



Stabilizing City Neighborhoods 2012-2013 Consolidated Annual Performance and Evaluation Report



Community Development Block Grant



Demolition

HOME Investment Partnerships Program



Rehabilitation

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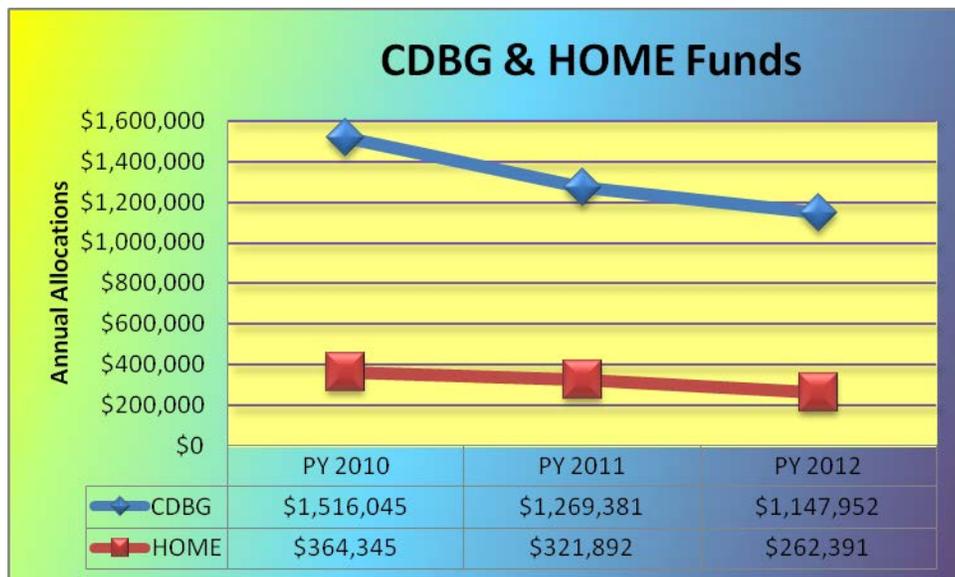
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Executive Summary

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 during the 2012-2013 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 and a participating jurisdiction with the HOME program since 1991. 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.

The City’s current Five-Year Consolidated Plan is in place for the period of 2010-2015; 2012 marked the third year of that Plan. The period covered by this CAPER, July 1, 2012 to June 30, 2013, saw a reduction in formula allocation in both CDBG (9.6%) and HOME (18.5%) funds from 2011 levels. When compared to 2010 levels, CDBG funds available to the City of Jackson have been reduced by 24.3% and HOME funds by 28%. This sudden, sharp reduction in grant funds to the community has resulted in serious reconsideration of priorities.



The City of Jackson underwent significant changes during the Program Year (PY) 2012:

City Manager – Lawrence Shaffer resigned from his position in August 2012 after leading the City of Jackson for 13 months. Patrick Burtch served as Interim City Manager until he was officially installed as City Manager in October 2012.

Jackson’s Overall Economic Stabilization (JOES) Program – several items anticipated as needed to begin the stabilization of Jackson’s economy were put into play. This included the formation of the Non-Owner Occupied Residential Property Registration (NOORPR),

Foreclosed, Vacant or Abandoned Residential Property Registration (FVARPR), and ordinance updates to housing, zoning and building/demolition codes.

Reorganization of Departments – also a core concept of JOES, several departments were combined to provide budget savings, streamline administrative function and offer a structure that makes more sense to a shrinking city. Most notably was the formation of the Department of Neighborhood & Economic Operations, which combined Community Development, Planning, Economic Development, Engineering, Inspection, and the Administrative Hearings Bureau. Other combinations made were Police and Fire Operations (police, fire, emergency measures), Public Works & Utilities (public works, water, sewer, storm water, forestry), Parks, Recreation & Grounds (parks, recreation, cemeteries), and Finance & Information Operations (finance, management information services, purchasing, and City Hall and grounds).

Staff Increases – revenue from the NOORPR and FVARPR allowed the Department of Neighborhood & Economic Operations to hire three new full-time inspectors, one part-time inspector, and three new administrative staff positions.

The strategic plans for the JOES program revolve around

- Reducing the supply of vacant, abandoned, dilapidated housing through demolition, thereby increasing demand;
- Increasing code enforcement, such as rental inspections and blighting violations, implementing a non-owner occupied residential property registry and a foreclosed, vacant and abandoned residential property registry, and exploring the feasibility of a point of sale ordinance;
- Increasing zoning enforcement to curb illegal uses in all zoning districts, especially in the one- and two-family residential districts;
- Exploring viable waste disposal plans, including metro garbage and recycling options;
- Supporting homeownership and single family reversions through strategic rehabilitation and limited new construction where practical;
- Managing and right-sizing public infrastructure assets.

The preliminary phases of the multi-faceted JOES Program concentrates on neighborhood stabilization, which includes, but is not limited to, the overall reduction of vacant, abandoned and dilapidated housing through aggressive demolition, increased code and zoning enforcement, a much more targeted effort for rehabilitation of single family homes, and an asset management plan that reflects the reality of Jackson's overall housing conditions.

Public Services

City Council was faced with challenging decisions to make with PY 2012 allocations because of the significant reduction in grant funds received by the City. Little discretionary funding was available to fund community service organizations that provide programs geared toward low-income residents. However, many of the same community service providers were able to obtain other financial resources in order to further their missions.

The King Center Summer Youth Program

“the most fun a kid can have in one summer”

City Council chose to continue funding the King Center Summer Youth Program run by the City's Department of Parks, Recreation and Grounds. This program has consistently proven to be extremely successful and beneficial to approximately 400 low- and moderate-income City youths. Participants are exposed to cultural and educational field trips, summer reading, life skills learning, and free health and hygiene services. In addition, breakfasts and lunches are provided to the participants, and over 30 college and high school students receive work experience, mentoring and job training while assisting with the program.

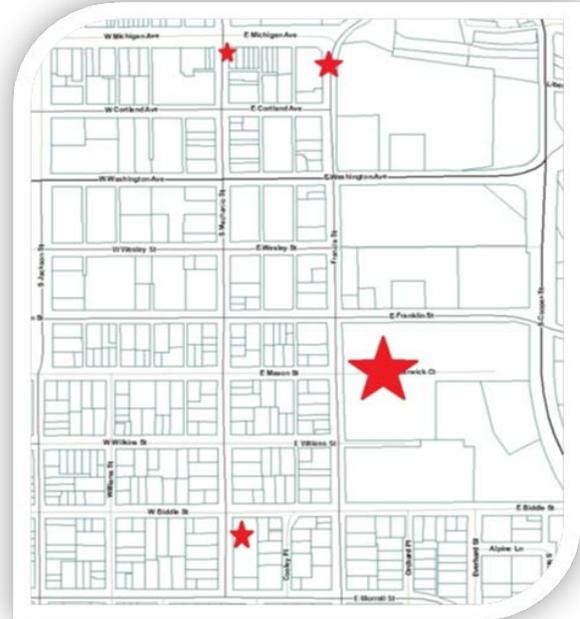
Wards 1 and 5 are among the most distressed areas of the City of Jackson. For many years, there has not been a grocery store within walking distance to service the area. Residents have had to rely on gas stations, fast food restaurants, and convenience stores, with their higher prices and lack of fresh produce, to supplement their daily diet. Although public transportation is available in these wards, it can become time consuming, cumbersome and cost prohibitive to utilize the bus system's various links to get to local grocers several miles away.



Mayor Martin Griffin, 1st Ward Councilperson Michelle Woods, and 5th Ward Councilperson Andrew Frounfelker devised a program to connect low- to moderate-income residents to fresh, affordable foods. In collaboration with the Jackson Transportation Authority (JTA), the program, dubbed the “Simply Smarter Shopping Shuttle,” offers a fixed route bus run for certain stops in CDBG-eligible areas of Wards 1 and 5 to provide public transportation on Saturdays from 11:00 a.m. to 3:00 p.m. to the ALDI grocery store at 1100 West North Street, Jackson. If successful, this pilot program may be offered to other disadvantaged neighborhoods within the City.

The initial service area extends from East Michigan Avenue on the north, Cooper Street on the east, High Street on the south and Mechanic Street on the East with bus stops at the following locations:

- **Elaine Apartments** (corner of Mechanic Street and Michigan Avenue) – a 33 unit, Section 8 subsidized, apartment building in downtown Jackson.
- **Otsego Apartments** (corner of Francis Street and Michigan Avenue) – a 76 unit, Section 8 subsidized, apartment building for elderly persons in downtown Jackson.
- **Southridge Park** (corner of Francis Street and Franklin Street) – a 116 unit, Section 8 subsidized, apartment complex for families.
- **St. John's United Church of Christ** (corner of Mechanic Street and Biddle Street) – located in the Partnership Park Downtown Neighborhood.



- **Martin Luther King, Jr. Center** (corner of Adrian Street and Redwood Lane) – a full service community center operated by the City of Jackson.
- **Chalet Terrace** (corner of Barberrry Drive and Merriman Street) – a 100 unit public housing complex.

Code Enforcement and Rehabilitation

From July 1, 2012 through June 30, 2013, the Department of Neighborhood & Economic Operations continued its efforts to provide decent, safe, affordable housing through its non-owner occupied residential property inspections and rehabilitation programs. In addition, enforcement of the City's blight ordinances provided a more suitable living condition in its residential neighborhoods.

Inspectors in the Department of Neighborhood & Economic Operations issued 1,940 garbage citations, 213 inoperable vehicle citations, and 360 tree and noxious weed 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).

Due to the initiation of JOES, a hiatus was placed on housing inspections for most of PY 2011 and the first quarter of PY 2012 to allow inspectors the time required to evaluate over 800 vacant residential properties. Inspectors still responded to tenant complaints about housing conditions, but, for the most part, new systematic inspections of non-owner occupied housing were put on hold. However, revenue from the advent of the NOORPR and FVARPR allowed the City to hire additional inspectors and support staff. From October 2012 through the end of PY 2012, non-owner occupied housing inspections were scheduled as follows:

- 1,807 initial inspections scheduled
- 1,824 buildings were part of those initial inspections
- 3,041 individual housing units were scheduled for inspection

The inspection program was incentivized during PY 2012. If inspectors found no violations in an individual housing unit, the landlord was eligible to receive up to a \$50 refund of the inspection fee paid, provided there were no exterior violations as well. During PY 2012, 61 housing units qualified for this incentive and \$3,050 of inspection fees was refunded.

If housing 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 2012-2013, 70 AHB cases involving housing inspections were initiated.

The City's Housing Rehabilitation Program completed 12 rehabilitation projects and 20 emergency hazard cases during FY 2012-2013. Two additional rehabilitation projects and one emergency hazard cases were initiated but not completed before June 30, 2013 and are currently in progress.

Other Projects

The City's Department of Public Works (DPW) has received annual allocations to install handicap curb ramps to conform with requirements of 28 CFR 35.150(d)(2). Due to departmental restructuring and staff changes made at DPW, no projects were completed during PY 2012. However, with the additional funding received for PY 2013, DPW will combine all funds to bid and award a contract with an outside source to install curb ramps before the end of October 2013.

After receiving a request for assistance from an elderly, disabled homeowner regarding a heaved City sidewalk in front of their home in a generally ineligible CDBG area in the City, City Council approved a reallocation of funds toward a new activity to assist a specific subpopulation of residents with sidewalk repairs. For homeowners to qualify for assistance, they must exhibit one or more of the following factors:

- Use a wheelchair or another special aid for 6 months or longer;

- Are unable to perform one or more functional activities (seeing, hearing, having one's speech understood, lifting and carrying, walking up a flight of stairs or walking);
- Need assistance with activities of daily living (getting around inside the home, getting in or out of bed or a chair, bathing, dressing, eating and toileting) or instrumental activities of daily living (going outside the home, keeping track of money or bills, preparing meals, doing light housework and using the telephone);
- Are prevented from working at a job or doing housework;
- Have a selected condition including autism, cerebral palsy, Alzheimer's disease, senility or dementia or mental retardation; or
- Are under 65 years of age and are covered by Medicare or receive Supplemental Security Income (SSI).

No qualifying residents requested assistance with sidewalk replacement during PY 2012.

Like many communities in Michigan and across the United States, City of Jackson leaders found themselves attempting to manage a downward economic spiral, exacerbated by the recession of 2008. In May 2011, in an effort to re-introduce aggressive, new ideas and strengthen its economy in doing so, the City of Jackson hired Patrick Burtch, PhD, a noted economic developer, city manager, and published leadership authority. According to Dr. Burtch, advantage for Jackson could be gained by recognizing and utilizing the many capabilities staff already possessed and subsequently implemented a multi-disciplined approach to integrate and perfect those economic strategies more typically employed in the private sector. Dr. Burtch recognized Jackson needed to drastically change its normal way of doing business and developed an initiative, Jackson's Overall Economic Stabilization (JOES) program, designed to stabilize and improve the local economy.

