

# **ANNUAL ACTION PLAN 2009-2010**

## **EXECUTIVE SUMMARY**

### **JACKSON COMMUNITY DEVELOPMENT PROGRAM**

#### **CD OFFICE JACKSON HOUSING AUTHORITY**





# CITY OF JACKSON

## Annual Action Plan

July 1, 2009 through June 30, 2010

### Executive Summary

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) the HOME Investment Partnerships (HOME), and other HUD funding has historically funded the ESG, the Housing Opportunities for Persons with HIV/AIDS (HOPWA) programs through the State of Tennessee and through the HUD SuperNOFA programs, e.g. the ROSS, Continuum of Care 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 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.

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, 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 fifth year of five Annual Action Plans. Jackson's 2009-2010 Annual Action Plan sets forth the beginning of a new agenda of activities classified into Neighborhood Revitalization Strategy Area (NRSA), Housing, and Public Services, including homeless programs, Community and Public Facilities and Program Administration/Planning. These activities emphasize the importance of partners in working towards a common goal of improving the Jackson community. This plan provides a comprehensive overview of the activities to be undertaken during the program year.

Redevelopment especially in the Neighborhood Revitalization Strategy Area (NRSA) remains one of the most important issues facing our community. The Community Development Focus Groups, the JHA Board of Commissioners and the Mayor and City Council gave highest priority to those activities which result in strategies for the development of affordable homeownership and rental housing opportunities as well as redevelopment-related services and programs. The City of Jackson and Jackson Housing Authority, in coordination with private, public, and non-profit housing and economic developers, have made significant contributions and commitment to the redevelopment of the NRSA which suffered from neglect and decline over the year and was further devastated by two F4 tornadoes on May 3, 2003. Because of this great need for affordable housing, development of infrastructure and economic development, a considerable portion of the 2009-2010 CDBG and HOME funding allocations are directed to redevelopment issues. However, city wide and other community development needs are not being ignored but are also being addressed by the Annual Action Plan and Five-Year Consolidated Plan.

Identification of all resources directly funded by the Community Development Office is required. An activity description of funded projects is provided in the Annual Action Plan document as required by HUD which identifies funding amount, source of funding, project description, eligibility and national objective citations, location and proposed accomplishments.



**Table 1: Sources and Needs-2009**

<b>Sources</b>		<b>2009-2010</b>	
CDBG Allocation		\$ 580,022	
CDBG Stimulus Funds		\$ 157,519	
CDBG Program Income		<u>\$ 60,000</u>	
	<b>CDBG Total</b>		\$ 804,367
HOME Allocation		\$ 426,156	
HOME Program Income (Target Rehab)		<u>\$ 100,000</u>	
	<b>HOME Total</b>		\$ 526,156
ESG Allocation		<u>\$ 96,772</u>	
	<b>ESG Total</b>		<u>\$ 96,772</u>
	<b>Total Comm. Dev.</b>		<u><u>\$ 1,427,295</u></u>
<b>Needs</b>			
<b>CDBG</b>			
<i>Public Services (@15%)</i>			
WTLS Fair Housing/Public Services		\$ 23,041	
Operation HOPE		\$ 18,000	
Other Public Services (ESG Matching, etc)		<u>\$ 55,986</u>	
	<i>Public Services Total</i>		\$ 97,027
<i>Housing</i>			
Minor/Emergency Repair Program		\$ 150,000	
JCIL (Disabled Homeowner Accessibility Modifications)		\$ 25,000	
NRSA Code Enforcement		<u>\$ 90,000</u>	
	<i>Housing Total</i>		\$ 265,000
NRSA Public Improvements			
NRSA Revitalization Development Project		\$ 212,028	
	<i>NRSA Public Improvements Total</i>		\$ 212,028
<i>CBDO/NRSA Projects</i>			
Boys & Girls Club		\$ 40,000	
Summer Youth Employment Program		\$ 29,438	
	<i>CBDO Subtotal</i>		\$ 69,438
Planning/Admn (@20%)		<u>\$ 160,873</u>	
	<b>CDBG Total</b>		<u><u>\$ 804,367</u></u>
<b>HOME</b>			
HOME NRSA Rehab			\$ 172,096
HOME Homebuyer Programs			
Homebuyer Assistance Program		\$ 50,000	
Single Family Infill Second Mortgage Program		<u>\$ 153,000</u>	
CHDO Setasides (@15%)			\$ 203,000
Affordable Housing CDC, Inc.		\$ 68,444	
JONAH		<u>\$ 30,000</u>	
	<b>CHDO Setasides Total</b>	\$ -	\$ 98,444
Planning/Admn (@10%)			<u>\$ 52,616</u>
	<b>HOME Total</b>		<u><u>\$ 526,156</u></u>

<b>ESG</b>		
Room In the Inn <sup>2</sup>	\$	12,000
Area Relief Ministries	\$	20,283
WTLS	\$	13,000
Dream Center <sup>2</sup>	\$	11,381
WRAP	\$	12,000
SWHRA Family Shelter <sup>2</sup>	\$	<u>23,500</u>
	\$	92,164
ESG Administration	\$	<u>4,608</u>
		<u>96,772</u>
ESG Total	\$	<u>96,772</u>
COMM DEV GRAND TOTAL	\$	<u>1,427,295</u>

**\_\_1 Sources of Funds**

**\_\_1.1 Community Development Block Grant (CDBG) Funds**

**Entitlement Allocation**

For the 2009-2010 program year, the City of Jackson anticipates receiving **\$586,849** in CDBG entitlement funds including **\$157,518** in CDBG-R (Stimulus Funds). As of April 30, 2009, a Neighborhood Stabilization Program grant is pending at the Tennessee Housing Development Agency for **\$927,687** for the JaxLandBank in the Lambuth and East Jackson Redevelopment Areas.

