact in the immediate and surrounding area. This is a partnership with SWHRA, Genesis CDC (CBDO), Jackson Housing Authority and the Jackson Community Redevelopment Agency (CRA).
- CHDO Rental Acquisition/Rehabilitation/New Construction Program in LMI census tracts.
- Continuation of the Minor Repair and Target Rehabilitation Programs for VLI and LI households and elderly households having high priority.
- JHA Family Self Sufficiency Program and Homebuyer Incentive Program
- JHA LIHTC efforts to replace obsolete housing units.
- JCIL Accessibility Modification for Disabled Persons program
- JHA Housing Choice Vouchers

Actions planned to reduce lead-based paint hazards

The City of Jackson/Community Development does not have a lead-based paint program. However, if the project is not exempt in accordance with EPA/HUD regulations, the City will address lead-based paint issues through its housing programs such as housing rehabilitation and CHDO housing programs, as part of the scope of work for each program. Modifications have been made to these programs, i.e. the CHDO agencies are acquiring and rehabilitating units that will require a LBP test and inspection if the structure was built prior to 1978. The Minor Repair Program/Target Rehabilitation Program and Down Payment Assistance programs have incorporated the LBP regulations as part of the inspection process.

The CD Office maintains compliance with the LBP regulations by requiring the inspection staff person to become certified as a risk assessor and lead-based paint inspector. There remains a shortage of trained LBP workers and contractors in the Jackson area and Memphis LBP contractors are utilized as needed for these rehabilitation programs. Currently, all contractors on the community development contractor list

are certified lead renovators.

Actions planned to reduce the number of poverty-level families

The City remains committed to addressing the needs of its residents who live at or below the poverty level. During the Annual Action Plan period from 2021-2022, the City, in conjunction with other public agencies and private non-profit organizations, will continue to pursue resources and innovative partnerships to support the sustainability/development of affordable housing, homelessness, youth services, job training, other economic development, etc. Partners with the City in these anti-poverty efforts include local service agencies such as United Way of West TN who develops the Asset Limited, Income Constrained, Employed (ALICE) Report annually. Other partners include the Jackson Housing Authority and the Jackson/West TN Continuum of Care.

The Jackson Housing Authority operates a Family Self Sufficiency Program which has the goal of promoting economic independence for Public Housing and Housing Choice Voucher participants in the program. Existing opportunities for education, financial fitness, and job seeking assistance are coordinated to assist families in overcoming the barriers which prohibited them from achieving self-sufficiency. Participants in the Family Self Sufficiency work towards setting and obtaining future life and career goals by accomplishing specific activities and objectives, which will in turn uplift them out of poverty.

The City of Jackson received two plus years of funding and technical assistance for a Financial Empowerment Center. The center will provide free, one-on-one financial counseling for low-income persons, in particular, that will help to move them out of poverty and into financial stability. The City also has an Anti-Poverty Task Force that works to fight poverty, inequality, and recidivism.

The Jackson/West TN Continuum of Care, 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 CoC and their HMIS Support Group. The CoC's mission is to ensure safe, decent, and affordable housing and services for homeless and at-risk citizens. Meetings of the CoC 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. The Jackson/West TN CoC is also the official Continuum of Care organization recognized by HUD.

Actions planned to develop institutional structure

Working within the institutional structure in place, the Jackson/West TN Continuum of Care continues to work towards improved programming to better address homeless needs. As part of conformance to the HEARTH Act, Continuum of Care subrecipients are required to participate in the new Coordinated Access System for all receiving CoC and ESG funding. Participating subrecipients must adhere to the Coordinated Entry (CE) policy and procedures to coordinate and strengthen access to diversion, housing and shelter services for families and individuals who are homeless or at risk of homelessness. The CE

institutes consistent and uniform assessment and referral processes to determine and secure the most appropriate response to each individual and family's immediate and long term housing needs.

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

The City draws on public and private agencies as resources or partners for housing and community development programs and to better serve the low-income community. These partnering agencies include, but are not limited to the Jackson Housing Authority, the Community Redevelopment Agency, the Continuum of Care and local homeless providers, local nonprofit organizations, financial institutions, affordable housing developers, etc.

The City, through the Community Development program, plans to continue efforts with local nonprofit agencies to bring forth a centralized services center. This would bring service providers to one centralized location for those persons needing assistance for a variety of items including affordable housing, free legal assistance, public assistance, and counseling services.

Discussion:

Program Specific Requirements

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

Introduction:

The following addresses the program specific requirements for the Annual Action Plan. It includes required information for CDBG an HOME.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	0

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	90.00%

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220(I)(2)

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

The City does not anticipate utilizing any other forms of investment beyond those identified in

Section 92.205.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

The Property Owner shall abide by the HOME rules concerning the following:

1. Affordability Period: The HOME-assisted housing must meet the affordability requirements for not less than the applicable period specified in the following table, beginning at after project completion. The per-unit of HOME funds and affordability period that they trigger are described below in the Recapture Provisions.

1. Recapture Provisions: The recapture requirement is triggered by a sale of the Property (voluntary or involuntary) or cash out refinance of the Property, and there are no net proceeds or the net proceeds are insufficient to repay the HOME investment due, the Local Government can on recapture the net proceeds, if any. The net proceeds are the sales price minus superior loan repayment (other than HOME funds) and any closing costs. The following option of recapture is:

Reduction during affordability period: If affordability period is five years, the Local Government shall reduce the HOME investment amount to be recaptured to zero at the end of the affordability period. Any sale (voluntary or involuntary) prior to the end of the five-year affordability period, the recapture amount shall be for the full amount of the HOME investment.

If the affordability period is more than five years, the Local Government shall reduce the amount to be recaptured on a prorata basis beginning with the sixth year of the affordability period for the time the homeowner has owned and occupied the housing measured against the required affordability period. Any sale (voluntary or involuntary) prior to the end of five-years, the recapture amount shall be for the full amount of the HOME investment. For example, if the affordability period is 15 years, then the prorata basis is mathematical calculated on the remaining ten years of

the affordability period (10% annually beginning with the sixth year). See attached Recapture/Due on Sale Calculation Form.

See attachments for full HOME RESALE/RECAPTURE GUIDELINES

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

Cities receiving HOME Investment Partnership Funds are required to comply with a designated affordability period. The affordability period of any project is contingent upon the amount-per-unit subsidy received and may be five, ten, or fifteen years long. Participating jurisdictions are required to utilize the recapture or resale provisions to ensure continued affordability and the wise stewardship of federal funds. The following programs use HOME funds to assist homebuyers, developers, or homeowners; thus, recapture and resale provisions are incorporated in program guidelines: down payment assistance, housing rehabilitation, CHDO new construction and acquisition. Deeds of Trust or Restrictive Covenants are filed to ensure affordability periods are met.

