



# CDBG/HOME 2011-2012 Action Plan



## WORLD CHANGERS



### The King Center Summer Youth Program

"the most fun a kid can have in one summer"



**The Attached Document is a Draft Report**

**Please display until Tuesday, April 26, 2011.**

Citizens are encouraged to provide comments regarding this report, community development or housing needs in writing to:

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# General

## Executive summary

The City of Jackson presents this One-Year Action Plan for Program Year 2011 as the second year of its 2010-2014 Five-Year Consolidated Plan. The Department of Housing and Urban Development (HUD) invited communities to request an extension of time to submit the Five-Year Consolidated Plan to allow the time to develop a meaningful plan due to time constraints required for staff to devote to the development and implementation of stimulus/recovery grants it received through the Housing and Economic Recovery Act of 2008 and the American Recovery and Reinvestment Act of 2009. Jackson's request for an extension of time included additional issues, such as the resignation of the City Manager and appointment of an Interim City Manager in October 2009, the election of a new Mayor in November 2009, City Council and City leaders focusing on balancing the General Fund budget, and the lack of an updated Comprehensive Plan.

On March 24, 2010, the City received confirmation from HUD the submission of the Five-Year Consolidated Plan had been extended to May 17, 2011. Since that extension, the City continues to focus on balancing the General Fund budget, has experienced a second change in leadership at the City Manager level, and is temporarily without a Community Development Director. It is anticipated during 2011 the City will hire a permanent City Manager and Community Development Director; however, overcoming the severe economic crisis of the City will remain the chief focus of City management.

The 2011-2012 fiscal year represents the City's 37<sup>th</sup> consecutive year to receive a CDBG entitlement grant and 20<sup>th</sup> year to receive a HOME entitlement grant. During the years covered by the 2005-2009 Five-Year Consolidated Plan, the City's CDBG formula allocation decreased nearly 14% during the first four years and decreased over 9% in HOME funding. Program Year 2009 realized a 1.5% increase in CDBG funds from the year before and a 1% increase in HOME funds.

<b>Fiscal Year</b>	<b>CDBG Grant</b>	<b>HOME Grant</b>
2005-2006	\$1,587,449	\$363,120
2006-2007	1,423,439	342,188
2007-2008	1,422,034	338,709
2008-2009	1,369,903	329,548
2009-2010	1,391,448	365,975
2010-2011	1,516,045	364,345

While HOME funds were decreased slightly in Program Year 2010, CDBG funds realized an over 8% increase.

During Program Years 2005 to 2009, the largest share of CDBG funds were used to support staff and operation costs to provide blight ordinance enforcement, systematic housing code enforcement, and duties related to the rehabilitation program, such as specification writing, inspections, preparing loan documents, and contract payments. The support of these City services related to neighborhood cleanliness and preservation of housing stock remained a priority for City Council in 2010. Program Years 2011 to 2014 will realize a transition of residential rehabilitation activities to a subgranted activity, freeing up City inspector time to devote to rental housing inspections and blight ordinance enforcement.

The second largest focus of CDBG funding was for infrastructure improvements, including streetscaping and lighting for the downtown area, sidewalk replacement, installation of handicap curb ramps, and street paving/reconstruction. A severe reduction in state revenue sharing, loss of taxpaying residents, and decreasing home values contributed to less income and property taxes collected, have resulted in the City's General Fund no longer being able to support local street projects. Consequently, the lack of funding has caused significant deterioration of streets in neighborhoods. Federal and state grants are continuously sought to fund local street repair, maintenance, repaving, and reconstruction work. Reconstructing the City's public infrastructure remains a high priority in an attempt to upgrade the sustainability of neighborhoods.

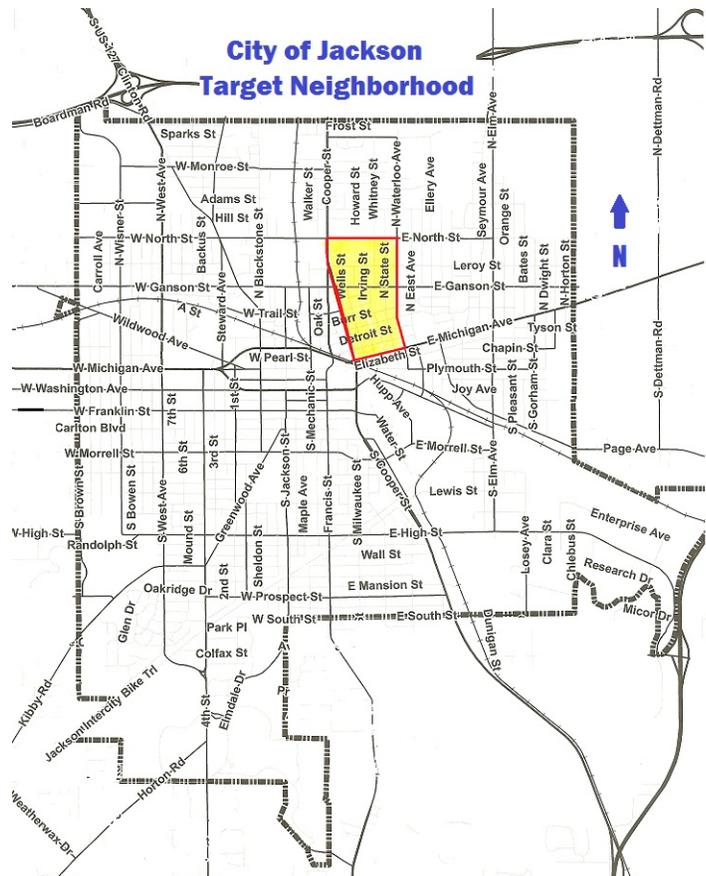
The failing economy has also highly contributed to homeowners needing assistance to repair their residences, including a significant increase in requests to alleviate emergency conditions. Although the City's residential rehabilitation program will be transitioned to Community Action Agency to manage, the Emergency Hazard loan program will continue to be administered by Community Development staff, as will the facilitation of the World Changers/Mission Serve programs. Community Development staff is also responsible for overseeing the administration of the CDBG and HOME grants.

Even though City Council's grant expenditures over the course of the next few years will focus mainly on preservation of housing stock and public infrastructure, it also recognizes the needs of the low-income community by financially supporting select public service activities. Historically, utility shutoff assistance and emergency adult dental care to meet basic housing and health needs have received higher priority. Funding is also made available to programs proven to provide successful outcomes benefiting the area youth and adults. Improvements to the John George Home, a multi-unit complex for elderly, indigent men, remains an annual recipient of CDBG funds.

The 2010-2014 Five-Year Consolidated Plan identified a target neighborhood to receive focus in expending CDBG and HOME funds. The focal point for targeted spending is an area

- 1) North and east of the central downtown business district;
- 2) West of the Allegiance Health System campus;
- 3) East of Cooper Street, one of the major points of entry into the City; and,
- 4) South of North Street.

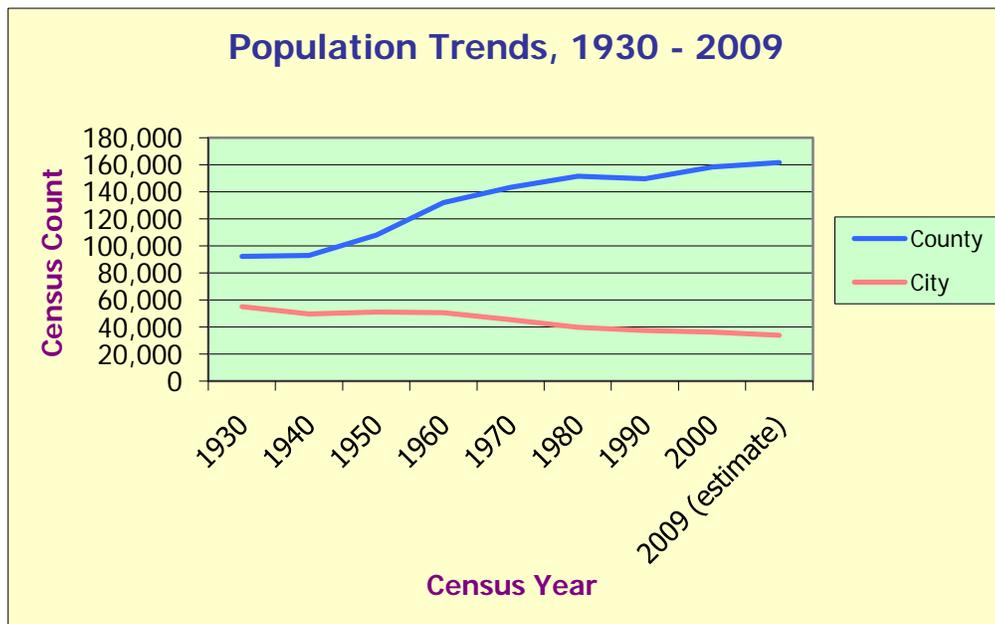
The City has chosen to partner with CAA to develop programs and activities to improve this area. Not only will CAA be able to provide CDBG and HOME assisted endeavors, such as rehabilitation, selected acquisition and demolition, and new housing construction, it already offers many other education, community development and housing



programs, economic self-sufficiency, and health and nutrition programs to enhance neighborhood stabilization activity.

**General Information**

Jackson County is strategically located in south-central Michigan at the crossroads of two major highways, Interstate 94 and US-127, and also by state highways M-50 and M-60. Lansing, the capital of Michigan, is located less than an hour’s drive north, Detroit approximately 70 miles to the east, and Chicago approximately 200 miles to the west. An historical review of Jackson County’s population concentrations and trends confirm the exodus from the urban core of the City into the surrounding suburban and rural townships, especially since the 1960 Census. The City’s 2000 Census population count was 36,316; however, 2009 estimates place it between 33,315 and 33,859, resulting in an 8.3% to 6.7% reduction during the span of nine years. Conversely, during this same nine year time frame, Jackson County has seen an increase in population of between one and two percent.



