



Community Development Block Grant

HOME Investment Partnerships Program

2010 - 2014

Five-Year Consolidated Plan



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:

Community Development Department
ATTN: Michelle L. Pultz
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2010 – 2014 5-Year Consolidated Plan

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Introduction/General Information

Executive Summary

The City of Jackson is a United States Department of Housing and Urban Development (HUD) identified entitlement community. As such, the City has been the recipient of Community Development Block Grant (CDBG) funds since 1974 and HOME Investment Partnerships Program (HOME) funds since 1991. Every five years, the City of Jackson is required to submit a Consolidated Plan, offering an opportunity to shape various housing and community development programs into effective strategies. The Consolidated Plan serves as the application for federal funds under HUD's entitlement programs, provides a course of action in carrying out activities over the next five years, and is the planning document for assessing performance and tracking results in meeting HUD's three statutory goals in the development of viable urban communities: decent housing, suitable living environment, and expanded economic opportunities. Eligible activities are principally targeted toward persons of low- and moderate-income.

This Five-Year Consolidated Plan will cover the time period of July 1, 2010 through June 30, 2015, which is also referred to as Program Years 2010 to 2014. In addition to the Five-Year Consolidated Plan, the City must also complete and submit annual Action Plans and Consolidated Annual Performance and Evaluation Reports (CAPER). In February 2010, the City of Jackson requested an extension of time from HUD, at HUD's invitation, within which to submit its Consolidated Plan for various reasons:

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

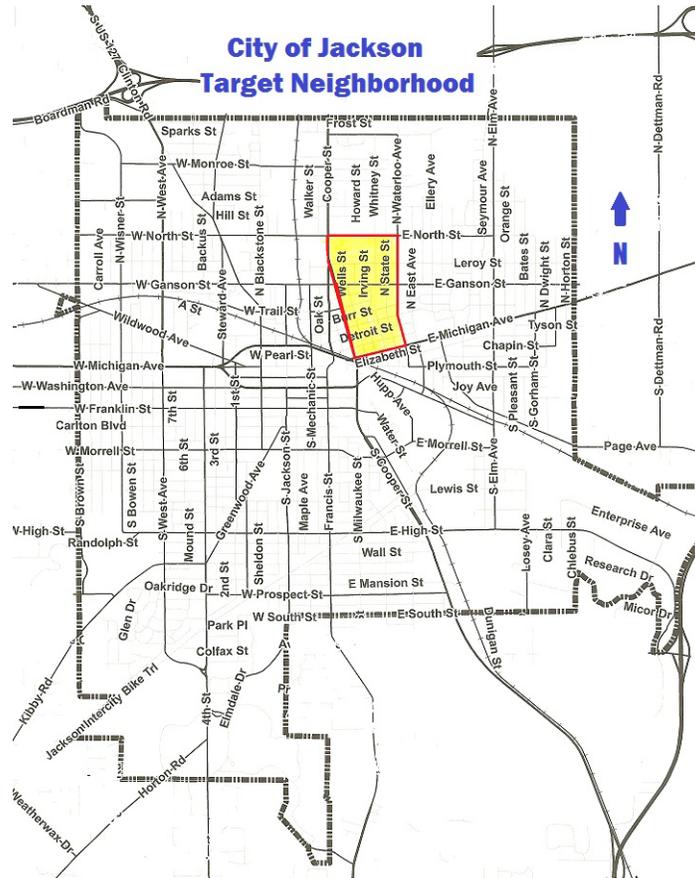
HUD allowed a one-year extension until May 17, 2011.

As with many communities in Michigan, the City of Jackson is facing serious cuts to its General Fund budget due to a decline in state revenue sharing, income tax base, and property taxes. City Council is faced with ever increasing requests for CDBG funding by both non-profit service providers and City departments struggling to support services the community continues to demand. While emphasis will continue to be placed on providing decent, safe, affordable housing to low- and moderate-income residents, efforts to support a sustainable community and increase economic opportunities have gained prominence, dependent upon governing regulations and annual grant funds.

