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2010-2011

Consolidated Annual Performance and Evaluation Report

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Executive Summary

This Consolidated Annual Performance and Evaluation Report (CAPER) will cover those Community Development Block Grant (CDBG) and Home Investment Partnerships Program (HOME) activities undertaken by the City of Jackson or one of its subrecipients during the 2010-2011 fiscal year (FY). It will provide information regarding each program's strengths and weaknesses, as well as specific project accomplishments and ways the programs can be improved.

The City of Jackson is an entitlement community and has been since the inception of the CDBG program in 1975. The City remains committed to meeting community needs of providing decent, safe, and sanitary affordable housing, improving the living conditions of its low- and moderate-income residents, and expanding the economic opportunities in the community. In February 2010, the City of Jackson requested an extension of time from HUD, at HUD's invitation, within which to submit its 2010 – 2014 Five-Year Consolidated Plan for various reasons, including:

- ✓ Resignation of the City Manager in October 2009;
- ✓ Election of a new mayor in November 2009;
- ✓ Concentration on General Fund budget deficit concerns by City Council;
- ✓ Lack of an updated Comprehensive Plan; and,
- ✓ An extraordinary amount of time required by Community Development staff being devoted to implementation and oversight of stimulus/recovery grants it received through the Housing and Economic Recovery Act of 2008 and the American Recovery and Reinvestment Act of 2009.

HUD allowed a one-year extension until May 17, 2011.

During Program Year (PY) 2010, Jackson continued to undergo organizational transformation, including employee reductions. May and June 2011 saw the installation of both a new City Manager and Community Development Director, who also serves in the capacity of Deputy City Manager. Considerable steps have already begun to create a "Neighborhood Economic Stabilization" program which will undertake various phased activities to stabilize neighborhoods and enhance the City's infrastructure to present a more attractive location for economic development investment. Unfortunately, during this same timeframe, the Community Development Department lost two clerical support staff and a code enforcement officer/rehabilitation specialist. Staffing within the rest of City departments was significantly impacted in a right-sizing effort, including closing two fire stations and reducing the fire department by half, dissolving the Forestry and Cemetery department, and significantly reducing the police force.

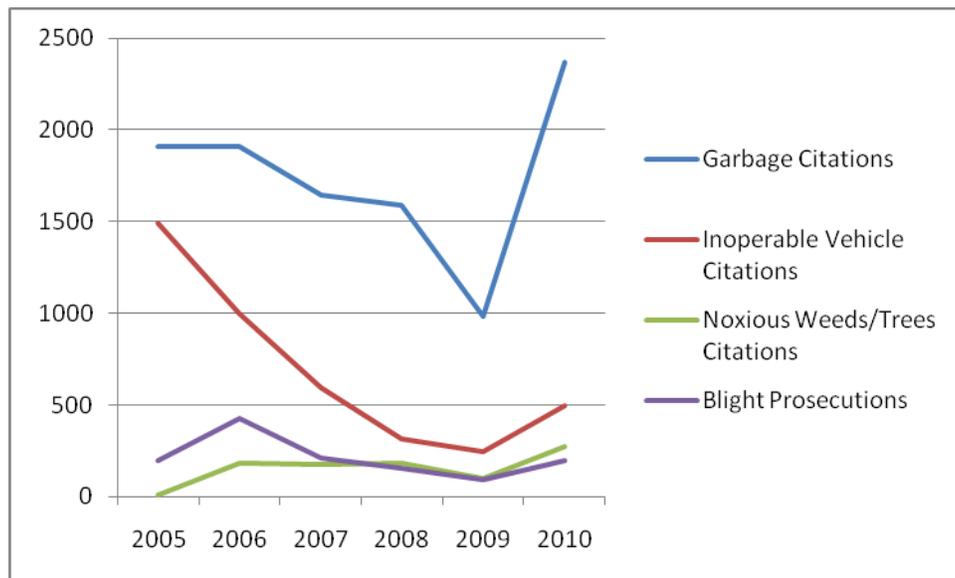
Public Services

Funding was allocated to entities that provided guidance to area youth through after school and summer programs, emergency adult dental care, homeownership counseling, information and referral services, and utility assistance. The Aware Shelter, an emergency shelter for sexual assault and domestic violence victims, also received financial support for its client advocates. By supporting these agencies with CDBG funds, the low- and moderate-income persons living in

the City were able to access and utilize services they may not have been able to afford on their own.

Code Enforcement and Rehabilitation

From July 1, 2010 through June 30, 2011, the Community Development Department continued its efforts to provide decent, safe, affordable housing through its rental inspection and rehabilitation programs. In addition, enforcement of the City's blight ordinances provided a more suitable living condition in its residential neighborhoods. In January 2011, City Council amended Chapter 12 of the City of Jackson Code of Ordinances, which governs Garbage and Rubbish. Properties are no longer posted with the violation notice and property owners were given seven (7) days to clean the property instead of two (2). These slight modifications to Section 12-9, Notification and Enforcement, proved to enhance productivity.



Blight Ordinance Enforcement

As demonstrated above, an emphasis was placed on blight ordinance enforcement during 2010 in a continuing effort to improve neighborhood cleanliness. Inspectors in the Community Development Department issued 2,366 garbage citations, 494 inoperable vehicle citations, and 276 tree citations. Property owners receiving a violation notice overwhelmingly continued to voluntarily rectify the situation; however, those choosing to ignore the citations were issued a Violation and Notice of Hearing mandating their appearance at the City's Administrative Hearings Bureau (AHB).

In 2010 the City's rental inspection program initiated 479 new inspections, resulting in 731 individual units being monitored to bring them up to local code. In addition, 910 follow up inspections were scheduled (total unit number not available). If code compliance was not achieved within 90 days of the initial inspection and the property owner was making progress but needed additional time, they had an opportunity to appeal to the Building Code Board of Examiners and Appeals (BCBA) for an extension of time to complete repairs. Among other mitigating factors, should the property owner choose not to present their case before the BCBA, or if hazardous conditions remained, such as smoke detectors not being installed by the first

reinspection, a Violation and Notice of Hearing was issued requiring an appearance at the AHB. During FY 2010-2011, 86 AHB cases involving rental housing were initiated.

Activity	PY 2009	PY 2010	
Initial Rental Inspections	556	479	13.8% decrease
Individual Units	1,052	731	30.5% decrease
Follow Up Inspections	829	910	8.9% increase
AHB Cases Initiated	99	86	13.1% decrease

The City's Housing Rehabilitation Program completed 17 rehabilitation projects and 16 emergency hazard cases during FY 2010-2011. Twelve additional rehabilitation projects were initiated but not completed before June 30, 2011 and are currently in progress.

The youth ministries Mission Serve (July 11 through 17, 2010) and World Changers (June 26 through July 2, 2011) returned to Jackson to provide assistance to the City's low- and moderate-income residents. Separately, each group sent over 100 junior and high school youth and adults from various states, including Michigan, Ohio, North Carolina, Missouri, Alaska, Wisconsin, Alabama, Illinois, Kentucky and Kansas, converging on Jackson. During their recent visits to the City, the groups were able to replace ten roofs, paint four homes and install two handicap ramps. CDBG funds were used to purchase the necessary construction materials and ministry participants provided the labor. In collaboration with these projects, City Council waived permit fees of over \$1,500 and members from Jackson First Church of the Nazarene provided smoke alarms with ten-year batteries free of charge for Mission Serve/World Changers project homeowners who consented to the installation.

Other Projects

The John George Home, a home for 35 elderly, indigent men, received funding to reconstruct the first floor shared bathroom to make it ADA-compliant. The upgrade allowed residents of the Home to have access to the bathroom facilities while using an assistive device or oxygen support.

The City's Engineering Department completed design, specifications, bids and contracts for street reconstruction (with watermain replacement) on Loomis Street from Leroy to Argyle and Wilkins from Greenwood to Francis. Phase I of the Mason Street project from Jackson to Mechanic Streets was completed by November 5, 2010; Phase II from Mechanic to Francis Streets began on July 5, 2011 and is expected to be completed by mid-October, 2011. Actual construction on the Loomis Street and Wilkins Street projects began in July 2011 and will be completed before the end of October 2011. Each of these projects will include the addition of handicap curb ramps at intersections and/or where feasible to provide unrestricted access to the elderly and disabled populations. A companion allocation was awarded to the City's Department of Public Works (DPW), which installed 19 sidewalk handicap curb ramps in 6 intersections during 2010-2011. The continuation of this project fits with requirements of 28 CFR 35.150(d)(2). DPW staff consults with disAbility Connections, a local non-profit agency supporting disabled Jackson County residents in their efforts to live independently, for priority placement of the curb ramps.

Summary of Resources and Distribution of Funds

During the reporting period of July 1, 2010 through June 30, 2011, the following funds were made available from the U.S. Department of Housing and Urban Development (HUD) to the City of Jackson:

Community Development Block Grant	\$1,767,382
Entitlement Grant B-10-MC-26-0021	\$1,516,045
Program Income	\$ 100,000
Reprogrammed Funds	\$ 151,337
 HOME Investment Program	 \$401,014
Entitlement Grant M07-MC260214	\$364,345
Reprogrammed Funds	\$ 36,669
<i>Total:</i>	<u>\$2,168,396</u>

CDBG funds were allocated as follows:

Activity	Amount	Approx. %
Public Services	\$165,000	10.2%
Administration & Planning	249,700	15.5%
Code Enforcement	566,345	35.0%
Rehabilitation	196,000	12.1%
Jobs Creation	50,000	3.1%
Public Improvements	389,000	24.1%
 <i>Total:</i>	<u>\$1,616,045</u>	<u>100.00%</u>

HOME funds were allocated as follows:

Activity	Amount	Approx. %
Rehab Assistance	\$179,945	49.4%
Down Payment Assistance	40,000	11.0%
CD Administration	36,400	10.0%
CHDO Operating Costs	18,000	4.9%
Acquisition/Rehab/Resale (CHDO)	90,000	24.7%
 <i>Total:</i>	<u>\$364,345</u>	<u>100.00%</u>

Budget amendments made during the reporting period allowed for the redistribution of funds from entities that had not expended or rescinded allocated funds for their projects, and program income received in excess of the amount originally budgeted, allowing the City to assist other CDBG or HOME eligible activities. Those budget amendments were as follows:

CDBG

Date	Description	Amount
9/14/2010	Allocate excess program income and unexpended funds to police radios (CDBG used as match to a Public Safety Interoperability Communications Grant)	\$ 7,752
9/14/2010	Allocate excess program income and unexpended funds to World Changers program	53,585
9/14/2010	Allocate excess program income and unexpended funds to The Salvation Army	10,000
9/14/2010	Allocate excess program income and unexpended funds to Interim Assistance for a city-wide cleanup	10,000
9/14/2010	Allocate excess program income and unexpended funds to Demolition (spec writing)	38,000
4/12/2011	Allocate excess program income and unexpended funds to The Salvation Army	15,000
4/12/2011	Allocate excess program income and unexpended funds to The Salvation Army	25,000

HOME

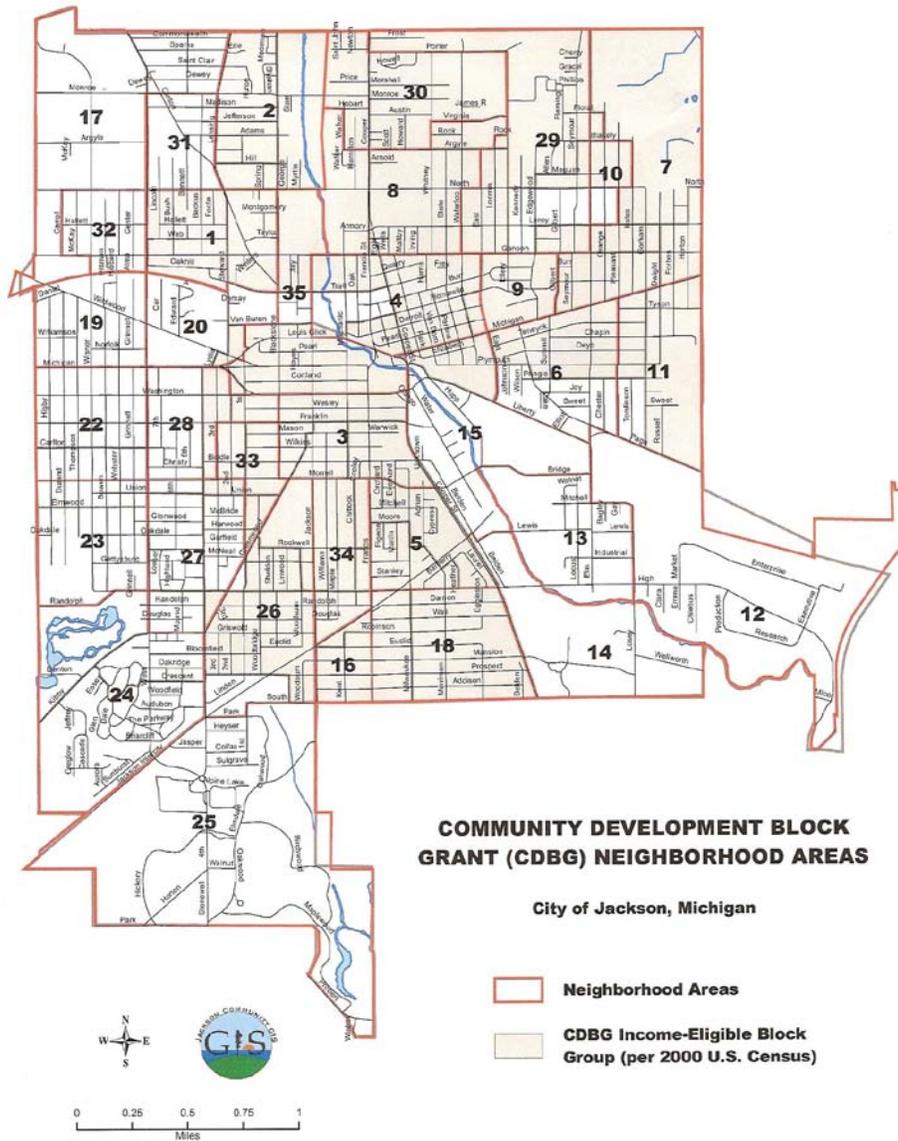
Date	Description	Amount
12/14/2010	Allocate unexpended funds to the Rehabilitation Assistance Program	\$35,907
6/28/2011	Reallocate funds to CHDO Acquisition/Rehab/Resale	17,595

A complete listing of the funds committed during the reporting period and the total amount expended appears below.