*Historical Census information obtained from Region 2 Planning Commission*

Since the 1990 Census was taken, the City’s White population decreased 15.75% (3.55% since the 2000 Census). Census tract (CT) 7 lost the largest percentage of white residents (24.56%) since 2000, while CT 9 lost the largest overall number (696 persons). From 2000 to 2009, CT 11 increased its White population by 216 persons (47.5%). The Black or African American community declined slightly between 2000 and 2009, but experienced growth in several individual Census tracts. The largest growth of this particular population since 1990 was seen in CT 9, which experienced a 233.8% growth rate.

CT	Ward(s)	White Population			Black/African American Population		
		1990	2000	2009	1990	2000	2009
1	4	2,891	2,637	2,387	102	182	297
2	3, 5	2,524	2,136	2,050	601	569	440
3	3	2,328	2,053	2,054	121	215	216
4	2, 3	4,456	3,899	4,055	100	197	295

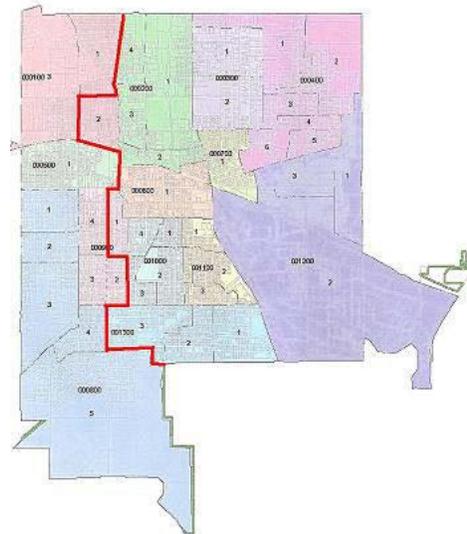
CT	Ward(s)	White Population			Black/African American Population		
		1990	2000	2009	1990	2000	2009
5	4	1,642	1,517	1,614	61	107	121
6	5	1,230	1,095	1,137	257	339	300
7	5	929	733	553	84	63	32
8	4, 6	4,345	4,084	4,410	167	238	173
9	4, 5, 6	3,336	2,879	2,183	216	522	721
10	1, 5	2,377	1,573	1,267	977	1,067	1,279
11	1, 5	456	455	671	1,841	1,581	1,253
12	2	2,196	2,029	2,016	444	402	409
13	1, 6	1,289	1,114	877	1,644	1,587	1,315
<b>Totals:</b>		29,999	26,204	25,274	6,615	7,069	6,851

Numbers in red indicate a decline of population; numbers in black indicate an increase

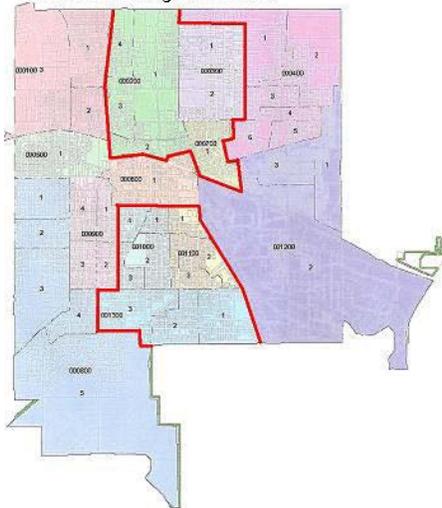
### Most Affluent Neighborhoods

By far, the western edge of the City contains the most prosperous of its residents, led by CT 8 in the southwest corner of the City, CT 5 immediately north, then CT 1 in the northwest corner of the City and most of CT 9, which is located immediately east of the northern portion of CT 8. The median family income in these Census tracts ranges from \$40,230 in CT 1 to \$68,125 in CT 8 (2000 Census). Other than an industrialized section of the City (CT 12), CT 8 encompasses the largest area and has the highest population and lowest population density. CT 8 also has the lowest percentage of overcrowded housing, highest owner-occupied population, most educated and highly compensated residents, and uppermost elderly, white inhabitants. While CT 9 has the highest population density of all Census tracts in the City, it is also one of the least overcrowded in housing.

City of Jackson  
Affluent Neighborhoods



City of Jackson  
Distressed Neighborhoods



### Most Distressed Neighborhoods

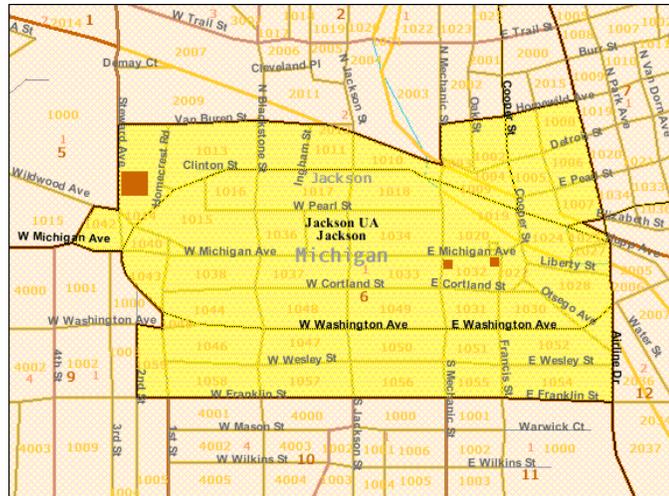
Outside of CT 6, which encompasses the City's central business district, the most distressed areas of the City include the middle south section (CTs 10, 11 and 13), and the area north and east of downtown (CTs 2, 3 and 7). CTs 10 and 11 experience the highest poverty rates with CT 11 encountering the overall lowest family median income in the City at \$16,847 (2000 Census). CTs 2, 7, 10 and 11 have a higher rental to owner-occupied housing and the highest vacancy rates. After CT 9, the highest population densities are in CTs 10 and 11; however, unlike CT 9, CTs 10 and 11 experience the highest percent of overcrowded housing, followed by CT 7. Unemployment levels have been highest in CTs 7, 10, 11 and 13, which directly correlates to these same Census tracts having the least educated individuals, ranging from 83.6% of CT 7 having a high school diploma or less, to 60.9% in CT 13. Other CTs that fall in

this range include 2 (66.3%), 3 (61.4%), 10 (65.6%), 11 (65.7%), and 12 (67.1%). In the southern Census tracts, median income ranges from \$15,636 to \$30,333; in the northern Census tracts the range is from \$20,357 to \$25,745 (2000 Census). Racially, CTs 10, 11 and 13 have a disproportionately high percentage of Black or African-American residents as compared to other areas of the City, ranging from 35% to almost 70% of the total population in these areas. The City's Hispanic community is concentrated in CT 7, with other above average concentrations in CTs 10 and 11.

**Elderly and Disabled Population**

Approximately 11% of the City's population is comprised of persons 65 years of age or older with the largest number residing in CT 8 and the least number in CT 7. However, when expressed as a percentage of the population in each Census tract, CT 6 has the highest percentage of elderly (16.5%) and disabled (92.6%) citizens when compared to the rest of its inhabitants. This is due, in part, to the overall low number of residents living in downtown central business district, and existence of three facilities catering to the elderly and disabled:

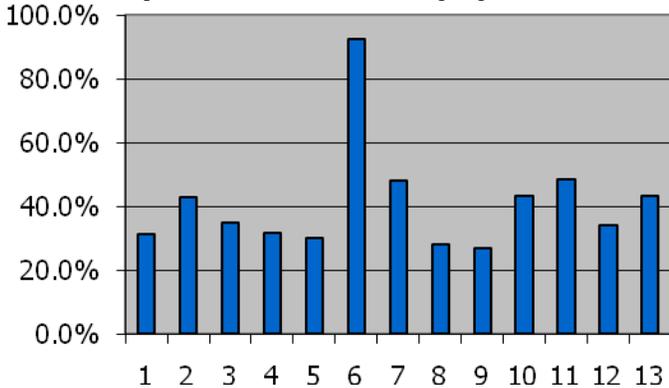
- The Elaine Apartments is a 33-unit, nine-story, HUD-subsidized building located on the corner of East Michigan Avenue and Mechanic Street;
- Otsego Apartments, a 76-unit subsidized facility for seniors and disabled is located at the eastern end of the same block, at East Michigan Avenue and Francis Street;
- Reed Manor is a 295 unit HUD subsidized facility specializing in accommodations for seniors and the disabled, operated by the Jackson Housing Commission, a public housing authority. This facility is located in the northwest corner of CT 6 at Steward Avenue and Louis Glick Highway.



the the

Due to the elevated concentrations of the elderly and disabled population in the downtown area, the median household income is the lowest in the entire City, being \$9,934 per the 2000 Census.

**Population with Disability by Census Tract**

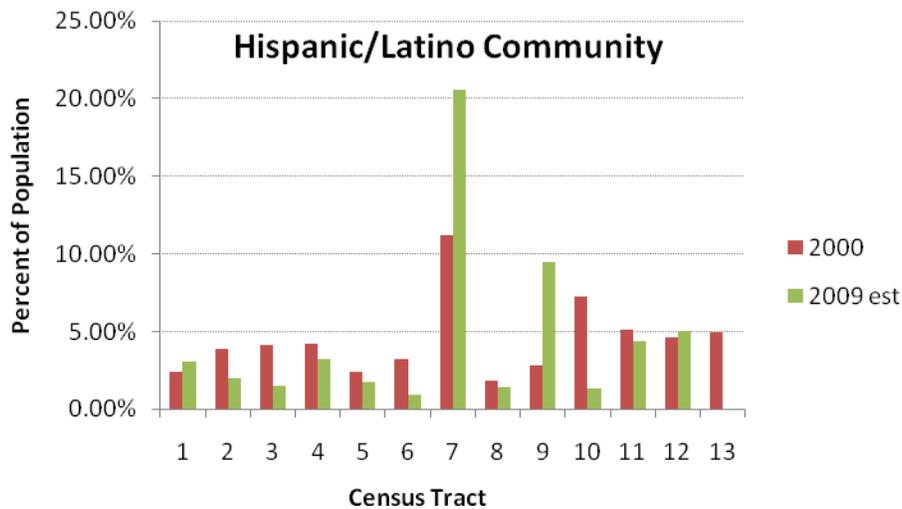


As a whole, 38% of City residents claim some type of disability. Disabled children and youths aged five to 15 years account for 2% of the population, with 69% of their reported disability being mental in nature. At almost one-quarter of the population, the largest portion of the City's disabled residents are aged 16 to 64 years, with 32% reporting employment disability. The remaining 11% of the disabled population consists of residents over the age of 65, with 35% reporting a physical disability.