The City's population has declined from 55,187 persons (1930 Census) to 33,534 (2010 Census), a loss of nearly 40% of its populace, most of which occurred during the past 40 years. During the 40 year timeframe between 1970 and 2010, the City's total housing units have only decreased 1.8% from 15,740 units in 1970 to 15,457 units in 2010.

	1970 Census	2010 Census
Total Housing Units	15,740	15,457
Total Population	45,484	33,534
Average Household Size	2.89	2.17

Over 85% of the City's housing stock was built before 1970, with over one-half built before 1940. According to the 2009-2011 American Community Survey (ACS), the number of vacant housing units continues to increase at an alarming rate.

2000 Census		2010 Census		2009-2011 ACS	
# Vacant Units	Percentage	# Vacant Units	Percentage	# Vacant Units	Percentage
1,031	6.8%	2,163	14.0%	2,360	15.2%

The initial phase of JOES concentrates on removing the overabundance of vacant, abandoned, dilapidated housing while providing rehabilitation and very limited new construction opportunities to maintain and increase homeownership. It is the goal of the City to demolish 800 abandoned, dilapidated residential structures and 50 unutilized commercial structures

during the next five years. A portion of CDBG funds were earmarked to aid the City in achieving this goal, along with NSP-1 funds, City funds from the General Fund, Demolition Fund, Water/Sewer funds, Jackson Brownfield Redevelopment Authority, Jackson County, Local Site Remediation Revolving Fund, and private sources. During PY 2012, the following demolitions took place from all funding sources:

Number	Type of Structure
7	Commercial Buildings
31	Garages, Sheds or Storage Buildings
126	Residential Structures*
164	Total Demolitions

*200 individual housing units, or an average of 1.6 housing units per structure

Summary of Resources and Distribution of Funds

During the reporting period of July 1, 2012 through June 30, 2013, 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	\$1,503,924
Entitlement Grant B-12-MC-26-0021	\$1,147,952
Reallocated funds	\$ 280,972
Program Income	\$ 75,000
HOME Investment Program	\$266,077
Entitlement Grant M12-MC260214	\$262,391
Program Income	\$ 3,686
Total:	<u>\$1,770,001</u>

CDBG funds were allocated as follows:

Activity	Amount	Approx. %
Public Services	\$ 40,000	3.3%
Administration & Planning	215,000	17.6%
Code Enforcement	587,000	48.0%
Demolition	225,952	18.5%
Rehabilitation	145,000	11.9%
Public Infrastructure Improvements	<u>10,000</u>	<u>0.8%</u>
Total:	<u>\$1,222,952</u>	<u>100.0%</u>

HOME funds were allocated as follows:

Activity	Amount	Approx. %
Rehab Assistance	\$184,391	70.3%
Administration	25,500	9.7%
CHDO Operating Costs	12,500	4.8%
Acquisition/Rehab/Resale (CHDO)	<u>40,000</u>	<u>15.2%</u>
Total:	<u>\$262,391</u>	<u>100.0%</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
07/17/2012	Reallocate various unspent funds to Residential Demolition	\$268,972
10/09/2012	Reallocate unexpended World Changer funds to Sidewalk Replacement for presumed benefit LMC residents	5,000
04/23/2012	Reallocate excess program income to a public service activity	7,000

HOME

Date	Description	Amount
12/11/2012	Reallocate CHDO Operating Expense funds to CHDO Reserve activity	\$ 17,400
03/26/2013	Allocate excess program income to Rehabilitation Assistance Program	1,686
05/07/2013	Reallocate Deferred Loan Repayment funds to Greater Jackson Habitat for Humanity to complete new construction	2,000
05/28/2013	Reallocate CHDO Operating Expense funds to Down Payment Assistance	8,272

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

CDBG

Agency Receiving Funds	Allocated	Expended	Percentage
MLK Center Summer Program	\$ 40,000	\$ 34,591	86.5%
Jackson Transit Authority – Transit Services	7,000	0	0.0%
Neighborhood & Economic Operations – Administration	215,000	36,174	16.8%
Neighborhood & Economic Operations - Code Enforcement	535,000	341,611	63.9%
Neighborhood & Economic Operations – Residential Demolition	494,924	304,560	61.5%
Neighborhood & Economic Operations - Rehabilitation	145,000	78,009	53.8%
City Attorney – Code Enforcement	52,000	14,321	27.5%
Dept. of Public Works – curb ramps	15,000	0	0.0%

HOME

Agency Receiving Funds	Allocated	Expended	Percentage
Community Action Agency - CHDO Reserve	\$40,000	\$ 0	0.0%
Community Action Agency - CHDO Operating Costs	12,500	0	0.0%
Habitat for Humanity – New Construction	2,000	0	0.0%
Neighborhood & Economic Operations – Rehabilitation	186,077	51,714	27.8%
Neighborhood & Economic Operations – Administration	25,500	25,500	100.0%

General CAPER Narratives

Assessment of the Five-Year Goals and Objectives

The 2010-2014 Five-Year Consolidated Plan listed five high priority goals to guide funding decisions:

- 1) Rehabilitation of owner-occupied housing.
- 2) Code enforcement.
- 3) Local street improvements.
- 4) Other public facility/infrastructure improvements.
- 5) Economic development activities.

However, the 2012-2013 Annual Action Plan included a Substantial Amendment to re-prioritize the goals of the City Manager, Mayor and City Council upon the advent of Jackson's Overall Economic Stabilization (JOES) program. When the Five-Year Consolidated Plan was written, City leaders intended for street paving/reconstruction efforts to receive high priority annual funding, hoping new curbs and streets in a neighborhood would invite new construction or substantial rehabilitation of housing which, in retrospect, may prove less effective than larger, overall economic efforts. Unfortunately, the number of residential blocks that could be targeted for reconstruction far outweighs the availability of funds and would take many years to complete. The effectiveness of a limited amount of street reconstruction would be similar to untargeted housing rehabilitation – the cost to build and renovate far exceeds the potential appraised value of the proposed development and structure. With the onset of the JOES program, there may be instances where sections of streets are no longer needed, can be closed, and returned to green space. Managing public infrastructure assets during the next decade, including other public facility/infrastructure improvements, will become critical to revitalizing Jackson. In other words, Jackson needs to implement a "shrinking city strategy" to stabilize local economic conditions.

Based on the Substantial Amendment, the re-prioritized goals are:

- 1) Rehabilitation of owner-occupied housing.
- 2) Code enforcement.
- 3) Clearance and Demolition.
- 4) Parks and/or Recreation Facilities.

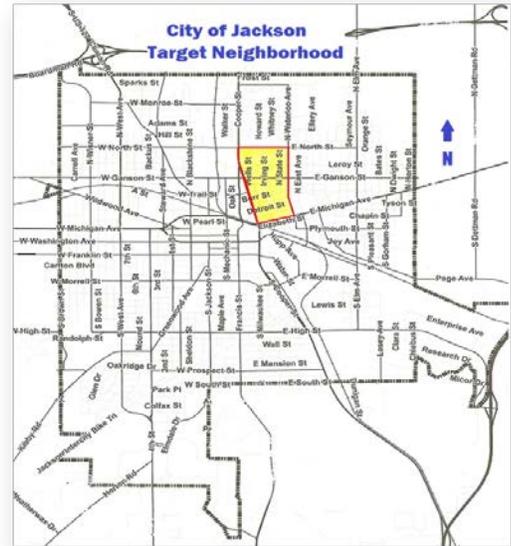
The selection of new high priority activities does not negate the importance of local street improvements, other infrastructure improvements, or economic development activities, but rather brought into better focus the activities needed to more quickly stabilize Jackson's economy.

Examining each priority separately, information is provided below:

Priority 1 – Rehabilitation of Owner-Occupied Housing

Neighborhood & Economic Operations 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 the evaluation of vacant housing to determine the feasibility of rehabilitation versus demolition.

The Five-Year Consolidated Plan designated a local target area in which to focus a portion of its CDBG and HOME funds. This area is called “West of Allegiance Health” and is bordered by Cooper Street to the west, North Street to the north, Waterloo Street to the east and East Michigan Avenue to the south. During PY 2011, 261 homeowners in the target neighborhood were mailed information regarding the City’s rehabilitation program and were invited to apply for a rehabilitation loan. Staff received little response and no rehabilitation projects from the effort.



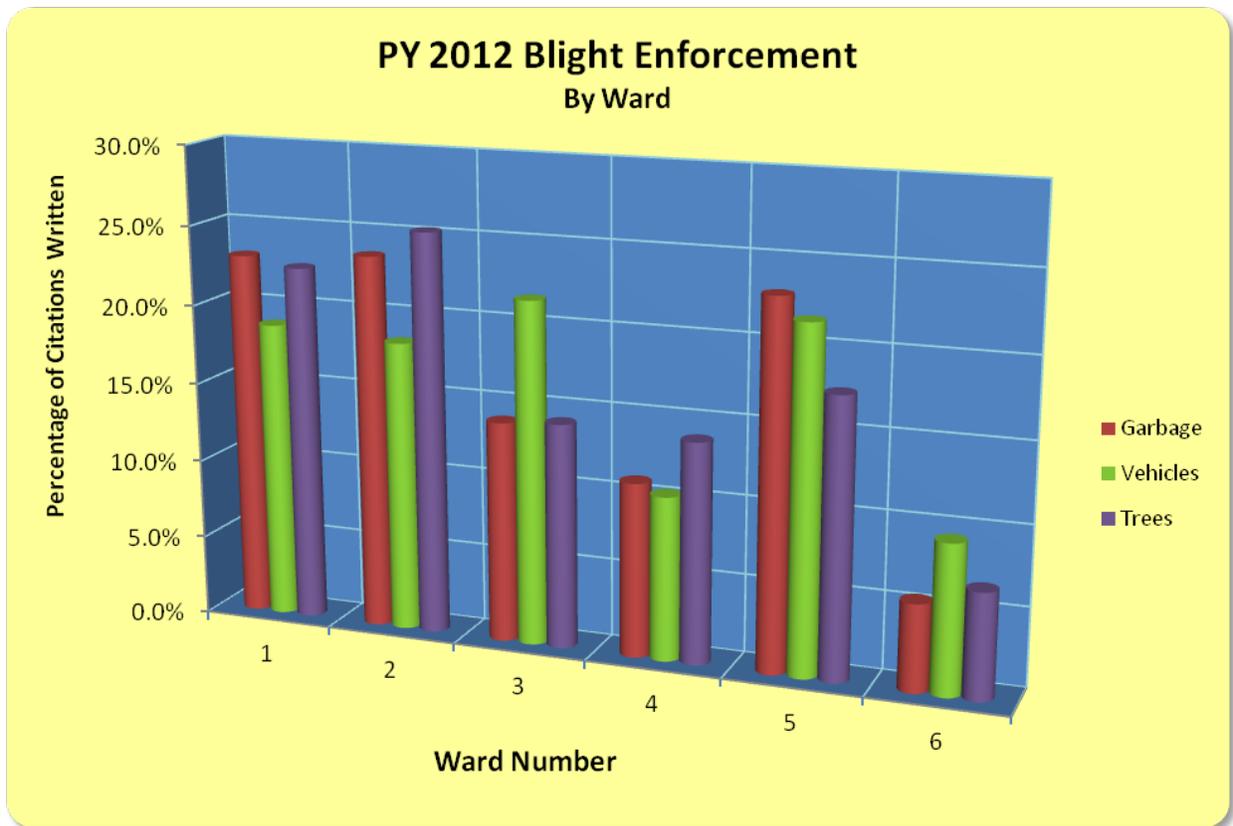
Since 2010, the City has completed 88 rehabilitation projects, funded as follows:

Year	No. Cases	CDBG Funds		HOME	Total
		Reg. Rehab	Emerg. Hazard		
36	33	\$ 99,236	\$119,308	\$219,961	\$438,505
37	23	30,947	75,402	288,539	394,888
38	32	-0-	138,143	365,709	503,852
Total:		\$130,183	\$332,853	\$874,209	\$1,337,245

As of June 30, 2013, the City had an additional two rehabilitation and one emergency hazard projects in process, which will be completed early in the 2013-2014 fiscal year.

Priority 2 – Code Enforcement

Neighborhood cleanliness remained a high priority for City inspectors during PY 2012. The number of blight citations written during PY 2012 was up over 18% due to the addition of full and part time inspectors. Neighborhoods were positively impacted from efforts to keep properties tidy either by voluntary compliance or City intervention.