Agency Receiving Funds	Allocated	Expended	Percentage
CDBG			
Aware, Inc.	\$ 15,000	\$ 15,000	100%
Center for Family Health	20,000	20,000	100%
Family Services and Children's Aid	7,000	7,000	100%
Jackson Affordable Housing – Homeownership Counseling	8,000	7,737	97%
MLK Center Summer Program	40,000	40,000	100%
Partnership Park Neighborhood Ass'n	5,000	2,690	54%
The Salvation Army	95,000	95,000	100%
United Way 211 Call Center	25,000	25,000	100%
Community Development – Administration	249,700	154,292	62%
Community Development - Code Enforcement	503,345	400,874	80%
Community Development – Jobs Creation	50,000	-0-	-0-
Community Development - Rehabilitation	221,585	36,427	16%
City Attorney – Code Enforcement	63,000	33,722	54%
Dept. of Public Works	20,000	-0-	-0-
Engineering – Street Paving/Reconstruction	355,000	897	-0-
Forestry	14,000	-0-	-0-
John George Home	10,000	9,660	97%
Jackson Police Dept. – Radios	7,752	7,606	98%

Agency Receiving Funds	Allocated	Expended	Percentage
Cleanup	10,000	-0-	-0-
Demolition (212 W Michigan spec writing)	38,000	-0-	-0-

HOME			
Jackson Affordable Housing - CHDO Reserve	\$90,000	\$27,249	30%
Jackson Affordable Housing - CHDO Operating Costs	18,000	-0-	-0-
Jackson Affordable Housing – Down Payment Assistance	40,000	-0-	-0-
Community Development – Rehabilitation	216,617	-0-	-0-
Community Development – Administration	30,400	-0-	-0-
Jackson Affordable Housing – Administration	6,000	4,600	77%



General CAPER Narratives

Assessment of the Five-Year Goals and Objectives

Due to the one year extension of time to submit a new Five-Year Consolidated Plan, the City of Jackson continued its CDBG and HOME programs under the umbrella of the 2005–2009 Five-Year Consolidated Plan. As such, funding programs and activities followed the four major goals identified in the 2005-2009 Five-Year Consolidated Plan:

- 1) Provide safe, decent and affordable housing by preserving the existing housing stock and developing opportunities for the addition of affordable homeownership units.
- 2) Encourage an economic climate that supports businesses providing livable-wage jobs in economic sectors likely to remain in strong demand for the foreseeable future by creating permanent jobs, undertaking long-term economic development efforts through entrepreneurial training, enhancing skills through education and training, and providing supportive services to enable access to these employment opportunities.
- 3) Prevent and eliminate blight by improving public facilities whose primary beneficiaries are residents with low- and moderate-incomes.
- 4) Provide an adequate level of human services that satisfies basic social, physical, mental, emotional, and economic needs of all residents, especially those with low- and moderate-incomes.

Examining each goal separately, information is provided below:

Goal 1 - Decent, Safe, Affordable Housing

Community Development's rehabilitation staff remains committed to supplying emergency hazard and rehabilitation loans to homeowners choosing to remain in their current housing. In addition to CDBG and HOME funded rehabilitation projects, staff has been involved with Neighborhood Stabilization Program rehabilitation projects and lost one rehab specialist in January 2011.

Since 2005, the City has completed 187 rehabilitation projects, funded as follows:

Year	No. Cases	CDBG Funds			Total
		Reg. Rehab	Emerg. Hazard	HOME	
31	16	\$ 65,974	\$ 44,434	\$ 32,585	\$142,993
32	23	46,890	49,834	151,014	247,738
33	25	44,279	101,861	286,490	432,630
34	50	188,991	139,313	143,694	471,998
35	40	200,532	136,127	126,651	463,310
36	33	99,236	119,308	219,961	438,505
	<i>Total:</i>	\$645,902	\$590,877	\$960,395	\$2,197,174

As of June 30, 2011, the City had an additional 12 rehabilitation projects in process, which will be completed early in the 2011-2012 fiscal year.

Jackson Affordable Housing Corporation (JAHC) received HOME funding to provide Down Payment Assistance and CDBG funding for Homeownership Counseling and Training. A total of 391 households received homeownership information and referrals. Of these, 185 households were extremely low-income, 131 were low-income, and 56 were moderate-income. While JAHC continues to market its Down Payment Assistance program, it has not been able to provide funding to a homebuyer since 2010 for various reasons, including, but not limited to, more stringent guidelines in the mortgage industry, and an increase in downpayment and credit score requirements by financial institutions.

City Council has continued to financially support the ongoing rehabilitation of 1501 East Ganson Street, which houses the John George Home, a multi-unit facility for elderly, indigent gentlemen. During Program Year 2010, the John George Home was able to renovate the first floor shared bathroom to make it accessible for residents and visitors requiring an assistive device or oxygen support. The completed project significantly reduced the number of falls and other accidents by residents attempting to gain entry to or exit from the bathroom.

Goal 2 - Economic Opportunities

While no Jobs Creation Initiative loans were let during Program Year 2010, it is still offered as an economic development incentive when appropriate. Unfortunately, the State of Michigan has discontinued many of the tax incentives available to developers which has delayed, if not quashed, the start of a significant redevelopment effort in downtown Jackson. However, with the visions of Jackson's new City Manager and Deputy City Manager/Community Development Director, a more focused, phased approach to economic development is in the planning stages and provides promise for a turnaround in Jackson in the coming years.

Jackson has historically been a manufacturing community, with an emphasis on production of auto parts. The top four industry categories for employed City residents remain unchanged from the 2000 Census data; however, manufacturing no longer leads the group. The 2005-2009 American Community Survey estimates manufacturing fell from 23.7% to 20.5% of employed city workers while educational, health and social services rose from 20.3% to 22.3%. It is believed the 2010 Census will produce data that will further support this change due to the closing of several important manufacturers in Jackson since 2008 and an increase of services provided by Allegiance Health System during the same time period.

The City of Jackson's average jobless rate for Program Year 2010 was 16.3%, with a high of 20.2% in July 2010 to a low of 13.9% in April 2011. Comparatively, Jackson County averaged 11.4%, the State of Michigan 11.5%, and the United States 9.3% during this same timeframe. While unemployment is still a major concern among City residents, the 16.3% average was 4.2 percentage points lower than Program Year 2009's average jobless rate. While April and May, 2011 reflected jobless rates less than 15%, the balance of the year exceeded 15%, including June 2011 which was 15.3%.

While no special economic development activity is available to report on during Program Year 2010, it should be noted that all CDBG and HOME funds received by the City provide an economic impact to the community in some fashion. Public service dollars provide assistance a

low- to moderate-income resident may not be able to afford, and may also provide an entity funding to retain employees. Rehabilitation funds allow a low-income homeowner to afford to maintain their home, freeing up income to pay bills, and purchase food and clothing, and also allow a contractor to keep its employees working. CDBG also pays for all or a portion of certain public employees, and creates jobs in the community through public infrastructure improvements.

Goal 3 - Elimination of Blight

City inspectors continued with blight ordinance enforcement activity, citing homeowners for garbage, trash and debris; inoperable or unlicensed vehicles; and dead, diseased, dying or dangerous trees. More often than not, property owners voluntarily complied with the citations and removed or eliminated the violations, requiring no further action from the City.

Code Enforcement Activity July 1, 2010 - June 30, 2011

	Category	Total	Percentage
	AHB Initiated	194	n/a
	Garbage	2366	
	In Compliance	1719	72.7%
	Not In Compliance	607	25.7%
DPW Totals	Cleaned by Owner	242	39.9%
	Cleaned by DPW	288	47.4%
	Referred, no status	39	6.4%
	Referred, not cleaned	38	6.3%
	Void	11	0.5%
	No status	29	1.2%
	Inoperable Vehicles	494	
	In Compliance	352	71.3%
	Not In Compliance	126	25.5%
	Void	8	1.6%
	No Status	8	1.6%
	Trees	276	
	In Compliance	173	62.7%
	Not In Compliance	78	28.3%
	Void	11	4.0%
	No Status	14	5.1%

As shown in the table above, vehicle violations were voluntarily corrected 71.3% of the time and tree violations were voluntarily corrected 62.7% of the time. Property owners voluntarily disposed of garbage, trash and debris 72.7% before City inspectors returned for a re-inspection, and of those properties that had to be referred to the Department of Public Works (DPW) for cleaning, almost 40% did not require DPW's intervention. When considering

properties that were in compliance upon reinspection and those cleaned by owner before DPW arrived to clean the property, voluntary compliance rises to 82.9%.

When violations remained at reinspection, those matters were brought before the City's Administrative Hearings Bureau (AHB) where final resolution was achieved through eventual compliance or with the homeowner being defaulted. Further, the Administrative Hearings Officer assessed fines and costs in most instances as penalty for not bringing the code violations into compliance voluntarily.

Further efforts to eliminate blighted areas of the City included making neighborhoods safer by removing and replacing diseased, dead, dying or dangerous ash trees affected by the Emerald Ash Borer, and continuation of a sidewalk handicap curb ramp installation program.

Goal 4 - Public Services

CDBG funds were used to assist the City of Jackson's disadvantaged youth with the following services:

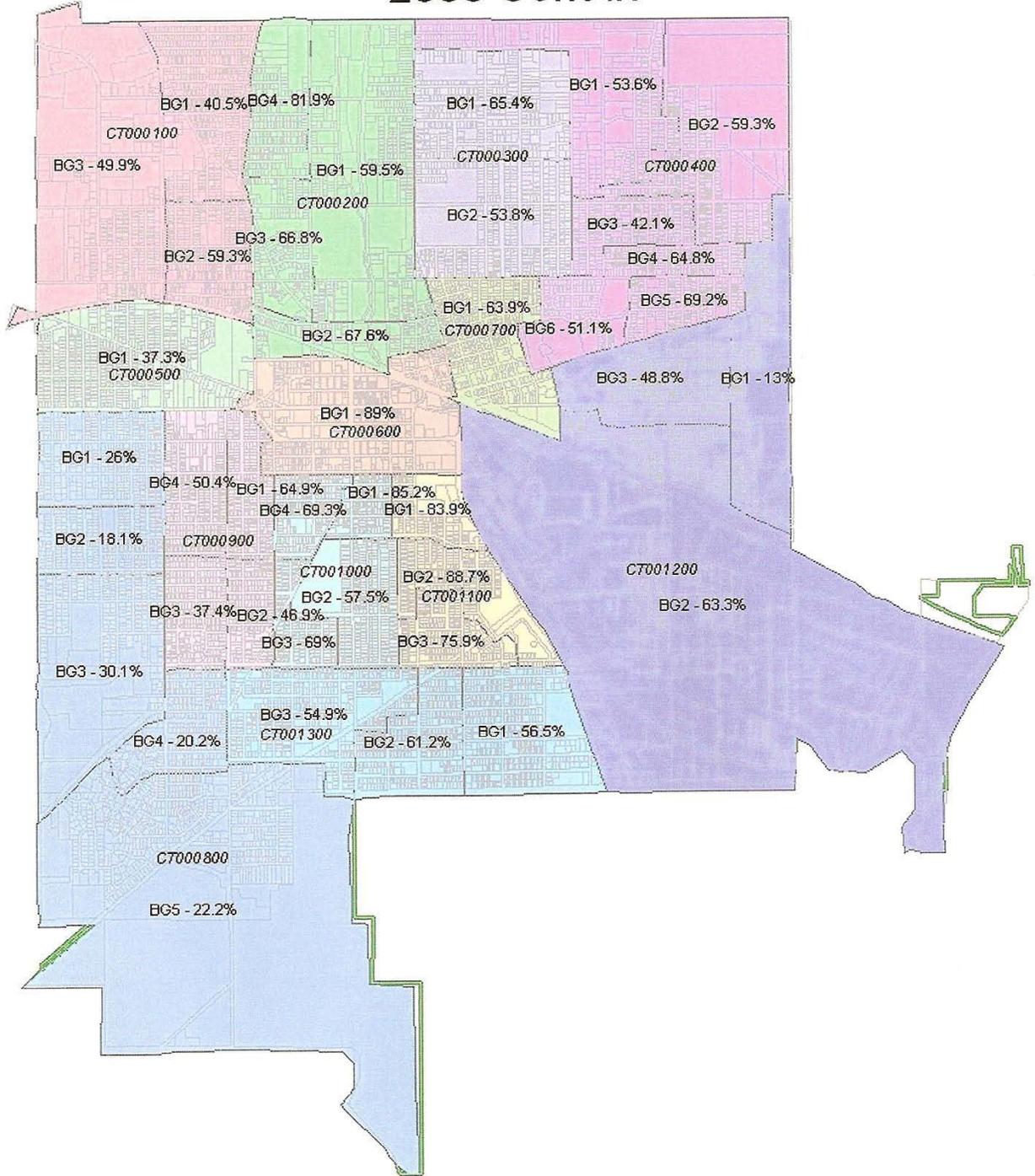
- FAST – a family-oriented prevention service with goals of enhancing family functioning, avert children from experiencing failures in school, substance abuse awareness by the children and family, and stress reduction between parents and children from daily life situations. It was with regret to learn a majority of funding for this valuable program was cut by the State of Michigan and June 30, 2011 marked the end of FAST.
- Partnership Park Downtown Neighborhood Association – homework assistance, conflict resolution skills, and life skills training in addition to recreational activities.
- Martin Luther King Center Summer Recreation Program – in addition to arts and crafts, swimming lessons and other sports clinics and camps, the youth were given peer pressure practice, life skills training and cultural diversification trips.