## Hispanic/Latino Population

Overall, the Hispanic/Latino community makes up four (4%) percent of the City's population with a disproportionately high concentration in CT 7 at 11.2% (2000 census). Other distressed areas of the City also contain above average populations as shown below. The lowest percentage of Hispanic/Latino ethnicity resides in CT 8 which, again, is the most affluent area of the City.

Estimates from the 2005-2009 American Community Survey completely change the look of where the Hispanic/Latino community resides in the City. According to the estimates, 22.8% of the Hispanic/Latino community has moved out of the City, completely vacating CT 13. Growth was seen in CT 1, 7, 9 and 12 with CT 7's concentration increasing from 11.2% in 2000 to 20.6% in 2009. It should be noted CT 7 is at the heart of the target neighborhood.



## Education

It was disheartening to realize during analyses of the City's Census tracts that nearly 84% of CT 7's population 25 years and older had a high school diploma/GED or less, with nearly half having no diploma at all. By contrast, only 6.3% of CT 8's 25-plus year olds did not complete high school. At the time the 2000 Census was conducted, almost 23% of the City's residents ages 25 years old and over had not completed high school. It was not surprising to learn 75% of CT 8's residents over 25 years of age had attended college at some level and that 46% had attained an Associate's Degree or higher. Just over 20% of the entire City was made up of persons over 25 successfully completing higher education.

Similar percentages of male and female City residents either did not complete high school/receive a diploma, or did complete high school/pass an equivalency test. Beyond high school, males had a slight advantage as four percent more male than female residents had attended some college, and three percent more males than females received an Associate's Degree or higher.

## Income and Poverty

The Federal Financial Institutions Examination Council (FFIEC) published Summary Census Information based on estimates in 2010. The 2010 HUD Estimated Median Family Income for the County of Jackson is \$58,600; only CT 8 in the City surpassed that amount by recording an estimated Median Family Income of \$78,336.

CT	Percent Minority	Percent Below Poverty	2000 Median Household Income	2000 Median Family Income	2010 Est. Median Family Income
1	12.04%	7.84%	\$35,075	\$40,230	\$46,259
2	28.35%	28.93%	\$20,357	\$26,548	\$30,525
3	16.51%	19.35%	\$25,745	\$35,682	\$41,032
4	12.52%	13.06%	\$34,640	\$38,115	\$43,827
5	11.49%	6.74%	\$40,577	\$47,177	\$54,246
6	30.03%	40.29%	\$ 9,932	\$21,728	\$24,987
7	21.86%	22.16%	\$25,431	\$32,917	\$37,850
8	9.83%	3.09%	\$50,246	\$68,125	\$78,336
9	21.17%	16.30%	\$35,912	\$41,480	\$47,700
10	48.32%	33.53%	\$24,107	\$26,213	\$30,144
11	80.09%	48.04%	\$15,636	\$16,847	\$19,373
12	24.96%	21.30%	\$32,545	\$40,912	\$47,044
13	62.74%	22.64%	\$30,333	\$35,491	\$40,809

Source: 2010 FFIEC Census Report

HUD provides the following definitions:

*Family* – all persons living in a household who are related by birth, marriage or adoption.

*Household* – All persons who occupy a housing unit. The occupants may be a single family, one person living alone, two or more families living together, or any groups of related or unrelated persons who share living arrangements.

## Employment

It is well known the State of Michigan consistently led the nation in highest unemployment numbers for over four years, ending in May 2010. This dubious distinction was severely exacerbated in 2008 when the housing, banking, and stock markets collapsed. Jackson has historically been a manufacturing community, with an emphasis on auto parts.

	2000 Census		2005-2009 American Community Survey	
Employed Civilian Population	15,601		13,338	
<b>Occupation</b>				
Management, professional and related occupations	3,591	23.0%	3,073	23.0%
Service occupations	3,476	22.3%	3,148	23.6%
Sales and office occupations	3,475	22.3%	3,282	24.6%
Construction, extraction, and maintenance occupations	1,162	7.4%	927	6.9%
Production, transportation, and material moving occupations	3,897	25%	2,882	21.6%
<b>Industry</b>				
Agriculture, forestry, fishing and hunting, and mining	27	0%	13	0%
Construction	698	4.5%	604	4.5%
Manufacturing	3,703	23.7%	2,732	20.5%
Wholesale trade	487	3.1%	340	2.6%

	2000 Census		2005-2009 American Community Survey	
<b>Industry</b> <i>(continued)</i>				
Retail trade	1,854	11.9%	1,570	11.8%
Transportation and warehousing, and utilities	622	4.0%	575	4.3%
Information	285	1.8%	187	1.4%
Finance, insurance, real estate, and rental and leasing	572	3.7%	528	4.0%
Professional, scientific, management, administrative, and waste management services	921	5.9%	961	7.2%
Educational, health & social services	3,173	20.3%	2,971	22.3%
Arts, entertainment, recreation, accommodation and food services	1,643	10.5%	1,446	10.8%
Other services (except public administration)	886	5.7%	683	5.1%
Public administration	730	4.7%	728	5.5%
<b>Class of Worker</b>				
Private wage and salary workers	13,121	84.1%	11,076	83.0%
Government workers	1,674	10.7%	1,544	11.6%
Self-employed workers in own not-incorporated business	779	5%	664	5.0%
Unpaid family workers	27	0%	54	0%

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

The City's jobless rate has exceeded 15% since December 2008 with the highest percentage realized in July 2009 at 22.2%. As of December 2010, the jobless rate was 15.4%.



### Transportation

Transportation costs have become an emergent crisis once again after a couple of years of consumers experiencing lower fuel costs. Currently, investor fears surrounding unrest in Libya, Egypt and other Middle Eastern countries, concerns about surging demand from China and India, and the normal rise experienced when summer vacation season nears have all played a part in the sudden, significant rise in the price at the pump. According to a recent USA Today article, analysts estimate oil at \$100 a

barrel over the course of a year reduces US economic growth by 0.2 to 0.3 of a percentage point, which would likely mean less hiring and higher unemployment. The article also claims Americans are less prepared to absorb the spike in gasoline prices than they were in 2008, the last time prices were this high, because unemployment is higher and real estate values are lower. On Wednesday, March 2, 2011, oil hit \$102 a barrel, the highest amount since September 2008.



Source: *gasbuddy.com Historical Price Charts*

According to 2005-2009 American Community Survey estimates, employed City residents travel approximately 18 minutes to work (mean travel time). Workers 16 years and over commute as follows:

Car, truck or van – drove alone	77.9%
Car, truck or van – carpooled	11.1%
Public transportation (excluding taxicab)	1.9%
Walked	3.6%
Other means	2.6%
Worked at home	2.9%

The ripple effect of high gas prices is widespread as fuel prices affect nearly everything else. At the consumer level, paying more for fuel costs leaves less money available for other basic needs and discretionary spending, in turn hurting businesses. Higher transportation costs (farmers pay more to fuel their equipment, trucking firms pay more to deliver food to grocers, etc.) are passed along to consumers who are already spending more conservatively, as demonstrated above. Rising fuel costs will have a devastating effect not only on the shaky economic recovery, but also on the low-, moderate-, and middle-income consumer struggling to make ends meet.

## Managing the Process

The City of Jackson, through its Community Development Department, acts as lead agency for CDBG and HOME funding and administers the programs covered by the Consolidated Plan and this Action Plan. The Community Development Department is also charged with administering the entitlement grants and carrying out several of the funded activities. Various other City departments and appropriate non-profit service providers will conduct the balance of programs and projects under written agreements.

Plan development steps included:

- ✓ Research and analysis of 2000 Census data, 2006-2008 and 2005-2009 American Community Survey estimated data, 2009 Comprehensive Housing Affordability Strategy (CHAS) data, and various other reports as noted throughout the Plan;
- ✓ Consultation with community organizations, non-profit service providers, Public Housing Authority, Jackson County Continuum of Care, and other such entities;
- ✓ Analysis of various other planning documents pertinent to the City to target common objectives;
- ✓ Public hearing to receive citizen input on housing and community development needs;
- ✓ Public comment period;
- ✓ City Council approval of the Action Plan.

Consultation with community organizations included, but was not limited to:

### Housing

Community Action Agency  
Jackson Affordable Housing Corporation  
Jackson Housing Commission  
Michigan Prisoner Re-Entry Initiative  
disAbility Connections  
AWARE, Inc.  
Jackson Interfaith Shelter  
Homeless Veterans Program  
National Association of Mental Illness  
Jackson County Land Bank Authority

### Social Service Agencies

The Salvation Army  
Legal Services of South Central Michigan  
LifeWays  
Training & Treatment Innovations  
South Central Michigan Works!  
Jackson County Intermediate School District  
Segue, Inc.  
Department of Human Services  
United Way of Jackson County  
Do'Chas II  
Central Michigan 2-1-1  
Society of St. Vincent dePaul

Input from the organizations listed above was obtained in various ways, from one-on-one discussions or e-mail exchanges with specific providers to roundtable discussions at various community meetings attended by these agencies. The programs and services these agencies provide are integral to offering a full spectrum of assistance to the community in addition to the resources available from the City.