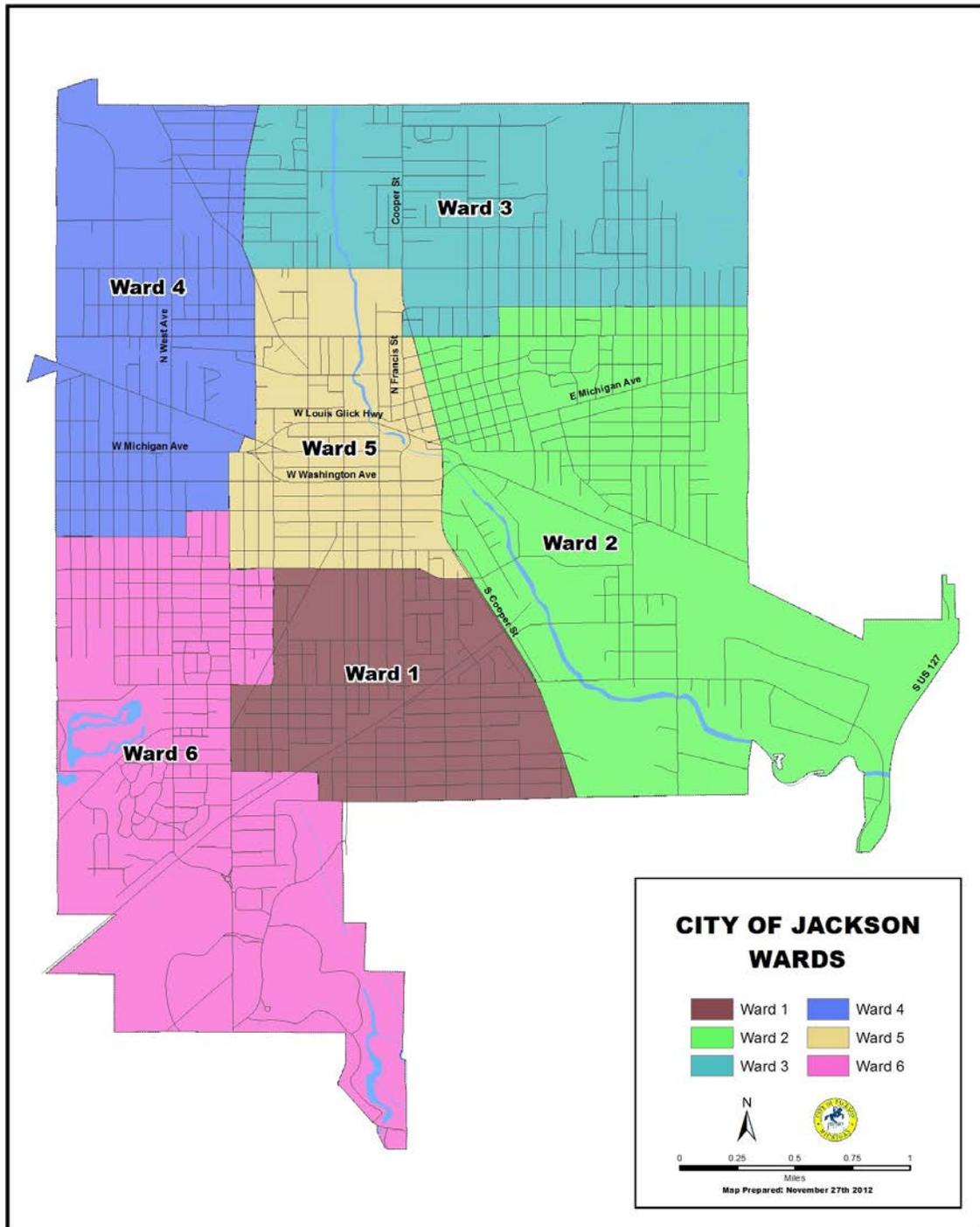


City inspectors continued with blight ordinance enforcement activity, citing homeowners for garbage, trash and debris; inoperable or unlicensed vehicles; and dead, diseased, dying or dangerous trees and noxious weeds. More often than not, property owners voluntarily complied with the citations and removed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

As demonstrated in the graph above, Wards 1, 2 and 5 received the most blight citations, which directly correlates to the City's most distressed neighborhoods. These areas experience the highest poverty rates, higher rental-to-homeowner properties, high vacancy rates, and high density rates, among other factors. Wards 1, 2 and 5 also have the highest number of vacant, dilapidated housing in the City with higher than City-wide averages of housing rehabilitation estimates.

Ward	Number of Citations Written			Total	
	Garbage	Vehicles	Trees	Number	Percent
1	447	40	81	568	22.6%
2	457	39	91	587	23.4%
3	270	46	51	367	14.6%
4	213	22	50	285	11.3%
5	446	46	63	555	22.1%
6	107	20	24	151	6.0%
Total:	1,940	213	360	2,513	100.0%

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.



Priority 3 – Clearance and Demolition

As reported previously, City leaders have undertaken a multi-phased program – Jackson’s Overall Economic Stabilization (JOES) – to arrest and reverse the downward economic spiral Jackson has been reeling from since the 1970s when its larger manufacturing employers began closing. One of the obvious first steps to improve neighborhoods was the removal of vacant, dilapidated, foreclosed, abandoned residential housing for reasons which include, but are not limited to:

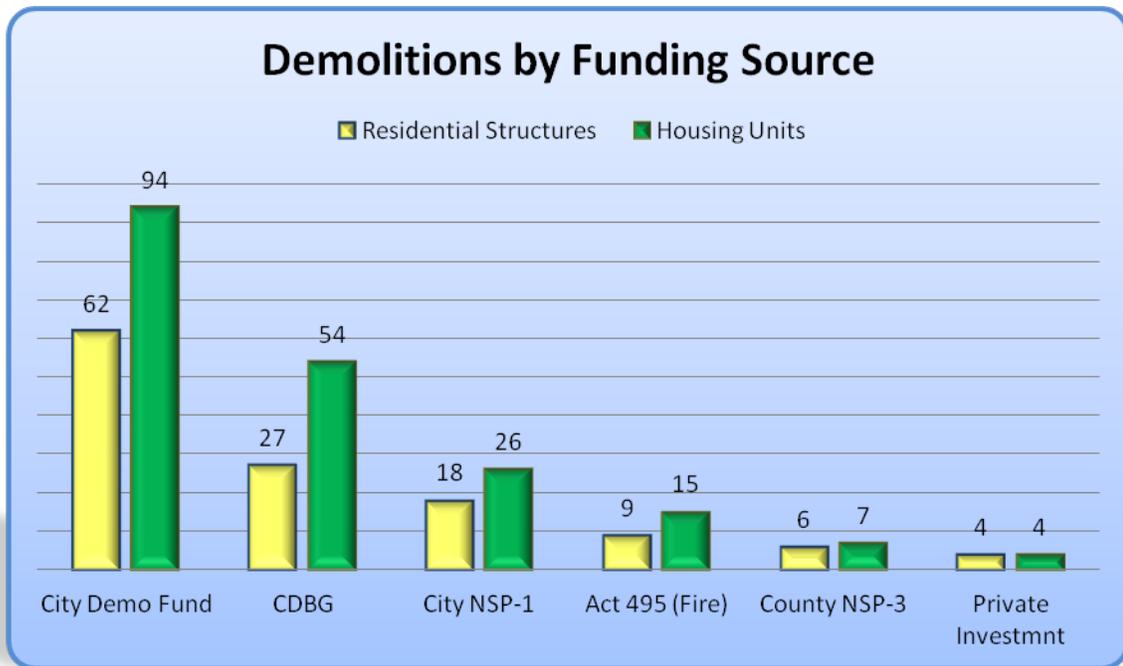
- Over 85% of the City’s housing stock was built before 1970;
- Over 50% of the City’s housing stock was built before 1940;
- Loss of approximately 40% of the City’s population since the 1930 Census;
- Loss of 11,950 residents (26.3%) since 1970;
- Loss of 283 (1.8%) total housing units since 1970;
- Over 15% vacancy rate (per 2009-2011 American Community Survey);
- High mortgage foreclosures (683 in 2007 down to 273 in 2012);
- Increasing tax foreclosures (16 in 2007 to 123 in 2013 – high of 146 in 2012);
- Increasing poverty rates – 27% in 2007-2009 American Community Survey to 31.5% in 2009-2011 American Community Survey.

As demonstrated above, the City has an excess of vacant older housing stock and less population to fill those vacant structures. Once a property is vacant or abandoned, it becomes a target to vandals, thieves and other criminal elements that take advantage of the neglected property and ravage it and the neighborhood in which it is located.

During PY 2012, 126 residential structures containing 201 housing units were demolished utilizing various funding sources available to the City of Jackson:

Funding Source	Residential Structures	Housing Units
City Demolition Fund	62	94
CDBG	27	54
City NSP-1	18	27
Act 495 (Fire)	9	15
County NSP-3	6	7
Private Investment	4	4

Act 495 (Fire) funds represent the portion of a homeowner’s insurance payout after a devastating fire. As the amount of funds collected by this method rarely is enough to completely pay demolition costs, the monies from City’s Demolition Fund are also used.



All properties to be demolished first receive a hazardous materials assessment in accordance with state and federal regulations to determine the types and locations of hazardous materials, which are then required to be properly abated. All potential demolition projects also undergo a Section 106 Historic Preservation review by the State Historic Preservation Office. No federal funds are used for those properties that are determined that demolition will have an adverse effect on the neighborhood. Each property is also carefully scrutinized to document it has been vacant or abandoned prior to condemnation, usually through a review of the property's water usage history. Only verifiably vacant or abandoned, severely blighted and dilapidated properties are approved for use of CDBG funds for demolition.

Priority 4 – Parks and/or Recreational Facilities

Staff is currently in the planning stages of selecting the low/mod area parks and level of improvements to be made at each location. Currently under consideration is the conversion of Austin Blair Park from an open space with limited seating, to a more child-friendly park. Located a couple of blocks to the east, the privately-owned Partnership Park was destroyed when an accidental fire started by children under 10 years old severely damaged the playground equipment beyond repair. The owner of the land on which Partnership Park sits will not negotiate with the City to re-establish the park as a City park and the residents of Partnership Park have no funds to rebuild. The City would like to re-establish a play area for the disadvantaged children in and around the Partnership Park Neighborhood.

Medium Priority Activities

Medium priority activities conducted during PY 2012 included public service activities. CDBG funds were used to assist the City of Jackson's disadvantaged youth through the Martin Luther King Center Summer Recreation Program which, in addition to arts and crafts, swimming lessons and other sports clinics and camps, youth were given peer pressure practice, life skills training and cultural diversification trips.

The collaborative effort between ALDI stores, Jackson Transportation Authority, and the City of Jackson to provide transportation services specifically to connect low-income residents with fresh, affordable and nutritious food was in operation only seven (7) weeks before the end of PY 2012. Over the course of the seven weeks, 38 persons took advantage of the program. The City will undertake aggressive marketing efforts to inform area residents of the service during PY 2013 to increase ridership.

NEW! **Simply Smarter Shopping™ Shuttle**

HEY HEY it's Saturday

11:00 a.m. to 3:00 p.m. on Saturdays beginning May 18!

Elaine Apts
11:08 am, 11:38 am, 12:08 pm, 12:38 pm, 1:08 pm, 1:38 pm, 2:08 pm

Otsego Apts
11:10 am, 11:40 am, 12:10 pm, 12:40 pm, 1:10 pm, 1:40 pm, 2:10 pm

Southridge Park Apts
11:06 am, 11:36 am, 12:06 pm, 12:36 pm, 1:06 pm, 1:36 pm, 2:06 pm

St. John's United Church of Christ
11:04 am, 11:34 am, 12:04 pm, 12:34 pm, 1:04 pm, 1:34 pm, 2:04 pm

King Community Center
11:02 am, 11:32 am, 12:02 pm, 12:32 pm, 1:02 pm, 1:32 pm, 2:02 pm

Chalet Terrace
11:00 am, 11:30 am, 12 noon, 12:30 pm, 1:00 pm, 1:30 pm, 2:00 pm

Bus from ALDI's
11:20 am, 11:50 am, 12:20 pm, 12:50 pm, 1:20 pm, 1:50 pm, 2:20 pm

The last pickup at ALDI's to bring you home is at 2:20 p.m.

Roundtrip Fare only \$1.00!

Made possible by your friends at



During PY 2012, the Engineering Department utilized funding allocated for street reconstruction during 2011 to complete the following street sections:

Project Location	Project Type	Start Date	Finish Date
Forest – bend to Edgewood	Reconstruction, Watermain	8/20/12	10/5/12
Homewild – Ellery to Edgewood	Reconstruction, Watermain	8/31/12	10/15/12

The two street sections, identified as “Forest – west bend to Edgewood” and “Homewild – Ellery to Edgewood”, both had watermain replacement in conjunction with the street reconstruction.