Resale

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

The City has no plans to utilize HOME funds to refinance existing debt secured by multifamily housing rehabilitated with HOME funds.

Attachments

Citizen Participation Comments

Citizen Participation:

(Dec 2021)

FY 2021 AAP Substantial Amendments

1) HOME-ARP funds

2) HOME previous year reallocation of funds

The CrimeSEEN Examiner Newspaper
P. O. Box 151, Jackson, TN 38302 Phone 731.300.3047 Email: crimeseenexaminernews@gmail.com
www.csenewspaper.com

Affidavit of Publication

State of Tennessee
County of Madison

I, Bill Marable, do solemnly swear that I am the Editor for CrimeSEEN Examiner Newspaper, a newspaper of general circulation as that term is defined by Tennessee Law. Having been duly authorized to do so on behalf of said newspaper, I hereby declare and affirm that said newspaper of general circulation published in the following counties in Tennessee: Madison, Gibson, Crockett, and Haywood.

State of Tennessee and that the attached legal advertised appeared in said newspaper on the following dates:

John Lafayette Taylor
October 28, 2021

[Signature]
Signature of Newspaper Representative

Editor
Newspaper Representative's Title

Sworn to and subscribed before me this
28th day of Oct. A. D. 2021.
In Testimony Whereof, I have hereunto
set my seal the day and year aforesaid.

My Commission expires on the 19th day of March, 2025
Notary Public

[illegible]

Jackson's
No. 1
Weekly
Newspaper
ONLINE
@
csenewsnw
com

NAME: WILLIAM H. SELL UNIT: PHYSICS 19
ADDRESS: 1001 N. 10TH ST.
CITY: MINNEAPOLIS STATE: MINN. ZIP: 55403

**COMMUNITY DEVELOPMENT PUBLIC MEETING
SUBSTANTIAL AMENDMENTS #1 & #2
ANNUAL ACTION PLAN 2021-2022
(Virtual-Zoom meeting)**

November 17, 2021

AGENDA

- I. Welcome**
- II. Purpose and Overview**
- III. Substantial Amendment #1 Annual Action Plan 2021-2022-
HOME ARP**
- IV. Public Comments (#1)**
- V. Substantial Amendment #2 Annual Action Plan 2021-2022-
TYOH II**
- VI. Public Comments (#2)**
- VII. Adjournment**

**REUNIÓN PÚBLICA DE DESARROLLO COMUNITARIO
ENMIENDAS SUSTANCIALES 1 Y 2
PLAN DE ACCIÓN ANUAL 2021-2022
(Reunión Virtual-Zoom)**

17 de noviembre de 2021

AGENDA

I. Doy la bienvenida

II. Propósito y descripción general

**III. Enmienda sustancial # 1 Plan de acción anual 2021-2022-HOME
ARP**

IV. Comentarios públicos (n.º 1)

**V. Enmienda sustancial # 2 Plan de acción anual 2021-2022-
TVOH II**

VI. Comentarios públicos (# 2)

VII. Aplazamiento

**Jackson Community Development Program
Substantial Amendments #1 and #2
Annual Action Plan 2021-2022
Public Hearing Minutes**

**November 17, 2021, 3:00pm
JHA -Community Development Office (Via Virtual Zoom)**

2 attendees on the zoom conference, along with moderator Latonya Fason

The hearing was conducted by Latonya Fason, Director of Community Development at 3:00 p.m. Ms. Fason greeted everyone and informed them of the purpose of the hearing. She stated that the hearing was for a proposed amendment to the 2021-2022 Annual Action Plan. Ms. Fason explained that these documents are available for review and comment until November 29th and could also be requested by email or mail. A notice of availability of the amendment was published in The CrimeSeen Examiner (local newspaper).

Ms. Fason stated, the proposed Plan amendments include:

- (1) The amendment to increase the FY 2021-2022 budget with the allocation of proposed American Rescue Plan supplemental HOME Investment Partnership Grant funding of \$1,232,967. The funds will be used to assist in building a non-congregate men's homeless shelter.
- (2) Reallocation of previous years uncommitted funds in the amount of \$300,000 HOME target rehabilitation funds and down payment assistance funds and commitment of \$200,000 in revolving loan funds (program income) to FY 2021 to provide JHA's development \$500,000 loan assistance with multi-family housing development RAD conversion, that will include moderate rehab of approximately 141 units.

Ms. Fason asked for any comments or input on the proposed Substantial Amendments to the Annual Action Plan.

Being there no comments or questions, the meeting was adjourned at 3:30 pm.

Prepared by: *Denise Williams*
Housing and Community Development Specialist

**JACKSON HOUSING AUTHORITY
BOARD OF COMMISSIONERS MEETING AGENDA
NOVEMBER 18, 2021**

1. Call to Order
2. Approval of Agenda
3. Approval of Minutes of the Regular Meeting on October 19, 2021
4. Bills and Communications
5. Chairperson's Report
6. Secretary-Treasurer's Report
7. Committee Reports
8. Unfinished Business
9. New Business



A. Travel

1. Authorization for Board Chairperson to attend the TAURA Commissioner's Committee Meeting in Murfreesboro TN. on November 10, 2021. Cost will be charged to LIPII

B. Financial

- a. Low-Rent Financial Report
- b. Section 8 Financial Report
- c. Mixed-Finance Financial Reports
- d. Approval of TAK Write-offs
- e. Resolution to approve FY 2022 LIPII, COCC and Section 8 Budgets
- f. Resolution to approve FY 2022 Tax-Credits Budgets

C. CFP

1. Update

D. Asset Management

1. TAR Report
2. Vacancy Report
3. Mixed-Finance Vacancy Report

E. Housing Choice Voucher Program (HCVP) 1323 - Section 8 Budget Info

1. Update

F. CHMG

1. Update
2. Resolution to approve substantial amendment #1 to Annual Action Plan 2021-2022-HOME ARP funds
3. Resolution to approve substantial amendment #2 to Annual Action Plan 2021-2022- HOME funds TVOH II project

G. Social Services

1. Update 1323 - Section 8 Budget Info

H. Other Business

1. Resolution to approve Resolution Regarding the Development of The Villages at Old Hickory II Project
2. Resolution to approve Employee Appreciation luncheon 1323

10. Recognition of Guests

11. Adjournment

AGENDA
JACKSON CITY COUNCIL MEETING
December 7, 2021 – 9:00 A.M
George A Smith Meeting Room