Low- and moderate-income adults were provided such services as:

- Emergency dental care through the Center for Family Health.
- Homeowner training and counseling through Jackson Affordable Housing Corporation.
- Utility shutoff prevention through The Salvation Army.
- Information and referral services through the United Way's 211 Call Center.

For the first time, the Aware Shelter received CDBG funding to assist with client advocate staffing. The Aware Shelter is Jackson's only emergency shelter for domestic violence and sexual assault survivors.

City of Jackson, Michigan Census Tracts - Block Groups - LowMod Percentage 2000 Census

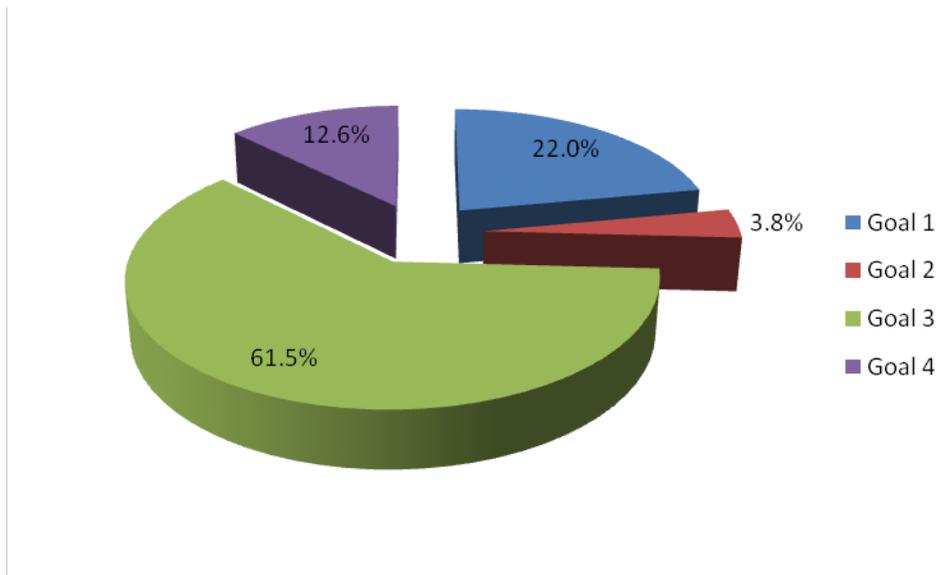


The City of Jackson received \$9,296,785 in CDBG funding since 2005 and has allocated said funds to attain its stated goals as follows:

Goal 1 – Decent, affordable housing\$1,855,961
 Goal 2 – Economic Development 171,500
 Goal 3 – Elimination of Blight4,900,010
 Goal 4 - Public Services.....1,068,319

Through budget amendments reallocating funds from projects that came in under budget, canceled projects, or budgeting program income, the City was able to provide additional funding towards its goals as follows:

Goal 1 – Decent, affordable housing\$ 266,539
 Goal 2 – Economic Development 197,426
 Goal 3 – Elimination of Blight1,030,417
 Goal 4 - Public Services..... 146,909



Of the entities listed on Pages 5 and 6 that have not yet expended their 2010-2011 funding, City Council reviewed each request to extend the time within which to spend Year 36 funds as follows:

Subrecipient	Balance	Plans to Rectify
CDBG		
Jackson Affordable Housing Corp. (JAHC)	\$263.32	JAHC did not fully expend its Homeownership Counseling allocation from Year 36 and requested additional time to utilize the funds until June 30, 2012.
City Attorney's Office	\$29,277.81	The City Attorney's Office received a significantly reduced allocation for Year 37 (2011-2012) in anticipation City Council would allow additional time to spend its Code Enforcement budget.

Subrecipient	Balance	Plans to Rectify
CDBG		
John George Home	\$340.00	After the bathroom renovation project was completed in late 2010, the John George Home came in slightly under budget and requested the nominal balance be allowed to be combined with its reduced Year 37 allocation of \$12,500 to complete the heat controller project.
Engineering	\$239,094.92 (Year 35) \$355,000.00 (Year 36)	Due to the receipt of stimulus funds, which were required to be spent in a very short amount of time, a few regular CDBG-funded projects were delayed. Contracts have been awarded and all projects will be completed by the end of October 2011.
Department of Public Works (DPW)	\$26,294.77 (Year 35) \$20,000.00 (Year 36)	Nineteen curb ramps were installed in six intersections by June 30, 2011. As DPW received an additional allocation for the 2010-11 grant year, an extension of time to spend the funds was approved until 6/30/12.
Forestry	\$6,249.36 (Year 35) \$20,000.00 (Year 36)	City Council rejected all bids for Ash Tree Removal received in March 2011; however, a contract for over \$20,000 has been recently awarded and work will be completed within 30 days from start. Council allowed an extension of time to spend funds.
Community Development – Administration	\$95,408.00	Continuing to spend down prior year funding; remaining funds carried over to FY 2011-12.
Community Development - Code Enforcement	\$101,471.00	Continuing to spend down prior year funding; remaining funds carried over to FY 2011-12.
Community Development – Jobs Creation Initiative	\$50,000.00	Council allowed an extension of time to spend funds in order to combine with the FY 2011-12 allocation of \$20,000.
Community Development - Rehabilitation	\$258,579.00	Continuing to spend down prior year funding; remaining funds carried over to FY 2011-12.
HOME		
Community Development – Rehabilitation	\$294,382	Continuing to spend down prior year funding; remaining funds carried over to FY 2010-11.

Affirmatively Furthering Fair Housing

The City of Jackson's fair housing ordinance is outlined in Chapter 14, Article IV, Sections 14-131 through 14-140, City of Jackson Code of Ordinances, and prohibits discrimination in sale, lease or rental of real property because of an individual's religion, race, color, national origin, age, sex, marital status, handicap or source of income. Provisions are made in each CDBG Subrecipient Agreement or HOME Contract that the recipient must comply with fair housing and equal opportunity laws.

The City's Analysis of Impediments to Fair Housing Choice was updated and received by the City Council in early 2010. The Summary of Recommendations was as follows:

Alleviate Identified Impediments to Fair Housing Choice - opportunities to alleviate or eliminate the impediments identified in the Analysis should be given high consideration, whether it is by providing a specific service or supporting community partners who are better able to address the issues.

Provide Financial Support to Fair Housing Activities – City Council is advised to consider annual CDBG allocations to the Fair Housing Center of Southeastern Michigan to reinstate fair housing activities of education, complaint receipt, testing, investigation, and potential enforcement of Chapter 14, Article IV, Sections 14-131 through 14-140, City of Jackson Code of Ordinances.

Update Fair Housing Ordinance – City Council is advised to direct the language used in the City of Jackson's Fair Housing Ordinance, Chapter 14, Article IV, Sections 14-131 through 14-140, City of Jackson Code of Ordinances, be updated to be more reflective of current terminology used for gender and diversity.

Fair Housing Law Promotion – The Community Development Department is advised to enhance its Fair Housing promotion by including a statement on housing code inspection compliance certificates.

Neighborhood Revitalization – City Council is advised to place high importance on continued efforts to improve the Neighborhood Stabilization Program (NSP) Target Neighborhood after NSP grant funds have been expended to provide additional enhancement to this distressed area of the City. Medium importance should be placed on continued financial support to the Partnership Park Downtown Neighborhood as significant investment and revitalization has already occurred.

Transportation - The City is advised to continue, and possibly expand, its participation in various boards, committees and study groups dedicated to improving public transportation in the community.

Continued Financial Support for Housing Programs - City Council is advised to maintain, and possibly enhance, financial support from its entitlement grants toward programs designed specifically for housing. Such programs include homeownership counseling, foreclosure prevention, down payment assistance, rehabilitation of housing, and construction of new housing.

Neighborhood revitalization has become a top priority with the Jackson's new City Manager and Deputy City Manager and plans for phased economic stabilization are currently underway with assistance from various City departments. Community Development staff have undertaken an intensive data gathering exercise to document the estimated cost to rehabilitate or demolish vacant housing structures and will incorporate the same efforts with vacant commercial and industrial buildings in the near future. The 2010-2014 Consolidated Plan identified a target area which included, but expanded, the NSP target neighborhood.

Affordable Housing

Foster and Maintain Affordable Housing

During fiscal year 2010-2011, the City provided funding to JAHC for various activities relative to affordable housing, such as downpayment assistance, homeownership counseling, and acquisition/rehabilitation/resale as the City's CHDO. The City's Community Development Department provides a rehabilitation program for owner-occupied, low-income households who are unable to access home improvement loans through traditional lenders for repairs. Emergency hazard loans of up to \$10,000 are made available to qualifying households to repair an immediate, urgent need, such as a furnace in the winter, a roof during the rainy season, etc. All of the above programs offer loans, rather than grants, ensuring future funding from program income will be available to assist another low-income family.

Preserving Decent, Affordable Rental Units

In order to protect the health, safety and welfare of area tenants, the City's Code Enforcement program takes a proactive stance on the City's rental housing by systematically inspecting all rental units in a designated area. During FY 2010-2011, 479 rental buildings consisting of 731 housing units received an initial inspection. After the initial inspection by a Code Enforcement Officer, landlords are given no less than 30 days nor more than 90 days within which to bring any non-emergency violations noted up to code per Chapter 14 of the City of Jackson Code of Ordinances. The Building Code Board of Examiners and Appeals may extend the time limit set for correction of violations if the owner can show a good faith effort to comply with the repair order. Non-compliance cases are prosecuted through the City's Administrative Hearings Bureau. Ideally, rental units should be subject to re-inspection at the expiration of the two-year certificate of compliance; however, due to the reduction of CDBG funds from HUD, the Community Development Department is severely understaffed. While the target time to reinspect a designated area is three to five years, it is estimated that at the current staffing levels, inspectors will not be rotated back into a particular designated area for six to eight years.

Eliminate Barriers to Affordable Housing

With consistently high unemployment, low income, and an ever shrinking safety net, many of the community's residents struggle with multiple issues besides housing. Because the need is much greater than the City can provide for, several gaps are filled by non-profit and faith-based entities. While this alleviates some demands, it still is not great enough to assist everyone, nor provide a cure to the problems.

In its efforts to eliminate barriers to affordable housing, the City provided CDBG funding to JAHC for its homeownership counseling and training. In addition, HOME funds were allocated to JAHC to provide down payment assistance to new homebuyers. As the City's CHDO, JAHC also received HOME funds for acquisition, rehabilitation, and resale to low- and moderate-income homebuyers.

Address Accessibility Needs of Persons with Disabilities

On August 15, 2006, the Jackson City Council took action to waive the inspection fees for work performed by local non-profit charitable organizations, specifically for handicap-accessible ramps. Since that time, 63 ramps have been installed for disabled homeowners by disAbility Connections, the Rotary Club, World Changers and Mission Serve. Twenty-six of those ramps were constructed during fiscal year 2010-2011.

Continuum of Care

The Jackson County Continuum of Care (CoC) receives annual allocations of Emergency Solutions Grants (ESG) from the Michigan Housing Development Authority (MSHDA). The CoC most recently allocated \$166,638 in funding through September 30, 2012 as follows:

- \$ 8,250 to CAA to serve as Grant Fiduciary and fund the CoC Coordinator position.
- \$18,000 to CAA to serve as the Housing Assessment and Resource Agency.
- \$43,550 to CAA to provide short term rental assistance.
- \$13,200 to Do'Chas II to provide essential services to youth aging out of foster care.
- \$24,350 to The Salvation Army to payment of up to three (3) months' rent arrearages to prevent a family from becoming homeless.
- \$44,938 to AWARE, Inc. for operating expenses related to managing an emergency shelter for survivors of domestic violence and sexual assault.
- \$14,350 to Training & Treatment Innovations (TTI) for utility and/or rental arrearages.