Both projects began in August 2012 and were completed before the end of October 2012. In addition to CDBG funds, the City also invested Water Fund resources to complete these projects. As with all street reconstruction projects, ADA-compliant handicap curb ramps were installed in the sidewalks at all intersections.

In addition to handicap curb ramps installed during street reconstruction, the City continued to allocate CDBG funding to stand alone curb ramp installation projects. During PY 2012, the Department of Public Works underwent some major staff changes and was not able to complete any curb ramp installations. However, DPW staff will collaborate with Engineering staff to bid and contract the project to be completed before the end of the Michigan construction period in October 2013. By combining unspent funds from 2011 (\$8,286.35) and 2012 (\$10,000) with its 2013-2014 allocation of \$40,000, it is anticipated more ramps will be able to be installed using a contractor than if DPW had completed the work with force account labor utilizing only the amount of funds available during an individual program year.

As stated previously, City Council felt a need existed to assist the community's severely disabled adults with the cost of sidewalk replacement. An activity was created and allocated a small amount of CDBG funds to set up the program. The impetus for this activity involved an elderly, disabled resident aging in place at his home. He required the use of an assistive device to ambulate but was unable to use the sidewalk in front of his home for exercise as it was severely heaved from tree roots. Although other funds were used to aid this particular resident, no other qualified homeowner has applied for assistance.

While no special economic development activity is available to report on during PY 2012, it should be noted that all CDBG and HOME funds received by the City provide an economic impact to the community in some fashion. Rehabilitation funds allow a low-income homeowner to afford to maintain their home, freeing up income to pay bills, 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.

Jackson has historically been a manufacturing community, with an emphasis on production of auto parts. The top four industry categories for civilian employed City population 16 years and over remain unchanged from the 2000 Census data; however, manufacturing no longer leads the group. The 2009-2011 American Community Survey estimates manufacturing fell from 23.7% to 17.5% of employed city workers while educational, health and social services rose from 20.3% to 24.5%.

2000 Census	
Industry	Percent
Manufacturing	23.7%
Educational Services, Health Care, and Social Assistance	20.3%
Retail Trade	11.9%
Arts, Entertainment, Recreation, Accommodation, and Food Services	10.5%
Professional, Scientific, Management,	5.9%

2009-2011 American Community Survey	
Industry	Percent
Educational Services, Health Care, and Social Assistance	24.5%
Manufacturing	17.5%
Arts, Entertainment, Recreation, Accommodation, and Food Services	13.0%
Retail Trade	12.8%
Professional, Scientific, Management,	6.0%

2000 Census	
Industry	Percent
Administrative, and Waste Management	
Other Services (except Public Administration)	5.7%
Public Administration	4.7%
Construction	4.5%
Transportation, Warehousing, and Utilities	4.0%
Finance, Insurance, Real Estate, Rental and Leasing	3.7%
Wholesale Trade	3.1%
Information	1.8%
Agriculture, forestry, fishing, hunting, and mining	0.2%

2009-2011 American Community Survey	
Industry	Percent
Administrative, and Waste Management	
Other Services (except Public Administration)	5.7%
Public Administration	5.5%
Finance, Insurance, Real Estate, Rental and Leasing	3.8%
Transportation, Warehousing, and Utilities	3.1%
Construction	2.8%
Information	2.7%
Wholesale Trade	2.4%
Agriculture, forestry, fishing, hunting, and mining	0.4%

Source: Table DP-3 from 2000 Census and 2008-2010 American Community Survey

The City of Jackson's average jobless rate for Program Year 2012 was 11.8%, with a high of 13.6% in July 2012 to a low of 9.9% in November 2012. Comparatively, Jackson County averaged 8.1%, the State of Michigan 8.9%, and the United States 7.8% during this same timeframe. While unemployment is still a major concern among City residents, the 11.8% average was one percentage point lower than Program Year 2011's average jobless rate. Unfortunately, economic recovery cannot necessarily be assumed because unemployment percentages have fallen. The Bureau of Labor Statistics (BLS) defines unemployment as people who "do not have a job, have actively looked for work in the prior four weeks, and are currently available for work." Most people leave the labor force when they retire, go to school, have a disability that keeps them from working, or have family responsibilities. Others may feel they can't get work so stop looking and are then classified as discouraged workers and the BLS removes them from both the unemployment statistics and labor force.

Beginning July 1, 2013, the City of Jackson employed an Economic Development Director totally devoted to economic development opportunities. It is also expected that the City's CDBG-funded Jobs Creation Initiative loan program will be offered as an incentive for potentially viable economic development ventures in the community.

Assessment of Five-Year Consolidated Plan

The City of Jackson received \$3,933,378 in CDBG funding since 2010 and, together with anticipated program income of \$250,000, has allocated said funds toward its stated priorities as follows:

High Priority

- 1 – Rehabilitation of Owner-Occupied Housing.....\$ 328,970
- 2 – Code Enforcement1,667,345
- 3 – Residential Demolition..... 225,952
- 4 – Parks and/or Recreational Facilities -0-
(currently a planning activity)

Medium Priority

Local Street Improvements (formerly High Priority 3).....	\$658,000
Other Public Facility/Infrastructure Improvements (formerly High Priority 4)	74,000
Public Services	380,954
Rehabilitation of Multi-Unit Senior Housing	22,500

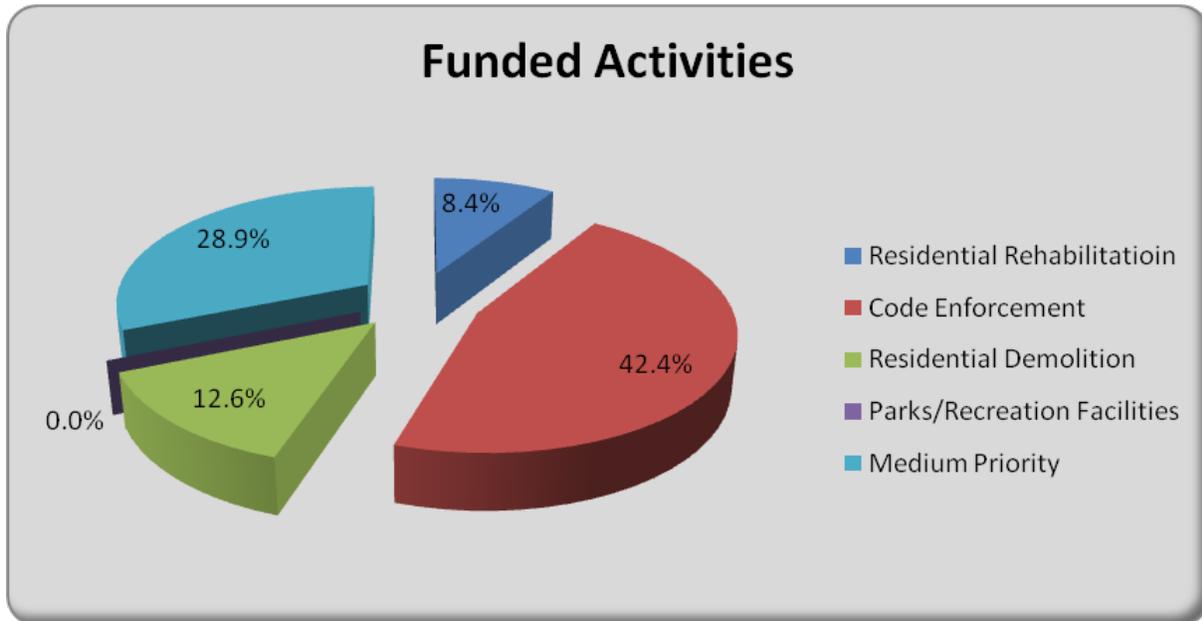
Through budget amendments reallocating funds from projects that came in under budget, canceled projects, or budgeting program income, the City was able to provide additional funding towards its priorities as follows:

High Priority

Residential Demolition	\$268,972
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Medium Priority

Other Public Facility/Infrastructure Improvements.....	\$5,000
Public Services	7,000



Certain 2012 funded projects and activities needed additional time to complete; others were completed by June 30, 2013 but project accomplishments could not be entered into HUD's Integrated and Disbursement Information System (IDIS) until after July 1, 2013.

CDBG

Subrecipient	Balance	Plans to Rectify
Parks, Recreation & Grounds – King Center Summer Youth Program	\$ 0	Reimbursement request for balance of 2012 funds received in July 2013
Jackson Transportation Authority	6,091	Project initiated late in PY 2012 and will continue through PY 2013
City Attorney's Office	37,679	The City Attorney's Office received a

Subrecipient	Balance	Plans to Rectify
		continuing allocation for Year 39 (2013-2014); 2012 balance carried over to FY 2013-14
Department of Public Works (DPW) – Sidewalk Replacement	5,000	No qualifying projects completed to date; remaining funds carried over to FY 2013-14
Department of Public Works (DPW) – Handicap Curb Ramps	15,168	DPW received a continuing allocation for Year 39; remaining funds carried over to FY 2013-14
Engineering – Street Paving/Reconstruction	198,023	Remaining funds will be reallocated for another use in FY 2013-14
Neighborhood & Economic Operations – Administration	178,826	Continuing to spend down prior year funding; remaining funds carried over to FY 2013-14
Neighborhood & Economic Operations - Code Enforcement	193,389	Continuing to spend down prior year funding; remaining funds carried over to FY 2013-14
Neighborhood & Economic Operations – Jobs Creation Initiative	50,000	Remaining funds will be reallocated for another use in FY 2013-14
Neighborhood & Economic Operations - Rehabilitation	36,464	Continuing to spend down prior year funding; remaining funds carried over to FY 2013-14
Neighborhood & Economic Operations – Residential Demolition	190,364	Continuing to spend down prior year funding; remaining funds carried over to FY 2013-14

HOME

Subrecipient	Balance	Plans to Rectify
Neighborhood & Economic Operations – Rehabilitation	\$134,364	Continuing to spend down prior year funding; remaining funds carried over to FY 2012-13
CAA – CHDO Reserve	33,250	Remaining funds carried over to FY 2012-13
CAA – CHDO Operating	18,925	Remaining funds carried over to FY 2012-13
Habitat for Humanity – New Construction	2,000	Remaining funds carried over to FY 2012-13
Neighborhood & Economic Operations – Acquisition/Rehabilitation/Resale	169,645	Remaining funds carried over to FY 2012-13
Jackson Affordable Housing – Down Payment Assistance	8,951	Remaining funds carried over to FY 2012-13

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. Impediments were identified in the Analysis as including, but not limited to:

- Lack of resources/developers to create more affordable or low-income housing.
- Urban food deserts, which is the lack of grocery stores in low- and moderate-income areas. Residents oftentimes rely on local convenience stores, which generally charge significantly more for an identical item found cheaper in a large grocery store. This also greatly reduces the availability of fresh produce, meat, and bakery items.

- Lack of local banking establishments in low- and moderate-income areas – residents again often rely on convenience stores to cash checks and are either charged a sizeable fee for the service, or are required to purchase a certain amount of goods from the store before it will cash the check.
- Landlords who monopolize available housing. Tenants feel they are in a Catch-22 – if they complain to the landlord, their complaint goes ignored; if they complain to the City, they risk the chance of becoming homeless should conditions exist that pose a health and safety hazard for the tenant; landlords may retaliate for complaints made by initiating eviction.
- Landlord foreclosures – tenants are rarely given adequate advance notice to find alternate housing.
- Not In My Back Yard (NIMBY) – opposition by residents to a proposal for a new development near them.
- Lack of housing for working poor (middle income) – those persons who work every day and barely make ends meet, but do not qualify for assistance from the Department of Health and Services, food stamps, childcare, etc.
- Lack of a local fair housing organization to investigate complaints and offer educational opportunities.
- Lack of jobs available for low- and moderate-income persons in which the potential employee may be able to perform, but is lacking the required experience.
- Lack of affordable and convenient transportation.

Below is the Summary of Recommendations contained in the Analysis of Impediments with notes added to describe steps taken to address and remove the impediments:

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.

Note: No requests for CDBG funding have been received which alleviate or eliminate the identified impediments.

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.

Note: No requests for funding have been received for fair housing activities; no fair housing center exists specifically to address Jackson County needs.

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.

Note: The Jackson City Council approved two amendments to Chapter 14 Housing Code during PY 2011. One such amendment, which was adopted on February 21, 2012, included revisions to Article IV to be more reflective of current terminology.

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

Note: The following language has been added to the City's housing inspection compliance certificates:

The City of Jackson prohibits discrimination in the sale, lease or rental of real property based on an individual's religion, race, color, national origin, age, sex, marital status, handicap or source of income.

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.

Note: The City's 2010 – 2014 Five-Year Consolidated Plan identified a target area which expanded on the City's NSP Target Neighborhood. As stated previously, a mass mailing to homeowners in the CDBG Target Area occurred early in 2012 informing homeowners of the City's rehabilitation program and encouraging them to participate.