**Program Income**

For the 2009-2010 program year, the City anticipates using approximately **\$60,000** in CDBG program income. The program income will be drawn from a designated Revolving Loan Fund in order to meet growing needs for the emergency repair program, public services and program planning/administration; and the decreased allocations from HUD for CDBG funds.

**\_\_1.2 HOME Investment Partnerships Funds**

For the 2009-2010 program year, the City anticipates receiving **\$426,156** in HOME funds. HOME Program of approximately **\$100,000** is anticipated. THDA Revolving Loan Funds will continue to match the required HOME funds as required. The THDA RLF has a balance of approximately **\$113,080** (12/31/2008).

**\_\_1.3 Housing Opportunities for Persons with HIV/AIDS (HOPWA) Funds**

For the 2009-2010 program year, West Tennessee Legal Services, Inc., anticipates receiving **\$126,184** in HOPWA funds from the Tennessee Department of Human Services for the counties in West Tennessee (less Shelby County). As of March 30, 2008, the year to date (YTD) expenditures for HOPWA by WTLS is **\$121,288**. Since these funds are directly from the State of Tennessee to WTLS, Inc., they are not included in the JHA-CD Office budget.

**Comment [dlr1]:** As of March 31, 2009, the YTD expenses for HOPWA were \$126,183.97 and for the 2009-2010 program year, we anticipate the HOPWA budget to be \$144,500. If you need anything else, please let me know. Thanks.

**\_\_1.4 Emergency Shelter Program**

For the 2009-2010 program year, the JHA-CD anticipates receiving **\$92,164** in ESG funds from the State of Tennessee Housing Development Agency (THDA). The State ESG Program was transferred from the Tennessee Department of Human Services to the THDA for the upcoming program year.

**\_\_1.5 Continuum of Care**

For the 2009-2010 program year, the West Tennessee Housing Resources Network, a homeless consortium, anticipates receiving a pro-rata share (**\$1,039,116**) of 2007 Continuum of Care funds for

homeless programs, e.g. SHP, S+C, SRO, etc. through non-profit organizations. This approved allocation of funds includes **\$380,875** for Jackson non-profit homeless assistance providers.

#### **\_\_1.6 Other Sources**

Several other funding streams, such as State of Tennessee HOME funds, Federal Home Loan Bank Affordable Housing Program (AHP) funds, Low-Income Housing Tax Credits, McKinney-Vento Homeless Assistance funds, SuperNOFA grants and private funds will be leveraged by the JHA's partners to increase the leverage of the City's federal and local funds. The City will also continue to support the efforts of the Tennessee Housing Development Corporation and the Jackson Housing Authority to secure additional funds to be used for affordable housing development. Additionally, the JHA-CD may pursue other funding as available.

#### **\_\_1.7 Leverage**

For the purposes of this plan, "leverage" is defined as the total amount of money contributed from non-City sources to the projects to which the City of Jackson has allocated funds in this program year. (Note: Funds from the Jackson Housing Authority of the City of Jackson are considered funds in this calculation.) The total leverage for the 2009-2010 program years is estimated at (undetermined at this time) which does not include leverage of funds for which uses have not yet been decided (for example, the CHDO allocation, LIHTC, Deferred Developer Fees, Homeowner Down Payments, mortgage buyouts).

#### **\_\_1.8 Match**

The total of the anticipated "match" for this program year is **\$92,164** (ESG) and **\$86,490** (HOME). "Match" is the total monetary value of in-kind donations, sweat equity, donated services, state funding, local funding, foundation funding, and private contributions for the upcoming program year. The HOME Program requires a 25% match for housing programs which are adjusted annually by HUD dependent upon the participating jurisdictions poverty status and disaster status.

## **2. Specific Project Descriptions and Annual Objectives**

The following charts summarize how the JHA-CD will address each of the goals and objectives outlined in the Consolidated Plan during the 2009-2010 program year. A number of strategies, priority needs and objectives are identified within the Consolidated Plan. Activities included in the Annual Action Plan, 2009-2010 address these needs and priority objectives. Presented below are funded categories and activities followed by the specific priority needs and objectives, which are addressed by the identified activities.

<b>Neighborhood Revitalization Strategy Area (NRSA)</b>
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NRSA programs are identified by the following categories that best match the HUD project matrix codes. Each project is identified by a table that provides the necessary data, HUD references, eligibility of the activity and budgets.

1. NRSA Rehabilitation/Replacement
2. NRSA Homeowner Assistance
3. NRSA Redevelopment Initiatives
4. NRSA Neighborhood Revitalization/Improvements
5. NRSA New Construction

Overall, the NRSA programs are to revitalize and redevelop the housing stock, public and community facilities; and, enhance economic opportunities for small businesses and bring forward a spirit of neighborhood. The NRSA was designated and approved by HUD as part of the Five-Year Plan, 2005-2010 in response to the devastation caused from the May, 2003 tornadoes disaster.

**NRSA REHABILITATION PROGRAMS:** Housing rehabilitation program in the NRSA includes the Target Rehabilitation/Replacement Housing Program. The target area (census tract 10) is located within the boundaries of the NRSA. The program provides rehabilitation loans and deferred loans to low- to moderate-income persons who own their own homes.