In January 2011, HUD announced the Jackson CoC would receive \$801,593 in renewal funding for the following supportive housing programs:

Garfield Square Project	\$190,243
Housing Advocacy Program Expansion	\$269,267
Jackson HMIS	\$ 54,932
Jackson Leasing Assistance Program	\$112,876
Jackson Leasing Assistance Program II	\$118,144
Partnership Park Permanent Housing	\$ 56,131

Supportive housing programs develop housing and related supportive services for persons moving from homelessness to independent living. Program funds are to be used to assist homeless people live in a stable place, increase their skills or income, and gain more control over the decisions that affect their lives. Supportive Housing Program funding from HUD is utilized by CAA, Aware, Inc. (in partnership with CAA) and TTI. The renewal grant award allows CAA to continue its two transitional housing programs, which help residents pay rent for up to two years, and for continued support of five housing units for homeless families in the Partnership Park neighborhood. All three programs assist approximately 60 families per year. A portion of CAA's funding also supports required data collection and reporting through the Homeless Management Information System (HMIS). TTI's grant funding supports its two leasing assistance programs.

City staff actively participates in the CoC as a co-chairperson and assisted in the planning and implementation of three Project Homeless Connect events between November 2009 and April 2011. In 2010, the CoC realized its original strategies and goals for ending homelessness in Jackson were not effective and, in light of the ongoing foreclosure crisis, high unemployment rate, and financial decline, began to rework its strategic plan, action plan and 10 year plan. Goals identified by the strategic plan work group include:

- ✓ Build CoC activities by engaging volunteers interested in specific projects;
- ✓ Improve communication about CoC's purpose and successful outcomes;
- ✓ Increase advocacy activities;
- ✓ Address unmet needs of target populations.

Beginning in the last quarter of 2010 CoC meetings included significant discussion of subpopulation needs, such as those experienced by domestic violence survivors, youth, elderly, veterans, and persons with dual diagnosis. All respective agencies serving specific subpopulation sectors reported a lack of resources as the greatest hindrance in providing the types of services and supports each group faces. Next steps in the planning process are to develop an achievable action plan and amend the 10 Year Plan to incorporate and implement the modified visioning.

Following is the most recent information regarding shelter providers in the City:

2011 Continuum of Care Housing Inventory Chart

Emergency Shelters

Provider Name	Facility Name	Family Units	Family Beds	Individual Beds	Total Beds
AWARE, Inc.	AWARE, Inc.	6	22	8	30
Jackson Interfaith Shelter	Jackson Interfaith Shelter	9	45	32	77
Total:		15	67	40	107

Transitional Housing

Provider Name	Facility Name	Family Units	Family Beds	Individual Beds	Total Beds
AWARE, Inc.	Transitional Housing	19	41	3	44
CAA	HAP, Garfield	23	95	2	97
Do'Chas II	Transitional Housing	5	5	0	5
MPRI	Rental Assistance	0	0	25	25
Total:		47	141	30	171

Permanent Supportive Housing

Provider Name	Facility Name	Family Units	Family Beds	Individual Beds	Total Beds
CAA	Partnership Park	5	14	0	14
TTI	TTI	4	9	11	20
Total:		9	23	11	34

Other Actions

Address Obstacles to Meeting Underserved Needs

Many factors continue to need to be addressed to meet underserved needs. For instance, more jobs need to be made available for low- and moderate-income persons in which the potential employee may be able to perform but is lacking the required experience. Difficulties with transportation plague low- and medium-income residents and contribute to continued unemployment in several ways:

- Unable to afford public transportation or no routes established near work place;
- Unable to afford proper insurance, registration and licensing for a vehicle;
- Unable to afford vehicle maintenance and repairs.

Among other of the City's homeless shelters, the Interfaith Shelter provides shelter, housing, food, advocacy services, referral services, and budgeting assistance for those persons seeking help. The Interfaith Shelter averages nearly 6,800 meals served and provides shelter to approximately 88 adults and 25 children on a monthly basis.

Overcome Gaps in Institutional Structures and Enhance Coordination.

The City of Jackson works with other organizations, including public institutions, non-profit organizations, and private industry and continues to strengthen relationships with agencies that provide services to Jackson's low- and moderate-income residents. City staff has participated with United Way's Income Community Solutions Team, which is in the process of conducting a community-wide needs assessment. The City encourages its citizens and business leaders to participate in all aspects of its programs and governing decisions. In addition to public hearings on specific issues, citizens are given time at the beginning of each City Council meeting to address the City Council on issues of concern to them. Through this citizen input, the City Council has developed alternative program plans to address concerns in some cases.

Improve Public Housing and Resident Initiatives

The Jackson Housing Commission (JHC) is the City's Public Housing Authority (PHA). The JHC manages 543 units of public housing in three Asset Management Projects and a Section 8 program of 475 participants. The mission of the JHC is:

To assist low income families secure safe, decent and affordable housing; create opportunities for resident and participant families to achieve self sufficiency and economic independence; and assure fiscal and program integrity by all program participants.

To achieve the ideals contained in the mission statement, the JHC set goals and objectives of providing decent, safe and affordable housing; ensuring equal opportunity in housing for everyone; responding to resident requests for maintenance issues in a timely fashion; returning vacated units to occupancy within 25 days; continuing enforcement of its "One Strike" policy for residents and applicants; and improving and/or maintaining financial stability through aggressive rent collections and improved reserve position. The JHC's financial resources include an operating fund, capital fund, dwelling rental income, and Section 8 administrative fees.

After assessing the housing needs of the City and surrounding Jackson County area, JHC has determined that it currently meets, and will continue to meet, the housing needs of the community to the extent practical for a medium-sized agency. In addition, the JHC has:

- No plans to demolish any of its properties. In fact, the JHC plans extensive physical improvements at each location within the next three years. Comments and suggestions from the various Resident Advisory Boards (Shahan-Blackstone, Chalet Terrace, Reed Manor and Section 8) are taken into consideration and, if feasible, implemented.
- A HUD-approved Home Ownership Plan to sell 50 scattered site units to qualifying low- and moderate-income homebuyers. As of June 3, 2008, 10 units had been sold; however, when the housing crisis affected the ability to sell homes, JHC discontinued this program and reconverted these single family homes back into rental units.

- Implemented local preferences to improve the living environment by de-concentration, promoting income mixing, and improving security throughout the developments.
- Created and continues to facilitate self-sufficiency programs to improve resident employability, as well as solicit support services for the elderly and families with disabilities.

The waiting list for Section 8 housing is quite extensive, totaling 1,084 families for 475 units. Of those on the waiting list, 97% are extremely low-income (less than or equal to 30% area media income) households. Unfortunately, the waiting list for Section 8 housing has been closed for more than two years with no plans to reopen in the next year.

Public Housing has a waiting list of 295 families for 543 units and generally experiences an annual turnover of 127 families. The waiting list remains open and active for public housing units. Due to decreased funding, public housing minimum rent was recently increased from \$25 to \$50 per month.

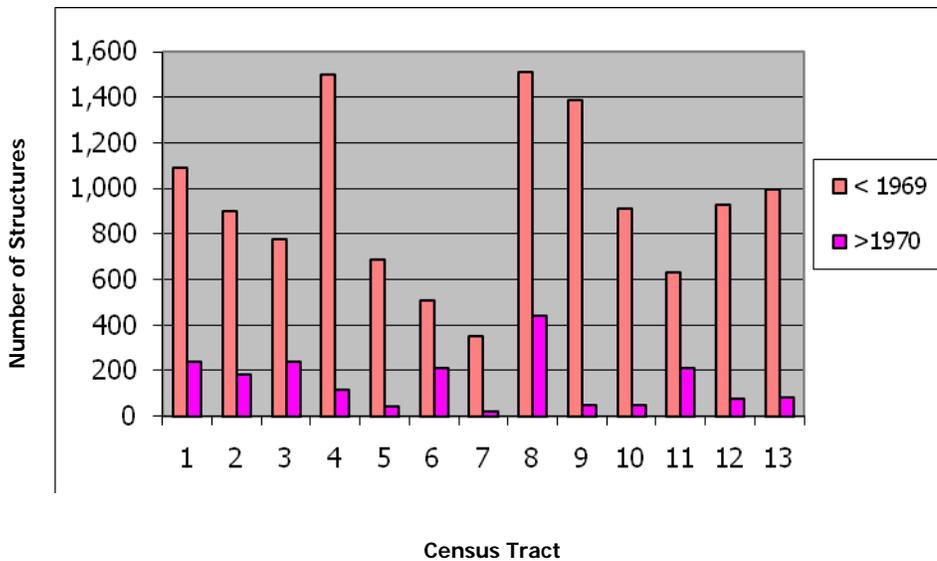
The JHC received \$889,894 in Capital Funds Recovery Grant from the American Recovery and Reinvestment Act of 2009. The 40 single-family scattered site units remaining in the Home Ownership Plan are undergoing updates, including new roofs, water heaters, furnaces, windows and doors.

A resident member participates on the JHC Board, and four separate Resident Advisory Boards exist; one at each of the three complexes and one for Section 8. Due to Resident Advisory Board participation, the JHC incorporated certain requests into its annual and five-year plans and will address other requested items through normal operational activities that do not require use of Capital Funds.

Evaluate and Reduce Lead-Based Paint Hazards

According to the Michigan Department of Community Health (MDCH), environmental exposure to lead in amounts sufficient to cause illness and neurological damage in children remains a significant concern in Michigan. Jackson County has been identified as one of fourteen counties in Michigan at high risk for childhood lead exposure and poisoning. Lead-based paint hazards are a major concern for the City's young children and pregnant women as over 85% of all housing was constructed prior to 1970, with over 51% being built before 1940. As jobs continue to be lost and families are trying to get by, property maintenance and repair are not high on the list of priorities. As properties decline, the risk of exposure to lead-based paint hazards increases.

As stated above, all 13 Census tracts contain aged housing, as demonstrated below:



Housing built prior to 1978 (when federal law banned the use of lead-based paint in residential housing) is considered to be at risk of containing some amount of lead-based paint. The amount of lead pigment in the paint increases with the age of the housing. Housing built prior to 1950 remains a significant concern for lead poisoning as 1950 is often recognized as the “threshold” to lower levels of lead-based paint. Prior to about 1940, paint typically contained high amounts of lead, often 10 to 50 percent. In the early 1950s, paint industry standards voluntarily called for limiting lead content to 1%. With approximately 66% of the housing stock built prior to 1950, Jackson housing units pose a high risk of containing significant lead-based paint hazards. Young children of very low- and low-income households are most likely to reside in older housing, and are disproportionately at risk of lead poisoning. It is anticipated that units of owner occupied housing will continue to decline and the ratio of rental units will increase due to the stress of the slow and declining economy. Rental properties make up a large percentage of the City’s housing units. If units are not maintained, the risk of young children coming into contact with lead-paint hazards continues to climb.

Since HUD’s lead-based paint regulations took effect in September 2000, the City has seen rehabilitation costs increase by 60%. Unfortunately, the City’s funding sources did not increase at the same time, making it more and more difficult to have a significant impact on the housing in the community. Because of the age of the housing stock, the homes of all applicants for rehabilitation assistance living in homes built prior to 1978 must be tested for lead-based paint.

From 2006-2010, the City successfully implemented a Lead Hazard Control Program to address lead-based paint hazards in low-income homes built before 1978. The program tested 215 units and provided lead hazard remediation for 174 units. The purpose of the grant was to provide funds to low- and moderate-income families living in the City of Jackson and Jackson County to accomplish the national initiative to eliminate childhood lead poisoning. The program offered testing for lead-based paint hazards in the home, testing of young children under age six for elevated blood lead levels, and funding to remediate the lead-based paint hazards from the home. To implement this program, the City partnered with other community organizations to provide lead hazard control services to reduce the number of housing units containing lead-based paint hazards. These organizations included CAA, the Jackson County Health Department, and the Center for Family Health (Allegiance Health System).

The City partnered with the CAA to provide lead hazard control services to owner occupants living outside of the city limits and to rental property owners in the Partnership Park area. The Jackson County Health Department provided community education and outreach to families with children under the age of six and local organizations that service families with children under the age of six. The City partnered with the Center for Family Health to provide client referrals for blood lead testing of children under the age of six living in the home. The City also worked with the Jackson Area Landlord Association (JALA) to provide resources to rental property owners and educational information pertaining to childhood lead poisoning, renovating pre-1978 properties and the Michigan Lead Abatement Act. Although the City applied for renewal funding from the U.S. Department of Housing and Urban Development (HUD) in the fall of 2009 and again in the fall of 2010 to continue providing lead-based paint hazard control services, those applications were denied and the program ended in March 2010. With the lack of funding to continue lead-based paint hazard control services, the number of lead-safe housing units being created in the community will be impacted.

The City will continue to work with referrals from the Jackson County Health Department to identify clients with lead-based paint hazards that may be eligible for a full housing rehabilitation project. These clients will be able to address their lead-based paint hazards and probable code violations in the same project. The downside to this is the amount of funding available per client. Lead hazard remediation may be expensive and may impact the amount of housing projects that can be accomplished through the allocated funding. For families with a child identified as having an elevated blood lead level, the City will refer the family to the Michigan Department of Community Health's Lead and Healthy Homes Program. While the City of Jackson is not identified within the MDCH work plan as a subrecipient community, it does fall under their "statewide" clause of being allowed to provide assistance based on a child with an identified elevated blood lead level. This will provide some opportunity for families with a lead-poisoned child, but it will not aid in the prevention of childhood lead poisoning.