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.

Note: City staff continues to be involved in boards, committees and study groups dedicated to improving public transportation. City Council also approved a new public service activity in conjunction with the Jackson Transportation Authority to provide direct bus service on Saturdays between specific locations in distressed City neighborhoods to ALDI's grocery store.

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.

Note: City Council continued providing funding for homeowner rehabilitation, emergency hazard, and acquisition/rehabilitation/resale projects.

Affordable Housing

Foster and Maintain Affordable Housing

During fiscal year 2012-2013, the City continued to provide 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 were made available to qualifying households to repair an immediate, urgent need, such as an inoperable furnace in the winter, a leaking roof during the rainy season, etc. These programs offer loans, rather than grants, ensuring future funding from program income will be available to assist another low-income family.

In June 2012, the City acquired 702 S Grinnell Street to rehabilitate with HOME funds and resell to a qualifying family. Rehabilitation is ongoing and near conclusion with a projected completion date of October 31, 2013. In December 2012, the City also purchased 1121 First Street with HOME funds. Rehabilitation of this property was recently commenced and is anticipated to be completed by the end of October 2013 as well. As the City's CHDO, the Community Action Agency also purchased 606 W Biddle Street to rehabilitate for resale to a low- to moderate-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 non-owner occupied housing by systematically inspecting all rental units in a designated area. During FY 2012-2013, revenue collected through the City's Non-Owner Occupied Residential Property Registry (NOORPR) and Foreclosed, Vacant and Abandoned Residential Property Registry (FVARPR) allowed for the addition of inspectors and clerical staff in the Department of Neighborhood & Economic Operations. Housing inspections were initiated in the City during PY 2012 as follows:

Ward	Scheduled	Buildings	Housing Units
1	304	306	385
2	346	347	502
3	219	219	235
4	375	386	724
5	299	302	874
6	264	264	321
Totals:	1807	1824	3041

All complaints made by tenants were investigated and proper corrective measures were required of landlords.

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.

Eliminate Barriers to Affordable Housing

With the advent of JOES, specifically starting at the neighborhood level of evaluating vacant and abandoned housing, it has become quite clear a lack of sufficient resources is the foremost barrier to affordable housing in the City of Jackson. During the 40 years between 1970 and 2010, the City's population decreased 26.3% while housing units only reduced by 1.8%. This has led to an overabundance of aged housing stock, 85% of which was built before 1970. Many of the homes have suffered from owners or landlords having insufficient funds or abilities to properly maintain them, leading to an excess of housing well beyond the feasibility of rehabilitating.

After estimating the rehabilitation costs of over 900 residential structures, the City is able to document the average cost to rehabilitate its aged housing stock is \$70,610, almost \$3,000 per structure more than reported last year. Because a significant number of dilapidated housing was demolished during PY 2012, the information was reassessed after removing demolished structures from the data. Doing so reduced the average city-wide rehabilitation estimate to \$60,538 (14.3%), demonstrating the remaining residential properties are of a higher quality. Although the improved rehabilitation average is significant, it is not satisfactory enough to reverse years of decay experienced in neighborhoods. However, not only do the aesthetics of neighborhoods improve with the removal of blight, public safety has been improved and property values have inched upward.

Continuing with the analysis conducted after demolished structures were no longer a factor in the equation, the average cost to rehabilitate vacant housing in individual Wards is as follows:

Ward	Average Cost to Rehabilitate		Ward	Average Cost to Rehabilitate	
	Full Analysis	Demos Removed		Full Analysis	Demos Removed
1	\$75,280	\$66,200	2	\$69,140	\$68,617
3	\$43,443	\$39,540	4	\$42,457	\$42,012
5	\$122,803	\$111,070	6	\$41,077	\$36,088

Neighborhood Economic Stabilization Analysis			
Full Analysis		After Demolished Properties Removed	
No. of Structures	909	No. of Structures	780
No. of Housing Units	1,210	No. of Housing Units	997
<i>Total Estimated Costs</i>		<i>Total Estimated Costs</i>	
Rehabilitation	\$64,184,144	Rehabilitation	\$47,219,704
Demolition.....	\$10.8m - \$13.9m	Demolition	\$9.3m - \$11.9m

The total cost to rehabilitate the remaining 780 assessed vacant residential structures in the City of Jackson exceeds \$47 million, many of them so cost prohibitive to elevate from a substandard level it is more economical to demolish the same structures at a cost of \$9.3 million to \$11.9 million. In either case, the City lacks sufficient resources to take full corrective measures; however, over the coming years, it plans to invest more wisely in rehabilitation and new construction efforts and demolish dilapidated structures as funding allows.

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, gaps are filled to the extent feasible 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.

Address Accessibility Needs of Persons with Disabilities

On August 15, 2006, the Jackson City Council took action to waive the permit fees for work performed by local non-profit charitable organizations, specifically for handicap-accessible ramps. Since that time, nearly 100 ramps have been installed for disabled homeowners by disAbility Connections, the Rotary Club, World Changers and Mission Serve. The City's Department of Public Works responds to suggestions for improved accessibility by disabled and elderly residents by installing handicap curb ramps in requested locations.

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 allocated \$186,998 in 2011-2012 ESG funding through September 30, 2013 as follows:

- \$10,350 to CAA to serve as Grant Fiduciary.
- \$34,400 to CAA to serve as the Housing Assessment and Resource Agency.
- \$54,232 to CAA to provide utility arrearage financial assistance, short term rental arrearages, and rapid re-housing short term rental assistance.
- \$13,200 to Do'Chas II to provide essential services to youth aging out of foster care.
- \$2,018 to The Salvation Army for essential services case management.
- \$44,938 to AWARE, Inc. for operating expenses related to managing an emergency shelter for survivors of domestic violence and sexual assault and essential services case management.
- \$7,500 to the CoC for subcontracting for Exhibit 1 preparation and Point in Time count services.

MSHDA provided the CoC with a second round of 2011-2012 ESG funding in the amount of \$123,744 for the period of September 1, 2012 through August 31, 2013, which was allocated as follows:

- \$74,247 to CAA for re-housing assistance.
- \$18,562 to CAA for re-housing case management.
- \$14,849 to CAA for prevention assistance.
- \$3,712 to CAA for prevention case management.
- \$3,712 to CAA for HMIS.
- \$8,662 to CAA for administrative costs.

ESG funding of \$186,998 for October 1, 2012 through September 30, 2013 was allocated as follows:

- \$50,000 to AWARE, Inc. for shelter expenses.
- \$22,931 to Do'Chas II for street outreach.
- \$61,900 to CAA for prevention assistance.
- \$24,120 to CAA for re-housing assistance.
- \$9,349 to CAA for a CoC Coordinator.
- \$5,609 to CAA for HMIS.
- \$13,089 to CAA for administrative costs.

On July 18, 2013, the CoC was notified by MSHDA that it would receive \$164,640 from the 2013-14 ESG, amounting to 12% cut in funding.

In January 2013, the Jackson CoC applied for \$816,872 from HUD in CoC renewal funding for the supportive housing programs listed in the table below. On March 13, 2013, HUD announced funding awards to renew existing grants that were listed as “Tier 1” in the FY2012 Continuum of Care Program Competition. HUD included a ranking process in the FY2012 NOFA that required CoCs to prioritize projects into two tiers—one that was relatively safe (Tier 1) and one that was potentially at risk (Tier 2)—and prepare for the possibility of a 3.5% reduction from their Annual Renewal Demand (ARD). A second award announcement included the results for the remaining projects submitted by CoCs in the FY2012 CoC Program Competition, including new projects, Tier 2 renewal projects, and CoC planning funds.

Project Name	Type of Project	Beds	Applied For	Received
Garfield Square	Transitional Housing	38	\$193,870	\$193,870
Housing Assistance Program (HAP)	Transitional Housing	63	\$274,402	\$274,402
Mechanic Street – Partnership Park	Permanent Supportive Housing	11	\$57,200	\$59,306
TTI Leasing I	Permanent Supportive Housing	47	\$120,395	\$119,234
TTI Leasing II	Permanent Supportive Housing	29	\$115,026	\$124,302
HMIS	HMIS	n/a	\$55,979	\$55,979

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. CoC members are continuing in the planning process

to develop an achievable action plan and amend the 10 Year Plan to incorporate and implement the modified visioning and elements of the HEARTH Act.

On January 23, 2013, the CoC conducted the biennial Point in Time (PIT) count with the following results:

	Sheltered			Unsheltered	Total
	Emergency	Transitional	Safe Haven		
Total No. of Households	54	41	0	33	128
Total No. of Persons	65	89	0	33	187
No. of Children under 18	14	42	0	0	56
No. of Persons 18 – 24	4	8	0	2	14
No. of Persons Over 24	47	39	0	31	117
Average Household Size					1.5

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

2012 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

On August 22, 2013, HUD issued CPD Notice 13-06 which required additional information be included in the CAPER regarding homelessness. Various organizations that participate in the CoC provide outreach to homeless persons and assess their individual needs. For instance, CAA is Jackson County's Housing Assessment and Resource Agency (HARA) and employs persons dedicated to practicing shelter diversion and administering all financial assistance dollars for homelessness prevention and rehousing. Do'Chas II is the only agency in Jackson County contracted by the State of Michigan to provide supportive services to youth, most of which have a McKinney-Vento status. Other agencies that regularly participate in the CoC include Aware (domestic violence), the Veterans Administration, the Salvation Army, Department of Human

Services, Training & Treatment Innovations (mentally disabled), Seque (mentally disabled, substance abuse), LifeWays (mental health), and Michigan Prisoner Re-entry, to name a few.

Three non-profit organizations that conduct business in Jackson County and participate on the CoC recently received allocations from the Supportive Services for Veterans Families (SSVF) program. Under the SSVF program, the Veterans Administration awards grants to non-profit organizations and consumer cooperatives who can provide supportive services to very low-income Veteran families living in or transitioning to permanent housing. Grantees provide eligible Veteran families with outreach, case management, and assistance in obtaining VA and other benefits, which may include:

- Health care services
- Daily living services
- Personal financial planning services
- Transportation services
- Fiduciary and payee services
- Legal services
- Child care services
- Housing counseling services

CAA received \$668,673 to serve approximately 115 households in Jackson, Hillsdale and Lenawee Counties while TTI received \$1,094,500 to serve approximately 400 households in Macomb, Oakland, Genesee, Lapeer, Jackson and Saginaw Counties. Volunteers of America Michigan, Inc., recently began participating with the Jackson County CoC as well and also received an SSVF allocation of \$1,172,948 to serve approximately 275 households in Allegan, Barry, Berrien, Calhoun, Eaton, Ingham, Jackson, Kalamazoo, Kent, Muskegon, Ottawa, and VanBuren Counties.

Other Actions

Address Obstacles to Meeting Underserved Needs

Among the greatest needs in the City involve transportation, jobs providing a living wage, and affordable, safe housing. Unfortunately, the lack of sufficient resources to meet these needs remains the greatest obstacle to overcome. With reduced grant funding from HUD, the City must rely on social services providers and the faith-based community to address these gaps. With the onset of JOES, the City anticipates Jackson's economy will begin the long road to recovery.

In May 2013, the City partnered with ALDI food stores and the Jackson Transportation Authority to institute a pilot program of providing a dedicated bus line on Saturdays from select impoverished neighborhoods to ALDI. This effort was made to conveniently connect low- and moderate-income residents with a fresh, affordable and nutritious food source as no full service grocery stores currently exist in the area south and east of the downtown.

Overcome Gaps in Institutional Structures and Enhance Coordination.

The City of Jackson administers the grants received from HUD used to carry out activities of the Five-Year Consolidated Plan and Annual Action Plan. City staff 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 and the Jackson County Continuum of Care. 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 540 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.

SECTION 8 BY THE NUMBERS	
\$2,508,632	Housing Assistance Payments
98%	Lease Up Rate
185	Landlords
463	Voucher Holder Participants
1,232	Individuals

As a result of sequestration, the JHC's Section 8 Housing Choice Voucher (HCV) program is over budget by \$31,149 as of June 2013. While the JHC normally administers 475 vouchers, it has had to cut back to 459 in an effort to balance the budget. Even with this cost savings measure, in June 2013, the Housing Assistance Program (HAP) paid \$10,899 more than the HAP funded. The JHC will continue to reduce the vouchers it fills until the assistance it provides is within the funding available.

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. 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.