To meet HUD's fundamental goals, Jackson will prioritize its CDBG funding in a more focused fashion than it has in the past in an effort to stabilize specific neighborhood areas. Targeted spending will provide a concentration of programs and activities funded not only by the City of

Jackson but also local non-profit community service providers. 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 basis for determining this geographic targeting is discussed in greater detail beginning on [page 49](#). The anticipated outcome of focusing City and pertinent non-profit resources will produce full spectrum services available to the low- and moderate-income residents of the area together with neighborhood cohesion. Because the health care industry continues to grow and expand in Jackson, there is also the possibility of providing neighborhood economic development activity.

Managing the Process

The City of Jackson, through its Community Development Department, will act as lead agency for CDBG and HOME funding, which is covered in this Five-Year Consolidated 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;
- ✓ Community Survey completed by citizens;
- ✓ Public hearing to receive citizen input on housing and community development needs;
- ✓ Public comment period;
- ✓ City Council approval of the Five-Year Consolidated 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 organizations. 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.

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.

A community survey was also developed and distributed to assist citizens in expressing their desires for City focus. Copies were made available in the Clerk's/Treasurer's office located on the first floor of City Hall where many citizens pay bills in person, in the Community Development Department on the third floor of City Hall, the Parks and Recreation Department on the fifth floor of City Hall, and the Assessor's Office on the ninth floor of City Hall. These departments generally see the most in-person, residential traffic to access services. Copies were also made available at the November 9, November 23 and December 14, 2010 City Council meetings.

Citizen participation is specifically sought through display ads in the two local newspapers identified above and on the City's website at the following times:

- Before the Five-Year Consolidated Plan and/or Annual Action Plan is published for public comment. Citizen input is encouraged to address the housing and community development needs in the City and is made part of the plans before submission to HUD. City Council conducts a public hearing at a regularly scheduled City Council meeting.
- During the 15-day public comment period for the CAPER to receive comment on the

City's progress on accomplishing the goals and objectives identified in the Consolidated Plan. City Council conducts a public hearing at a regularly scheduled City Council meeting.

- When a substantial change to the Consolidated Plan is proposed, City Council conducts a public hearing at a regularly scheduled or special City Council meeting. A substantial change is currently defined as a reallocation of 10% or more of entitlement grant funds between activities. A reallocation of less than 10% of the entitlement grant is considered to have no substantial impact on the purpose, scope, location or beneficiaries.
- Any changes made to the Citizen Participation Plan; City Council conducts a public hearing at a regularly scheduled City Council meeting.
- Notice of Intent to Request Release of Funds and/or Finding of No Significant Impact through publication.

An obstacle to obtaining citizen input is an ongoing lack of participation. During the period of this Consolidated Plan, Community Development staff will strive to identify various neighborhood groups, become known to neighborhood group members, and specifically solicit their participation.

Have a Say in Your Community!



The City of Jackson will hold a Public Hearing on Tuesday, January 25, 2011 at 7:00 p.m. on the 2nd Floor of City Hall. The purpose of this Hearing is to offer you an opportunity to voice your opinion on community development and housing needs.

Citizen comments are extremely important!
If you are interested in having a say in how City Council should spend grant funds for the next five years, your participation is encouraged and welcomed.

For more information or to provide your thoughts in writing, please contact:

Michelle L. Pultz
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Institutional Structure

Development of the Five-Year Consolidated 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 has 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 Jackson Metro Park Study, whereby the Jackson County Board of Commissioners and Jackson City Council decided to cooperate in the development of a joint recreation plan and joint operations study, 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 this 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 mutual working relationship with CAA and the Greater Jackson Habitat for Humanity will be cultivated during the period of this 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.

Collaborative Efforts

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 and affordable housing.

Income Community Solutions – a group convened to assist United Way of Jackson County in making good funding 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.

Grants Administration

As an entitlement community, the City of Jackson receives annual formula allocations from HUD for CDBG and HOME grant funding. The amount of annual award varies, but is specifically identified and discussed in the annual Action Plans required as part of the Consolidated Plan.