The City will continue to seek funding alternatives with HUD, the State of Michigan and other funding sources to regain funding in an effort to continue providing lead-based paint hazard control services; however, the City has been negatively impacted through the loss of valuable, knowledgeable staff by HUD's decision not to renew funding in 2009 and 2010. The City will also utilize the MDCH's Lead and Healthy Homes Program to serve as a referral network to link local contractors to training and educational services for lead abatement certification as well as resources to become certified in the EPA's Renovate Right curriculum.

The State of Michigan has enacted legislation to address lead-based paint issues in the state. The City of Jackson and its subgrantees will continue to incorporate and comply with the Michigan Lead Abatement Act to address lead-based paint issues in the community. The City of Jackson and its subgrantees will also comply with the Federal Environmental Protection Agency (EPA)'s Renovation, Remodeling and Paint Law that took effect on April 10, 2010. This law will require contractors performing remodeling and renovation activities in residential properties and child occupied facilities built before 1978 to be certified and to follow specific work practices to prevent lead dust contamination.

Ensure Compliance with Program and Comprehensive Planning Requirements

The Community Development Project Coordinator is responsible for oversight of the administration of CDBG/HOME funds, which includes, but is not limited to:

- Receiving applications for funding and reviewing same for eligibility.
- Performing a risk analysis of applicants requesting funds.
- Preparing reports to the Community Development Director for the Mayor and City Council.
- Performing environmental reviews.
- Staffing Citizen Advisory Council meetings to obtain public comment.
- Preparing the One-Year Action Plan for submission to HUD.
- Preparing Subrecipient Agreements to those entities receiving an allocation.
- Preparing the CAPER.
- Monitoring subrecipients: quarterly desk reviews and annual on-site reviews.
- Reviewing reimbursement requests for eligibility.
- Conducting site visits to projects while in progress.
- Conducting Davis-Bacon interviews on construction sites for Labor Standards compliance.
- Maintaining files and records relating to the overall administration of the programs.

The Department's Financial Analyst supervises the Project Coordinator and, in addition to assisting in some of the responsibilities listed above, is in charge of meeting all aspects of HUD's financial reporting requirements, such as:

- Review payment requests for accuracy and eligibility.
- Reconcile financial records with IDIS.
- Prepare and reconcile reports submitted with the CAPER.
- Prepare reports to the Community Development Director for the Mayor, City Council, City Manager as requested.
- Prepare Federal Cash Control Report.
- Ensure accuracy of data entered in IDIS.
- Prepare budgets and forecasts.

Reduce the Number of Persons Living Below the Poverty Level

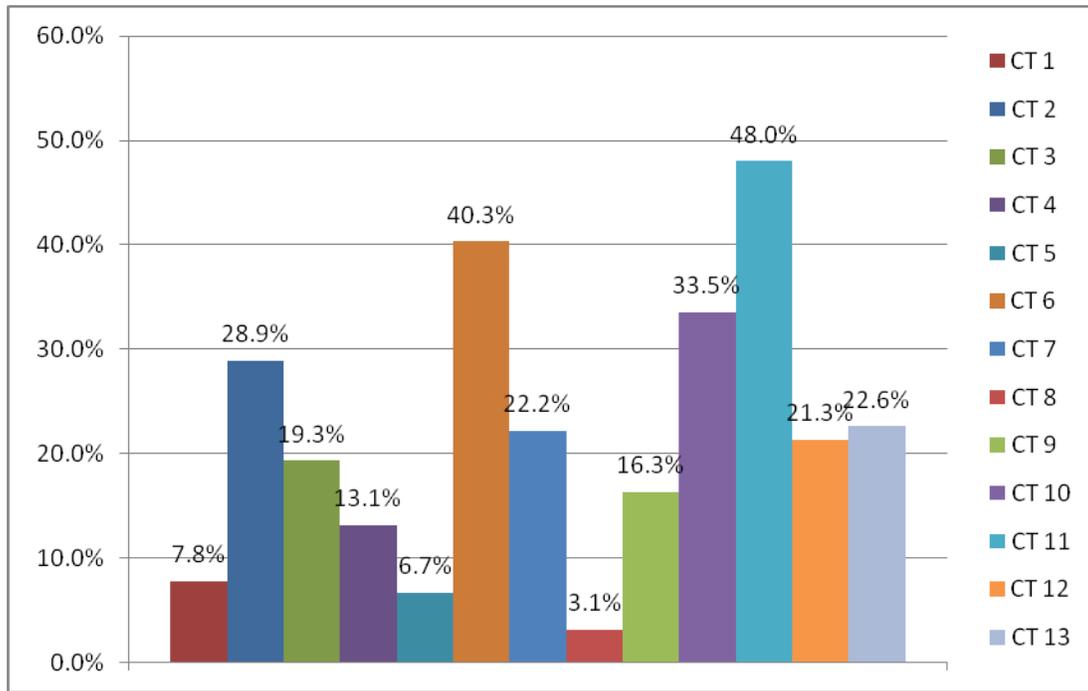
HUD annually releases area median income limits based on information specific to the community. HUD's 2010 Median Family Income estimates (soon to be released) made more extensive use of American Community Survey data than previously used, although local Bureau of Labor Statistics (BLS) wage data continue to be used to influence estimates for areas of less than 65,000 in population.

City of Jackson 2010 Area Median Income Limits

% of Median	Limit per Number of Persons in Household							
	1	2	3	4	5	6	7	8
30%	12,350	14,100	15,850	17,600	19,050	20,450	21,850	23,250
50%	20,550	23,450	26,400	29,300	31,650	34,000	36,350	38,700
80%	32,850	37,550	42,250	46,900	50,700	54,450	58,200	61,950
100%	41,100	46,900	52,800	58,600	63,300	68,000	72,700	77,400
120%	49,320	56,280	63,360	70,320	75,960	81,600	87,240	92,800

(effective May 14, 2010)

Approximately 21.8% of the City's residents live at or below the poverty level, with two of the highest concentrations in Census tracts 6 and 11, where the average number of residents living at or below the poverty level is over 40%.



Poverty Rates by Census Tract

The 2009 American Community Survey provides the following data regarding poverty of families and people whose income in the past 12 months is below the poverty level:

All Families	22.9%
With related children under 18 years	35.8%
With related children under 5 years only	35.9%
Married couple families	8.7%
With related children under 18 years	14.5%
With related children under 5 years only	8.7%
Families with female householder, no husband present	42.7%
With related children under 18 years	59.0%
With related children under 5 years only	74.2%

All people	27.2%
Under 18 years	37.8%
Related children under 18 years	36.9%
Related children under 5 years	42.8%
Related children 5 – 17 years	34.2%
18 years and over	23.0%
18 – 64 years	25.1%
65 years and over	10.4%
People in families	24.8%
Unrelated individuals 15 years and over	35.9%

The American Community Survey published a report comparing poverty rates by state from 2008 and 2009. This report indicates as a whole, the number of persons living in poverty across the United States rose from 13.3% in 2008 to 14.3% in 2009. Michigan's poverty rate rose 1.7 percentage points from 14.5% in 2008 to 16.2% in 2009. The City of Jackson has neither the resources nor facilities to carry out programs directly targeted at reducing the number of households at or below the poverty level. However, through the use of CDBG and HOME funds, the City offers services and programs to assist its low- and moderate-income residents:

Deferred Loan Program – utilized through the Community Development Department's Rehabilitation Program offering interest-free loans with no monthly payments. Repayment is deferred for 20 years or until the owner moves, rents out the home, or fails to use the property as their primary residence.

Emergency Hazard Program – as with the Deferred Loan Program, these loans are interest free with no monthly payments and allow the Community Development Department to expedite the correction of hazardous conditions (e.g. leaking roof, non-working furnace, etc.).

Jobs Creation Initiative – incentive-based financing to for-profit businesses that hire and/or train low- and moderate-income City residents.

Homebuyer Assistance – closing costs, prepaids, down payment, or other financial assistance required for a family to purchase a home. All persons receiving homebuyer assistance must attend homeownership counseling, which provides information not only on the purchase process, but also in the readiness process, such as budgeting, credit, income versus debt, etc.

The Salvation Army – utility shutoff prevention assistance allowed one time per year after a decision letter from the Department of Human Services. If amount owed is significant, client is advised to call other agencies or churches to cover part of the bill.

These local efforts, backed by extremely limited funds, are unlikely to have a significant impact in reducing the number of individuals and families living below the poverty level. However, with thoughtful consideration of complementary activities to other programs available in the community, a collaborative effort among all service providers may provide more significant, measurable progress to reducing poverty rates in the City.

Leveraging Resources

Subrecipients have been successful in leveraging CDBG or HOME funds with grants from foundations, lenders, private donations, and other state and federal grant and loan programs. The United Way funds many worthwhile organizations that address the high priority needs of the community's low-income residents. The City continues to support agencies and developers in applying for other federal, state and public funds.

The City's CDBG and HOME grants do not require matching funds, but consideration is taken regarding the amount of other funds leveraged in a project when making allocation decisions.

Citizen Comment

Citizen input is actively solicited through publication of notifications in the *Jackson Citizen Patriot*, the area's daily newspaper, and *The Jackson Blazer*, a weekly newspaper. The public is informed of meetings and public hearings and given the opportunity to comment on CDBG/HOME applications received by the City, the Action Plan, how funding is being disseminated before the Request for Release of Funds, and also the CAPER.

During the preliminary planning stages to develop the City's 5-Year Consolidated Plan, the current Citizen Participation Plan was evaluated. After much research and analysis of the current Citizen Participation Plan structure and consultation with similar-sized entitlement communities in Michigan, it was determined improvements could be made to that plan, including the Citizens Advisory Council. Staff is currently revising the Citizen Participation Plan as authorized by the Jackson City Council, which will restructure the advisory council to be comprised of community leaders and citizens from CDBG-eligible areas that could conduct public hearings, receive citizen comments, provide reports to City Council regarding those hearings and comments, provide guidance to Councilmembers in the application/allocation process, and evaluate annual grant performance.

Because the City deviated from its current Citizen Participation Plan during its redevelopment, extra measures were taken to solicit public comment. Community service providers catering to low- and moderate-income persons posted flyers created by Community Development staff announcing the day, date, time, and reason for the public hearing. Among the agencies that posted the flyers were: Community Action Agency, the AWARE shelter, Jackson County Department of Human Services, The Salvation Army, South Central Michigan Works!, the three Jackson Housing Commission public housing complexes, the Community Development Department's lobby, and on the front entrance doors to City Hall. Draft copies of this CAPER were made available for public viewing and comment at the main branch of the public library, City Hall, Habitat for Humanity, and the three public housing complexes.

Self-Evaluation

Decent Affordable Housing

The City of Jackson continues to fund activities to sustain the availability and affordability of housing for low- and moderate-income persons. These activities include down payment assistance, homeownership counseling and training, and rehabilitation. Community Development rehabilitation staff continues to review its rehabilitation policies and procedures so it can offer the most affordable program to Jackson's qualifying residents.

Economic Opportunities

The City of Jackson has provided successful economic opportunities to businesses in the form of its Jobs Creation Initiative. Community Development staff continues to offer this economic incentive and is considering implementation of other CDBG-funded activities, such as microenterprise assistance, to support more job opportunities for the City's low- and moderate-income residents.

Elimination of Slum/Blight

The City of Jackson strives to improve the look of the City, from infrastructure repair, housing maintenance code enforcement, and blight ordinance enforcement. As areas are cleared of blight, pride is restored to the community. Although it is an ongoing effort to maintain the

cleanliness, the City has instituted procedures to deal with habitual offenders. As mentioned earlier in this report, a comprehensive study, including extensive data collection, of a phased neighborhood economic stabilization effort has recently been implemented.

Public Services

The need for non-profit and charitable agency services for low- and moderate-income persons has risen sharply as the economy and job market has languished. In future public service allocations, the City will be looking more closely at those services that provide assistance for basic needs – health, food and shelter. Until the City and State of Michigan are in an economic recovery, the City will continue to support agencies that provide the most beneficial basic needs to the community.

Monitoring

During review of applications through an annual competition for grant funds, a risk analysis is conducted of the potential recipient of grant funds. Based on that risk analysis, prospective organizations are assessed for strengths and weaknesses in order to develop support mechanisms to enhance program delivery. This assessment takes into consideration the nature and eligibility of the activity, whether it is a duplicative service conducted by another agency in a more efficient manner, whether the proposed plan for carrying out the activity is realistic, the organization's capacity to conduct the activity in a timely fashion, and also for the possibility of any conflicts of interest.

Community Development staff conducts quarterly desk reviews of performance reports required to be filed by subrecipients of CDBG funds. From those desk reviews, staff is able to determine if a project is on track or when it is expected to be instituted. Individual agencies may receive one-on-one technical assistance meetings to help explain different aspects of the program and to aid the agency in accomplishing its goals. Each request for reimbursement is required to supply supporting documentation, which is carefully reviewed by more than one staff person before payments are made.

Two staff members conduct annual on-site monitoring of subrecipients receiving grant funds to verify back up documentation to their quarterly reports. This on-site, expanded monitoring is determined based on newness of subrecipient, prior findings, performance reporting issues, or other appropriate areas that may need closer review. While a majority of the City's subrecipients receive very favorable outcomes to the monitoring visits, some issues become apparent requiring an agency to make anywhere from minor corrective actions or a complete revision of a specific procedure to keep it in compliance with program regulations.