PUBLIC HOUSING BY THE NUMBERS	
PERFORMANCE INDICATORS	
98%	Occupancy Rate
115	New Admissions
150	Youth Participated in Programs
3,562	Non-Emergency Work Orders Completed
1.8	Average # of Days to Complete Non-Emergency Work Orders
485	Emergency Work Orders
95%	Emergency Work Orders Completed within 24 hours
18 Days	Average Vacant Unit Turnaround
DEMOGRAPHICS	
2.0	Average Family Size
78	Elderly Heads of Household (Age 62+)
454	Non-Elderly Heads of Household (Age <61)
345	Female Heads of Household
187	Male Heads of Household
273	Disabled/Handicapped Heads of Household
247	Non-Minority Heads of Household
285	Minority Heads of Household
SOURCES OF INCOME	
1	Own a Business
22	Receive Child Support
1	General Assistance
1	Indian Trust/Per Capita
416	Other Nonwage Sources
14	Pension
186	SSI
182	Social Security
138	TANF (Formerly AFDC)
4	Unemployment Benefits
126	Other Wages
INCOME LEVELS	
453	Extremely Low
68	Very Low
11	Low
TIME ON PROGRAM	
97	<1 Year
72	<2 Years
71	<3 Years
44	<4 Years
48	<5 Years
200	>5 Years

The JHC receives funding from an annual allocation of Capital Funds Program for development, financing, modernization and management improvements to its three housing complexes and 40 scattered site units. The public housing complexes managed by the JHC are:

Shahan-Blackstone North – 120 units

Reed Manor – 292 units

Chalet Terrace – 128 units

CAPITAL FUND PROGRAM PROJECTS

2011 Capital Fund Program	
Central Office & Reed Manor	Administrative Office Renovations
Reed Manor	0 to 1 Bedroom 504 Conversions
Reed Manor	Energy Efficient Exterior Lighting
Reed Manor	Garbage Room Doors
Chalet Terrace & Shahan Blackstone	Sidewalk Replacement & Repairs

2011 Capital Fund Emergency Safety & Security Program	
Reed Manor	Energy Efficient Exterior Lights

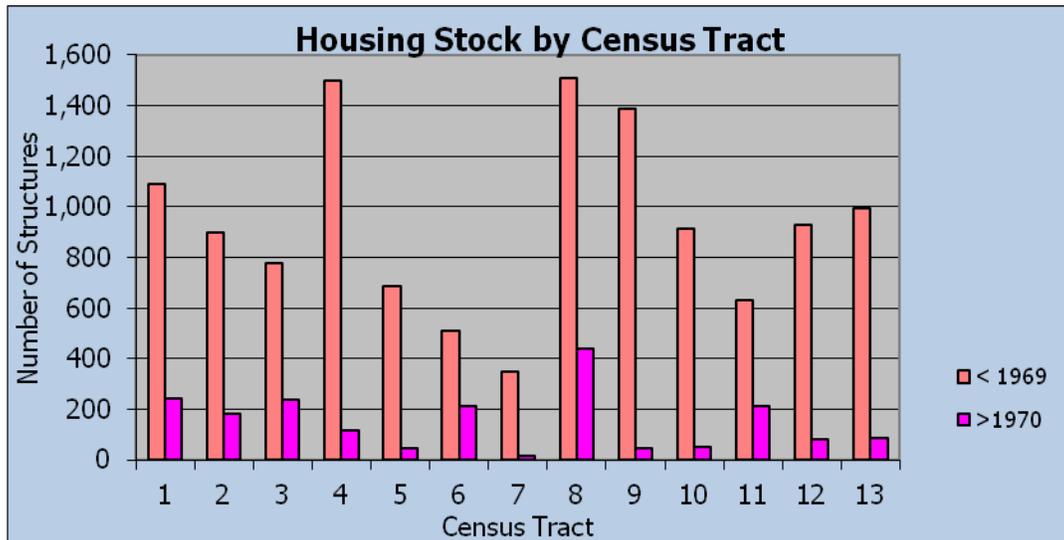
2012 Capital Fund Program	
Chalet Terrace	Lawn/Snow Removal Equipment
Chalet Terrace	Playground Equipment
Chalet Terrace	Playground Safety Surfacing
Chalet Terrace	Concrete Sidewalks
Reed Manor	Parking Lot
Reed Manor	Downspouts/Gutters
Reed Manor	Energy Efficient Exterior Lighting Study
Reed Manor	Energy Efficient Exterior Lighting
Shahan Blackstone	Playground Equipment
Shahan Blackstone	Parking Lot

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 scarce 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. All 13 Census tracts in the City 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 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

Department of Neighborhood & Economic Operations staff responsible for oversight of the administration of CDBG/HOME funds perform the following functions, 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 for the City Manager, Mayor and City Council.
- Performing environmental reviews.
- Preparing the Five-Year Consolidated Plan, One-Year Action Plan, and Analysis of Impediments for submission to HUD, as required.
- 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.
- Review payment requests for accuracy and eligibility.
- Reconcile financial records with IDIS.
- Prepare and reconcile reports submitted with the CAPER.
- 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 2011 Median Family Income estimates for Jackson County were made utilizing a comparison of 2009 American Community Survey 5-year and 1-year estimates.

City of Jackson 2013 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
60%	\$24,660	\$28,140	\$31,680	\$35,160	\$37,980	\$40,800	\$43,620	\$46,440
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

(effective December 11, 2012)

A comparison of the 2007-2009 and 2009-2011 American Community Survey Table S1701, Poverty Status in the Past 12 Months, provides a telling picture of the state of the City's impoverished residents:

	2009 ACS Estimate	2011 ACS Estimate
Population for whom poverty status is determined	27.0%	31.5%
AGE		
Under 18 years	37.2%	42.7%
Related children under 18 years	36.5%	42.1%
18 – 64 years	25.1%	30.1%
65 years and over	12.4%	9.1%

	2009 ACS Estimate	2011 ACS Estimate
SEX		
Male	26.4%	29.0%
Female	27.5%	33.7%
RACE		
White	22.4%	24.6%
Black or African American.....	39.9%	47.8%
Two or more races.....	46.5%	50.5%
EDUCATIONAL ATTAINMENT		
Less than high school graduate	46.5%	45.2%
High school graduate (includes GED)	22.4%	27.5%
Some college, associate's degree	14.8%	20.0%
Bachelor's degree or higher	3.3%	5.9%

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 Neighborhood & Economic Operations 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 for 20 years and allow the Neighborhood & Economic Operations Department to expedite the correction of hazardous conditions (e.g. leaking roof, non-working furnace, etc.).

Acquisition/Rehabilitation/Resale – The City of Jackson and its CHDO, CAA, have acquired three moderate properties which will be fully rehabilitated then offered for sale to income qualifying families at an affordable price.

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

The City's CDBG and HOME subgrants do not require matching funds, but consideration is taken regarding the amount of other funds leveraged in a project when making allocation decisions. The City has successfully leveraged other funding streams, including its own funding, to implement and advance its goals and objectives when combined with CDBG and/or HOME funds. Jackson also applies for other federal, state and local funds that compliment the CDBG and HOME activities it undertakes when those funds become known.

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 bi-weekly newspaper with an 80% African American readership, and through the City's website. 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. Draft copies of this CAPER were made available for public viewing and comment at the main branch of the public library, two locations in City Hall, and the three public housing complexes. The City also posted the draft CAPER on its website with a link to provide comment via e-mail.

The City of Jackson and University of Michigan's School of Information recently cemented a partnership to increase transparency and communication between government officials and their constituents. The three year project will employ students to develop mobile apps and social media tools to streamline communication between City residents and their leaders. In late 2012, Jackson leaders also purchased the software "Blackboard Connect," which allows government leaders to provide emergency notifications and community outreach 24 hours a day. Dubbed "Jackson Connect," residents can sign up for the free service and customize their notification which includes, but is not limited to:

- Emergency weather notifications
- Billing updates
- Event cancellations
- New recreation program announcements
- Neighborhood meeting reminders
- Upcoming events of interest in the Jackson area
- Deadline to register
- Election reminders
- Road construction
- Water main break
- Leaf pick-up
- Hydrant Flushing
- Street Closures

The service will only be used to contact residents for emergencies or the topics they have chosen.

Self-Evaluation

The City's Five-Year Consolidated Plan and 2011 Action Plan were developed under interim leadership. Since that time, re-visioning of a new Mayor, City Manager, and Deputy City Manager led to the inclusion of a Substantial Amendment to the Five-Year Consolidated Plan with the 2012 Action Plan. Much of 2011 was spent on the development of the JOES, data gathering to support the JOES plan, and beginning phases of implementation. The amount of time devoted by Neighborhood & Economic Operations staff to accomplish the planning and initial implementation somewhat hindered the ability to achieve program accomplishments. However, the City is already achieving a benefit from the plan development through increased code enforcement after hiring two temporary blight ordinance enforcement officers in July 2012. Program accomplishments were further enhanced in 2012 when four full time and one part time code enforcement officers were hired on a permanent basis. Accomplishments and outcome measures are detailed in the Program Narratives section beginning on page 28.

Monitoring

During review of applications received 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.

Neighborhood & Economic Operations 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.

Staff also conducts 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 priorities of using CDBG funds in the City of Jackson are rehabilitation of owner-occupied housing, code enforcement activity, local street improvements, other public facility/infrastructure improvements and economic development activities. To accomplish these priorities, CDBG funds were allocated as follows:

Priority 1 – Rehabilitation of Owner-Occupied Housing

Rehabilitation Neighborhood & Economic Operations	Funding \$145,000 CDBG	Target Area City-wide
	Planned Beneficiaries Low- and Moderate-Income Clientele	
Outcome Improved housing conditions for owner-occupied residences	Planned Units 25 units	Actual Units 8 Emergency Hazard projects

Priority 2 – Code Enforcement

Code Enforcement Neighborhood & Economic Operations	Funding \$535,000 CDBG	Target Area City-wide
	Planned Beneficiaries Low- and Moderate-Income Area	
Outcome Improved neighborhoods	Planned Units 1,500 households	Actual Units 3,041 housing units inspected 1,940 garbage citations issued 213 Inoperable/Unlicensed Vehicle citations issued 360 Trees/Noxious Weeds issued
Code Enforcement City Attorney's Office	Funding \$52,000 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 200	Actual Units 191 new cases prosecuted: 27 housing, 23 garbage, 42 vehicle, 90 noxious weeds, 11 zoning

Priority 3 – Residential Demolition

Residential Demolition Neighborhood & Economic Operations	Funding \$494,924CDBG	Target Area CT000200, CT006900; CT000400; CT000600; CT000900; CT001000; CT001100; CT001300
	Planned Beneficiaries Slum/Blight Spot Basis	
Outcome Decent, safe and clean neighborhoods	Planned Units 20 structures	Actual Units 27 structures

Medium Priority Activities

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 351

Sidewalk Handicap Curb Ramps Department of Public Works	Funding \$10,000 CDBG	Target Area CT006900
	Planned Beneficiaries Low- and Moderate-Income Clientele (presumed)	
Outcome Improved accessibility for elderly or disabled residents	Planned Units 4	Actual Units 0

Street Paving/Reconstruction City Engineering	Funding \$303,000 CDBG (2011-2012 funds)	Target Area CT000400; BG 5
	Planned Beneficiaries Low- and Moderate-Income Area	
Outcome Improved drivability of local streets	Planned Units 4 street segments	Actual Units 2 street segments

Simply Smarter Shopping Shuttle Jackson Transportation Authority	Funding \$7,000 CDBG	Target Area CT000600; CT001000, BG 1 and 4; CT001100; BG1
	Planned Beneficiaries Low- and Moderate-Income Area	
Outcome Provide transportation to fresh, affordable foods	Planned Units 600	Actual Units 38

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), 71.43% of Jackson's CDBG funds benefited low- and moderate-income persons during the 2012 reporting period.

Anti-Displacement and Relocation

No projects were funded that involved demolition of occupied property. Temporary relocation was necessary during six (6) rehabilitation projects during Program Year 2012.

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. Although the loans are still being offered as part of an economic development incentive package, no businesses have applied for assistance since the economic recession beginning in 2008.

Program Income Received

Program Income Type	Amount
CDBG	
Sale of Real Property	\$ -0-
Economic Development Loan Repayments	15,750
Deferred Loan Repayments	24,595
MSHDA PIP Loan/Inspection Fees	-0-
HOME Administration	25,500
Accounts Receivables, Permits, Code Enf., etc.	82,785
Other Program Income	<u>28,886</u>
Total CDBG Program Income:	<u>\$177,516</u>
 HOME	
HOME Program Loan Repayment	\$ 14,117
Miscellaneous	<u>-0-</u>
Total HOME Program Income:	<u>\$14,117</u>

Loans and Other Receivables

As of June 30, 2013, the City of Jackson has the following open outstanding loans:

No. of Loans	Type	Balance
208	Rehab (repayable)	\$2,735,156
76	Lead (forgivable)	203,438
99	Emergency Hazard (repayable)	583,146

There are no outstanding Section 108 loans.

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. Due to inactivity, the Deposit Loan program account will be closed during PY 2013.