<b>Applicant</b>		Jackson Housing Authority-CD Office		
<b>Project</b>		NRSA Rehabilitation/Replacement		
<b>Activity title</b>		NRSA Target Rehabilitation		
<b>Activity description</b>		Funds will be used to rehabilitate housing in the target area within the NRSA for existing, LMI homeowners. Activities include rehabilitation of existing structures, replacement housing as necessary and rehabilitation administration (client intake, construction write-ups, inspections, etc.)		
<b>Location</b>	NRSA	<b>Output indicator</b>		6 housing units repaired 1 housing unit replaced
<b>Priority need category</b>	<input checked="" type="checkbox"/> Owner-occupied housing	<b>Previous year funding carryover</b>	<b>CDBG</b>	0
			<b>HOME</b>	0
			<b>Other</b>	0
<b>IDIS project number</b>	<i>Not yet assigned</i>	<b>Current year CDBG</b>		0
<b>HUD matrix code</b>	14A: SF rehab 14H: Rehab Admn.	<b>Current year HOME</b>		172,096
<b>Code citation</b>	§570.202	<b>Revolving Loan Fund (match)</b>		21,512
	§92.205(a)(1)			
	-----			
<b>CDBG national objective</b>	LMH	<b>Current Year ESG</b>		0
	-----	<b>Total funding from Community Development</b>		193,608
<b>Primary purpose</b>	<input type="checkbox"/> Homeless <input type="checkbox"/> Persons with HIV/AIDS <input type="checkbox"/> Persons with disabilities <input type="checkbox"/> Public housing needs	<b>Other funds (match)</b>		0
<b>Comments</b>	Previous Year Funding adjusted at Year End (6/30/2009)	<b>Other funds (leverage)</b>		0
<b>Start date</b>	7/1/2009	<b>Other funds total</b>		0
<b>Completion date</b>	6/30/2010	<b>Total activity cost</b>		193,608

<b>Applicant</b>		City of Jackson Codes Department		
<b>Project</b>		NRSA Rehabilitation/Replacement		
<b>Activity title</b>		NRSA Code Enforcement		
<b>Activity description</b>		Funds will be used to fund comprehensive code enforcement within the NRSA including codes inspector, equipment and supplies. This initiative is part of the City's Safe Neighborhoods Task Force.		
<b>Location</b>	NRSA	<b>Output indicator</b>		290 inspections
<b>Priority need category</b>	<input checked="" type="checkbox"/> Housing	<b>Previous year funding carryover</b>	<b>CDBG</b>	0
			<b>HOME</b>	0
			<b>Other</b>	0
<b>IDIS project number</b>	<i>Not yet assigned</i>	<b>Current year CDBG</b>		90,000
<b>HUD matrix code</b>	15	<b>Current year HOME</b>		0
<b>Code citation</b>	§570. 202(11)(c)	<b>Revolving Loan Fund (match)</b>		0
	-----			
	-----			
<b>CDBG national objective</b>	LMH	<b>Current Year ESG</b>		0
	-----	<b>Total funding from Community Development</b>		90,000
<b>Primary purpose</b>	<input type="checkbox"/> Homeless <input type="checkbox"/> Persons with HIV/AIDS <input type="checkbox"/> Persons with disabilities <input type="checkbox"/> Public housing needs	<b>Other funds (match)</b>		0
		<b>Other funds (leverage)</b>		0
		<b>Other funds total</b>		0
		<b>Total activity cost</b>		90,000
<b>Comments</b>				
<b>Start date</b>	7/1/2009			
<b>Completion date</b>	6/30/2010			

Goal: Increase the availability of affordable, permanent housing in the NRSA to a market of mixed income potential homebuyers from low and moderate income to median income that increases the economic and social stability of the NRSA.

Goal: Retention of affordable housing stock.

Objectives

- Rehabilitate existing housing units to meet Standard Building Code requirements.
- Assist low-income families with housing rehabilitation assistance.
- Increase the supply of standard affordable housing through the acquisition and/or rehabilitation of existing housing units, both owner-occupied and rental.
- Increase housing choices and opportunities both within the NRSA.
- Redevelopment and restoration of the NRSA disaster area.
- Meet housing needs of elderly persons, persons with disabilities, and large and small families.

<b>Applicant</b>		Jackson Housing Authority-CD Office	
<b>Project</b>		NRSA Neighborhood Revitalization/Improvements	
<b>Activity title</b>		Revitalization Project-LANA	
<b>Activity description</b>		Funds will be used to upgrade public infrastructure in the southeast quadrant of the LANA/Downtown neighborhood. This is to meet the goals of the neighborhood revitalization efforts as part of the Safe Neighborhoods Task Force and Study as recommended by the Urban Land Institute as part of the disaster recovery of the NRSA.	
<b>Location</b>	NRSA	<b>Output indicator</b>	Undetermined at this time
<b>Priority need category</b>	<input checked="" type="checkbox"/> Public Improvements	<b>Previous year funding carryover</b>	
		<b>CDBG</b>	0
		<b>HOME</b>	0
		<b>Other</b>	0
<b>IDIS project number</b>	<i>Not yet assigned</i>	<b>Current year CDBG</b>	54,510
<b>HUD matrix code</b>	03	<b>CDBG Stimulus Funds</b>	157,518
<b>Code citation</b>	§570. 201	<b>Revolving Loan Fund (match)</b>	0
	-----		
	-----		
<b>CDBG national objective</b>	LMA	<b>Current Year ESG</b>	0
	-----	<b>Total funding from Community Development</b>	212,028
<b>Primary purpose</b>	<input type="checkbox"/> Homeless <input type="checkbox"/> Persons with HIV/AIDS <input type="checkbox"/> Persons with disabilities <input type="checkbox"/> Public housing needs	<b>Other funds (match)</b>	0
<b>Comments</b>	Previous Year Funding adjusted at Year End (6/30/2009)	<b>Other funds (leverage)</b>	0
<b>Start date</b>	7/1/2009	<b>Other funds total</b>	0
<b>Completion date</b>	6/30/2010	<b>Total activity cost</b>	212,028