Program Narratives

CDBG Program

The goals of using CDBG funds in the City of Jackson are to provide safe, decent, affordable housing to low- and moderate-income persons, encourage an economic climate, prevent or eliminate slum and blight, and make available certain public services to meet the basic needs of the low- and moderate-income residents. To accomplish these goals, CDBG funds were allocated for each goal as follows:

Goal 1 – Safe, Decent and Affordable Housing

Code Enforcement Community Development Dept.	Funding \$503,345 CDBG	Target Area City-wide
	Planned Beneficiaries Low- and Moderate-Income Clientele	
Outcome Improved rental properties (see also Goal 3 for blight citations)	Planned Units	Actual Units 731 rental units inspected

Rehabilitation Community Development Dept.	Funding \$186,000 CDBG	Target Area City-wide
	Planned Beneficiaries Low- and Moderate-Income Clientele	
Outcome Improved housing conditions for owner-occupied residences	Planned Units 23 units	Actual Units 17 Residential Rehab projects 16 Emergency Hazard projects

Rehabilitation – Bathroom Renovation John George Home	Funding \$10,000 CDBG	Target Area CT000400, BG5
	Planned Beneficiaries Low- and Moderate-Income Clientele	
Outcome Improved safety and accessibility for residents	Planned Units 1	Actual Units 1

Goal 2 – Encourage an Economic Climate

Jobs Creation Initiative Community Development	Funding \$50,000 CDBG	Target Area City-wide
	Planned Beneficiaries Low- and Moderate-Income Jobs	
Outcome Provided loans to businesses for improvements while creating/retaining jobs for low-income residents	Planned Units 1	Actual Units 0

Goal 3 – Prevent and Eliminate Blight

Code Enforcement Community Development Dept.	Funding \$503,345 CDBG	Target Area City-wide
	Planned Beneficiaries Low- and Moderate-Income Area	
Outcome Improved neighborhoods (see also Goal 1 for rental housing info)	Planned Units	Actual Units 2,366 garbage citations issued 494 Inoperable/Unlicensed Vehicle citations issued 276 Dead Trees issued

Code Enforcement City Attorney's Office	Funding \$63,000 CDBG	Target Area City-wide
	Planned Beneficiaries Low- and Moderate-Income Area	
Outcome Provide legal support in the Administrative Hearings Bureau for the City's Code Enforcement program	Planned Units 100	Actual Units 350

Street Paving/Reconstruction City Engineering	Funding \$355,000 CDBG	Target Area CT000600; CT001000, BG1; CT001100, BG1
	Planned Beneficiaries Low- and Moderate-Income Area	
Outcome Improved drivability of local streets	Planned Units 2	Actual Units 0

Sidewalk Handicap Curb Ramps Department of Public Works	Funding \$20,000 CDBG	Target Area CT00060; CT000700; CT001000
	Planned Beneficiaries Low- and Moderate-Income Clientele (presumed)	
Outcome Improved accessibility for elderly or disabled residents	Planned Units 8	Actual Units 19

Ash Tree Removal/Replacement City Forestry	Funding \$14,000 CDBG	Target Area CT000700; CT001000;CT001100, BG1
	Planned Beneficiaries Low- and Moderate-Income Area	
Outcome Removed dead, dying, diseased, and/or dangerous tree to beautify neighborhoods	Planned Units 100	Actual Units 0

Goal 4 – Public Services

Client Advocate Positions Aware, Inc.	Funding \$15,000 CDBG	Target Area City-wide
	Planned Beneficiaries Low- and Moderate-Income Clientele	
Outcome Provided staffing to assist survivors of domestic violence and sexual abuse	Planned Units 834	Actual Units 550

Emergency Adult Dental Care Center for Family Health	Funding \$20,000 CDBG	Target Area City-wide
	Planned Beneficiaries Low- and Moderate-Income Clientele	
Outcome Provided affordable oral health care	Planned Units 1,100	Actual Units 662

Partnership Park After School Program Partnership Park Neighborhood Association	Funding \$5,000 CDBG	Target Area CT000600, BG1
	Planned Beneficiaries Low- and Moderate-Income Clientele	
Outcome Assisted youth in obtaining educational and social skills	Planned Units 40	Actual Units 50

Families and Schools Together Family Service & Children’s Aid	Funding \$7,000 CDBG	Target Area CT001300, BG3; CT001000, BG4; CT000600, BG1
	Planned Beneficiaries Low- and Moderate-Income Clientele	
Outcome Provided counseling for students and their families to enhance family functioning, prevent student failure, prevent alcohol/drug abuse, and reduce family stress	Planned Units 50	Actual Units 360

Homeownership Counseling & Training Jackson Affordable Housing Corp.	Funding \$8,000 CDBG	Target Area City-wide
	Planned Beneficiaries Low- and Moderate-Income Clientele	
Outcome Provided information and training to prospective homeowners	Planned Units 465	Actual Units 391

MLK Summer Youth Program Parks & Recreation Dept.	Funding \$40,000 CDBG	Target Area CT001100, BG1, 2 & 3
	Planned Beneficiaries Low- and Moderate-Income Clientele	
Outcome Provided staff and operating expenses for summer enrichment program for youth	Planned Units 400	Actual Units 401

Utility Assistance The Salvation Army	Funding \$95,000 CDBG	Target Area City-wide
	Planned Beneficiaries Low- and Moderate-Income Clientele	
Outcome Allowed families to keep their power and heat on	Planned Units 185	Actual Units 202

2-1-1 Call Center United Way of Jackson County	Funding \$27,000 CDBG	Target Area City-wide
	Planned Beneficiaries Low- and Moderate-Income Clientele	
Outcome Provide an information and referral service	Planned Units 3,500	Actual Units 6,913

Use of CDBG Funds for National Objectives

All CDBG funds received were allocated to meet National Objectives, specifically targeted to the City's low- and moderate-income residents, eliminating slum/blight, or meeting urgent needs. As indicated on the Financial Summary Report (PR 26), 100% of Jackson's CDBG funds benefited low- and moderate-income persons during the 2010 reporting period.

Anti-Displacement and Relocation

No projects were funded that involved demolition of occupied property. Temporary relocation was necessary during one rehabilitation project during Program Year 2010.

The City of Jackson and/or its funding recipients provide for reasonable benefits to any person involuntarily and temporarily or permanently displaced as a result of the use of CDBG or HOME funds for acquisition or rehabilitation of residential property. The City intends to cause no displacement to persons receiving assistance from the CDBG or HOME programs but recognizes that situations may arise wherein displacement, relocation or temporary relocation are the only viable methods for providing assistance. Because the City's approved contractors have extensive experience, they are able to isolate various rooms in the home to perform lead hazard control work during rehabilitation. Once that area has been addressed, the contractor then moves to another section of the home and again isolates the area to do the rehabilitation and lead hazard work. Each area is completed in expedited fashion, without exposure of the family to lead-based paint hazards. Should extensive work be necessary, the budget includes relocation costs.

Low/Mod Job Activities

The City of Jackson implemented its Jobs Creation Initiative Loan Program in 2003 as an economic development incentive to expand business and create jobs for low- and moderate-income residents. Ambs Message Center received the first loan in 2004, followed by Anesthesia Business Consultants in 2005, and Daryl's Downtown Restaurant in 2006. The policy adopted by the City Council is as follows:

City of Jackson Jobs Creation Initiative Loan Program

(Initiated 11/25/03)

Eligibility Requirements:

- 1) The business must be located within a CDBG eligible area of the City of Jackson and must not have received federal funds through any current or previous City, DDA, or MSHDA Program.
- 2) The business must make a minimum investment of \$500,000 in construction or building improvements within two (2) years.
- 3) The business must create at least one (1) full-time income job for a low-moderate income individual for each \$5,000 of CDBG funds within three to five (3 – 5) years.
- 4) The business must agree to a Promissory Note and Development Agreement.
- 5) The business must be current on taxes and special assessments
- 6) The business must not have any active code violations cited.

Program Income Received

Program Income Type	Amount
CDBG	
Sale of Real Property	\$ 11,079
Economic Development Loan Repayments	15,750
Deferred Loan Repayments	4,469
MSHDA PIP Loan/Inspection Fees	-0-
HOME Administration	30,400
Accounts Receivables, Permits, Code Enf., etc.	22,943
Other Program Income	<u>5,125</u>
Total CDBG Program Income:	<u>\$ 89,766</u>
HOME	
HOME Program Loan Repayment	<u>-0-</u>
Total HOME Program Income:	<u>-0-</u>

Loans and Other Receivables

As of June 30, 2010, the City of Jackson has the following open outstanding loans:

No. of Loans	Type	Balance
223	Rehab (repayable)	\$2,752,807.66
54	Lead (forgivable)	202,888.80
85	Emergency Hazard (repayable)	453,856.99
1	Section 108 (repayable)	635,000.00

The City of Jackson implemented a Deposit Loan program in the early 1980s when mortgage and home improvement loan interest rates were 17% - 20%. It was originally a lump sum deposit and the bank interest earned was used to subsidize the high interest on home improvement loans to between 4% and 8%. As interest rates improved, there was no longer a need for this program; however, the City's agreement with Flagstar Bank required sufficient funds remain in the account to cover the outstanding principal on existing Title I loans. Over time, as the loans have been repaid and less and less interest was needed to subsidize existing

loans, the unneeded interest was declared as program income and reused in other block grant eligible activities.

No. of Loans	Type	Balance
2	Deposit Loan (repayable)	\$3,570.35

The City of Jackson has the following properties for sale that were acquired and/or improved using CDBG funds and are available to sale to low- and moderate-income persons. Several properties will be rehabilitated utilizing Neighborhood Stabilization Program (NSP) funding.

Tax ID No.	Address	
5-0591	208 E Morrell	
5-1090	140 Stanley	NSP rehab; purchase offer accepted 6/14/11
5-1345	115 Damon	NSP rehab
4-0654	941 S Jackson	NSP rehab
5-0683	1043 Chittock	HOME rehab; sold 6/29/11
6-1104	1906 Plymouth	Sold 11/9/10
7-1194	1911 E Ganson	Sold 3/24/11

The following houses are also available for sale, but no CDBG or HOME funds were utilized to acquire or rehabilitate:

7-0348	604 Detroit	NSP rehab complete; listed
3-0128	509 W Franklin	NSP rehab complete; listed
7-1057	1707 E Ganson	NSP rehab complete; listed
3-1630	733 Oakdale	NSP rehab complete; listed
8-0356	544 N Pleasant	NSP rehab ongoing (purchase offer accepted 7/19/11; closed 8/26/11)

JAHC and Habitat for Humanity have the following properties for sale:

Tax ID No.	Address	
8-0786	1306 Leroy	Rehab complete; listed
8-1633	734 N Waterloo	Rehab complete; listed
8-1449	622 N Waterloo	Acquired in May 2011; rehab ongoing
4-0925.2	140 Rockwell	Sold
4-0595	708 S Mechanic	Sold

HOME Program

Rehabilitation Assistance Community Development	Funding \$260,975 HOME	Target Area City-wide
	Planned Beneficiaries Low- and Moderate-Income Clientele	
Outcome Increased availability of improved housing units	Planned Units 18	Actual Units 12

Down Payment Assistance Jackson Affordable Housing Corp.	Funding \$40,000 HOME	Target Area City-wide
	Planned Beneficiaries Low- and Moderate-Income Clientele	
Outcome Increased homeownership opportunities	Planned Units 12	Actual Units 13

Acquisition/Rehab/Resale Jackson Affordable Housing Corp.	Funding \$90,000 HOME	Target Area City-wide
	Planned Beneficiaries Low- and Moderate-Income Clientele	
Outcome Increased availability of improved housing units	Planned Units 1 - 2	Actual Units 2

The goal of using HOME funds in the City of Jackson is to provide decent, affordable housing to low- and moderate-income persons, which is of highest priority. To accomplish this goal, HOME funds were allocated for rehabilitation assistance, acquisition/rehabilitation/resale, and down payment assistance. The City's Community Housing Development Organization (CHDO), JAHC, was able to complete rehabilitation projects started in 2009-2010 and are marketing to low- and moderate-income homebuyers. JAHC also acquired another modest home at 622 North Waterloo in 2010-2011, which is in the process of being rehabilitated.

The City of Jackson does not use HOME funds for rental housing, so no on-site inspections of rental units were conducted of HOME funded rental housing, and no affirmative marketing was required. No HOME match is required to be paid by the City of Jackson for FY2010 as HUD continues to determine the City is in severe fiscal distress. Forms HUD-40107 (HOME Program Annual Performance Report) and HUD-40107-A (HOME Match Report) are attached to the CAPER as required.

Housing Opportunity for People with Aids (HOPWA) Program

The City of Jackson does not receive HOPWA funding.

Emergency Shelter Grants (ESG) Program

The City of Jackson does not receive ESG funding.

Appendix A

Citizen Comments

No citizen comments, either oral or written, relating to the CAPER were received during September 12 and 27, 2011, nor were any comments received during the Public Hearing on September 27, 2011.

However, one citizen did suggest 2011-12 CDBG funding be used to demolish the old Consumers Energy headquarters located at 212 W Michigan Avenue.

Appendix B

Annual Performance Report

HOME Program

HUD-40107

Annual Performance Report HOME Program

**U.S. Department of Housing
and Urban Development**
Office of Community Planning
and Development

OMB Approval No. 2506-0171
(exp. 8/31/2009)

Public reporting burden for this collection of information is estimated to average 2.5 hours per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless that collection displays a valid OMB control number.