No. of Loans	Type	Balance
0	Deposit Loan (repayable)	-0-

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.

Tax ID No.	Address	
3-1083	702 S Grinnell	Acquired with HOME funds; rehabilitation bids opened July 31, 2012; project completion projected in October 2013
4-1287	1121 First	Acquired with HOME funds; rehabilitation bids opened March 18, 2013; project completion projected in October 2013

Jackson Affordable Housing Corporation, Community Action Agency, and Habitat for Humanity received assistance on following properties:

Tax ID No.	Address	
8-1449	622 N Waterloo	Acquired in May 2011; sold February 2013
4-0925.2	140 Rockwell	Original partner family backed out, new partner family identified and closed on sale in October 2012
4-0595	708 S Mechanic	YouthBuild collaborative; original partner family backed out, new partner family identified and will close in the near future
4-0599	806 S Mechanic	YouthBuild collaborative; partner family identified and sale will close in near future
7-0702	626 Harris	Construction is completed; partner family identified and sale will close in near future
3-0222	606 W Biddle	Property recently purchased for rehabilitation; specification development underway

HOME Program

Rehabilitation Assistance Neighborhood & Economic Operations	Funding \$186,077 HOME	Target Area City-wide
	Planned Beneficiaries Low- and Moderate-Income Clientele	
Outcome Increased availability of improved housing units	Planned Units 18	Actual Units 4

Acquisition/Rehab/Resale Community Action Agency	Funding \$40,000 HOME	Target Area City-wide
	Planned Beneficiaries Low- and Moderate-Income Clientele	
Outcome Increased availability of improved housing units	Planned Units 1	Actual Units 0

The goal of using HOME funds in the City of Jackson is to provide decent, affordable housing to low- and moderate-income persons. To accomplish this goal, HOME funds were allocated for rehabilitation assistance and acquisition/rehabilitation/resale.

Community Action Agency serves as the City's Community Housing Development Organization (CHDO). After significant staff changes, including the retirement of the long time CEO, CAA has completed its restructuring and is now concentrating on project development. CAA recently purchased 606 W Biddle Street to rehabilitate and resell to a low- to moderate-income family. Development of the rehabilitation specifications is currently underway and will include combining the vacant lot on the east with 606 W Biddle to offer the prospective family a larger yard.

The Jackson Overall Economic Stabilization (JOES) Program established the need for strategic initiatives aimed at consolidating and enhancing the City's economic base. To that end, Neighborhood & Economic Operations staff reviewed the viability of homeowner rehabilitation in stabilizing residential neighborhoods. While staff recommended continuance of the owner-occupied rehabilitation program, especially in the City's target neighborhood near Allegiance Health Systems, it also recommended the City Council consider a new approach to providing housing rehabilitation.

The current program of homeowner rehabilitation establishes a cap to the amount of assistance the City can offer in a 20 year deferred loan to the homeowner, thereby limiting the level of rehabilitation that can be conducted. However, establishing a homebuyer program where the City acquires modest single-family homes in need of minor to moderate repair will permit a higher level of rehabilitation to be completed, raising not only the home's value but also that of the neighborhood in which it is sited. This concept is similar to that of the Neighborhood Stabilization Program from the Housing and Economic Recovery Act of 2008. To that end, on June 6, 2012, the City acquired the property at 702 S Grinnell Street and, with rehabilitation well underway, marketing for sale to an eligible homebuyer will begin in the coming months. In December 2012, the City also acquired 1121 First Street with rehabilitation underway.

The City of Jackson controls the resale of homebuyer property during the period of affordability using the recapture option as follows:

- 1) Should a homebuyer receiving a direct HOME subsidy in the amount of \$5,000 or less sell the property during the affordability period, repayment of the entire direct HOME subsidy will be triggered.
- 2) Should a homebuyer receiving a direct HOME subsidy in excess of \$5,000 sell the property during the affordability period, repayment of the direct HOME subsidy will be directly tied to the length of time the homebuyer has occupied the home in relation to the period of affordability.

If there are no net proceeds from the sale or the net proceeds are insufficient to repay the HOME subsidy due, the City will recapture the amount of the net proceeds, if any. Recaptured funds will be used for any HOME-eligible activity. The homeowner will receive a return on investment only if there are remaining net proceeds from the sale after payment of all outstanding mortgages, including the HOME mortgage and closing costs.

The City of Jackson does not use HOME funds for rental housing, therefore, 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 FY2011 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, oral or written, relating to the CAPER were received during the public comment period between September 7 and 23, 2013, nor were any comments received during the Public Hearing on September 17, 2013.

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.	This report is for period (mm/dd/yyyy)		Date Submitted (mm/dd/yyyy)
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	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

CITY OF JACKSON Report has been submitted.

September 11, 2013

Section 3 Summary ReportEconomic Opportunities for
Low and Very Low-Income PersonsU.S. Department of Housing
and Urban Development
Office of Fair Housing
and Equal OpportunityOMB Approval No.2529-0043
(exp. 8/17/2015)

HUD Field Office : : DETROIT, MI

See Public Reporting Burden Statement below

1. Recipient Name:

City of Jackson

Recipient Address: (street, city, state, zip)161 W Michigan Ave
Jackson , Michigan 49201**2. Agency ID:**

085031656

3. Total Amount of Award: \$ 1,147,952
Amount of All Contracts Awarded: \$ 290,285**4. Contact Person:**

Michelle L. Pultz-Orthaus

5. Phone: 517-768-6436**Fax:** 866-971-2151**E-Mail:** mpultz@cityofjackson.org**6. Reporting Period:** Quarter 4 of Fiscal Year 2012**7. Date Report Submitted:**

09/11/2013

8. Program Code-Name:

7-CDBG-Entitlement

Program Codes:

3A = Public/Indian Housing Development

4 = Homeless Assistance

7 = CDBG-Entitlement

10= Other Housing Programs

1 = Flexible Subsidy

3B = Public/Indian Housing Operation

5 = HOME Assistance

8 = CDBG-State Administered

2 = Section 202/811

3C = Public/Indian Housing Modernization

6 = HOME-State Administered

9 = Other CD Programs

Part I. Employment and Training (Columns B, C, and F are mandatory fields.)

A Job Category	B Number of New Hires	C Number of New Hires that are Sec.3 Residents	D % of Section 3 New Hires	E % of Total Staff Hours for Section 3 Employees	F Number of Section 3 Trainees
Professionals	0	0	0.00 %	0.00 %	0
Technicians	0	0	0.00 %	0.00 %	0
Office/Clerical	0	0	0.00 %	0.00 %	0
Officials/Managers	0	0	0.00 %	0.00 %	0
Sales	0	0	0.00 %	0.00 %	0
Craft Workers (skilled)	0	0	0.00 %	0.00 %	0
Operatives (semiskilled)	0	0	0.00 %	0.00 %	0
Laborers (unskilled)	0	0	0.00 %	0.00 %	0
Service Workers	0	0	0.00 %	0.00 %	0
Other (List none)	0	0	0.00 %	0.00 %	0
Total	0	0			0

Part II. Contracts Awarded**1. Construction Contracts:**

A. Total dollar amount of all construction contracts awarded on the project

\$ 152,760

B. Total dollar amount of construction contracts awarded to Section 3 businesses	\$ 0
C. Percentage of the total dollar amount that was awarded to Section 3 businesses	0.00 %
D. Total number of Section 3 businesses receiving construction contracts	0

2. Non-Construction Contracts:

A. Total dollar amount of all non-construction contracts awarded on the project	\$ 137,525
B. Total dollar amount of non-construction contracts awarded to Section 3 businesses	\$ 0
C. Percentage of the total dollar amount that was awarded to Section 3 businesses	0.00 %
D. Total number of Section 3 businesses receiving non-construction contracts	0

Part III. Summary of Efforts

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. (Select **yes** to all that apply)

No Recruited low-income residents through: local advertising media, signs prominently displayed at the project site, contacts with 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.

No Participated in a HUD program or other program which promotes the training or employment of Section 3 residents.

No 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.

No Coordinated with Youthbuild Programs and administered in the metropolitan area in which the Section 3 covered project is located.

Yes Other; describe below.

Continued to develop local policy and forms for future use as time allowed.

Public reporting burden for this collection of information is estimated to average 6 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 control number.

Section 3 of the Housing and Urban Development Act of 1968, as amended, 12 U.S.C. 1701u., mandates that the Department ensure 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 for 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 a self-monitoring tool. The data is entered into a data base 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.

CITY OF JACKSON Report has been submitted.

September 11, 2013

Section 3 Summary ReportEconomic Opportunities for
Low and Very Low-Income PersonsU.S. Department of Housing
and Urban Development
Office of Fair Housing
and Equal OpportunityOMB Approval No.2529-0043
(exp. 8/17/2015)

HUD Field Office : : DETROIT, MI

See Public Reporting Burden Statement below

1. Recipient Name:

City of Jackson

Recipient Address: (street, city, state, zip)161 W Michigan Ave
Jackson , Michigan 49201**2. Agency ID:**

085031656

3. Total Amount of Award: \$ 262,391
Amount of All Contracts Awarded: \$ 365,709**4. Contact Person:**

Michelle L. Pultz-Orthaus

5. Phone: 517-768-6436**Fax:** 866-917-2151**E-Mail:** mpultz@cityofjackson.org**6. Reporting Period:** Quarter 4 of Fiscal Year 2012**7. Date Report Submitted:**

09/11/2013

8. Program Code-Name:

5-HOME Assistance

Program Codes:

3A = Public/Indian Housing Development

4 = Homeless Assistance

7 = CDBG-Entitlement

10= Other Housing Programs

1 = Flexible Subsidy

3B = Public/Indian Housing Operation

5 = HOME Assistance

8 = CDBG-State Administered

2 = Section 202/811

3C = Public/Indian Housing Modernization

6 = HOME-State Administered

9 = Other CD Programs

Part I. Employment and Training (Columns B, C, and F are mandatory fields.)

A Job Category	B Number of New Hires	C Number of New Hires that are Sec.3 Residents	D % of Section 3 New Hires	E % of Total Staff Hours for Section 3 Employees	F Number of Section 3 Trainees
Professionals	0	0	0.00 %	0.00 %	0
Technicians	0	0	0.00 %	0.00 %	0
Office/Clerical	0	0	0.00 %	0.00 %	0
Officials/Managers	0	0	0.00 %	0.00 %	0
Sales	0	0	0.00 %	0.00 %	0
Craft Workers (skilled)	0	0	0.00 %	0.00 %	0
Operatives (semiskilled)	0	0	0.00 %	0.00 %	0
Laborers (unskilled)	0	0	0.00 %	0.00 %	0
Service Workers	0	0	0.00 %	0.00 %	0
Other (List none)	0	0	0.00 %	0.00 %	0
Total	0	0			0

Part II. Contracts Awarded**1. Construction Contracts:**

A. Total dollar amount of all construction contracts awarded on the project

\$ 365,709

B. Total dollar amount of construction contracts awarded to Section 3 businesses	\$ 0
C. Percentage of the total dollar amount that was awarded to Section 3 businesses	0.00 %
D. Total number of Section 3 businesses receiving construction contracts	0

2. Non-Construction Contracts:

A. Total dollar amount of all non-construction contracts awarded on the project	\$ 0
B. Total dollar amount of non-construction contracts awarded to Section 3 businesses	\$ 0
C. Percentage of the total dollar amount that was awarded to Section 3 businesses	0.00 %
D. Total number of Section 3 businesses receiving non-construction contracts	0

Part III. Summary of Efforts

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. (Select **yes** to all that apply)

No Recruited low-income residents through: local advertising media, signs prominently displayed at the project site, contacts with 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.

No Participated in a HUD program or other program which promotes the training or employment of Section 3 residents.

No 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.

Yes Coordinated with Youthbuild Programs and administered in the metropolitan area in which the Section 3 covered project is located.

Yes Other; describe below.

Contributed \$15,771 in HOME funds to a Youthbuild project in collaboration with Community Action Agency and the Greater Jackson Habitat for Humanity. Continued to develop local policy and forms for future use as time allowed.

Public reporting burden for this collection of information is estimated to average 6 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 control number.

Section 3 of the Housing and Urban Development Act of 1968, as amended, 12 U.S.C. 1701u., mandates that the Department ensure 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 for 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 a self-monitoring tool. The data is entered into a data base 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.