- I. **CALL TO ORDER.**
- II. **INVOCATION AND PLEDGE OF ALLEGIANCE TO THE FLAG.**
Ernest Brooks II
- III. **ROLL CALL**
- IV. **APPROVAL OF MINUTES OF THE NOVEMBER 2, 2021 CITY COUNCIL MEETING AND NOVEMBER 30, 2021 SPECIAL CALL MEETING**
- V. **PROCLAMATIONS/RECOGNITIONS**
None
- VI. **INVITATION FOR PUBLIC COMMENT**
- VII. **FIRST READING**
 - 1. Proposed Budget Amendment JPD - Byrne JAG Grant \$46,876.00
 - 2. Proposed Budget Amendment JPD - THSO Grant \$55,000.00
 - 3. Proposed Budget Amendment Municipal Maintenance - Equipment \$25,111.25
 - 4. Proposed Budget Amendment Planning - Zoning Update \$77,251.00
 - 5. Proposed Budget Amendment Metro Drug - Vehicles \$120,000.00
 - 6. Proposed Budget Amendment JPD Drug - Vehicles \$80,000.00
 - 7. Consideration of a Plan of Service, proposed annexation and zoning for an area referred to as "Havner," submitted by Charles Havner, comprising 1.5 acres, more or less, located at 2832 and 2836 Old Medina Road, The proposed zoning for the area is SC-1 (Planned Unit Commercial Development) District.
 - 8. Consideration of an Ordinance to de-annex an area referred to as "Hornsby," submitted by Jack Hornsby, comprising 5.31 acres, more or less, located at 306 John Williams Road.

1.

VIII. SECOND READING

1. Proposed Budget Amendment Central Dispatch - SUGA Grant \$20,000.00
2. Proposed Budget Amendment JPD - Insurance Recovery \$11,586.00
3. Proposed Budget Amendment Solid Waste - Recycling Coordinator \$65,725.00

IX. NEW BUSINESS

1. Resolution to approve Substantial Amendment #1 to Annual Action Plan 2021-2022 -HOME ARP funds
2. Resolution to approve Substantial Amendment #2 to Annual Action Plan 2021-2022 -HOME Funds/TVOH II project
3. Report on Vacant Building Register
4. Resolution to Support a Comprehensive Housing Study for the City of Jackson
5. Consideration of a contract with Mann's Wrecker Service for City towing services
6. Consideration of a contract with Burris Thompson & Associates for a Classification and Compensation Study of the City
7. Consideration of Committee and Board Appointments/Reappointments:
 - a. Municipal Code/Ordinance Review Committee - Paul Taylor, Ryan Porter, Caleb Merriweather, Tawanka McKinney, Teresa Luna
 - b. Budget Committee – consideration of appointment of Fancher Sargent to replace Doug Roth
 - c. Commission on Aging - consideration of appointment of Michele D. Baldwin
 - d. Keep Jackson Beautiful - consideration of appointment of Kane Reeves
 - e. Code Advisory/Appeals Board – reappointment of Gary Taylor
8. Consideration of budget amendments less than \$10,000.00
9. Consideration of invoices over \$10,000.00

X. ADJOURN.

Citizen Participation

COMMUNITY DEVELOPMENT NEEDS PUBLIC MEETING
Virtual- Zoom

February 25, 2021

AGENDA

- I. Welcome**
- II. Purpose and Overview**
- III. Annual Action Plan 2021-2022**
- IV. Public Comments**
 - Identification of Housing & Community needs
Annual Action Plan 2021-2022
- V. Adjournment**

DESARROLLO COMUNITARIO NECESITA REUNIÓN PÚBLICA
Zoom virtual

25 de febrero de 2021

Agenda

I. Bienvenido

II. Propósito y visión general

III. Plan de Acción Anual 2021-2022

IV. Comentarios públicos

- Identificación de vivienda y necesidades de la comunidad
Plan de Acción Anual 2021-2022

V. Aplazamiento

Community Needs Public Meeting Minutes
February 25, 2021
3:00 p.m.
JHA -Community Media Room Via Virtual Zoom

Number of attendees (via zoom): 21

The meeting was facilitated by Latonya Fason, Director of Community Development at 3:00 p.m. She greeted everyone and explained the purpose of the meeting. She then reviewed the timeline for the Consolidated Plan and Annual Action Plan process. Ms. Fason stated that CDBG funds for FY 2021-2022 (per HUD) would be close to the same as FY 2020-2021. She stated that there would be little to no change in funding. She stated out of the \$580,000 in CDBG funds \$240,000 will go toward the Section 108 loan program. HOME funds will also be near the same as FY 2020-2021, \$380,000 in which a minimum of 15% must be set aside for CHDOs. She then explained that the HOME funds are strictly for housing activities. Ms. Fason stated that the program is set to receive \$455,000 in CDBG Cares Act Funds. Ms. Fason also stated after meeting with other agencies and partners in the community, it was agreed upon that a permanent shelter is needed in the city due to the increasing homeless population and effects of Covid-19. Upon HUD's approval, these funds will be used to establish a permanent shelter here in the city of Jackson. She stated that HUD requires these funds to be used to prevent, prepare or respond to Covid-19.

At this time, Ms. Fason reviewed the past accomplishments over the last year as they pertain to public services, housing etc.

Ms. Fason asked for input on needs/concerns about homeless, public services in the Jackson Community.

Several needs/ concerns were expressed as follows:

- Increase the quality and quantity of affordable housing
- Employment workforce development, job training, financial counseling/education for adult and youth
- Housing assistance, with priority to greatest needs population (i.e., homeless, offenders, special needs, elderly, etc.)
- Homeless facilities/services
- Public Service (Counseling for Adults and Children affected by Covid 19)
- Negative effects of Covid-19, (i.e., Limited space in operating public service programs, Loss of employment, Loss of shelter, Hunger needs)

The floor was opened for other public comments/questions. Being there was no further comments or questions, the meeting was adjourned at 4:00pm.

Prepared by:

Denise Williams

Housing and Community Development Specialist

Virtual attendance log:

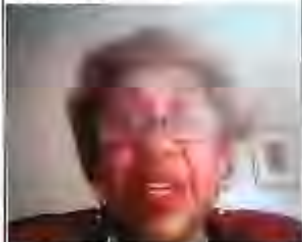
1. Latonya Fason
2. Denise Williams
3. Mark Reid
4. Matthew Marshall
5. Amy McDonald
6. Cathy Clayton
7. Vanessa Bullock
8. Chris Alexander
9. Brian James
10. Sabrina Anderson
11. Cheyenne Robinson
12. Edna Johnson
13. April Pearson
14. Fred McKinnie
15. Nicole Ellis
16. Lauren Kirk
17. Justin Searcy
18. Andrea Hudgins
19. Harold Nance
20. Shaun Powers
21. Beth James

The Crime SEEN Examiner Newspaper

send your LEGAL NOTICES to:
wrelegals@yahoo.com

Friends Of Library Black History Event 2021

By Dr. Jerry Woods



Black History month was focus of The Friends of the Library meeting held Thursday, February 4, 2021.