<b>Applicant</b>		Jackson Housing Authority-CD Office		
<b>Project</b>		NRSA Neighborhood Revitalization/Improvements		
<b>Activity title</b>		East End Street Lighting Project		
<b>Activity description</b>		Funds will be used to upgrade street lighting and other utilities within the NRSA. This is to continue the improvements as recommended by the Urban Land Institute as part of the disaster recovery of the NRSA.		
<b>Location</b>	NRSA	<b>Output indicator</b>	Replace and improve approximately 45-50 street lights	
<b>Priority need category</b>	<input checked="" type="checkbox"/> Public Improvements	<b>Previous year funding carryover</b>	<b>CDBG</b>	0
			<b>HOME</b>	0
			<b>Other</b>	0
<b>IDIS project number</b>	<i>Not yet assigned</i>	<b>Current year CDBG</b>		0
<b>HUD matrix code</b>	03	<b>Current year HOME</b>		0
<b>Code citation</b>	§570. 201	<b>Revolving Loan Fund (match)</b>		0
	-----			
	-----			
<b>CDBG national objective</b>	LMA	<b>Current Year ESG</b>		0
	-----	<b>Total funding from Community Development</b>		0
<b>Primary purpose</b>	<input type="checkbox"/> Homeless <input type="checkbox"/> Persons with HIV/AIDS <input type="checkbox"/> Persons with disabilities <input type="checkbox"/> Public housing needs	<b>Other funds (match)</b>		0
<b>Comments</b>	Previous Year Funding adjusted at Year End (6/30/2009)	<b>Other funds (leverage)</b>		0
<b>Start date</b>	7/1/2009	<b>Other funds total</b>		0
<b>Completion date</b>	6/30/2010	<b>Total activity cost</b>		0

*Proposed Street Lights for East End*



**HOUSING**

**Disabled Homeowner Accessibility Modifications Program:** The Jackson Center for Independent Living (JCIL) operates this special housing program. This program provides assistance to disabled homeowners with accessibility obstacles. Ramps, bathroom modifications and other accessibility needs are assessed and funding assistance provided to eliminate accessibility problems for the disabled homeowners. The program funding sources is CDBG.

<b>Applicant</b>		Jackson Center for Independent Living		
<b>Activity title</b>		Disabled Homeowner Accessibility Modifications Program		
<b>Activity description</b>		Funds will be used for modifications to homes of disabled homeowners who have accessibility obstacles.		
<b>Location</b>	City-wide	<b>Output indicator</b>		6 housing units
<b>Priority need category</b>	<input checked="" type="checkbox"/> Housing	<b>Previous year funding carryover</b>	<b>CDBG</b>	0
			<b>HOME</b>	0
			<b>Other</b>	0
<b>IDIS project number</b>	Not yet assigned	<b>Current year CDBG</b>		25,000
<b>HUD matrix code</b>	14A	<b>Current year HOME</b>		0
<b>Code citation</b>	§570. 202	<b>Revolving Loan Fund (match)</b>		0
	-----			
	-----			
<b>CDBG national objective</b>	LMH	<b>Current Year ESG</b>		0
	-----	<b>Total funding from Community Development</b>		25,000
<b>Primary purpose</b>	<input type="checkbox"/> Homeless <input type="checkbox"/> Persons with HIV/AIDS <input checked="" type="checkbox"/> Persons with disabilities <input type="checkbox"/> Public housing needs	<b>Other funds (match)</b>		0
		<b>Other funds (leverage)</b>		0
<b>Comments</b>	Previous Year Funding adjusted at Year End (6/30/2009)	<b>Other funds total</b>		0
<b>Start date</b>	7/1/2009	<b>Other funds total</b>		0
<b>Completion date</b>	6/30/2010	<b>Total activity cost</b>		25,000

**Goal:** Increase the availability of affordable, permanent housing in standard condition to low-income and moderate-income families, particularly to members of disadvantaged, low-income minorities without discrimination on the basis of race, color, religion, sex, national origin, familial status or disability.

**Objective:**

- Meet housing needs of elderly persons, persons with disabilities, and large and small families.

**Minor/Emergency Repair Program:** Minor and emergency repairs are made on a citywide basis with priority given to very low income owner-occupied elderly and disabled households for 100% grants. Combination loans/grants and loans are also available for non-elderly and non-disabled low and moderate-income households based upon their income. The maximum amount of subsidy is \$4,999; and, the threshold requirements for eligibility remain the same, e.g. income, owner-occupancy, house is livable.

<b>Applicant</b>		Jackson Housing Authority	
<b>Activity title</b>		Minor Emergency Repair Program	
<b>Activity description</b>		Funds will be used for minor/emergency repairs not exceeding \$4,999. Home must be owner-occupied, income eligible, and house livable. Includes inspections, code enforcement and other rehabilitation administration.	
<b>Location</b>	City-Wide	<b>Output indicator</b>	25 housing units
<b>Priority need category</b>	<input checked="" type="checkbox"/> Housing	<b>Previous year funding carryover</b>	
		<b>CDBG</b>	0
		<b>HOME</b>	0
		<b>Other</b>	0
<b>IDIS project number</b>	Not yet assigned	<b>Current year CDBG</b>	150,000
<b>HUD matrix code</b>	14A Rehab-SF 14H-Rehab Admn.	<b>Current year HOME</b>	0
<b>Code citation</b>	\$570.202	<b>Revolving Loan Fund (match)</b>	0
	-----		
	-----		
<b>CDBG national objective</b>	LMH	<b>Current Year ESG</b>	0
	-----	<b>Total funding from Community Development</b>	150,000
<b>Primary purpose</b>	<input type="checkbox"/> Homeless <input type="checkbox"/> Persons with HIV/AIDS <input type="checkbox"/> Persons with disabilities <input type="checkbox"/> Public housing needs	<b>Other funds (match)</b>	0
<b>Comments</b>	Previous Year Funding adjusted at Year End (6/30/2009)	<b>Other funds (leverage)</b>	0
<b>Start date</b>	7/1/2009	<b>Other funds total</b>	0
<b>Completion date</b>	6/30/2010	<b>Total activity cost</b>	150,000

Goal: Increase the availability of affordable, permanent housing in standard condition to low-income and moderate-income families, particularly to members of disadvantaged, low-income minorities without discrimination of the basis of race, color, religion, sex, national origin, familial status or disability.