The Jackson City Council conducted a public hearing on January 25, 2011 to seek public input on community development and housing needs before writing this Action Plan. Comments received at that public hearing were mostly from the agencies applying for funds, enabling them to give an oral presentation of their application and reiterate the need to financially support their proposed projects. All comments received are attached at the end of this Action Plan.

City staff will continue to assist in bringing agencies together whose separate individual programs compliment each other and provide a better overall service for City residents. By attending more

community needs meetings, staff has been able to connect agencies with similar visions and goals in order to facilitate collaboration and reduce duplicative services.

### **Citizen Participation**

For many years, the City relied on its Citizens Advisory Council (CAC) to take the lead in citizen participation. However, even with the infusion of new members from time to time, the enthusiasm for participation in this important aspect of the City's grant funding process has continually waned. In order to breathe new life into citizen participation, City staff polled several other similar sized entitlement communities in Michigan and presented City Council with three alternatives to the current structure.

On December 15, 2009, City Council directed the discussion of the three alternative suggestions be remanded to the City Affairs Committee. The City Affairs Committee met on January 20, 2010, reviewed the options and supportive documentation, and recommended City Council approve the restructuring of the advisory council. Also under consideration for modification is the level at which "substantial change" would be triggered, which is currently when 10% or more of the entitlement grant amount is redistributed between activities, or with the addition/deletion of budgeted activities. Additional modifications may be necessary to align with regulation and current conditions in the City and devise ways to cultivate and increase citizen participation. The Citizen Participation Plan is currently undergoing modification to reflect the direction of City Council.

To offset the absence of input from an advisory council during the planning and allocation phases of the Consolidated Plan development and annual Action Plan, a flyer was created announcing a public hearing on January 25, 2011 and posted at the following locations:

- ✓ City Hall – two on the entrance doors, one in the Community Development Department lobby, and one in Council Chambers during the January 11, 2011 City Council meeting
- ✓ Jackson Affordable Housing Corporation
- ✓ Jackson Housing Commission – two copies posted at each public housing complex – Shahan-Blackstone North Apartments, Chalet Terrace, and Reed Manor.
- ✓ Jackson County Department of Human Services
- ✓ The Salvation Army

Notice of the public hearing to receive citizen comments on housing and community development needs was also published in the *Jackson Citizen Patriot* (local daily paper) and *The Jackson Blazer*, a local bi-weekly publication spotlighting community and neighborhood events, on the City's homepage under "Events", and through a repeated e-mail blast issued by Central Michigan 2-1-1. The postings occurred between January 11 and 15, 2011, depending upon availability of publication dates.

### **Institutional Structure**

Development of the Consolidated Plan and Action Plan involved a collaborative effort of the public and private sector, non-profit agencies, community members and other similar entities and organizations.

#### *Public Institutions*

The City of Jackson's Charter establishes the City to be an administrative service, which includes a manager, clerk, treasurer, assessor, attorney and such other department heads as City Council may authorize by ordinance. The City Manager is appointed by City Council and is the chief administrative officer, having charge of municipal affairs under the direction of City Council.

The City Council is made up of seven persons, six of whom serve a particular ward of the City, and the Mayor. The Mayor is an elected official voted in by a majority of City residents and serves for two years. Individual councilmembers are elected by a majority of residents in the particular Ward they represent and serve for six years. The Mayor is the chief executive officer of the City without administrative duties, but serves as the official head of the City for ceremonial services, presiding officer of City Council, appoints all members to boards, commissions, authorities and other agencies (subject to City Council confirmation), possesses emergency powers and authority expressly granted by state law, and signs all ordinances, contracts, resolutions, proclamations, and other City documents required by ordinance.

The Community Development Department serves many functions for the City, including administration of HUD grants and certain code enforcement activities. Grant administration duties include the financial responsibilities associated with grant activity, such as preparing proper documents for rehabilitation loans; devising contracts and agreements with non-profit organizations and interdepartmental agreements with other City departments; monitoring to ensure compliance with federal regulations; and technical assistance to subrecipients when necessary. Other Community Development staff conduct enforcement and rehabilitation activities, including blight ordinance enforcement, systematic housing maintenance code enforcement, and specification writing and oversight for homeowner rehabilitation and emergency hazard projects.

In recent years, CDBG funds have been utilized by the Engineering Department to fix local streets, install streetscaping and decorative lighting in the downtown, and install sidewalks. The Department of Public Works has received CDBG funding to install handicap sidewalk curb ramps in order to be in compliance with 28 CFR 35.150 and 35.151. Parks, Recreation and Grounds has also utilized CDBG funds to make major improvements to neighborhood parks located in low- and moderate-income areas, and implement an Ash tree removal/replacement program to eliminate hazardous trees destroyed by the Emerald Ash Borer. CDBG public service dollars have been allocated to keep the King Center Summer Youth program, run by the City's Parks, Recreation and Grounds, in operation. This extremely successful summer program provides 400 to 500 low- to moderate-income youths peer pressure practice, life skills training and cultural diversification trips in addition to "normal camp" activities such as arts and crafts, swimming lessons and other sports clinics and camps.

Region 2 Planning Commission (R2PC) provides various services to the City and other governmental units in Jackson, including assistance in planning, zoning, parks, and transportation, which included, but was not limited to:

- Updated the City's Comprehensive Plan in 2010 in consultation with the City Planning Commission, City officials and staff, and citizen input sought through public meetings and hearings;
- Assisted in the combination of City and County Parks and Recreation Departments in 2010 in an effort to jointly provide parks and recreation services, thereby streamlining services and providing cost savings to both the City and County;
- Serves at the Metropolitan Planning Organization to coordinate and guide Jackson's various governmental units in the Jackson Area Comprehensive Transportation Study (JACTS).
- Staffs the City Planning Commission and the City's Zoning and Sign Boards of Appeal;
- Guidance on various day-to-day zoning issues.

Transition from relying on an outside agency for day-to-day planning and zoning issues to being

performed in-house is an achievable goal during the term of the Consolidated Plan. Providing these services in-house may realize a cost savings to the City's General Fund and improve accessibility/availability to City leaders, staff and the community.

The Jackson Housing Commission (JHC) is the City's Public Housing Authority (PHA), providing housing and other resources to the community's most disadvantaged residents. JHC's executive director retired in late 2010 after more than three decades of service. A new executive director, Herman Hill, was recently hired and began his term on February 15, 2011.

#### *Non-Profit Entities*

As the local economy has continued to deteriorate, the Jackson City Council has relied on non-profit entities to provide its low- to moderate-income residents an affordable, sustainable living environment by allocating public service dollars to support programs directed at this population. A few of the most important providers are:

- ❖ *The Salvation Army* – provides utility shutoff prevention assistance; limited to one occurrence per year. In addition to CDBG funds for this activity, the Salvation Army also receives financial support from the Michigan Public Service Commission's Low Income Energy Assistance Funds, FEMA Emergency Food and Shelter Program, and the People Care Program.
- ❖ *Center for Family Health* – provides the only emergency adult dental care clinic in Jackson for persons who have no other access to dental care. This activity also receives financial support from a number of federal, state and local funds, including net patient revenue. The Center for Family Health is currently erecting a new, centralized office building north of Jackson's downtown and will operate all administrative functions and direct service programs from one location.
- ❖ *Community Action Agency (CAA)* – is the recognized leader in the community in its ability to provide a full array of programs and services to low- and moderate-income residents. The City intends to explore and develop its relationship with CAA to support services related to homeownership and other basic needs in the community, especially activities benefitting residents in the target neighborhoods. CAA has proven its ability to target spending, leverage additional resources, and produce desired results.
- ❖ *Youth Programs* – successful youth programs continue to be financially supported, such as the City's King Center Summer Youth Program and the Partnership Park Downtown Neighborhood Association's After School Program. The collective services of these and other youth programs provide school aged children with mentoring, life skills and exposure to diversification in addition to each program's particular niche.
- ❖ *United Way of Jackson County* – receives funding to support the Central Michigan 2-1-1, a comprehensive information and referral call center which provides free service 24 hours a day, seven days a week, 365 days a year. In addition to call center staff, who are trained to understand the callers' needs to refer them to health and human services available in the community, program improvements include accessibility to web-based data available to residents and service organizations alike.

A more collaborative working relationship with CAA and the Greater Jackson Habitat for Humanity will

be cultivated during the period of the Consolidated Plan to provide a considerable impact on housing and supportive services to City residents, especially in the chosen target neighborhood. CAA and Habitat demonstrate the capacity to produce homeowner, and rental in some instances, units into the community, as well as leveraging additional federal, state, and corporate partner dollars. Both agencies have joined forces in the past to construct new housing as a YouthBuild collaborative.

Strengthening the City's working relationship with The Enterprise Group and Jackson Citizens for Economic Growth (JCEG) will be cultivated for better coordination of economic development activities and use of resources. The Enterprise Group, established in 1997, is a public/private partnership to promote and coordinate economic development initiatives in Jackson County. JCEG was formed more recently by local business leaders to address the emerging economic crisis by sharing ideas, fostering partnerships with local organizations, and sponsoring business educational opportunities through speaker series and events.

### *Community Participation*

Various City staff members actively participate on many community-based boards and commissions to remain cognizant of the area's needs. Community Development staff, in particular, is involved with:

- ✓ *Jackson County Continuum of Care* - co-chairperson of the Continuum and a contributor to both the Housing and Discharge Planning pillar groups. The Continuum of Care is made up of approximately 30 agencies and support groups focused on issues surrounding homelessness.
- ✓ *Income Community Solutions* – a group convened to assist United Way of Jackson County make good decisions for the community based on current conditions.
- ✓ *Emergency Needs Coalition* – meets monthly to provide updates on current community conditions so emergency needs are met. Difficult matters are discussed openly to achieve practical solutions.