The Zoom meeting was called to order by Friends of the Library President Anne Vander Loo, after brief business items and announcements Board Member Jerry Woods moderated guest speakers Helen Owens - pictured above.

Owens skillfully addressed the audience on the topic "Over The Rainbow". Her remarks were a brief autobiography of a little girl's journey from her modest roots as a sharecropper daughter to being elevated the office of national Supreme Business of The Sigma Gamma Rho sorority.

Owens further added historical tidbits highlighting the Civil Rights struggles that still exist today.

She spoke of her dismay that most of the Black history landmarks of Jackson Madison County are now gone. Peppering her address with references to local and national challenges as African Americans. Owens spoke to the need for intentional acts of equity.

Owens ended on a note of hope for a better day using these words "I know who holds tomorrow and I know who holds my hand".

COVID-19 VACCINE APPOINTMENT SCHEDULING WEBSITE OPERATIONAL AGAIN

JACKSON, Tenn. — The Jackson-Madison County Regional Health Department's COVID-19 vaccine appointment scheduling website is operational again. The Rapid Response List is also available again.

Schedule an appointment online at www.madisoncountyttn.gov. If you don't have internet access, call our COVID-19 Vaccination Appointment Line (available Monday through Friday from 8 a.m. to 4 p.m.) at 1-888-796-8894.



Notice of Community Needs Public Meeting

The City of Jackson's Community Development program is committed to encouraging citizens to participate in the planning, implementation, and assessment of the performance of its HUD-funded Community Development Block Grant (CDBG) and HOME Investment Partnership Grant (HOMIS) programs.

A public meeting will be held to gather important housing, transportation, public services, and community development needs for the HUD Fiscal Year 2021-2022 Action Plan for the CDBG and HOME.

In order to maintain safe social distancing, the public meeting will be held:

Thursday, February 25, 2021 - 3:00 p.m. via virtual Zoom meeting.

For access to the Zoom community needs meeting, please contact:

Leontey at leontey@jacksonttn.com or 731-422-1671 ext. 135.

Accessibility. All housing and community development programs, services, and activities are in accessible locations. To help ensure equal access to government programs, services, and activities, the meeting host jurisdiction will reasonably modify policies/procedures and provide auxiliary aids/services to persons with disabilities. Call 3 business days in advance to request special assistance for ADA accessibility: 731-422-1671 ext. 135, TTY 731-424-4587 (Language Services). To help ensure equal access to government programs, services, and activities, the meeting host jurisdiction will reasonably provide translation services with at least 48 hours advance notice. Call 3 business days in advance to request translation services: 731-422-1671 ext. 135, TTY 731-424-4587.

Accesibilidad. Todos los programas y servicios son accesibles en lugares accesibles. Para ayudar a garantizar la igualdad de acceso a los programas gubernamentales, servicios y actividades, la jurisdicción anfitriona de la reunión razonablemente modificará las políticas y procedimientos y proporcionará ayudas auxiliares a las personas con discapacidades. Llame a 3 días hábiles de anticipación para solicitar asistencia especial para la accesibilidad ADA: 731-422-1671 ext. 135, TTY 731-424-4587. Servicios lingüísticos. Para ayudar a asegurar la igualdad de acceso a los programas gubernamentales, servicios y actividades, la jurisdicción anfitriona de la reunión razonablemente el servicio de traducción por lo menos con 48 horas de anticipación. Llame a 3 días hábiles de anticipación para solicitar servicios de traducción: 731-422-1671 ext. 135, TTY 731-424-4587.

Attest:
Mark C. Reid, Executive Director, Jackson Housing Authority
Certified February 11, 2021



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OVER \$50 MILLION
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11-21-ESUR008- PLS

<p>Notice of Community Needs Public Meeting</p> <p>City of Jackson's Community Development program is committed to encouraging citizens to participate in the planning, implementation, and assessment of the performance of its HUD-funded Community Development Block Grant (CDBG) and HOME Investment Partnership Grant (HOMIE) programs. A public meeting will be held to gather input into housing, homelessness, public service, and community development needs for the HUD Fiscal Year 2021-2022 Action Plan for the CDBG and HOME. In order to maintain safe social distancing, the public meeting will be held: Wednesday, February 24, 2021 - 3:00 p.m. via virtual Zoom meeting. Access to the Zoom community needs meeting, please contact: latonya@jacksonha.com or 731-422-1671 ext. 135. *****</p> <p>Accessibility: All hearings/meetings advertised are in accessible locations. To help ensure equal access to hearings, services and activities, the meeting host jurisdiction will reasonably modify policies/procedures and provide auxiliary aids/services to persons with disabilities. Call 3 business days in advance to request special assistance for ADA accessibility: 731-422-1671 ext. 135. TTY 731-424-4587. Language Services: To help ensure equal access to government programs, services and activities, the meeting host jurisdiction will reasonably provide translation services with at least 48 hours advance notice. Call 3 business days in advance to request translation services: 731-422-1671 ext. 135, TTY 731-4587.</p> <p>Accesibilidad: Todas las audiencias / reuniones son anunciadas en lugares accesibles. Para ayudar a garantizar la igualdad de acceso a los programas gubernamentales, servicios y actividades, la jurisdicción anfitriona de la reunión razonablemente modificará las políticas / procedimientos y proporcionará ayudas auxiliares / servicios a las personas con discapacidad. Llame a 3 días hábiles de anticipación para solicitar asistencia especial para la accesibilidad ADA: 731-422-1671 ext. 135. TTY 731-424-4587. Servicios lingüísticos: Para ayudar a asegurar la igualdad de acceso a los programas gubernamentales, servicios y actividades, la jurisdicción anfitriona de la reunión facilitará razonablemente el servicio de interpretación por lo menos con 48 horas de anticipación. Llame a 3 días hábiles de anticipación para solicitar servicios de traducción: 731-422-1671 ext. 135, TTY 731-424-4587.</p> <p>Latonya Pason Director of Community Development www.jacksonha.com Phone 731.422.1671 ext 135 Email: latonya@jacksonha.com 125 Preston Street, Jackson, TN 38301</p> <p>February 9, 2021</p> <p>Notice of Community Needs Public Meeting</p> <p>Ad Size: 4 col X 6 inches Ad Rate: \$8.00 per Setup Fee: \$25.00 Ad Cost: \$217.00</p>	
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Affidavit of Publication

State of Tennessee

County of Madison

I, Bill Marable, do solemnly swear that I am the Editor for West Tennessee Examiner Newspaper, a newspaper of general circulation as that term is defined by Tennessee Law. Having been duly authorized to do so on behalf of said newspaper, I hereby declare and affirm that said newspaper of general circulation published in the following counties in Tennessee: Madison, Gibson, Crockett, Hardeman, Haywood, Carroll, and Dyer.