Goal: Retention of affordable housing stock.

Objectives

- Repair existing housing units to meet emergency and safety Standard Building Code requirements.
- Assist low-income families with housing rehabilitation assistance.
- Alleviate overcrowded housing conditions.
- Meet housing needs of elderly persons, persons with disabilities, and large and small families

**CHDO (Community Housing Development Organizations) Initiatives:** Funds are set-aside according to HOME Program requirements for CHDOs. At a minimum, 15% of a Participation Jurisdiction, i.e. City of Jackson, annual allocation of HOME funds is set-aside for CHDOs for eligible low and moderate-income housing. Priority will be given to very low-income households. Program is available in East Jackson low and moderate-income census tracts.

*Goal: Increase the availability of affordable, permanent housing in standard condition to low-income and moderate-income families, particularly to members of disadvantaged, low-income minorities without discrimination on the basis of race, color, religion, sex, national origin, familial status or disability.*

*Goal: Retention of affordable housing stock.*

**Objectives**

- Provide rental assistance to alleviate high cost burden for low-income renters.
- Promote affordable home ownership opportunities for low-income persons, including those currently living in publicly assisted housing and persons with disabilities.
- Promote affordable home ownership opportunities
- Increase the supply of standard, affordable housing through the acquisition and or rehabilitation of existing housing units and construction of new units.
- Assist low-income families who could benefit from participation in a home ownership program or an organized program to achieve economic self-sufficiency.
- Seek the active participation of private, non-profit organizations in implementing affordable housing

<b>Applicant</b>		CHDO (tbd)		
<b>Activity title</b>		CHDO Affordable Housing Initiative		
<b>Activity description</b>		Funds will be used by qualified community housing development organizations (CHDOs) in providing affordable housing for low and moderate income residents in the NRSA.		
<b>Location</b>	NRSA	<b>Output indicator</b>	2 housing units	
<b>Priority need category</b>	<input checked="" type="checkbox"/> Housing	<b>Previous year funding carryover</b>	<b>CDBG</b>	0
			<b>HOME</b>	0
			<b>Other</b>	0
<b>IDIS project number</b>	Not yet assigned	<b>Current year CDBG</b>	0	
<b>HUD matrix code</b>	14A	<b>Current year HOME</b>	98,444	
<b>Code citation</b>	§92.300	<b>Revolving Loan Fund (match)</b>	0	
	-----			
<b>CDBG national objective</b>	LMH	<b>Current Year ESG</b>	0	
	-----	<b>Total funding from Community Development</b>	98,444	
<b>Primary purpose</b>	<input type="checkbox"/> Homeless <input type="checkbox"/> Persons with HIV/AIDS <input type="checkbox"/> Persons with disabilities <input type="checkbox"/> Public housing needs	<b>Other funds (match)</b>	0	
<b>Comments</b>	Previous Year Funding adjusted at Year End (6/30/2009)	<b>Other funds (leverage)</b>	0	
<b>Start date</b>	7/1/2009	<b>Other funds total</b>	0	
<b>Completion date</b>	6/30/2010	<b>Total activity cost</b>	98,444	

<b>Applicant</b>		Jackson Housing Authority CD Office		
<b>Activity title</b>		Homebuyer Assistance Program		
<b>Activity description</b>		Funds will be used to provide closing cost and down payment assistance to ten (10) low-income first-time homebuyers who are at or below 80 percent of the HUD median income.		
<b>Location</b>	NRSA	<b>Output indicator</b>	10 first time homeowners	
<b>Priority need category</b>	<input checked="" type="checkbox"/> Housing	<b>Previous year funding carryover</b>	<b>CDBG</b>	0
			<b>HOME</b>	0
			<b>Other</b>	0
<b>IDIS project number</b>	<i>Not yet assigned</i>	<b>Current year CDBG</b>	50,000	
<b>HUD matrix code</b>	13	<b>Current year HOME</b>	0	
<b>Code citation</b>	§92.205(a)(1)	<b>Revolving Loan Fund (match)</b>	12,500	
	-----			
	-----			
<b>CDBG national objective</b>	LMH	<b>Current Year ESG</b>	0	
	-----	<b>Total funding from Community Development</b>	62,500	
<b>Primary purpose</b>	<input type="checkbox"/> Homeless <input type="checkbox"/> Persons with HIV/AIDS <input type="checkbox"/> Persons with disabilities <input type="checkbox"/> Public housing needs	<b>Other funds (match)</b>	0	
<b>Comments</b>	Previous Year Funding adjusted at Year End (6/30/2007)	<b>Other funds (leverage)</b>	0	
<b>Start date</b>	7/1/2009	<b>Other funds total</b>	0	
<b>Completion date</b>	6/30/2010	<b>Total activity cost</b>	62,500	

**PUBLIC SERVICES**

**ESG/CDBG Emergency Homeless Program.** Funds from the Tennessee Housing Development Agency (THDA) will be provided to qualified non-profit homeless providers in three basic areas of services; operating homeless shelters, essential supportive services to homeless persons and families and preventative services to persons and/or families who are at immediate risk of becoming homeless. CDBG funds (public service allocation) will be used to partially match funds received by the various homeless providers requesting matching funds assistance.