The HOME statute imposes a significant number of data collection and reporting requirements. This includes information on assisted properties, on the owners or tenants of the properties, and on other programmatic areas. The information will be used: 1) to assist HOME participants in managing their programs; 2) to track performance of participants in meeting fund commitment and expenditure deadlines; 3) to permit HUD to determine whether each participant meets the HOME statutory income targeting and affordability requirements; and 4) to permit HUD to determine compliance with other statutory and regulatory program requirements. This data collection is authorized under Title II of the Cranston-Gonzalez National Affordable Housing Act or related authorities. Access to Federal grant funds is contingent on the reporting of certain project-specific data elements. Records of information collected will be maintained by the recipients of the assistance. Information on activities and expenditures of grant funds is public information and is generally available for disclosure. Recipients are responsible for ensuring confidentiality when public disclosure is not required.

This form is intended to collect numeric data to be aggregated nationally as a complement to data collected through the Cash and Management Information (C/MI) System. Participants should enter the reporting period in the first block. The reporting period is October 1 to September 30. Instructions are included for each section if further explanation is needed.

Submit this form on or before December 31. Send one copy to the appropriate HUD Field Office and one copy to: HOME Program, Rm 7176, 451 7th Street, S.W., Washington D.C. 20410	This report is for period (mm/dd/yyyy)		Date Submitted (mm/dd/yyyy)
	Starting	Ending	

Part I Participant Identification

1. Participant Number	2. Participant Name		
3. Name of Person completing this report		4. Phone Number (Include Area Code)	
5. Address	6. City	7. State	8. Zip Code

Part II Program Income

Enter the following program income amounts for the reporting period: in block 1, enter the balance on hand at the beginning; in block 2, enter the amount generated; in block 3, enter the amount expended; and in block 4, enter the amount for Tenant-Based rental Assistance.

1. Balance on hand at Beginning of Reporting Period	2. Amount received during Reporting Period	3. Total amount expended during Reporting Period	4. Amount expended for Tenant-Based Rental Assistance	5. Balance on hand at end of Reporting Period (1 + 2 - 3) = 5
---	--	--	---	---

Part III Minority Business Enterprises (MBE) and Women Business Enterprises (WBE)

In the table below, indicate the number and dollar value of contracts for HOME projects completed during the reporting period.

	a. Total	Minority Business Enterprises (MBE)			f. White Non-Hispanic
		b. Alaskan Native or American Indian	c. Asian or Pacific Islander	d. Black Non-Hispanic	
A. Contracts					
1. Number					
2. Dollar Amount					
B. Sub-Contracts					
1. Number					
2. Dollar Amount					
	a. Total	b. Women Business Enterprises (WBE)	c. Male		
C. Contracts					
1. Number					
2. Dollar Amount					
D. Sub-Contracts					
1. Number					
2. Dollar Amounts					

Part IV Minority Owners of Rental Property

In the table below, indicate the number of HOME assisted rental property owners and the total dollar amount of HOME funds in these rental properties assisted during the reporting period.

	a. Total	Minority Property Owners				f. White Non-Hispanic
		b. Alaskan Native or American Indian	c. Asian or Pacific Islander	d. Black Non-Hispanic	e. Hispanic	
1. Number						
2. Dollar Amount						

Part V Relocation and Real Property Acquisition

Indicate the number of persons displaced, the cost of relocation payments, the number of parcels acquired, and the cost of acquisition. The data provided should reflect only displacements and acquisitions occurring during the reporting period.

	a. Number	b. Cost	Minority Business Enterprises (MBE)			f. White Non-Hispanic
Households Displaced	a. Total	b. Alaskan Native or American Indian	c. Asian or Pacific Islander	d. Black Non-Hispanic	e. Hispanic	
1. Parcels Acquired						
2. Businesses Displaced						
3. Nonprofit Organizations Displaced						
4. Households Temporarily Relocated, not Displaced						
5. Households Displaced - Number						
6. Households Displaced - Cost						

Appendix C

HOME Match Report

HUD 40107-A

Appendix D

Section 3 Summary Reports

HUD 60002

Part II: Contracts Awarded

1. Construction Contracts:

A. Total dollar amount of all contracts awarded on the project	\$
B. Total dollar amount of contracts awarded to Section 3 businesses	\$
C. Percentage of the total dollar amount that was awarded to Section 3 businesses	%
D. Total number of Section 3 businesses receiving contracts	

2. Non-Construction Contracts:

A. Total dollar amount all non-construction contracts awarded on the project/activity	\$
B. Total dollar amount of non-construction contracts awarded to Section 3 businesses	\$
C. Percentage of the total dollar amount that was awarded to Section 3 businesses	%
D. Total number of Section 3 businesses receiving non-construction contracts	

Part III: Summary

Indicate the efforts made to direct the employment and other economic opportunities generated by HUD financial assistance for housing and community development programs, to the greatest extent feasible, toward low-and very low-income persons, particularly those who are recipients of government assistance for housing. (Check all that apply.)

- Attempted to recruit low-income residents through: local advertising media, signs prominently displayed at the project site, contracts with the community organizations and public or private agencies operating within the metropolitan area (or nonmetropolitan county) in which the Section 3 covered program or project is located, or similar methods.
- Participated in a HUD program or other program which promotes the training or employment of Section 3 residents.
- Participated in a HUD program or other program which promotes the award of contracts to business concerns which meet the definition of Section 3 business concerns.
- Coordinated with Youthbuild Programs administered in the metropolitan area in which the Section 3 covered project is located.
- Other; describe below.

Public reporting for this collection of information is estimated to average 2 hours per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB number.

Section 3 of the Housing and Urban Development Act of 1968, as amended, 12 U.S.C. 1701u, mandates that the Department ensures that employment and other economic opportunities generated by its housing and community development assistance programs are directed toward low- and very-low income persons, particularly those who are recipients of government assistance housing. The regulations are found at 24 CFR Part 135. The information will be used by the Department to monitor program recipients' compliance with Section 3, to assess the results of the Department's efforts to meet the statutory objectives of Section 3, to prepare reports to Congress, and by recipients as self-monitoring tool. The data is entered into a database and will be analyzed and distributed. The collection of information involves recipients receiving Federal financial assistance for housing and community development programs covered by Section 3. The information will be collected annually to assist HUD in meeting its reporting requirements under Section 808(e)(6) of the Fair Housing Act and Section 916 of the HCDA of 1992. An assurance of confidentiality is not applicable to this form. The Privacy Act of 1974 and OMB Circular A-108 are not applicable. The reporting requirements do not contain sensitive questions. Data is cumulative; personal identifying information is not included.

Part II: Contracts Awarded

1. Construction Contracts:

A. Total dollar amount of all contracts awarded on the project	\$
B. Total dollar amount of contracts awarded to Section 3 businesses	\$
C. Percentage of the total dollar amount that was awarded to Section 3 businesses	%
D. Total number of Section 3 businesses receiving contracts	

2. Non-Construction Contracts:

A. Total dollar amount all non-construction contracts awarded on the project/activity	\$
B. Total dollar amount of non-construction contracts awarded to Section 3 businesses	\$
C. Percentage of the total dollar amount that was awarded to Section 3 businesses	%
D. Total number of Section 3 businesses receiving non-construction contracts	

Part III: Summary

Indicate the efforts made to direct the employment and other economic opportunities generated by HUD financial assistance for housing and community development programs, to the greatest extent feasible, toward low-and very low-income persons, particularly those who are recipients of government assistance for housing. (Check all that apply.)

- Attempted to recruit low-income residents through: local advertising media, signs prominently displayed at the project site, contracts with the community organizations and public or private agencies operating within the metropolitan area (or nonmetropolitan county) in which the Section 3 covered program or project is located, or similar methods.
- Participated in a HUD program or other program which promotes the training or employment of Section 3 residents.
- Participated in a HUD program or other program which promotes the award of contracts to business concerns which meet the definition of Section 3 business concerns.
- Coordinated with Youthbuild Programs administered in the metropolitan area in which the Section 3 covered project is located.
- Other; describe below.

Public reporting for this collection of information is estimated to average 2 hours per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB number.

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Appendix E

IDIS Reports

Financial Summary Report (PR26)

Grantee	JACKSON , MI
Program Year	2010
PART I: SUMMARY OF CDBG RESOURCES	
01 UNEXPENDED CDBG FUNDS AT END OF PREVIOUS PROGRAM YEAR	1,027,886.70
02 ENTITLEMENT GRANT	1,516,045.00
03 SURPLUS URBAN RENEWAL	0.00
04 SECTION 108 GUARANTEED LOAN FUNDS	0.00
05 CURRENT YEAR PROGRAM INCOME	99,920.53
06 RETURNS	0.00
07 ADJUSTMENT TO COMPUTE TOTAL AVAILABLE	0.00
08 TOTAL AVAILABLE (SUM, LINES 01-07)	2,643,852.23
PART II: SUMMARY OF CDBG EXPENDITURES	
09 DISBURSEMENTS OTHER THAN SECTION 108 REPAYMENTS AND PLANNING/ADMINISTRATION	1,111,930.19
10 ADJUSTMENT TO COMPUTE TOTAL AMOUNT SUBJECT TO LOW/MOD BENEFIT	0.00
11 AMOUNT SUBJECT TO LOW/MOD BENEFIT (LINE 09 + LINE 10)	1,111,930.19
12 DISBURSED IN IDIS FOR PLANNING/ADMINISTRATION	247,300.47
13 DISBURSED IN IDIS FOR SECTION 108 REPAYMENTS	0.00
14 ADJUSTMENT TO COMPUTE TOTAL EXPENDITURES	0.00
15 TOTAL EXPENDITURES (SUM, LINES 11-14)	1,359,230.66
16 UNEXPENDED BALANCE (LINE 08 - LINE 15)	1,284,621.57
PART III: LOWMOD BENEFIT THIS REPORTING PERIOD	
17 EXPENDED FOR LOW/MOD HOUSING IN SPECIAL AREAS	0.00
18 EXPENDED FOR LOW/MOD MULTI-UNIT HOUSING	9,660.00
19 DISBURSED FOR OTHER LOW/MOD ACTIVITIES	1,102,270.19
20 ADJUSTMENT TO COMPUTE TOTAL LOW/MOD CREDIT	0.00
21 TOTAL LOW/MOD CREDIT (SUM, LINES 17-20)	1,111,930.19
22 PERCENT LOW/MOD CREDIT (LINE 21/LINE 11)	100.00%
LOW/MOD BENEFIT FOR MULTI-YEAR CERTIFICATIONS	
23 PROGRAM YEARS(PY) COVERED IN CERTIFICATION	PY: 2010 PY: PY:
24 CUMULATIVE NET EXPENDITURES SUBJECT TO LOW/MOD BENEFIT CALCULATION	1,111,930.19
25 CUMULATIVE EXPENDITURES BENEFITING LOW/MOD PERSONS	1,111,930.19
26 PERCENT BENEFIT TO LOW/MOD PERSONS (LINE 25/LINE 24)	100.00%
PART IV: PUBLIC SERVICE (PS) CAP CALCULATIONS	
27 DISBURSED IN IDIS FOR PUBLIC SERVICES	215,678.38
28 PS UNLIQUIDATED OBLIGATIONS AT END OF CURRENT PROGRAM YEAR	0.00
29 PS UNLIQUIDATED OBLIGATIONS AT END OF PREVIOUS PROGRAM YEAR	0.00
30 ADJUSTMENT TO COMPUTE TOTAL PS OBLIGATIONS	0.00
31 TOTAL PS OBLIGATIONS (LINE 27 + LINE 28 - LINE 29 + LINE 30)	215,678.38
32 ENTITLEMENT GRANT	1,516,045.00
33 PRIOR YEAR PROGRAM INCOME	115,229.36
34 ADJUSTMENT TO COMPUTE TOTAL SUBJECT TO PS CAP	0.00
35 TOTAL SUBJECT TO PS CAP (SUM, LINES 32-34)	1,631,274.36
36 PERCENT FUNDS OBLIGATED FOR PS ACTIVITIES (LINE 31/LINE 35)	13.22%
PART V: PLANNING AND ADMINISTRATION (PA) CAP	
37 DISBURSED IN IDIS FOR PLANNING/ADMINISTRATION	247,300.47
38 PA UNLIQUIDATED OBLIGATIONS AT END OF CURRENT PROGRAM YEAR	0.00
39 PA UNLIQUIDATED OBLIGATIONS AT END OF PREVIOUS PROGRAM YEAR	0.00
40 ADJUSTMENT TO COMPUTE TOTAL PA OBLIGATIONS	0.00
41 TOTAL PA OBLIGATIONS (LINE 37 + LINE 38 - LINE 39 +LINE 40)	247,300.47
42 ENTITLEMENT GRANT	1,516,045.00
43 CURRENT YEAR PROGRAM INCOME	99,920.53
44 ADJUSTMENT TO COMPUTE TOTAL SUBJECT TO PA CAP	0.00
45 TOTAL SUBJECT TO PA CAP (SUM, LINES 42-44)	1,615,965.53
46 PERCENT FUNDS OBLIGATED FOR PA ACTIVITIES (LINE 41/LINE 45)	15.30%

IDIS

U.S. DEPARTMENT OF HOUSING AND
URBAN DEVELOPMENT
OFFICE OF COMMUNITY PLANNING AND
DEVELOPMENT
LINE 18 DETAIL: ACTIVITIES TO CONSIDER
IN DETERMINING THE AMOUNT TO ENTER
ON LINE 18