State of Tennessee and that the attached legal advertised appeared in said newspaper on the following dates: February 11, 2021

SHA - Notice of Comm...


Signature of Newspaper Representative

Editor

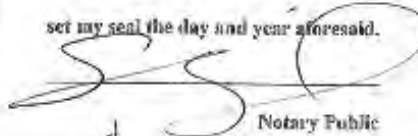
Newspaper Representative's Title

Sworn to and subscribed before me this

11th Day of February, A.D., 2021

In Testimony Whereof, I have hereunto

set my seal the day and year aforesaid.


Notary Public

My Commission expires on the 31st Day of March, 2021

COMMUNITY DEVELOPMENT PUBLIC MEETING
ANNUAL ACTION PLAN 2021-2022

April 19, 2021

AGENDA

- I. Welcome
- II. Purpose and Overview
- III. Annual Action Plan 2021-2022
- IV. Public Comments
- V. Adjournment

**REUNIÓN PÚBLICA DE DESARROLLO COMUNITARIO
ACCIÓN ANUAL PLAN 2021-2022**

19 de abril de 2021

AGENDA

- I. Bienvenida**
- II. Propósito y Resumen**
- IV. Anual Acción Plan 2021-2022**
- V. Los Comentarios Públicos de**
- VI. Aplazamiento**

Public Hearing Action Plan 2021-2022 Meeting Minutes
April 19, 2021
3:00 p.m.
JHA -Community Development Office Via Virtual Zoom

The meeting was facilitated by Latonya Fason, Director of Community Development at 3:00 p.m. There were 8 participants in attendance via zoom. She greeted everyone and explained the purpose of the meeting. She then reviewed the proposed activities and budget for the Consolidated Plan and Annual Action Plan FY 2021-2022. She stated after public review and upon recommendation/approval from Jackson Housing Authority's board, the Action Plan will be presented to City Council. Public comment period began April 1st.

Ms. Fason stated that CDBG funds for FY 2021-2022 would be \$606,647 which is an approximate increase of 4% from last year. Ms. Fason stated that \$242,000 of CDBG funds will be used to repay the Section 108 Loan. In addition, 15% is budgeted for public service activities, with an additional 10% provided for CDBO public service activities. Under public services, there is one new activity added in which \$25,000 will be allocated to The Financial Empowerment Center Program. The remainder of funds will be allocated to housing activities.

HOME funds for FY 2021-2022 will be \$340,526, which is a 2% increase from last year. She stated that a minimum of 15% of Home funds must be set aside for CHDO. However, a total of \$250,000 is budgeted for CHDOs for FY 2021-2022 to carry out the completion of new construction and acquisition/rehab of affordable housing which the supply of affordable housing is a major concern. She later explained that the HOME funds are strictly for housing activities.

Ms. Fason stated that the program has \$170,000 remaining from the CDBG-CV Cares Act funds which will be carried over to FY 2021-2022. She stated that these funds must be used for Covid related issues in the community.

At this time, Ms. Fason reviewed goals of the 5-year Consolidated Plan:

- Improve quantity and quality of affordable housing
- Provide economic opportunities
- Provide suitable living environments
- Expand the capacity of homeless providers

Ms. Fason asked for comments/input on the Annual Action Plan. The community had concerns of the declining affordable housing stock within the City of Jackson. They thanked Ms. Fason for her commitment to improving the affordable housing stock in the city. Participants stated that they looked forward to working with CD and JHA in the future to continue to improve quality housing and supporting services. Ms. Fason informed all participants that the comment period for the proposed Annual Action Plan for FY 2021-2022 closes on April 30th, 2021.

Being there was no further comments or questions, the meeting was adjourned at 3:40pm.

Prepared by:

Denise Williams

Housing and Community Development Specialist

Virtual Attendees (8):

Mark Reid

Latonya Eason

Sabrina Anderson

Harold Nance

Shawn Smith

Fred McKinnis

Vanessa Bullock

Denise Williams

Affidavit of Publication

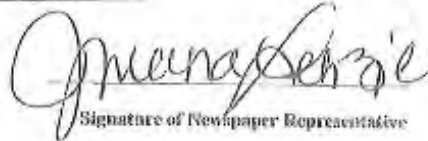
State of Tennessee

County of Madison

I, Bill Margble, do solemnly swear that I am the Editor for West Tennessee Examiner Newspaper, a newspaper of general circulation as that term is defined by Tennessee Law. Having been duly authorized to do so on behalf of said newspaper, I hereby declare and affirm that said newspaper of general circulation published in the following counties in Tennessee: Madison, Gibson, Crockett, Hardeman, Haywood, Carroll, and Dyer.

State of Tennessee and that the attached legal advertised appeared in said newspaper on the following dates: April 1, 2021

JHA - Jackson County


Signature of Newspaper Representative

Editor

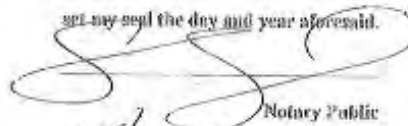
Newspaper Representative's Title

Sworn to and subscribed before me this

31st day of March A. D., 2021

In Testimony Whereof, I have here unto

set my seal the day and year aforesaid.