<b>Applicant</b>		Area Relief Ministries	
<b>Activity title</b>		Room In The Inn	
<b>Activity description</b>		Funds will be used for emergency shelter in partnership with faith based organizations (local churches, ARM, Regional Interfaith Association and Jackson Area Ministers Association (JAMA). Activities include operations and referral services.	
<b>Location</b>	NRSA	<b>Output indicator</b>	60 homeless individuals
<b>Priority need category</b>	<input checked="" type="checkbox"/> Homelessness (Public Service)	<b>Previous year funding carryover</b>	
		<b>CDBG</b>	0
		<b>HOME</b>	0
		<b>Other</b>	0
<b>IDIS project number</b>	Not yet assigned	<b>Current year CDBG</b>	12,000
<b>HUD matrix code</b>	03T Homeless operations	<b>Current year HOME</b>	0
<b>Code citation</b>	§570.201(e)	<b>Revolving Loan Fund (match)</b>	0
	-----		
	-----		
<b>CDBG national objective</b>	LMC	<b>Current Year ESG</b>	12,000
		<b>Total funding from Community Development</b>	24,000
<b>Primary purpose</b>	<input checked="" type="checkbox"/> Homeless <input type="checkbox"/> Persons with HIV/AIDS <input type="checkbox"/> Persons with disabilities <input type="checkbox"/> Public housing needs	<b>Other funds (match)</b>	0
<b>Comments</b>	Previous Year Funding adjusted at Year End (6/30/2009)	<b>Other funds (leverage)</b>	12,000
<b>Start date</b>	7/1/2009	<b>Other funds total</b>	12,200
<b>Completion date</b>	6/30/2010	<b>Total activity cost</b>	36,200

<b>Applicant</b>		<b>Area Relief Ministries</b>		
<b>Activity title</b>		<b>Utility Assistance Program</b>		
<b>Activity description</b>		Funds will be used to provide financial assistance to low and moderate income residents who are having difficulty in paying utility bill in an effort to prevent homelessness.		
<b>Location</b>	City-wide	<b>Output indicator</b>		360 low income households
<b>Priority need category</b>	<input checked="" type="checkbox"/> Homelessness (Public Service)	<b>Previous year funding carryover</b>	<b>CDBG</b>	0
			<b>HOME</b>	0
			<b>Other</b>	0
<b>IDIS project number</b>	<i>Not yet assigned</i>	<b>Current year CDBG</b>		0
<b>HUD matrix code</b>	05	<b>Current year HOME</b>		0
<b>Code citation</b>	§570.201(e)	<b>Revolving Loan Fund (match)</b>		0
	-----			
	-----			
<b>CDBG national objective</b>	LMC	<b>Current Year ESG</b>		20,000
		<b>Total funding from Community Development</b>		20,000
<b>Primary purpose</b>	<input checked="" type="checkbox"/> Homeless <input type="checkbox"/> Persons with HIV/AIDS <input type="checkbox"/> Persons with disabilities <input type="checkbox"/> Public housing needs	<b>Other funds (match)</b>		20,000
<b>Comments</b>	Previous Year Funding adjusted at Year End (6/30/2007)	<b>Other funds (leverage)</b>		0
<b>Start date</b>	7/1/2009	<b>Other funds total</b>		20,000
<b>Completion date</b>	6/30/2010	<b>Total activity cost</b>		40,000

<b>Applicant</b>		Southwest TN Human Resources Agency		
<b>Activity title</b>		Family Homeless Shelter		
<b>Activity description</b>		Funds will be used for emergency shelter for family homelessness in Jackson, TN. Activities include operations, referral services and administrative costs.		
<b>Location</b>	City-Wide	<b>Output indicator</b>	65 individuals in families	
<b>Priority need category</b>	<input checked="" type="checkbox"/> Homelessness	<b>Previous year funding carryover</b>	<b>CDBG</b>	0
			<b>HOME</b>	0
			<b>Other</b>	0
<b>IDIS project number</b>	<i>Not yet assigned</i>	<b>Current year CDBG</b>	23,500	
<b>HUD matrix code</b>	03T	<b>Current year HOME</b>	0	
<b>Code citation</b>	\$570.201(e)	<b>Revolving Loan Fund (match)</b>	0	
	-----			
	-----			
<b>CDBG national objective</b>	LMC	<b>Current Year ESG</b>	23,500	
	-----	<b>Total funding from Community Development</b>	47,000	
<b>Primary purpose</b>	<input checked="" type="checkbox"/> Homeless	<b>Other funds (match)</b>	0	
	<input type="checkbox"/> Persons with HIV/AIDS <input type="checkbox"/> Persons with disabilities <input type="checkbox"/> Public housing needs			
<b>Comments</b>	Previous Year Funding adjusted at Year End (6/30/2009)	<b>Other funds (leverage)</b>	0	
<b>Start date</b>	7/1/2009	<b>Other funds total</b>	0	
<b>Completion date</b>	6/30/2010	<b>Total activity cost</b>	47,000	

<b>Applicant</b>		WRAP		
<b>Activity title</b>		Domestic Violence Program		
<b>Activity description</b>		Funds will be used to operate Domestic Violence Shelter and Domestic.		
<b>Location</b>	City-Wide	<b>Output indicator</b>		300 individuals
<b>Priority need category</b>	<input checked="" type="checkbox"/> Homelessness (Public Service)	<b>Previous year funding carryover</b>	<b>CDBG</b>	0
			<b>HOME</b>	0
			<b>Other</b>	0
<b>IDIS project number</b>	<i>Not yet assigned</i>	<b>Current year CDBG</b>		0
<b>HUD matrix code</b>	03T Homeless operations	<b>Current year HOME</b>		0
<b>Code citation</b>	§570.201(e)	<b>Revolving Loan Fund (match)</b>		0
	-----			
	-----			
<b>CDBG national objective</b>	LMC	<b>Current Year ESG</b>		12,000
		<b>Total funding from Community Development</b>		12,000
<b>Primary purpose</b>	<input checked="" type="checkbox"/> Homeless <input type="checkbox"/> Persons with HIV/AIDS <input type="checkbox"/> Persons with disabilities <input type="checkbox"/> Public housing needs	<b>Other funds (match)</b>		12,000
<b>Comments</b>	Previous Year Funding adjusted at Year End (6/30/2009)	<b>Other funds (leverage)</b>		20,620
<b>Start date</b>	7/1/2009	<b>Other funds total</b>		32,620
<b>Completion date</b>	6/30/2010	<b>Total activity cost</b>		44,620