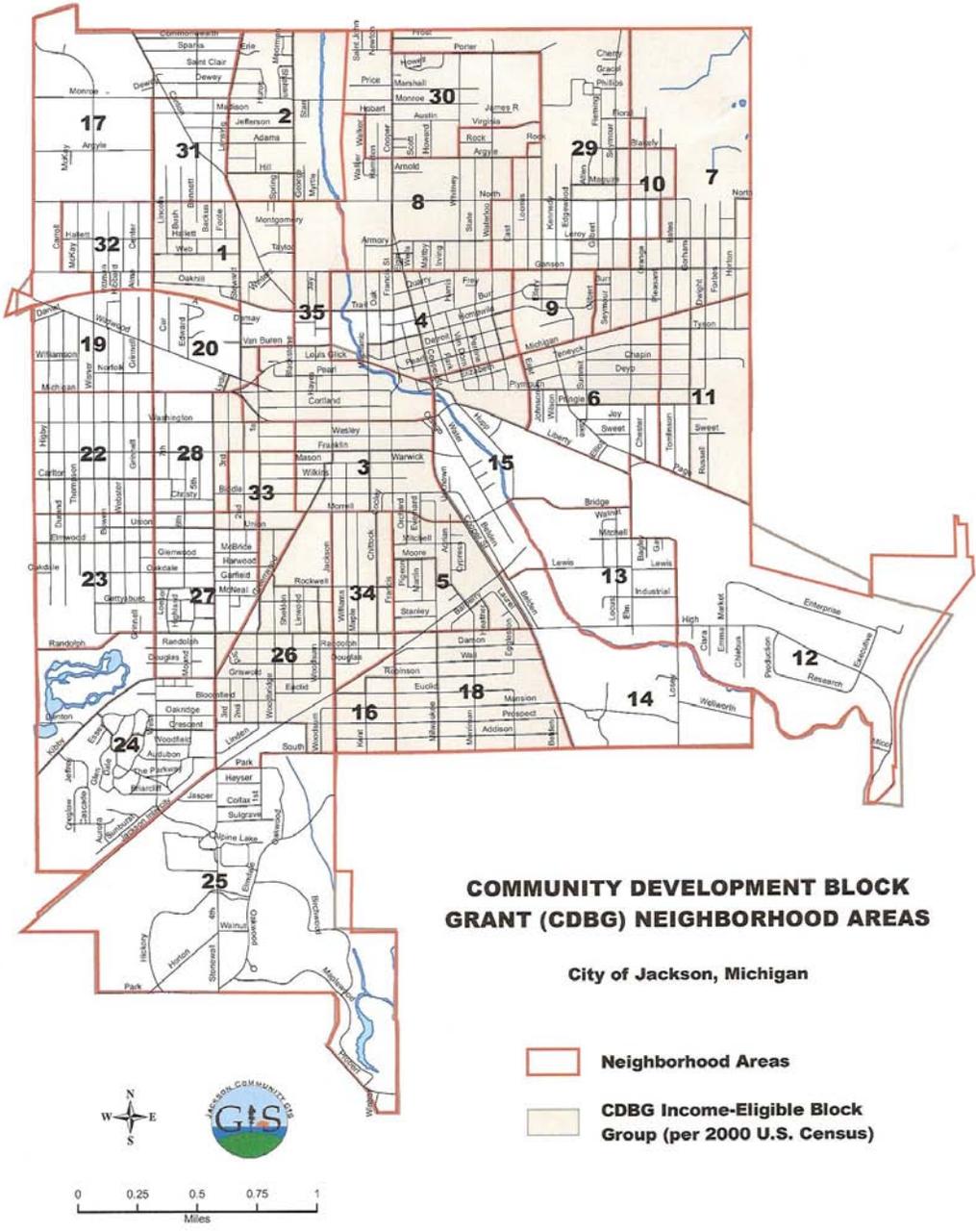
While some agencies participate in each of the groups listed above, individual groups include other service providers and community leaders to gain convergence in their particular focus area.

### **Monitoring**

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

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

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



# Housing

## Specific Housing Objectives

The City provided funds to create decent, affordable housing opportunities for its residents through financial assistance to eligible households to facilitate ownership by low- and moderate-income persons. The City also provided assistance to local non-profits to fund affordable housing development. For fiscal year 2011-2012, the City has allocated the following funds to achieve these objectives:

	CDBG	HOME
<p><b>Homeownership/Foreclosure Counseling</b></p> <p>No funds were initially allocated toward this activity; however, as the City and CAA work together to achieve goals in the target neighborhood, it is anticipated funding may be obligated through reallocation and/or budget amendments.</p>		
<p><b>Residential Rehabilitation</b></p> <p>The City currently provides: Emergency hazard loans (CDBG only) of up to \$10,000; a 20-year, zero percent interest rate deferred loan to low- and moderate-income homeowners.</p> <p>Rehabilitation loans of up to \$20,000; a 20-year, zero percent interest deferred loan to low- and moderate-income homeowners. Loans to correct lead issues have no maximum level cap and are forgivable after five years.</p> <p>As the City and CAA work together to develop a plan of action in the target neighborhood and transitions homeowner rehabilitation to CAA, it is anticipated funding may be reallocated from City programs to CAA.</p>	\$175,000	\$213,500
<p><b>Homebuyer Assistance</b></p> <p>No funds were initially allocated toward this activity to provide financial assistance in the form of closing costs, prepaids, down payment, or other assistance required for a family to purchase a home. However, as the City and CAA work together to achieve goals in the target neighborhood, it is anticipated funding may be obligated through reallocation and/or budget amendments.</p>		
<p><b>CHDO Set-Aside Activities</b></p> <p>Acquisition/Rehabilitation/Resale (or other eligible CHDO activity as may be determined)</p>		\$53,250
<p><b>Rehabilitation or New Construction</b></p> <p>Funds have been obligated to Greater Jackson Habitat for Humanity to identify and meet either rehabilitation or new construction needs in the target neighborhood.</p>		\$35,000

## Needs for Public Housing

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

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

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

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

- No plans to demolish any of its properties. In fact, the JHC plans extensive physical improvements at each location within the next three years. Comments and suggestions from the various Resident Advisory Boards (Shahan-Blackstone, Chalet Terrace, Reed Manor and Section 8) are taken into consideration and, if feasible, implemented.
- A HUD-approved Home Ownership Plan to sell 50 scattered site units to qualifying low- and moderate-income homebuyers. As of June 3, 2008, 10 units had been sold; however, when the housing crisis affected the ability to sell homes, JHC discontinued this program and reconverted these single family homes back into rental units.
- Implemented local preferences to improve the living environment by de-concentration, promoting income mixing, and improving security throughout the developments.
- Created and continues to facilitate self-sufficiency programs to improve resident employability, as well as solicit support services for the elderly and families with disabilities.

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

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

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

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

### **Barriers to Affordable Housing**

The 2010 Analysis of Impediments to Fair Housing Choice lists the following barriers identified by the Jackson County Continuum of Care's Housing Committee:

- 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, which people in the housing community often refer to as 'slumlords' or 'shady dealers'. 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) – over the past several years, NIMBY has become evident in the City, most recently resulting in homeowners lobbying their Councilmembers to change the definition of "family" in the zoning ordinance in an attempt to limit certain types of individuals from sharing living expenses (this ordinance change was eventually abandoned by City Council).
- Lack of housing for the 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 access to credit, limiting homeownership. In theory, because housing costs are similar to what they were a decade ago, housing should be affordable to more people. However, lower income households do not have access to credit in order to purchase, which has created a trend of housing being sold to investors with cash for the purchase price.

The Jackson Interfaith Shelter, the largest homeless shelter in the City, identified the following issues:

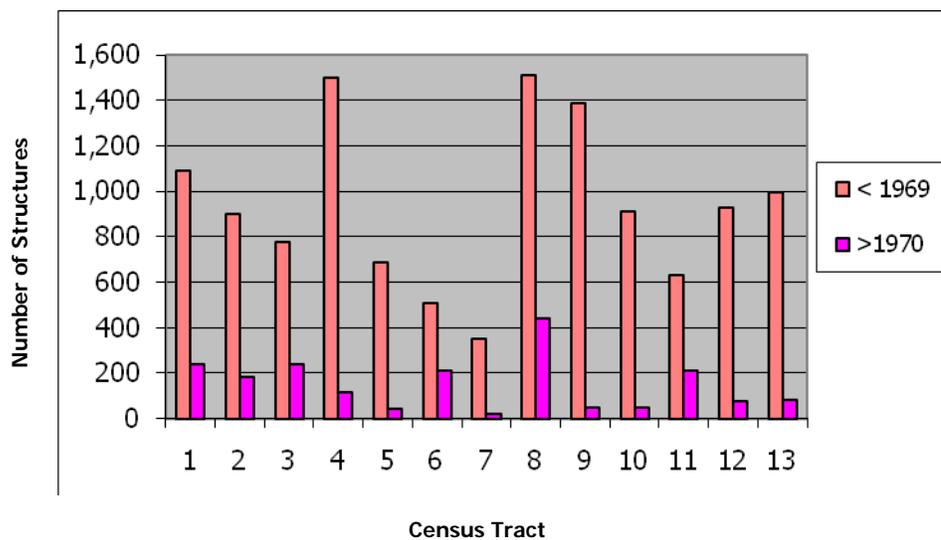
- Lack of jobs available for low- and moderate-income persons in which the potential employee may be able to perform, but is lacking the required experience;
- Unable to afford public transportation or no routes established near work place;
- Unable to afford proper insurance, registration and licensing for their own vehicle;
- Unable to afford vehicle maintenance and repairs.

Further, the Human Relations Commission also indicated a lack of fair housing education and enforcement for several consecutive years has created an environment of potential discrimination issues and lack of understanding in the community. City Inspectors noted large families of five or more persons have difficulty finding housing with enough bedrooms as real estate investors purchased many of the City's larger single-family homes and then converted them into two to four unit apartment buildings. The disabled population faces accessibility issues to affordable scattered site housing, severely limiting their residency choices. While availability of affordable housing units remains a high priority to the City when allocating its CDBG and HOME funds, the state and local economy has continued a downward trend with no significant recovery in the foreseeable future.