Notary Public

My Commission expires on the 31st day of March, 2021

**JACKSON HOUSING AUTHORITY
BOARD OF COMMISSIONERS' MEETING
AGENDA
April 20, 2021**

1. **Call to Order**
2. **Approval of Agenda**
3. **Approval of Minutes of the Regular Meeting on March 16, 2021**
4. **Bills and Communications**
5. **Chairperson's Report**
6. **Secretary-Treasurer's Report**
7. **Committee Reports**
8. **Unfinished Business**
9. **New Business**
 - A. **Financial**
 1. Low-Rent Financial Report
 2. Section 8 Financial Report
 3. Mixed-Finance Financial Reports
 4. Approval of TAR Write-offs
 5. Tenant Refund Policy
 - B. **CFP**
 1. Update
 - C. **Asset Management**
 1. TAR Report
 2. Vacancy Report
 3. 2021 HUD published Public Housing Income Limits
 4. 2021 HUD published Multifamily Tax Subsidy Project Income Limits (MTSP) for the Tax Credit properties
 - D. **Housing Choice Voucher Program (HCVP)**
 1. Update
 - E. **COBG**
 1. Update
 2. Resolution to Approve 2021-2022 Annual Action Plan
 - F. **Social Services**
 1. Update
 - G. **Other**
 1. Vote on method for May Board of Commissioners' Meeting

AGENDA
JACKSON CITY COUNCIL MEETING
May 4, 2021 – 9:00 A.M
George A Smith Meeting Room

- I. CALL TO ORDER.**
- II. INVOCATION AND PLEDGE OF ALLEGIANCE TO THE FLAG.**
 - Harvey Buchanan
- III. ROLL CALL.**
- IV. APPROVAL OF MINUTES OF THE APRIL 6, 2021 CITY COUNCIL MEETING**
- V. PROCLAMATIONS/RECOGNITIONS**
 - 1. Women's Health Week
 - 2. Mayor's Youth Council Wall of Honor Unveiling
- VI. INVITATION FOR PUBLIC COMMENT**
- VII. FIRST READING**
 - 1. Consideration of a proposed budget amendment - EMA Tornado Warning Siren
\$13,489.00
- VIII. SECOND READING**
- IX. NEW BUSINESS**
 - 1. Consideration of a Resolution to approve Community Development's Annual
Action Plan 2021-2022
 - 2. Consideration of Board Appointments:

- a. Equalization Board – appointment of Rose Merriweather to replace Virginia Williamson
- b. Jackson Community Redevelopment Agency – reappointment of Vicki Lake
- c. Jackson Madison County Historic Zoning Commission – reappointment of Sammy West
- d. Jackson Municipal Regional Planning Commission – reappointment of Mandy White

3. Consideration of Invoices over \$10,000.00

X. ADJOURN.

Grantee Unique Appendices

APPENDICES

Appendix 1 – HOME Resale/Recapture Program Conditions

Appendix 2 – Fair Housing Analysis of Impediments

Appendix 3 – Housing Programs

Appendix 1

HOME Resale/Recapture Program Conditions

The Property Owner shall abide by the HOME rules concerning the following:

1. **Affordability Period:** The HOME-assisted housing must meet the affordability requirements for not less than the applicable period specified in the following table, beginning at after project completion. The per-unit of HOME funds and affordability period that they trigger are described below in the Recapture Provisions.

Homeownership assistance HOME amount per-unit	Minimum period of affordability in years
Under \$15,000	5
\$15,000 to \$40,000	10
Over \$40,000	15

2. **Recapture Provisions:** The recapture requirement is triggered by a sale of the Property (voluntary or involuntary) or cash out refinance of the Property, and there are no net proceeds or the net proceeds are insufficient to repay the HOME investment due, the Local Government can on recapture the net proceeds, if any. The net proceeds are the sales price minus superior loan repayment (other than HOME funds) and any closing costs. The following option of recapture is:

☒ **Reduction during affordability period:** If affordability period is five years, the Local Government shall reduce the HOME investment amount to be recaptured to zero at the end of the affordability period. Any sale (voluntary or involuntary) prior to the end of the five year affordability period, the recapture amount shall be for the full amount of the HOME investment.

If the affordability period is more than five years, the Local Government shall reduce the amount to be recaptured on a prorata basis beginning with the sixth year of the affordability period for the time the homeowner has owned and occupied the housing measured against the required affordability period. Any sale (voluntary or involuntary) prior to the end of five years, the recapture amount shall be for the full amount of the HOME investment. For example, if the affordability period is 15 years, then the prorata basis is mathematical calculated on the remaining ten years of the affordability period (10% annually beginning with the sixth year). See attached Recapture/Due on Sale Calculation Form.

☐ **Shared Net Proceeds:** If the net proceeds are not sufficient to recapture the full HOME investment (or a reduced amount as provided for in 24 CFR 92.254 (a)(5)(ii)(A)(2), "Reduction during affordability period" plus enable the Property Owner to recover the amount of the Property's Owner's down payment and any capital improvement investment made by the Property Owner (proof to be provided by Property Owner and approved by Local Government), the Local Government may share the net proceeds; and, the net proceeds may be divided proportionally as set forth in the following mathematical formula:

$\frac{\text{HOME Investment/HOME Investment} + \text{Property Owner Invest}}{\text{HOME Investment/HOME Investment} + \text{Property Owner Invest}}$	$\times \text{Net Proceeds} =$	HOME amount to be recaptured
$\frac{\text{HOME Investment/HOME Investment} + \text{Property Owner Invest}}{\text{HOME Investment/HOME Investment} + \text{Property Owner Invest}}$	$\times \text{Net Proceeds} =$	Amount to Property Owner

3. **Maintenance of Home:** The Property Owner shall maintain the Property according to the City's Housing Code Standards and/or HUD Housing Quality Standards (HQS), whichever is greater. The Property Owner shall allow a representative from the Local Government to inspect the Property on a random basis with a ten-day notice of the inspection provided by the Local Government to the Property Owner. In addition, the Property Owner is required to maintain current payment of all real estate taxes and hazard insurance on the Property. Failure to do so is considered a default of the promissory note and deed of trust and the recapture provision shall apply if foreclosure is necessary.

APPENDIX 2

Fair Housing

The City of Jackson through its other programs, such as rehabilitation and special housing needs is provided to protected classes the following:

- Housing rehabilitation to 99% minorities
- Accessibility modifications for 2 disabled homeowners
- Housing rehabilitation for 9 female heads of household

For clients the CD Office may encounter with Limited English Proficiency (LEP), the CD Office uses the Language ID Card to identify the language spoken at which point we use the Language Line services to assist with client. The CD Office also if needed will utilize WTLS bilingual staff person.

Impediments 2020-2021 Update

1. **Impediment:** Housing affordability and insufficient income; households having inadequate income to acquire housing currently available on the market.

Action: The City and Chamber of Commerce actively support recruiting industries that match demographics of the populations experiencing high unemployment. The Career Center of Jackson utilizes the mobile America Job Centers. The mobile units are one-stop job centers that provide a variety of services such as computer/software training, job search assistance, and recruitment. The mobile units move through neighborhoods and community. The Workforce Innovation and Opportunity Act (WIOA) is a federally funded training and job program that provides workforce investment activities through statewide and local systems. Authorized workforce investment activities provided at the local level benefit job seekers, dislocated workers, youth, foster care participants, incumbent workers, new entrants to the workforce, veterans, persons with disabilities, and employers. These activities promote an increase in employment, job retention, earnings, and occupational skill attainment by participants. This improves the quality of the workforce, reduces welfare dependency, and enhances the productivity and competitiveness of the nation.