<b>Applicant</b>		West Tennessee Legal Services	
<b>Activity title</b>		Homeless Prevention and Services Referral Program	
<b>Activity description</b>		Funds will be used to assist homeless persons with shelter referrals, individual assessment and case management and referral to services, e.g. Social Security and/or Veterans Affairs, Food Stamps, etc.	
<b>Location</b>	NRSA	<b>Output indicator</b>	20 homeless individuals
<b>Priority need category</b>	<input checked="" type="checkbox"/> Homeless	<b>Previous year funding carryover</b>	
		<b>CDBG</b>	0
		<b>HOME</b>	0
		<b>Other</b>	0
<b>IDIS project number</b>	<i>Not yet assigned</i>	<b>Current year CDBG</b>	0
<b>HUD matrix code</b>	05,	<b>Current year HOME</b>	0
<b>Code citation</b>	§570. 201(e)	<b>Revolving Loan Fund (match)</b>	0
	-----		
	-----		
<b>CDBG national objective</b>	LMC	<b>Current Year ESG</b>	13,000
	-----	<b>Total funding from Community Development</b>	13,000
<b>Primary purpose</b>	<input checked="" type="checkbox"/> Homeless <input type="checkbox"/> Persons with HIV/AIDS <input type="checkbox"/> Persons with disabilities <input type="checkbox"/> Public housing needs	<b>Other funds (match)</b>	13,000
<b>Comments</b>	Previous Year Funding adjusted at Year End (6/30/2009)	<b>Other funds (leverage)</b>	0
<b>Start date</b>	7/1/2009	<b>Other funds total</b>	13,000
<b>Completion date</b>	6/30/2010	<b>Total activity cost</b>	26,000

<b>Applicant</b>		Dream Center, Inc.	
<b>Activity title</b>		Homeless Transition Program	
<b>Activity description</b>		Funds will be used to operate homeless shelter for transitional and emergency shelter.	
<b>Location</b>	City-Wide	<b>Output indicator</b>	70 homeless individuals
<b>Priority need category</b>	<input checked="" type="checkbox"/> Homelessness (Public Service)	<b>Previous year funding carryover</b>	<b>CDBG HOME</b>
			0
			<b>Other</b>
			0
<b>IDIS project number</b>	<i>Not yet assigned</i>	<b>Current year CDBG</b>	0
<b>HUD matrix code</b>	03T Homeless operations	<b>Current year HOME</b>	0
<b>Code citation</b>	§570.201(e)	<b>Revolving Loan Fund (match)</b>	0
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	-----		
<b>CDBG national objective</b>	LMC	<b>Current Year ESG</b>	11,381
		<b>Total funding from Community Development</b>	11,381
<b>Primary purpose</b>	<input checked="" type="checkbox"/> Homeless <input type="checkbox"/> Persons with HIV/AIDS <input type="checkbox"/> Persons with disabilities <input type="checkbox"/> Public housing needs	<b>Other funds (match)</b>	0
<b>Comments</b>		<b>Other funds (leverage)</b>	70,457
<b>Start date</b>	7/1/2009	<b>Other funds total</b>	70,457
<b>Completion date</b>	6/30/2010	<b>Total activity cost</b>	81,838

Goal: Increase the supply of supportive homeless housing and services and to enable persons to live in dignity and independence.

Goal: Assist homeless persons with obtaining affordable housing

Objectives

- Address the needs of families who are in danger of becoming homeless.
- Assist low-income families who could benefit from participation in a home ownership program or an organized program to achieve economic self-sufficiency.
- Increase the range of housing alternatives available to non-homeless persons with special needs
- Address the unmet needs of supportive housing for elderly persons with special needs.
- Seek the active participation of private, non-profit organizations in implementing affordable housing.
- Address the needs of various populations for emergency shelter and services, housing and services for transition to permanent housing and independent living and housing and supportive services for those not capable of achieving independent living
- Address the needs of homeless individuals and homeless families with children
- Serve low-income families with children in imminent danger of residing in shelters or being unsheltered because they lack access to permanent housing and or have an inadequate support network.

<b>Applicant</b>		West Tennessee Legal Services	
<b>Activity title</b>		Fair Housing/LMP Assistance	
<b>Activity description</b>		Funds will be used to assist low and moderate income persons with fair housing education and referrals, fair housing monitoring, and updating Impediments to Fair Housing Study, assistance with fair housing claims, and mediation between landlords and tenants. Assistance to first time offenders to mainstream themselves back into society with housing, counseling and other public services.	
<b>Location</b>	City-wide	<b>Output indicator</b>	
<b>Priority need category</b>	<input checked="" type="checkbox"/> Public Services	<b>Previous year funding carryover</b>	<b>CDBG</b>
			<b>HOME</b>
			<b>Other</b>
<b>IDIS project number</b>	Not yet assigned	<b>Current year CDBG</b>	23,041
<b>HUD matrix code</b>	05, 05J	<b>Current year HOME</b>	0
<b>Code citation</b>	§570. 201(e)	<b>Revolving Loan Fund (match)</b>	0
	-----		
	-----		
<b>CDBG national objective</b>	LMC	<b>Current Year ESG</b>	0
	-----	<b>Total funding from Community Development</b>	23,041
<b>Primary purpose</b>	<input type="checkbox"/> Homeless <input type="checkbox"/> Persons with HIV/AIDS <input type="checkbox"/> Persons with disabilities <input type="checkbox"/> Public housing needs	<b>Other funds (match)</b>	0
<b>Comments</b>	Previous Year Funding adjusted at Year End (6/30/2007)	<b>Other funds (leverage)</b>	0
<b>Start date</b>	7/1/2009	<b>Other funds total</b>	0
<b>Completion date</b>	6/30/2010	<b>Total activity cost</b>	23,041

Goal: Assist low and moderate income persons and families with a supportive fair housing program which will allow them to live in dignity, independence and in safe, healthy housing and neighborhoods.