Due to the economic crisis, City inspectors have described an increase of multiple households sharing the same housing unit, creating overcrowded and dangerous living conditions. This observation was not supported in CHAS data which indicated less than 1% of owner-occupied units and 2% of rental units were overcrowded; there were no incidences of severe overcrowding reported.

### Lead-Based Paint

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



As of December 2010, the City had an unemployment rate of 15.4%, which remained higher than Jackson County (10.8%), the state (11.7%) and US (9.4%) averages. As jobs continue to be lost and families are trying to get by, property maintenance and repair are not high on the list of priorities. As properties decline, the risk of exposure to lead-based paint hazards increases.

Housing built prior to 1978 (when federal law banned the use of lead-based paint in residential housing) is considered to be at risk of containing some amount of lead-based paint. The amount of lead pigment in the paint increases with the age of the housing. Housing built prior to 1950 remains a significant concern for lead poisoning as 1950 is often recognized as the "threshold" to lower levels

of lead-based paint. Prior to about 1940, paint typically contained high amounts of lead, often 10 to 50 percent. In the early 1950s, paint industry standards voluntarily called for limiting lead content to 1%. With approximately 66% of the housing stock built prior to 1950, Jackson housing units pose a high risk of containing significant lead-based paint hazards. Young children of very low- and low-income households are most likely to reside in older housing, and are disproportionately at risk of lead poisoning. It is anticipated that units of owner occupied housing will continue to decline and the ratio of rental units will increase due to the stress of the slow and declining economy. Rental properties make up a large percentage of the City's housing units. If units are not maintained, the risk of young children coming into contact with lead-paint hazards continues to climb.

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

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

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

The City will continue to work with referrals from the Jackson County Health Department to identify clients with lead-based paint hazards that may be eligible for a full housing rehabilitation project. These clients will be able to address their lead-based paint hazards and probable code violations in the same project. The downside to this is the amount of funding available per client. Lead hazard remediation may be expensive and may impact the amount of housing projects that can be accomplished through the allocated funding. For families with a child identified as having an elevated blood lead level, the City will refer the family to the Michigan Department of Community Health's Lead and Healthy Homes Program. While the City of Jackson is not identified within the MDCH work plan

as a subrecipient community, it does fall under their “statewide” clause of being allowed to provide assistance based on a child with an identified elevated blood lead level. This will provide some opportunity for families with a lead-poisoned child, but it will not aid in the prevention of childhood lead poisoning.

The City will continue to seek funding alternatives with HUD, the State of Michigan and other funding sources to recapture funding in an effort to continue providing lead-based paint hazard control services. 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.

### **Non-Homeless Special Needs Housing**

Certain subpopulations that are not necessarily homeless require special housing or supportive services. Those subpopulations include the elderly, frail elderly, persons with disabilities, persons with alcohol or other drug addiction, victims of domestic violence, and public housing residents.

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, several ramps have been installed for disabled homeowners by disAbility Connections, the Rotary Club, and World Changers. The Council also routinely waives permit fees for World Changers and/or Mission Serve roofing and handicap ramp projects. The City and its subrecipients make every effort during a rehabilitation project to take into account any special needs of the occupants to increase the likelihood of longer-term occupancy and livability.

While a few affordable apartment complexes exist in the City which are equipped to meet needs of the elderly and disabled, they are located within close proximity to each other, limiting location choices especially for the disabled. Some disabled tenants have had success in working with landlords to retrofit a housing unit for accessibility; however, oftentimes once that tenant moves out, the retrofitting is also removed making the unit inaccessible for another potential tenant with disabilities. The City will also continue efforts to strategically install handicap accessible sidewalk curb ramps and provide public service funding for supportive services in an effort to prevent homelessness.

Families requiring more than two to three bedrooms also have difficulty locating rental housing options. There are many residential structures throughout the City that may at one time have been an option; however real estate investors depleted this stock through the years by converting these larger homes into multi-unit dwellings, usually with only two to three bedrooms per unit. Chapter 28, Section 28-125 of the City of Jackson Code of Ordinances provides that should a non-conforming structure not been used for a period of 18 months, it shall be deemed abandoned and the structure then reverts to the uses allowed in that specific zoning district. This would be one way in which the City could return larger single-family dwellings to their original intended use, increasing housing options for families of five or more and may be utilized in the target neighborhood.

# Homeless

## Specific Homeless Prevention Elements

Since 1994, HUD has been encouraging communities to address the problems of housing and homelessness in a coordinated, comprehensive and strategic fashion. In response, an ad hoc committee of Jackson community agencies formed to address the needs required to maintain and expand affordable housing in Jackson. From that committee, the Jackson County Continuum of Care (CoC) was formed and continues to provide a service to the homeless community in an attempt to strategically end homelessness. The CoC receives both federal and state funding to support and sustain those objectives.

The CoC receives annual allocations of Emergency Solutions Grants (ESG) from the Michigan Housing Development Authority (MSHDA). The CoC most recently allocated \$166,638 in funding through September 30, 2011 as follows:

- \$16,000 to CAA to serve as Grant Fiduciary and fund the CoC Coordinator position.
- \$13,000 to CAA to serve as the Single Point of Entry.
- \$48,000 to CAA to conduct provide short term rental assistance and conduct lead-based paint inspections as necessary.
- \$14,600 to Do'Chas II to provide essential services to youth aging out of foster care.
- \$25,038 to The Salvation Army to payment of up to three (3) months' rent arrearages to prevent a family from becoming homeless.
- \$50,000 to AWARE, Inc. for operating expenses related to managing an emergency shelter for survivors of domestic violence and sexual assault.

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

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

Supportive housing programs develop housing and related supportive services for persons moving from homelessness to independent living. Program funds are to be used to assist homeless people live in a stable place, increase their skills or income, and gain more control over the decisions that affect their lives. Supportive Housing Program funding from HUD is utilized by CAA, Aware, Inc. (in partnership with CAA) and Training and Treatment Innovations (TTI). The renewal grant award allows CAA to continue its two transitional housing programs, which help residents pay for 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 as a contributor to both the Housing and Discharge Planning pillar groups. In 2010, the CoC realized its original strategies and goals for

ending homelessness in Jackson were not effective and, in light of the ongoing foreclosure crisis, high unemployment rate, and financial decline, began to rework its strategic plan, action plan and 10 year plan. Goals identified by the strategic plan work group include:

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

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

City staff was also actively involved in the planning and implementation of the two most recent Project Homeless Connect, which took place on November 20, 2009 and July 23, 2010. With a small grant from the Michigan Coalition Against Homelessness (MiCAH), Project Connect 2009 was able to expand upon its first event in 2008, reaching more of the intended population and providing additional services. Project Connect 2010 received financial support from the CoC as well as MiCAH and, building upon the lessons learned from 2008 and 2009, the event proved even more helpful to its intended patrons. Exit interviews conducted at Project Connect 2009 and 2010 allowed for a Point In Time (PIT) count, which was entered into the County's Homeless Management Information Services. Results from the PIT count are as follows:

	<b>2009</b>	<b>2010</b>
Number of guests served	254	407
Number of male guests	80	61
Number of female guests	140	162
Number of children (0 – 18 years)	34	184
Number of guests who stated they were homeless	87	68
Number of guests who stated they were		
doubled up	46	n/a
couch surfing	10	
shelter	19	
car/outside/hotel	12	
Number of guests who stated they were unemployed	189	172

Each event drew approximately 130 volunteers and 50 service providers and offered the following services at no cost to the participants:

<b>Service</b>	<b># Guests Served</b>	
	<b>2009</b>	<b>2010</b>
Completed SOAR Application	13	n/a
Shelter Reservations	7	n/a
Completed DHS Application	99	n/a
Commodity Food	250	n/a
Preventive Medical Care	40	n/a
Bicycle Repair	42	n/a
Bus Passes	35	67

Service	# Guests Served	
	2009	2010
Clothing Voucher	65	104
Court/Legal Screening/Legal Service	47	64
Credit Counseling	10	21
Employment Assistance	38	31
Eye Care/Vision Testing	n/a	47
Eyeglass Repair	63	45
Haircuts	35	74
Housing Counseling	39	33
Housing Search Information	n/a	52
ID Assistance	23	17
Massage	17	28
Meals for the day	264	395
Mental Health Screening	25	28
Hygiene Kits	220	257
Substance Abuse Services	12	18
Voter Registration	n/a	5
Wheelchair Repair	n/a	18
Benefits Screening	n/a	55
Food Stamps	n/a	53
Medicaid	n/a	47
Social Security	n/a	25
TANF	n/a	12
Counseling	n/a	32
Dental Hygiene Supplies	n/a	79
Dental Screening	n/a	56
Grocery Delivery	n/a	53
Health Plan Enrollment	n/a	26
Blood Pressure	n/a	55
Glucose/Diabetes Test	n/a	34

*n/a designation indicates either new service provided, service provided at only one event, or changed reporting categories*

Students from Spring Arbor University and Baker College were instrumental in planning and volunteering at both events. The Jackson Transportation Authority provided free bus rides to and from the events for anyone who identified they were going to Project Connect. A fourth Project Connect, to be held April 8, 2011, is currently in the planning stages.

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

### 2011 Continuum of Care Housing Inventory Chart

#### Emergency Shelters

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

## 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
<b>Total:</b>		<b>47</b>	<b>141</b>	<b>30</b>	<b>171</b>

## 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
<b>Total:</b>		<b>9</b>	<b>23</b>	<b>11</b>	<b>34</b>

The Michigan Prisoner Re-Entry Initiative (MPRI) is currently providing up to \$400 per month in rental subsidy for an average rental period of three months. It is the goal of MPRI to provide prisoners returning to society access to permanent, safe, and affordable housing, or services designed to help the individual achieve permanent housing (i.e., emergency shelter, transitional housing). Every returning prisoner will have access to stable employment or services designed to help secure stable employment (i.e., transitional employment, job seeking services).