DATE: 9/19/2011
TIME: 11:39:03 am
PAGE: 1/1

Plan Year	IDIS Project	IDIS Activity	Activity Name	Matrix Code	National Objective	Drawn Amount
2010	2	1460	John George - Bathroom Renovation	14B	LMH	\$9,660.00
Total						\$9,660.00

U.S. DEPARTMENT OF HOUSING AND
URBAN DEVELOPMENT
OFFICE OF COMMUNITY PLANNING AND
DEVELOPMENT
LINE 19 DETAIL: ACTIVITIES INCLUDED IN
THE COMPUTATION OF LINE 19

Plan Year	IDIS Project	IDIS Activity	Voucher Number	Activity Name	Matrix Code	National Objective	Drawn Amount		
2005	12	1053	5132007	NEW NEIGHBOR PROGRAM-31 CDBG	14A	LMH	\$861.92		
			5185917	NEW NEIGHBOR PROGRAM-31 CDBG	14A	LMH	\$4,004.00		
			5215697	NEW NEIGHBOR PROGRAM-31 CDBG	14A	LMH	\$20.57		
			5222832	NEW NEIGHBOR PROGRAM-31 CDBG	14A	LMH	\$19.55		
			5234624	NEW NEIGHBOR PROGRAM-31 CDBG	14A	LMH	\$253.92		
2007	11	1225	5137351	REGULAR REHAB PROJECTS - YEAR 33	14A	LMH	\$9,819.00		
			5144119	REGULAR REHAB PROJECTS - YEAR 33	14A	LMH	\$8,595.00		
			5150293	REGULAR REHAB PROJECTS - YEAR 33	14A	LMH	\$955.56		
			5155757	REGULAR REHAB PROJECTS - YEAR 33	14A	LMH	\$10,191.00		
			5167355	REGULAR REHAB PROJECTS - YEAR 33	14A	LMH	\$412.56		
			5174578	REGULAR REHAB PROJECTS - YEAR 33	14A	LMH	\$8,487.00		
			5180976	REGULAR REHAB PROJECTS - YEAR 33	14A	LMH	\$6,052.00		
			5185917	REGULAR REHAB PROJECTS - YEAR 33	14A	LMH	\$1,935.00		
			5192729	REGULAR REHAB PROJECTS - YEAR 33	14A	LMH	\$5,942.66		
			5215697	REGULAR REHAB PROJECTS - YEAR 33	14A	LMH	\$47.00		
			1228	5132007	WORLD CHANGERS - YEAR 33	14A	LMH	\$294.00	
			5150293	WORLD CHANGERS - YEAR 33	14A	LMH	\$502.00		
			2008	1	1314	5192729	DENIED LOANS	14H	LMH
1315	5167355	RESIDENTIAL REHABILITATION				14A	LMH	\$635.00	
1315	5210255	RESIDENTIAL REHABILITATION			14A	LMH	\$47.83		
	5228576	RESIDENTIAL REHABILITATION			14A	LMH	\$1,712.12		
	5234624	RESIDENTIAL REHABILITATION			14A	LMH	\$1,921.80		
	5248135	RESIDENTIAL REHABILITATION			14A	LMH	\$1,672.00		
	5254252	RESIDENTIAL REHABILITATION			14A	LMH	\$7,749.00		
	5268046	RESIDENTIAL REHABILITATION			14A	LMH	\$0.20		
	5273881	RESIDENTIAL REHABILITATION			14A	LMH	\$1,060.00		
	5286605	RESIDENTIAL REHABILITATION			14A	LMH	\$9,704.00		
	5293807	RESIDENTIAL REHABILITATION			14A	LMH	\$3,698.00		
	5299023	RESIDENTIAL REHABILITATION			14A	LMH	\$43.00		
	1316	5185917			EMERGENCY HAZARD	14A	LMH	\$37.00	
		5192729			EMERGENCY HAZARD	14A	LMH	\$7.61	
		5210255			EMERGENCY HAZARD	14A	LMH	\$0.39	
		5215697			EMERGENCY HAZARD	14A	LMH	\$5,712.23	
	1317	5147492			WORLD CHANGERS	14A	LMH	\$21,517.50	
		5185917			WORLD CHANGERS	14A	LMH	\$7,688.21	
		5197830			WORLD CHANGERS	14A	LMH	\$311.79	
2009	1	1388	5137351	Emergency Hazard	14A	LMH	\$204.68		
			5155757	Emergency Hazard	14A	LMH	\$5.61		
			5161144	Emergency Hazard	14A	LMH	\$7,964.11		
			5174578	Emergency Hazard	14A	LMH	\$14,320.00		
			5180976	Emergency Hazard	14A	LMH	\$86.00		
			5185917	Emergency Hazard	14A	LMH	\$3,326.00		
			5192729	Emergency Hazard	14A	LMH	\$22.68		
			5205070	Emergency Hazard	14A	LMH	\$11,040.00		
			5210255	Emergency Hazard	14A	LMH	\$34.78		
			5215697	Emergency Hazard	14A	LMH	\$890.77		
			5222832	Emergency Hazard	14A	LMH	\$5,255.39		
			5228576	Emergency Hazard	14A	LMH	\$6,368.72		
			5234624	Emergency Hazard	14A	LMH	\$1,897.23		
			5241828	Emergency Hazard	14A	LMH	\$5,452.75		
			5248135	Emergency Hazard	14A	LMH	\$12,452.07		
			5254252	Emergency Hazard	14A	LMH	\$101.07		
			5273881	Emergency Hazard	14A	LMH	\$9,592.72		
			5279810	Emergency Hazard	14A	LMH	\$200.00		
			3	1390	5180976	Mason - Jackson to Mechanic	03K	LMA	\$90.07
					5210255	Mason - Jackson to Mechanic	03K	LMA	\$51,183.77
			1391	5305009	Mason - Mechanic to Francis	03K	LMA	\$2,706.73	
				1392	5293810	Loomis - Leroy to Argyle	03K	LMA	\$863.35
			1395	5305009	Loomis - Leroy to Argyle	03K	LMA	\$5,459.08	
5273881	Special Assessments	03K		LMC	\$819.73				
4	1394	5210255	Monroe Street Sidewalk	03L	LMA	\$13,575.79			
		5293807	Monroe Street Sidewalk	03L	LMA	\$11,472.87			
5	1396	5180976	Sidewalk Curb Ramps	03L	LMA	\$3,396.72			
		5210255	Sidewalk Curb Ramps	03L	LMA	\$8,221.93			
		5293807	Sidewalk Curb Ramps	03L	LMA	\$3,092.90			
		5293810	Sidewalk Curb Ramps	03L	LMA	\$16,427.02			
7	1398	5137351	Code Enforcement	15	LMA	\$18,962.39			
		5144119	Code Enforcement	15	LMA	\$19,388.67			
		5150293	Code Enforcement	15	LMA	\$19,952.60			
		5155757	Code Enforcement	15	LMA	\$19,526.38			

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Plan Year	IDIS Project	IDIS Activity	Voucher Number	Activity Name	Matrix Code	National Objective	Drawn Amount
2009	7	1398	5161144	Code Enforcement	15	LMA	\$3,500.95
			5167355	Code Enforcement	15	LMA	\$60.00
	8	1399	5155757	FAST	05D	LMC	\$2,736.65
	13	1404	5155757	After-School Program	05D	LMC	\$515.02
2010	1	1459	5185917	Emergency Hazard	14A	LMH	\$894.24
			5192729	Emergency Hazard	14A	LMH	\$15.07
			5205070	Emergency Hazard	14A	LMH	\$7,522.68
			5215697	Emergency Hazard	14A	LMH	\$2,883.00
			5234624	Emergency Hazard	14A	LMH	\$23.00
			5261246	Emergency Hazard	14A	LMH	\$60.00
			5268046	Emergency Hazard	14A	LMH	\$7.86
			5273881	Emergency Hazard	14A	LMH	\$4,115.28
			5279810	Emergency Hazard	14A	LMH	\$8,450.00
			5286605	Emergency Hazard	14A	LMH	\$75.72
			5299023	Emergency Hazard	14A	LMH	\$6,090.86
		1493	5197830	World Changers	14A	LMH	\$661.85
			5205070	World Changers	14A	LMH	\$3.16
			5268046	World Changers	14A	LMH	\$8.58
			5293807	World Changers	14A	LMH	\$2,159.77
			5299023	World Changers	14A	LMH	\$9,620.25
	3	1461	5215697	Wilkins - Jackson to Williams	03K	LMA	\$896.74
	6	1467	5161144	Code Enforcement	15	LMA	\$16,178.21
			5167355	Code Enforcement	15	LMA	\$19,657.16
			5174578	Code Enforcement	15	LMA	\$19,499.15
			5180976	Code Enforcement	15	LMA	\$26,280.62
			5185917	Code Enforcement	15	LMA	\$17,779.19
			5192729	Code Enforcement	15	LMA	\$19,569.61
			5197830	Code Enforcement	15	LMA	\$20,078.81
			5205070	Code Enforcement	15	LMA	\$20,505.88
			5210255	Code Enforcement	15	LMA	\$19,201.42
			5215697	Code Enforcement	15	LMA	\$15,079.27
			5222832	Code Enforcement	15	LMA	\$14,736.50
			5228576	Code Enforcement	15	LMA	\$16,568.09
			5234624	Code Enforcement	15	LMA	\$16,274.66
			5241828	Code Enforcement	15	LMA	\$16,935.42
			5248135	Code Enforcement	15	LMA	\$17,301.49
			5254252	Code Enforcement	15	LMA	\$16,334.70
			5261246	Code Enforcement	15	LMA	\$16,328.89
			5268046	Code Enforcement	15	LMA	\$16,488.61
			5273881	Code Enforcement	15	LMA	\$161.69
			5273919	Code Enforcement	15	LMA	\$4,610.50
			5273923	Code Enforcement	15	LMA	\$17,321.99
			5279810	Code Enforcement	15	LMA	\$13,901.63
			5286605	Code Enforcement	15	LMA	\$14,114.64
			5293807	Code Enforcement	15	LMA	\$14,541.61
			5299023	Code Enforcement	15	LMA	\$12,347.31
		1468	5180976	Code Enforcement - Attorney	15	LMA	\$7,006.98
			5210255	Code Enforcement - Attorney	15	LMA	\$4,534.48
			5215697	Code Enforcement - Attorney	15	LMA	\$2,411.16
			5222832	Code Enforcement - Attorney	15	LMA	\$3,184.99
			5228576	Code Enforcement - Attorney	15	LMA	\$3,869.17
			5241828	Code Enforcement - Attorney	15	LMA	\$1,495.76
			5248135	Code Enforcement - Attorney	15	LMA	\$811.58
			5261246	Code Enforcement - Attorney	15	LMA	\$2,378.12
			5273881	Code Enforcement - Attorney	15	LMA	\$2,915.09
			5286605	Code Enforcement - Attorney	15	LMA	\$2,024.24
			5299023	Code Enforcement - Attorney	15	LMA	\$3,090.62
	7	1469	5222832	Family Services - FAST	05L	LMC	\$3,077.95
			5261246	Family Services - FAST	05L	LMC	\$3,060.05
			5305009	Family Services - FAST	05L	LMC	\$862.00
	8	1470	5174578	Homeownership Counseling	05U	LMC	\$670.10
			5210255	Homeownership Counseling	05U	LMC	\$871.09
			5222832	Homeownership Counseling	05U	LMC	\$1,244.32
			5234624	Homeownership Counseling	05U	LMC	\$1,103.87
			5241828	Homeownership Counseling	05U	LMC	\$666.78
			5248135	Homeownership Counseling	05U	LMC	\$711.39
			5273881	Homeownership Counseling	05U	LMC	\$2,469.13
	9	1471	5222832	Summer Youth Program	05D	LMC	\$40,000.00
	10	1472	5273881	Emergency Adult Dental Services	05M	LMC	\$20,000.00
	11	1473	5261246	After-School Program	05D	LMC	\$2,690.03

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Plan Year	IDIS Project	IDIS Activity	Voucher Number	Activity Name	Matrix Code	National Objective	Drawn Amount
2010	12	1474	5180976	United Way - Central Michigan 2-1-1	05	LMC	\$2,500.00
			5222832	United Way - Central Michigan 2-1-1	05	LMC	\$2,500.00
			5254252	United Way - Central Michigan 2-1-1	05	LMC	\$5,000.00
			5305009	United Way - Central Michigan 2-1-1	05	LMC	\$15,000.00
13	1475	5197830	Utility Shutoff Prevention	05Q	LMC	\$16,977.39	
		5222832	Utility Shutoff Prevention	05Q	LMC	\$11,934.64	
		5254252	Utility Shutoff Prevention	05Q	LMC	\$41,087.97	
		5305009	Utility Shutoff Prevention	05Q	LMC	\$25,000.00	
14	1476	5205070	Client Advocate Positions	05G	LMC	\$3,750.00	
		5215697	Client Advocate Positions	05G	LMC	\$2,500.00	
		5228576	Client Advocate Positions	05G	LMC	\$2,500.00	
		5248135	Client Advocate Positions	05G	LMC	\$1,250.00	
		5279810	Client Advocate Positions	05G	LMC	\$2,500.00	
24	1488	5311383	Client Advocate Positions	05G	LMC	\$2,500.00	
		5299023	JPD Equipment	03O	LMA	\$7,605.94	
Total							\$1,102,270.19