CDBG

CDBG is authorized under Title I of the Housing and Community Development Act of 1974, as amended. CDBG grew out of the consolidation of eight categorical programs under which communities competed nationally for funds. The primary objective of the Housing and Community Development Act is the development of viable urban communities, principally for persons of low- and moderate-income, achieved by providing decent housing, a suitable living environment, and expanding economic opportunities. Although designed to be flexible, CDBG regulations set forth eligible activities and national objectives each activity must meet and for which the City is charged with ensuring those requirements are met. Types of eligible activities include, but are not limited to, housing rehabilitation, code enforcement, public services, public infrastructure, and economic development. There are no local match requirements in CDBG, but spending restrictions include a 15% cap allocated toward public services and a 20% cap toward administration and planning.

HOME

The HOME program was created by the National Affordable Housing Act of 1990, as amended. The intent of the HOME program is to provide decent affordable housing to lower-income households, expand the capacity of non-profit housing providers, strengthen the ability of the City to provide housing, and leverage private sector participation. Typical eligible HOME-funded activities include homeowner rehabilitation, homebuyer activities, rental housing, and tenant based rental assistance. HOME requires a minimum set-aside amount of 15% be allocated to a qualified Community Housing Development Organization (CHDO), and limits administration to 10% of the annual allocation. Generally, HOME funds must be matched by non-federal resources; however, HUD has designated the City of Jackson as being in severe fiscal distress, negating its match requirements.

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.

Income Limits

Both the CDBG and HOME grants require certain thresholds be met to provide assistance to the City's lower income community. Local income limits are published annually by HUD based on estimates of median family income with adjustments based on family size. The following table provides the current income guidelines for Jackson, effective May 15, 2010:

2010 Area Median Income (AMI) 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

References to income levels are as follows:

Extremely low-income	Individuals/families earning 30% AMI or less
Low-income	Individuals/families earning 31% to 50% AMI
Moderate-income	Individuals/families earning 51% to 80%

At least 70% of CDBG activities must provide a benefit to low- and moderate-income beneficiaries (80% of AMI). A low/mod area is a defined, primarily residential area where at least 51% of the residents are low- and moderate-income persons. HOME requires 100% of funds made available to homeownership activities are invested in dwelling units occupied by households that qualify as low-income families, and not less than 90% of families receiving rental assistance have annual incomes that do not exceed 60% AMI.

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.

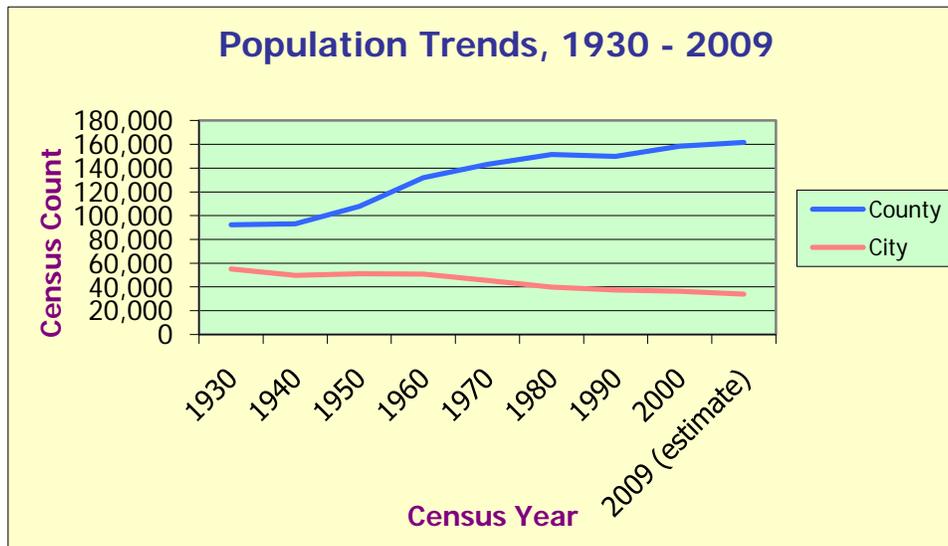
During a program year, Community Development staff conducts quarterly desk reviews of performance reports required to be filed by subrecipients of CDBG funds. From those desk reviews, staff is able to determine if a project is on track or when it is expected to be instituted. Individual agencies may 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.

City Demographics

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 1% and 2%.