Goal: Assist homeless persons with obtaining affordable housing

Objectives

- Address the needs of families who are in danger of becoming homeless.
- Assist low-income families who could benefit from participation in a fair housing education program and to reach their goal of safe and sanitary housing.
- Increase the range of housing alternatives available to all residents especially low and moderate income families, homeless persons, and non-homeless persons with special needs
- Seek the active participation of private, non-profit organizations in implementing affordable housing.
- Address the needs of various populations for emergency shelter and services, housing and services for transition to permanent housing and independent living and housing and supportive services for those not capable of achieving independent living
- Address the needs of homeless individuals and homeless families with children
- Serve low-income families with children in imminent danger of residing in shelters or being unsheltered because they lack access to permanent housing and or have an inadequate support network.

**COMMUNITY & PUBLIC FACILITIES**

There are no city-wide community facilities nor did public improvements budget for this Fiscal Year other than those in the NRSA. (See NRSA Neighborhood Improvements.)

Goal: Improve the safety and livability of neighborhoods.

Goal: Increase the access to quality public and private services and facilities.

Objectives:

- Coordinate the neighborhood revitalization efforts with the housing strategies

**ADMINISTRATION AND PLANNING**

The City of Jackson, through the Jackson Housing Authority's Community Development Office, administers a comprehensive housing and community development program. This program includes awarding of grants to local housing and service providers, provision of housing rehabilitation services, grant oversight and monitoring, and regular reporting to the U.S. Department of Housing and Community Development (HUD). Three (3) full-time staff members spend all or part of their time administering these programs.

<b>Applicant</b>		Jackson Housing Authority	
<b>Activity title</b>		Planning & Administration	
<b>Activity description</b>		Funds will be used to administer the CDBG, HOME, and ESG (State funded) programs.	
<b>Location</b>	City-wide	<b>Output indicator</b>	na
<b>Priority need category</b>	<input checked="" type="checkbox"/> Planning/Admn.	<b>Previous year funding carryover</b>	0
		<b>CDBG HOME</b>	0
		<b>Other</b>	0
<b>IDIS project number</b>	Not yet assigned	<b>Current year CDBG</b>	129,369
<b>HUD matrix code</b>	21A	<b>Current year HOME</b>	52,615
<b>Code citation</b>	§570.206	<b>(CDBG Stimulus)</b>	31,503
	§92.205(a)(1)		
	-----		
<b>CDBG national objective</b>	na	<b>Current Year ESG</b>	4,608
		<b>Total funding from Community Development</b>	218,095
<b>Primary purpose</b>	<input type="checkbox"/> Homeless <input type="checkbox"/> Persons with HIV/AIDS <input type="checkbox"/> Persons with disabilities <input type="checkbox"/> Public housing needs	<b>Other funds (match)</b>	0
<b>Comments</b>	Previous Year Funding adjusted at Year End (6/30/2009)	<b>Other funds (leverage)</b>	0
<b>Start date</b>	7/1/2009	<b>Other funds total</b>	0
<b>Completion date</b>	6/30/2010	<b>Total activity cost</b>	218,095



### .3. Geographic Distribution

The NRSA is the geographic priority for most of the redevelopment efforts because of the aforementioned tornado disaster of May 4, 2003. The NRSA is comprised of the following census tract block groupings. The table also provides a demographic analysis of the NRSA. Overall the population of low and moderate income persons is 73.3%.

Other geographic priorities, e.g. city-wide, low and moderate census tracts outside the NRSA, and regional, are broken down by programs and projects. The projects located by geographic distribution are:

#### NRSA

Comment [d2]: Add IDIS Project #s

- Lambuth Redevelopment Area (NSP and CDBG)
- HOME Target Rehabilitation Program
- Anderson Creek Mitigation Project – Public Trails Project (City of Jackson)
- JHA Infill SF Development – (Jackson Housing Authority)
- CD Homeownership Redevelopment Project – (JHA-CD Office)
- Parkview PRUD- (Jackson Housing Authority)
- Habitat for Humanity subdivision- (Habitat for Humanity, Jackson Chapter)
- Chester St. Commercial Corridor Loan Program (JHA-CD Office)
- Centennial Park Expansion-(City of Jackson)
- Summer Youth Program (Boys & Girls Club) Genesis CDC, Inc.
- Homeownership Counseling and Training
- Acquisition/New Construction with rehabilitation of Multi-Family Development, mixed finance- (Jackson Housing Authority)
- New Construction MFD, mixed finance – (Jackson Housing Authority)

Other geographic areas with projects are:

#### City-Wide:

- Minor/Emergency Repair Program (JHA-CD Office)
- Fair Housing- (WTLS, Inc.)
- Disabled Homeowners Accessibility Program (JCIL)
- Emergency Shelter Program (JHA-CD Office)
- Community Housing Development Organization (CHDO) Program- (Habitat, JAHO & AHCDC, Inc.)

#### Low-Moderate Income census tracts

- Down Payment Assistance for First-time Homebuyers-(undetermined)
- Micro Loans for Small Businesses (JHA-CD Office)
- Rental Rehabilitation Program (JHA-CD Office)
- Healthy Homes Initiatives-(SuperNOFA)

#### Regional (23 West Tennessee counties)

- Continuum of Care projects (WTnHRN)

**Public Comments:**

The use of the CDBG-R funds was discussed by CD Staff at the public hearing on April 16, 2009 at the Jackson Center for Independent Living office. The use of CDBG-R funds is coupled with CDBG public improvement eligible activities within the Jackson Community Redevelopment Area, Lambuth Redevelopment Planning District. **The public comment period for the CDBG-R funds has been extended to June 1, 2009. Written comments will be accepted on the use of CDBG-R (Stimulus funds) in the amount of \$157, 518 at the following address:**

**Jackson Community Development Office**

**125 Preston Street**

**Jackson, Tn. 38301**