## Antipoverty Strategy

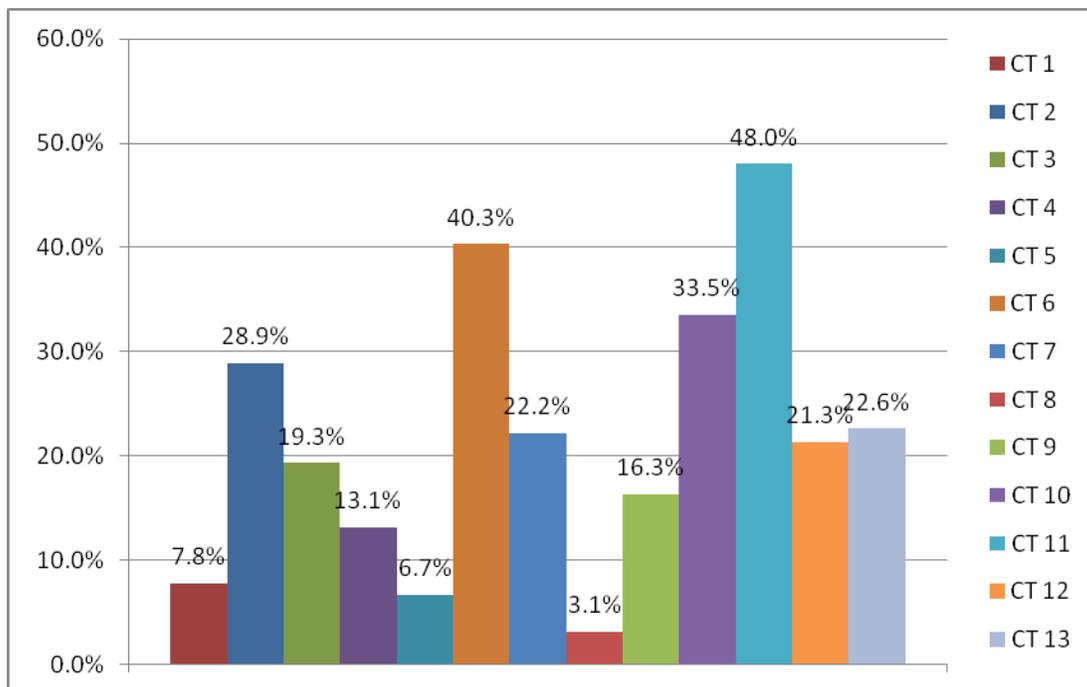
HUD annually releases area median income limits based on information specific to the community. HUD's 2010 Median Family Income estimates (soon to be released) made more extensive use of American Community Survey data than previously used, although local Bureau of Labor Statistics (BLS) wage data continue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

### City of Jackson 2010 Area Median Income Limits

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

(effective May 14, 2010)

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



**Poverty Rates by Census Tract**

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

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

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

The American Community Survey published a report comparing poverty rates by state from 2008 and 2009. This report indicates as a whole, the number of persons living in poverty across the United States rose from 13.3% in 2008 to 14.3% in 2009. Michigan's poverty rate rose 1.7 percentage points from 14.5% in 2008 to 16.2% in 2009. The City of Jackson has neither the resources nor facilities to carry out programs directly targeted at reducing the number of households at or below the poverty

level. However, through the use of CDBG and HOME funds, the City offers services and programs to assist its low- and moderate-income residents:

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

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

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

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

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

These local efforts, backed by extremely limited funds, are unlikely to have a significant impact in reducing the number of individuals and families living below 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.



assistance and reduce lead-based paint hazards. City and CAA staff will work together to plan and coordinate various complimentary activities.

### Community Development

Expenditure of funds will, to the extent feasible, be focused in the target neighborhood. This primary focus, however, will not be to the exclusion of similar activities being conducted in appropriate low/mod areas or offered to qualifying low-income residents.

Outcome/Objective Legend			
	Availability/ Accessibility	Affordability	Sustainability
<b>Decent Housing</b>	DH-1	DH-2	DH-3
<b>Suitable Living Environment</b>	SL-1	SL-2	SL-3
<b>Economic Opportunity</b>	EO-1	EO-2	EO-3

### Public Service

Project: Agency:	Target Area	Total Funding
Client Advocate Positions AWARE, Inc.	Survivors of Domestic Violence and Sexual Assault	\$6,500
		<b>Planned Units</b>
<b>Output:</b> Improve access to services for domestic violence and sexual assault survivors		366
<b>Indicator:</b> Number of persons assisted with improved access to a service		366
<b>HUD Outcome/Objective:</b> (SL-1) Accessibility for the purpose of creating a Suitable Living Environment (05G Battered and Abused Spouses 570.201(e), LMC, 01 People)		

Project: Agency:	Target Area	Total Funding
Emergency Adult Dental Care Center for Family Health	LMI Adult City Residents	\$12,000
		<b>Planned Units</b>
<b>Output:</b> Improve access of low- and moderate-income adult City residents to emergency dental care		430
<b>Indicator:</b> Number of persons assisted with improved access to a service		430
<b>HUD Outcome/Objective:</b> (SL-2) Affordability for the purpose of creating a Suitable Living Environment (05M Health Services 570.201(e), LMC, 01 People)		

Project: Agency:	Target Area	Total Funding
King Center Summer Youth Program Parks & Recreation Department	CT 11	\$45,000
		<b>Planned Units</b>
<b>Output:</b> Provide youth a broader view of new experiences, cultural experiences and educational components		400
<b>Indicator:</b> Number of persons assisted with improved access to a service		400
<b>HUD Outcome/Objective:</b> (SL-1) Availability for the purposes of Suitable Living Environment (05D Youth Services 570.201(e), LMC, 01 People)		

Project: Agency:	Target Area	Total Funding
Partnership Park After School Program Partnership Park Downtown Neighborhood Association	CT 6, BG 1	\$5,000
		<b>Planned Units</b>
<b>Output:</b> Provide after-school activities for youth in the Partnership Park Neighborhood		50
<b>Indicator:</b> Number of persons assisted with improved access to a service		50
<b>HUD Outcome/Objective:</b> (SL-1) Availability for the purposes of Suitable Living Environment (05D Youth Services 570.201(e), LMC, 01 People)		

**Public Service** *(continued)*

<b>Project:</b> Utility Shutoff Prevention <b>Agency:</b> The Salvation Army	<b>Target Area</b> LMI City Residents	<b>Total Funding</b> \$63,000
<b>Planned Units</b>		
<b>Output:</b> Allow families to keep their power or heat services active; assistance limited to one (1) time per year		145
<b>Indicator:</b> Number of persons assisted with improved access to a service		145
<b>HUD Outcome/Objective:</b> (SL-2) Affordability for the purposes of Suitable Living Environment (05Q Subsistence Payments 570.201(e), LMC, 01 People)		

<b>Project:</b> Central Michigan 2-1-1 <b>Agency:</b> United Way of Jackson County	<b>Target Area</b> LMI City Residents	<b>Total Funding</b> \$9,000
<b>Planned Units</b>		
<b>Output:</b> Provide information and referral services		5,150
<b>Indicator:</b> Number of persons assisted with improved access to a service		5,150
<b>HUD Outcome/Objective:</b> (SL-1) Accessibility for the purposes of Suitable Living Environment (05 Public Services (General) 570.201(e), LMC, 01 People)		

**Total Allocation to Public Services: \$140,500** (9.1%)

**Administration and Planning**

<b>Project:</b> Administration and Planning <b>Agency:</b> Community Development Department	<b>Target Area</b> n/a	<b>Total Funding</b> \$205,000
<b>Planned Units</b>		
<b>Output:</b> Administration and planning of the CDBG program		n/a
<b>Indicator:</b> none required		
<b>HUD Outcome/Objective:</b> 21A General Program Administration 570.206		

**Total Allocation to Administration and Planning: \$205,000** (13.3%)

**Other Projects**

<b>Project:</b> Code Enforcement <b>Agency:</b> Community Development Department	<b>Target Area</b> Eligible CDBG areas City-wide	<b>Total Funding</b> \$500,000
<b>Planned Units</b>		
<b>Output:</b> Improved neighborhoods and properties		1,455
<b>Indicator:</b> Number of blight ordinance violations cited, rental inspections conducted, or LMI households assisted		1,455
<b>HUD Outcome/Objective:</b> (SL-3) Sustainability for the purpose of Suitable Living Condition (15 Code Enforcement 570.202(c), LMA, other)		

<b>Project:</b> Residential Rehabilitation <b>Agency:</b> Community Development Department	<b>Target Area</b> Eligible CDBG areas City-wide	<b>Total Funding</b> \$175,000
<b>Planned Units</b>		
<b>Output:</b> Improved housing conditions		45
<b>Indicator:</b> Number of LMI households assisted		45
<b>HUD Outcome/Objective:</b> (DH-3) Sustainability for the purpose of Decent Housing (14A Rehab; Single-Unit Residential 570.202, LMH, 10 Housing Units)		

<b>Project:</b> Jobs Creation Initiative <b>Agency:</b> Community Development Department	<b>Target Area</b> City-wide	<b>Total Funding</b> \$25,000
<b>Planned Units</b>		
<b>Output:</b> Offer loans to businesses to stimulate economic development		5
<b>Indicator:</b> Number of low/mod jobs created or retained		5
<b>HUD Outcome/Objective:</b> (EO-1) Accessibility for the purpose of Suitable Living Environment (18A ED Direct Financial Assistance to For-Profits 570.203(b), LMJ, 08 Businesses)		

**Other Projects** *(continued)*

<b>Project:</b> Code Enforcement <b>Agency:</b> City Attorney's Office	<b>Target Area</b> CDBG-eligible areas	<b>Total Funding</b> \$18,000
		<b>Planned Units</b>
<b>Output:</b> Legal support to Community Development Department to improve neighborhoods and properties		350
<b>Indicator:</b> Number of citations receiving benefit of prosecutorial service or contract reviews		350
<b>HUD Outcome/Objective:</b> (SL-3) Sustainability for the purpose of Suitable Living Condition (15 Code Enforcement 570.202(c), LMA, other)		