2. **Impediment:** Development constraints and supply of available land constraints to new housing production.

Action: The City /CD and JHA have developed new units utilizing HUD funds such as HOME, Neighborhood Stabilization funds, and Public Housing funds to leverage private financing to make housing affordable.

3. **Impediment:** Predatory Lending / Impacts of Increased Foreclosures, Rising Unemployment Rates, Sub-Prime Mortgage Lending

Action: Local lenders continue to offer educational programs to increase awareness of predatory lending and foreclosure. Partnering with the lending institutions is vital to create a directory of mortgage products available to the community. Part of the homebuyer education counseling course curriculum includes predatory lending and foreclosure prevention. WTLS is an approved HUD housing counseling agency. They provide advice on buying a home, renting, defaults, foreclosures, and credit issues. WTLS also provides help to homeowners in danger of foreclosure or facing foreclosure through their Mortgage Default and Foreclosure Counseling. The City is developing a financial empowerment center which will offer free one-on-one financial counseling

4. **Impediment:** Low number of loan applications and lower origination rates for minority applicants.

Action: The JHA Social Services Department and local community partners continue to work to increase the number of loan applications. JHA Social Services promote homebuyer outreach and education through working with low-income public housing clients on financial literacy and credit counseling. They also conduct the Homebuyer Education Counseling,

5. **Impediment:** Barriers to Fair Housing Choice of Special Needs Populations (minority, elderly, disabled, etc) i.e. poverty & limited/lower income.

Action: Community Development program continues to work with partner agencies that provide job training programs. WTLS and SWHRA have elderly assistance programs available. The community continues to partner with WTLS to provide language assistance to persons with limited English proficiency.

6. **Impediment:** Location and Concentration of Public and Assisted Housing units/Section 8 Vouchers.

Action: The JHA continually seeks funding to increase assisted / affordable housing in non-minority concentrated areas through incentivized development regulations through funding sources such as LIHTC, RAD, Choice Neighborhoods, etc.

7. **Impediment:** A lack of public awareness of fair housing rights and local fair housing legislation and local enforcement should be evaluated.

Action: WTLS provides fair housing education and outreach (work on increased outreach to Hispanic populations) through fair housing seminars, trainings, brochures, etc. to the community and other agencies. WTLS has recently done television & radio commercials to further educate the public on fair housing

8. **Impediment:** Poverty and low-income, affordability and insufficient income among minority populations impacting fair housing choice.

Action: The City and Chamber of Commerce actively support recruiting industries that match demographics of the populations experiencing high unemployment. The Career Center of Jackson utilizes the mobile America Job Centers. The mobile units are one-stop job centers that provide a variety of services such as computer/software training, job search assistance, and recruitment. The mobile units move through neighborhoods and community. The Workforce Innovation and Opportunity Act (WIOA) is a federally funded training and job program that provides workforce investment activities through statewide and local systems. Authorized workforce investment activities provided at the local level benefit job seekers, dislocated workers, youth, foster care participants, incumbent workers, new entrants to the workforce, veterans, persons with disabilities, and employers. These activities promote an increase in employment, job retention, earnings, and occupational skill attainment by participants. This improves the quality of the workforce, reduces welfare dependency, and enhances the productivity and competitiveness of the nation. The City is developing a financial empowerment center which will offer free one-on-one financial counseling.

9. **Impediment:** Limited number of affordable housing units and resources to assist low income, elderly and indigent homeowners maintain their homes and stability in neighborhoods.

Action: The City and JHA continued to seek funding such as the HUD Choice Neighborhood Implementation Grant to improve neighborhood conditions. The City also promoted Community Gardens in neighborhoods to increase neighborhood attractiveness and neighborhood bonds.

CITY OF JACKSON, TENNESSEE FAIR HOUSING IMPEDIMENT ANALYSIS 2019 Update

IMPLEMENTATION MATRIX

2019 Fair Housing Impediment Analysis: The Actions have been proposed for Implementation based on the Impediments/Remedial Actions below.		Timeline	Measurable Outcomes
Impediment 1: Housing affordability and insufficient income; households having inadequate income to acquire housing currently available on the market. Remedial Action: Support increased production of affordable housing, facilitate access to below market rate units, maintain list of lenders & implement programs that leverage resources to help buyers' access to down payment assistance, mortgage assistance, etc.		2020-2022	Action: Work with financial institutions, real estate associations, & educational institutions to implement financial literacy/life skills programs.
		2020-2024	Action: Partner with local organizations to host fair housing community forums annually. Continue to apply for Family Self Sufficiency grants (JHA)
		2020-2024	Action: Increase private landlord participation in HCV program, esp. in higher opportunity neighborhoods.
		2022-2024	Action: Consider enacting energy efficiency and green building standards; "Visible" Housing regulations in building codes.
		2021-2024	Action: Funding for Financial Empowerment Center
Impediment 2: Development constraints and supply of available land limits new housing production. Remedial Action: Seek resources to increase funding for housing development, mortgage assistance, and encourage private sector support for affordable housing.		2020-2024	Action: Seek /apply for funding for housing development & private sector support
		2020-2024	Action: Maintain list of lenders & implement programs to leverage resources for below market rate loans & down payment assistance
		2021-2022	Action: Consider enacting inclusionary zoning regulations to generate additional affordable housing units (City)
		2020-2024	Action: Utilize incentives to encourage those that can increase the supply of affordable housing in high opportunity areas
Impediment 3: Impacts of increased			Action:

CITY OF JACKSON, TENNESSEE FAIR HOUSING IMPEDIMENT ANALYSIS 2019 Update

IMPLEMENTATION MATRIX

<p>Foreclosures, Rising Unemployment Rates, Sub Prime Mortgage Lending.</p> <p>Remedial Action: Support for initiatives that help reduce mortgage defaults and foreclosure rates among low and moderate income home buyers and remove language barriers that reduce housing choice for limited English speaking persons.</p>	2020-2024	Continue support of homebuyer education and financial literacy workshops.
	2020-2024	Action: Improve LEP access to communication for those with language/cultural barriers.
	2020-2021 (Identify)	Action: Identify/improve/implement transportation access for elderly & disabled and underserved transit service areas to major employers and/or community assets.
	2021-2023 (Improve)	
	2022-2024 (Implement)	
<p>Impediment 4: Lower number of loan applications and lower origination rates for minority applicants.</p> <p>Remedial Action: Increase homebuyer outreach, education, and credit counseling; and continue support for financial literacy services.</p>	2020-2024	Action: Continue to apply for FSS grants to provide self-sufficiency services.
	2020-2024	Action: Continue to support and/or provide Financial Literacy Programs and homebuyer education.
<p>Impediment 5: Predatory lending.</p> <p>Remedial Action: Encourage lending institutions to extend banking services and products that to low income census tracts and provide outreach to the low income & minority households to lessen the use of predatory lenders by offering products to help establish or reestablish checking, saving, and credit accounts for residents that commonly utilize check cashing services.</p>	2020-2024	Action: Work with local lenders to offer educational programs to increase awareness of predatory lending.
	2020-2022	Action: Work with local lenders to offer "fresh start" programs.
	2021-2024	Action: Funding for Financial Empowerment Center.
<p>Impediment 6: Barriers to Fair Housing Choice on Special Needs Populations (minority, elderly, disabled, etc); i/e. poverty & limited/lower income.</p> <p>Remedial Action: Continue to provide language assistance to persons with limited English proficiency. Implement/maintain Affirmative Fair Housing Marketing Plan. Continue to expand job opportunities.</p>	2020-2024	Action: Improve LEP access to communication for those with language/cultural barriers.
	2020-2024	Action: Support/Implement initiatives to ensure open and equal access to affordable housing, such as AFHMP.
Impediment 7: Reduce poverty and low-	2022-2024	Action:

CITY OF JACKSON, TENNESSEE FAIR HOUSING IMPEDIMENT ANALYSIS 2019 Update

IMPLEMENTATION MATRIX

<p>income, affordability and insufficient income among minority populations impacting fair housing choice.</p> <p>Remedial Action: Continue to expand job opportunities through job training, workforce readiness, recruitment of corporations, and incentives for local corporations seeking expansion; Continue to seek Federal Grants.</p>	2020-2024	<p>Micro Business Enterprise Development to recruit industry and jobs</p> <p>Action: Workforce readiness collaboration WIOA/Career Center</p>
<p>Impediment 8: Low access to healthy, affordable foods translates into higher incidence of nutrition related diseases which is a major factor preventing exercise of housing choice. Higher poverty and lower incomes, limited job training among minority populations and lack of access to healthy, affordable food choices.</p> <p>Remedial Action: Apply for USDA Food and other related Grant funding to help lower food poverty rate.</p>	2020-2024	<p>Action: Apply for grant funding if available</p>
<p>Impediment 9: Limited affordable housing units & resources; Location and Concentration of Public and Assisted Housing units/Section 8 Vouchers.</p> <p>Remedial Action: Apply for HUD Choice Neighborhood Implementation Grant; Increase assisted / affordable housing in non-minority concentrated areas through incentivized development regulations, Employer-Assisted Housing programs, increased HUD FMR.</p>		<p>Action: If available apply for HUD funding for Choice Neighborhood Program implementation</p> <p>Action: If available, request HUD funding for Neighbor Revitalization in R/ECAP areas and new housing development in Opportunity areas.</p> <p>Action: Request HUD consider higher FMR's for vouchers in non-minority areas</p> <p>Action: Lobby State legislature to amend LHFC funding criteria to include location criteria policy with incentivized development regulations for non-poverty, race /ethnic concentrated census tracts</p> <p>Action: If available, apply for HUD funding to incentivize landlord participation in Section 8 voucher programs, & fund after school learning centers & adult literacy programs in privately owned multifamily housing developments.</p>
<p>Impediment 10: increased public awareness of fair housing rights and local fair housing legislation and local enforcement should be evaluated.</p>		<p>Action: Fund fair housing agency to provide fair housing outreach, counseling, education, training, brochures, applications in English and Spanish.</p>

CITY OF JACKSON, TENNESSEE FAIR HOUSING IMPEDIMENT ANALYSIS 2019 Update

IMPLEMENTATION MATRIX

Remedial Action: Continue fair housing education and outreach in an effort to raise awareness and increase the effectiveness of local fair housing ordinances; Increase outreach to minority Hispanic populations.		Action:	

Appendix 3



CD HOUSING PROGRAMS

Homeowner Housing Rehabilitation Programs

Assistance for homeowner housing rehabilitation will be provided to qualified homeowners on a "first come, first served" basis. Currently, there is a wait list for applications. Completed applications must be submitted with required documents. For more information, applications, and/or questions, contact LaTonya Fason at 422-1671, ext 135.

Minor Repair Program (city wide)

- o Property owner must be owner-occupant.
- o Reside within the city limits of Jackson TN
- o Meet the Department of Housing and Urban Development (HUD) income limits
- o Current on mortgage and property taxes
- o 100% grant for elderly and disabled at 65% or below the median income
- o Graduated scale on loan/grant for others at 80% or below median income based upon household income.
- o Maximum assistance is \$4,999.
- o CD Office determines the priority of repairs based upon code violations and/or emergency.
- o No liens on grant amounts but liens are placed on the loans.
- o Assistance is limited to two loans/grants per household per lifetime.
- o Once assistance is received, homeowner cannot receive assistance for two years from date of first assistance approval

Target Rehabilitation Program – NRSA (Census tracts 5-11 Area)

- o Property must be located in Target Area (census tracts above)
- o Property owner must be owner-occupant
- o Meet the Department of Housing and Urban Development (HUD) income limits
- o Current on mortgage and property taxes
- o Dependent upon income, grant, loans or grant/loan combination is available
- o All assistance must meet HOME Program guidelines.
- o Homeowner must reside in property during the Affordability Period or the unforgiven amount becomes due.
- o Forgivable loans at 0% interest over affordability period.
- o Percentage of forgivable loan is reduced based upon number of years for affordability period.
- o Forgivable loans cannot exceed \$25,000.
- o Substantial rehabilitation must bring house up to local codes.
- o Houses with rehabilitation costs 120% above the market value may not qualify.



Appendix 3

Homebuyer Programs

Homebuyer Assistance Program (city wide)

- Down payment and closing cost assistance provided to first time homebuyers.
- Application must come from mortgage company or bank of homebuyer. (no real estate agents)
- Maximum assistance is \$5,000.
- Property must meet Housing Quality Standards.
- Homebuyer must meet household income guidelines (80% or below median income)
- Homebuyer must have completed an approved Homebuyer Education course
- Mortgage loans must be permanent, fixed loans and meet mortgage loan requirements

Disclaimer: The information above is a summary of the programs' requirements only and is not exclusive. Approved JHA policies take precedence and the policies may change. Individual cases may vary based upon the application submitted for review and individual circumstances. All programs can only fund properties located within the city limits of Jackson, Tennessee or in targeted areas, as specified.