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%). From 1990 to 2009, 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

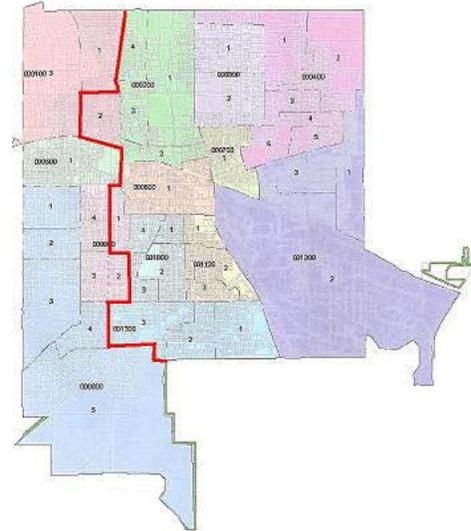
CT	Ward(s)	White Population			Black/African American Population		
		1990	2000	2009	1990	2000	2009
5	4	1,642	1,517	1,614	61	107	121
6	5	1,230	1,095	1,137	257	339	300
7	5	929	733	553	84	63	32
8	4, 6	4,345	4,084	4,410	167	238	173
9	4, 5, 6	3,336	2,879	2,183	216	522	721
10	1, 5	2,377	1,573	1,267	977	1,067	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
Totals:		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

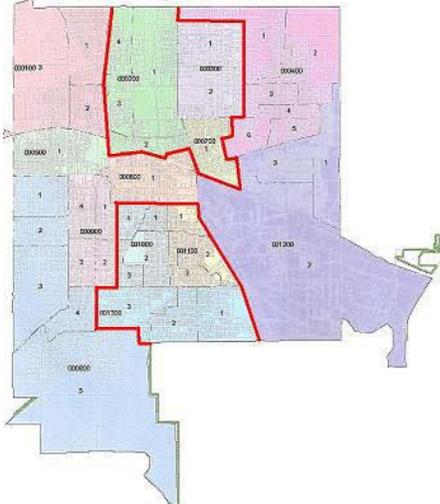
Most Affluent Neighborhoods

By far, the western edge of the City contains the most prosperous of its residents, led by Census tract (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



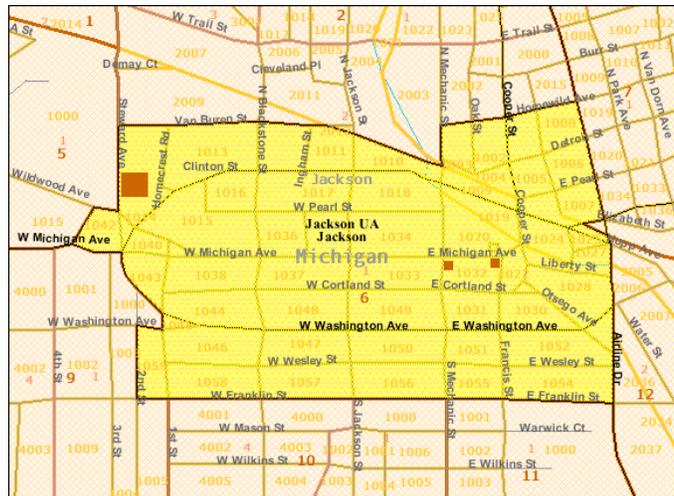
Most Distressed Neighborhoods

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 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 (11.2%), with other above average concentrations in CTs 10 (7.26%) and 11 (5.08%).

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 the downtown central business district, and the 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.