Appendix E

IDIS Reports

Financial Summary Report (PR26)



Office of Community Planning and Development
 U.S. Department of Housing and Urban Development
 Integrated Disbursement and Information System
 PR26 - CDBG Financial Summary Report
 Program Year 2012
 JACKSON , MI

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PART I: SUMMARY OF CDBG RESOURCES

01 UNEXPENDED CDBG FUNDS AT END OF PREVIOUS PROGRAM YEAR	1,139,926.02
02 ENTITLEMENT GRANT	1,147,952.00
03 SURPLUS URBAN RENEWAL	0.00
04 SECTION 108 GUARANTEED LOAN FUNDS	0.00
05 CURRENT YEAR PROGRAM INCOME	172,560.17
05a CURRENT YEAR SECTION 108 PROGRAM INCOME (FOR SI TYPE)	0.00
06 RETURNS	0.00
07 ADJUSTMENT TO COMPUTE TOTAL AVAILABLE	0.00
08 TOTAL AVAILABLE (SUM, LINES 01-07)	2,460,438.19

PART II: SUMMARY OF CDBG EXPENDITURES

09 DISBURSEMENTS OTHER THAN SECTION 108 REPAYMENTS AND PLANNING/ADMINISTRATION	1,110,780.07
10 ADJUSTMENT TO COMPUTE TOTAL AMOUNT SUBJECT TO LOW/MOD BENEFIT	0.00
11 AMOUNT SUBJECT TO LOW/MOD BENEFIT (LINE 09 + LINE 10)	1,110,780.07
12 DISBURSED IN IDIS FOR PLANNING/ADMINISTRATION	124,357.10
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)	1,235,137.17
16 UNEXPENDED BALANCE (LINE 08 - LINE 15)	1,225,301.02

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	0.00
19 DISBURSED FOR OTHER LOW/MOD ACTIVITIES	793,380.07
20 ADJUSTMENT TO COMPUTE TOTAL LOW/MOD CREDIT	0.00
21 TOTAL LOW/MOD CREDIT (SUM, LINES 17-20)	793,380.07
22 PERCENT LOW/MOD CREDIT (LINE 21/LINE 11)	71.43%

LOW/MOD BENEFIT FOR MULTI-YEAR CERTIFICATIONS

23 PROGRAM YEARS(PY) COVERED IN CERTIFICATION	PY: 2012 PY: PY:
24 CUMULATIVE NET EXPENDITURES SUBJECT TO LOW/MOD BENEFIT CALCULATION	0.00
25 CUMULATIVE EXPENDITURES BENEFITING LOW/MOD PERSONS	0.00
26 PERCENT BENEFIT TO LOW/MOD PERSONS (LINE 25/LINE 24)	0.00%

PART IV: PUBLIC SERVICE (PS) CAP CALCULATIONS

27 DISBURSED IN IDIS FOR PUBLIC SERVICES	40,906.63
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)	40,906.63
32 ENTITLEMENT GRANT	1,147,952.00
33 PRIOR YEAR PROGRAM INCOME	71,365.31
34 ADJUSTMENT TO COMPUTE TOTAL SUBJECT TO PS CAP	0.00
35 TOTAL SUBJECT TO PS CAP (SUM, LINES 32-34)	1,219,317.31
36 PERCENT FUNDS OBLIGATED FOR PS ACTIVITIES (LINE 31/LINE 35)	3.35%

PART V: PLANNING AND ADMINISTRATION (PA) CAP

37 DISBURSED IN IDIS FOR PLANNING/ADMINISTRATION	124,357.10
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)	124,357.10
42 ENTITLEMENT GRANT	1,147,952.00
43 CURRENT YEAR PROGRAM INCOME	172,560.17
44 ADJUSTMENT TO COMPUTE TOTAL SUBJECT TO PA CAP	0.00
45 TOTAL SUBJECT TO PA CAP (SUM, LINES 42-44)	1,320,512.17
46 PERCENT FUNDS OBLIGATED FOR PA ACTIVITIES (LINE 41/LINE 45)	9.42%



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LINE 17 DETAIL: ACTIVITIES TO CONSIDER IN DETERMINING THE AMOUNT TO ENTER ON LINE 17

Report returned no data.

LINE 18 DETAIL: ACTIVITIES TO CONSIDER IN DETERMINING THE AMOUNT TO ENTER ON LINE 18

Plan Year	IDIS Project	IDIS Activity	Activity Name	Matrix Code	National Objective	Drawn Amount
2011	1	1517	John George Home Heating Repairs	14B	LMH	\$12,840.00
Total						\$12,840.00

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
2009	3	1390	5467048	Mason - Jackson to Mechanic	03K	LMA	\$2,147.00
2010	1	1457	5507341	Denied Loans	14H	LMH	\$384.14
2010	1	1457	5532768	Denied Loans	14H	LMH	\$60.00
2010	1	1457	5538721	Denied Loans	14H	LMH	\$42.00
2010	1	1457	5544194	Denied Loans	14H	LMH	\$29.72
2010	1	1457	5548511	Denied Loans	14H	LMH	\$14.00
2010	1	1457	5554128	Denied Loans	14H	LMH	\$29.57
2010	1	1457	5559551	Denied Loans	14H	LMH	\$80.87
2010	1	1459	5451028	Emergency Hazard	14A	LMH	\$7,303.00
2010	1	1459	5456632	Emergency Hazard	14A	LMH	\$134.00
2010	1	1459	5462489	Emergency Hazard	14A	LMH	\$15.72
2010	1	1459	5467048	Emergency Hazard	14A	LMH	\$10,473.28
2010	1	1459	5472611	Emergency Hazard	14A	LMH	\$9,465.00
2010	1	1459	5497999	Emergency Hazard	14A	LMH	\$2,506.02
2010	1	1493	5548511	World Changers	14A	LMH	\$7,201.56
2011	1	1515	5477966	Emergency Hazard	14A	LMH	\$4,562.74
2011	1	1515	5482995	Emergency Hazard	14A	LMH	\$1,331.11
2011	1	1515	5488572	Emergency Hazard	14A	LMH	\$7,996.43
2011	1	1515	5493316	Emergency Hazard	14A	LMH	\$10,604.44
2011	1	1515	5502379	Emergency Hazard	14A	LMH	\$3,791.86
2011	1	1515	5507341	Emergency Hazard	14A	LMH	\$7,441.27
2011	1	1515	5512222	Emergency Hazard	14A	LMH	\$15,106.00
2011	1	1515	5516906	Emergency Hazard	14A	LMH	\$3,981.00
2011	1	1516	5548511	World Changers/Mission Serve	14A	LMH	\$2,305.44
2011	2	1519	5467048	Forest: Bend to Edgewood	03K	LMA	\$1,333.51
2011	2	1519	5488572	Forest: Bend to Edgewood	03K	LMA	\$12,140.34
2011	2	1519	5507341	Forest: Bend to Edgewood	03K	LMA	\$33,372.43
2011	2	1519	5516906	Forest: Bend to Edgewood	03K	LMA	\$2,441.00
2011	2	1519	5532768	Forest: Bend to Edgewood	03K	LMA	\$6,759.76
2011	2	1519	5589452	Forest: Bend to Edgewood	03K	LMA	\$140.00
2011	2	1520	5467048	Homewild: Ellery to Edgewood	03K	LMA	\$3,954.36
2011	2	1520	5488572	Homewild: Ellery to Edgewood	03K	LMA	\$15,301.20
2011	2	1520	5507341	Homewild: Ellery to Edgewood	03K	LMA	\$42,549.21
2011	2	1520	5516906	Homewild: Ellery to Edgewood	03K	LMA	\$3,011.38
2011	2	1520	5532768	Homewild: Ellery to Edgewood	03K	LMA	\$10,300.90
2011	2	1520	5589452	Homewild: Ellery to Edgewood	03K	LMA	\$862.67
2011	3	1522	5589452	Handicap Curb Ramps	03L	LMC	\$3,118.43
2011	5	1524	5451028	Code Enforcement	15	LMA	\$15,774.95
2011	5	1524	5456632	Code Enforcement	15	LMA	\$15,230.06
2011	5	1524	5462489	Code Enforcement	15	LMA	\$15,916.00
2011	5	1524	5467048	Code Enforcement	15	LMA	\$15,384.47
2011	5	1524	5472611	Code Enforcement	15	LMA	\$16,289.42
2011	5	1524	5477966	Code Enforcement	15	LMA	\$13,760.61
2011	5	1524	5482995	Code Enforcement	15	LMA	\$11,165.26



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Plan Year	IDIS Project	IDIS Activity	Voucher Number	Activity Name	Matrix Code	National Objective	Drawn Amount
2011	5	1526	5477966	Code Enforcement - Jackson City Attorney	15	LMA	\$3,382.78
2012	4	1569	5493316	Emergency Hazard	14A	LMH	\$236.56
2012	4	1569	5497999	Emergency Hazard	14A	LMH	\$6,616.42
2012	4	1569	5507341	Emergency Hazard	14A	LMH	\$1,734.00
2012	4	1569	5512222	Emergency Hazard	14A	LMH	\$5,831.28
2012	4	1569	5516906	Emergency Hazard	14A	LMH	\$91.29
2012	4	1569	5522387	Emergency Hazard	14A	LMH	\$8,021.00
2012	4	1569	5532768	Emergency Hazard	14A	LMH	\$3,078.00
2012	4	1569	5544194	Emergency Hazard	14A	LMH	\$15.72
2012	4	1569	5554128	Emergency Hazard	14A	LMH	\$60.00
2012	4	1569	5559551	Emergency Hazard	14A	LMH	\$120.00
2012	4	1569	5564567	Emergency Hazard	14A	LMH	\$23.43
2012	4	1569	5568608	Emergency Hazard	14A	LMH	\$442.43
2012	4	1569	5573651	Emergency Hazard	14A	LMH	\$23,658.86
2012	4	1569	5579580	Emergency Hazard	14A	LMH	\$17,229.67
2012	4	1569	5583803	Emergency Hazard	14A	LMH	\$707.16
2012	5	1562	5483144	Code Enforcement	15	LMA	\$5,151.63
2012	5	1562	5488572	Code Enforcement	15	LMA	\$16,107.57
2012	5	1562	5493316	Code Enforcement	15	LMA	\$14,787.20
2012	5	1562	5495156	Code Enforcement	15	LMA	\$18,875.00
2012	5	1562	5497999	Code Enforcement	15	LMA	\$1,107.90
2012	5	1562	5502379	Code Enforcement	15	LMA	\$14,886.74
2012	5	1562	5502380	Code Enforcement	15	LMA	\$795.00
2012	5	1562	5507341	Code Enforcement	15	LMA	\$27,553.98
2012	5	1562	5512222	Code Enforcement	15	LMA	\$17.72
2012	5	1562	5512534	Code Enforcement	15	LMA	\$17,172.85
2012	5	1562	5516906	Code Enforcement	15	LMA	\$29,264.06
2012	5	1562	5522387	Code Enforcement	15	LMA	\$15,021.80
2012	5	1562	5527858	Code Enforcement	15	LMA	\$15,346.65
2012	5	1562	5532768	Code Enforcement	15	LMA	\$16,193.36
2012	5	1562	5544194	Code Enforcement	15	LMA	\$19,861.27
2012	5	1562	5548511	Code Enforcement	15	LMA	\$15,073.27
2012	5	1562	5554128	Code Enforcement	15	LMA	\$16,146.41
2012	5	1562	5559551	Code Enforcement	15	LMA	\$17,819.05
2012	5	1562	5564567	Code Enforcement	15	LMA	\$17,245.44
2012	5	1562	5568608	Code Enforcement	15	LMA	\$17,337.29
2012	5	1562	5573651	Code Enforcement	15	LMA	\$17,380.79
2012	5	1562	5579580	Code Enforcement	15	LMA	\$16,832.86
2012	5	1562	5583803	Code Enforcement	15	LMA	\$1,009.96
2012	5	1562	5589452	Code Enforcement	15	LMA	\$104.17
2012	9	1566	5477966	Attorney Code Enforcement	15	LMA	\$81.66
2012	9	1566	5488572	Attorney Code Enforcement	15	LMA	\$1,717.80
2012	9	1566	5502379	Attorney Code Enforcement	15	LMA	\$2,395.99
2012	9	1566	5507341	Attorney Code Enforcement	15	LMA	\$2,192.94
2012	9	1566	5516906	Attorney Code Enforcement	15	LMA	\$1,656.89
2012	9	1566	5538721	Attorney Code Enforcement	15	LMA	\$1,385.28
2012	9	1566	5544194	Attorney Code Enforcement	15	LMA	\$2,591.17
2012	9	1566	5554128	Attorney Code Enforcement	15	LMA	\$838.11
2012	9	1566	5564567	Attorney Code Enforcement	15	LMA	\$514.91
2012	9	1566	5583803	Attorney Code Enforcement	15	LMA	\$286.77
2012	9	1566	5589452	Attorney Code Enforcement	15	LMA	\$659.22
2012	11	1568	5507341	King Center Summer Youth Program	05D	LMC	\$34,590.63
2012	11	1568	5589452	King Center Summer Youth Program	05D	LMC	\$5,407.00
2012	12	1581	5589452	Simply Smarter Shopping Shuttle	05E	LMA	\$909.00
Total							\$793,380.07