<b>Project:</b> Handicap Curb Ramps <b>Agency:</b> Department of Public Works	<b>Target Area</b> City-wide	<b>Total Funding</b> \$12,000
		<b>Planned Units</b>
<b>Output:</b> Improve accessibility for disabled and elderly residents		8
<b>Indicator:</b> Number of sidewalks with improved accessibility		8
<b>HUD Outcome/Objective:</b> (SL-1) Accessibility for the purpose of Suitable Living Environment (03L Sidewalks 570.201(c), LMA, 11 Public Facilities)		

<b>Project:</b> Street Paving/Reconstruction <b>Agency:</b> City of Jackson Engineering Department	<b>Target Area</b> CT 10, BG 1; CT 11, BG 1; CT 4, BG 6	<b>Total Funding</b> \$420,000
		<b>Planned Units</b>
<b>Output:</b> Improve street surface		4 blocks
<b>Indicator:</b> Number of blocks receiving improved street surfaces		4 blocks
<b>HUD Outcome/Objective:</b> (SL-3) Sustainability for the purpose of Suitable Living Environment (03K Street Improvements 570.201(c), LMA, 11 Public Facilities)		

<b>Project:</b> Ash Tree Removal/Replacement <b>Agency:</b> Parks, Recreation & Grounds	<b>Target Area</b> CDBG-Eligible Areas	<b>Total Funding</b> \$20,000
		<b>Planned Units</b>
<b>Output:</b> Remove and replace dead ash trees in the public right-of-way		100
<b>Indicator:</b> Number dead trees removed and replaced with different species		100
<b>HUD Outcome/Objective:</b> (SL-3) Sustainability for the purpose of Suitable Living Environment (03N Tree Planting 570.201(c), SBS, 11 Public Facilities)		

<b>Project:</b> Kitchen Renovation <b>Agency:</b> Jackson Friendly Home	<b>Target Area</b> 435 W North St, Jackson, MI	<b>Total Funding</b> \$5,000
		<b>Planned Units</b>
<b>Output:</b> Improved kitchen safety and efficiency through renovation		1
<b>Indicator:</b> Completely renovated kitchen		1
<b>HUD Outcome/Objective:</b> (SL-1) Availability/Accessibility for the purpose of Suitable Living Environment (14B Rehab; Multi-Unit Residential 570.202, LMH, 10 Housing Units)		

<b>Project:</b> Heating Improvements <b>Agency:</b> John George Home, Inc.	<b>Target Area</b> 1501 E Ganson, Jackson, MI	<b>Total Funding</b> \$15,000
		<b>Planned Units</b>
<b>Output:</b> Improved energy efficiency, utility cost and resident comfort		63
<b>Indicator:</b> Number of radiator units receiving heat control improvements		63
<b>HUD Outcome/Objective:</b> (SL-1) Availability/Accessibility for the purpose of Suitable Living Environment (14B Rehab; Multi-Unit Residential 570.202, LMH, 10 Housing Units)		

**Other Projects** *(continued)*

<b>Project:</b> Equipment Purchase for Community Center <b>Agency:</b> Parks, Recreation & Grounds	<b>Target Area</b> 1107 Adrian, Jackson, MI; CT 11	<b>Total Funding</b> \$10,000
<b>Output:</b> Purchase of 20 tables and 275 chairs to accommodate growing demand for use of community center in low/mod area		<b>Planned Units</b> 295
<b>Indicator:</b> Improved availability/accessibility of community center		295
<b>HUD Outcome/Objective:</b> (SL-1) Availability/Accessibility for the purpose of Suitable Living Environment (O3E Neighborhood Facilities 570.201(c), LMA, 11 Public Facilities)		

***Total Allocation to Other Projects: \$1,201,345***

While allocations to various non-profit agencies applying under the Public Service cap had to be scrutinized very carefully, City Council feels it provided funding to those agencies that will attain the biggest impact on the community:

*AWARE, Inc.* – AWARE is the only emergency shelter in Jackson County specializing in providing services to survivors of domestic violence and sexual assault.

*Center for Family Health – Emergency Adult Dental Care* – the Center for Family Health provides the only dental clinic in Jackson County that consistently accepts Medicaid and offers all services on a sliding discount. The targeted clients are low-income adults who have no other access to dental care and patients often present with severe dental problems.

*Parks & Recreation Department – King Center Summer Youth Program* – a youth program proven to be extremely successful and beneficial to approximately 400 low- and moderate-income City youths. Participating youths 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.

*Partnership Park Downtown Neighborhood Association – After School Program* – Children in the Partnership Park Neighborhood receive assistance two nights a week with homework and participate in other educational activities, workshops designed to teach life skills, learning to give back to the community, and time for recreation.

*The Salvation Army – Utility Shutoff Prevention* – assistance is provided to families one-time per year to prevent the shutoff of electrical and gas utilities. Assistance is provided in collaboration with Department of Human Services and other organizations when funds are available.

*United Way of Jackson County – Central Michigan 2-1-1* – free information and referral service established to respond to callers who need non-emergency health and/or human service assistance.

The Community Development Department is charged with not only administering the CDBG and HOME grants, but also Code Enforcement, Jobs Creation Initiative and Residential Rehabilitation. The Code Enforcement budget pays for staff and operating costs to perform various duties such as blight ordinance enforcement, rental housing inspections and tasks related to rehabilitation loans. The City Attorney's Office provides legal support in the form of prosecutorial services in the Administrative Hearings Bureau for blight and housing citations, and reviews and authorizes loan documents and other similar contracts before they are entered into.

Because of the current economic and housing climate, the Department has experienced a significant increase in requests from low- and moderate-income homeowners to assist in rehabilitating their residences. Currently, the City offers a \$20,000 maximum, 20 year deferred loan (to correct code violations) through its rehabilitation program; however, rehabilitation staff is reviewing current guidelines to determine if adjustments are needed to reflect the current economic and housing issues. A separate five-year forgivable loan is made available to address all lead issues during rehabilitation; there is no maximum limit to the amount of a lead loan. A portion of the rehabilitation activity will be transitioned to a subgranted program through CAA. Emergency Hazard funds are available in the form of a maximum \$10,000, 20-year deferred loan to correct issues of urgent needs, such as defective furnaces, roofs, etc. The Community Development rehabilitation staff will continue to process emergency hazard cases, as well as facilitate annual visits from World Changers and Mission Serve.

The City's Engineering Department received funds for street paving/reconstruction. Blocks to be repaved with 2011-2012 funding are located in Partnership Park to continue enhancements in the CAA target neighborhood, and also sections on the outside fringe of the current City target neighborhood. Reconstruction in the City target neighborhood is in such a location that other activities conducted in the area will not affect the ride life of the improvement.

Every intersection of these paving projects will receive a handicap accessible curb ramp. The Department of Public Works (DPW) received a companion allocation for the installation of handicap ramps in other areas of the City as required by 28 CFR 35.150 and 35.151. DPW staff has consulted with disAbility Connections, a local non-profit agency supporting disabled Jackson County residents in their efforts to live independently, for priority placement of the curb ramps.

The John George Home provides housing for 32 extremely low-income and three very low-income elderly gentlemen, some of whom have resided there for over 30 years. Continued financial support from the City's CDBG grant, together with aggressive fundraising by John George staff, has produced notable improvements to this aged facility, allowing full, safe access to all areas by the elderly and disabled residents and visitors.

**HOME**

The City of Jackson controls the resale of homebuyer property during the period of affordability using the recapture option. Should a homebuyer receiving a direct HOME subsidy sell the property during the affordability period, repayment of the entire direct HOME subsidy will be triggered. 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.

Jackson City Council made the following 2011-2012 HOME allocations:

Rehabilitation Assistance (RAP)	\$213,500
Administration (Community Development)	35,500
Rehabilitation/New Construction	35,000
CHDO Set Aside - Acquisition/Rehab/Resale	53,250
CHDO Operating Expenses	<u>17,500</u>
<b>Total:</b>	<b><u>\$355,000</u></b>

The Community Development Department will use HOME funds, in addition to CDBG funds, to subsidize its rehabilitation program, which has seen a significant increase in requests from low- and moderate-income homeowners to assist in repairing their residences. Currently, the City offers a \$20,000 maximum, 20 year deferred loan (to correct code violations) through its rehabilitation program; however, rehabilitation staff is reviewing current guidelines to determine if adjustments are needed to reflect the current economic and housing climate. A separate five-year forgivable loan is made available to address all lead issues during rehabilitation; there is no maximum limit to the amount of a lead loan. Administration fees will be used as program income for the CDBG program and become part of the CDBG budget. During the course of the program year, the City will begin transitioning the rehabilitation program to CAA as a subgranted activity.

In past years, Jackson Affordable Housing Corporation was the City's only Community Housing Development Organization (CHDO). However, in an effort to forge a new working relationship with CAA, the City invited CAA to apply as a second CHDO. CAA has proven its capabilities to bring significant change to a target neighborhood through focused spending, has the capacity to incorporate these types of activities into its organization, and possesses the ability to leverage other public and private funding to not only augment City-funded activities, but also provide an array of services to low-income residents which will enhance neighborhood stabilization

As a subgrantee, CAA may also receive funding during the program year through reallocation and/or budget amendments to provide Homebuyer Assistance in the form of closing costs, prepaids, down payment, or other financial assistance required for a family to purchase a home.



## Summary

Program Year 2011 promises to hold many challenges at different levels. While the City will continue to struggle financially, the possibility of forging new and/or strengthened partnerships within the community provides some glimmer of hope. In order to overcome the obstacles the City and county both face, all parties must adapt, learn to work together, and incorporate new ideas of doing business to serve the greater good.

### City of Jackson, Michigan Census Tracts - Block Groups 2000 Census