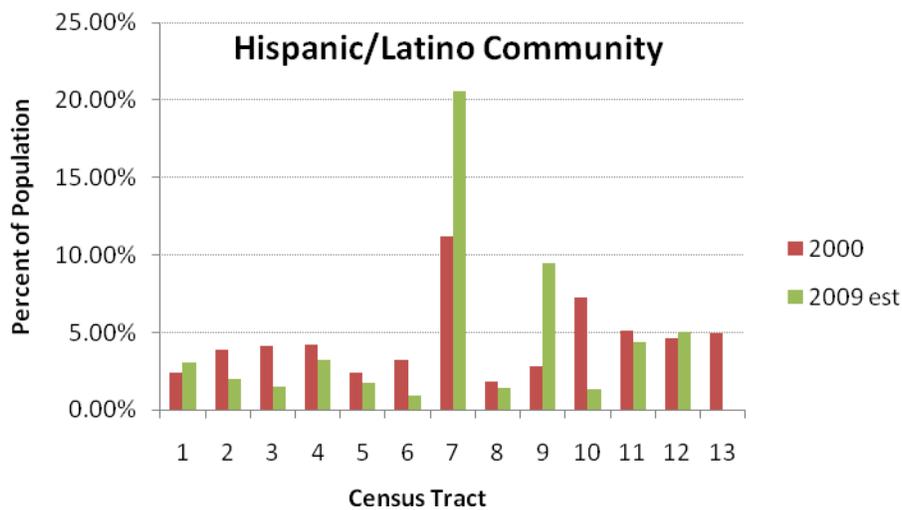
Due to the elevated concentrations of elderly and disabled populations in the downtown district, the median household income is the lowest in the entire City, being \$9,934 per the 2000 Census.

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% (*Source: 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.



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 of 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 25 and over residents 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 46% had attained an Associate's Degree or higher. Just over 20% of the entire City was made up of persons over 25 years old 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 male than female 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	
	Count	Percentage	Count	Percentage
Employed Civilian Population	15,601		13,338	
Occupation				
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%

Industry	2000 Census		2005-2009 American Community Survey	
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%
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 and 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%

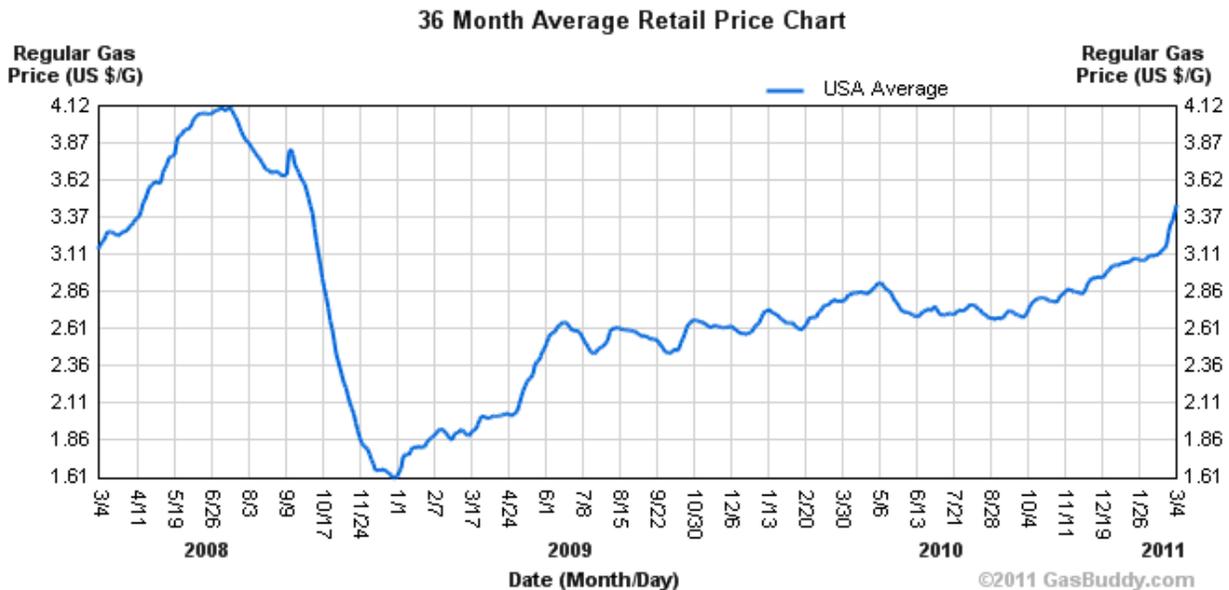
Class of Worker				
Private wage and salary workers	13,121	84.1%	11,076	83.0%
Government workers	1,674	10.7%	1,544	11.6%
Self-employed workers in own not-incorporated business	779	5%	664	5.0%
Unpaid family workers	27	0%	54	0%

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 to 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 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.



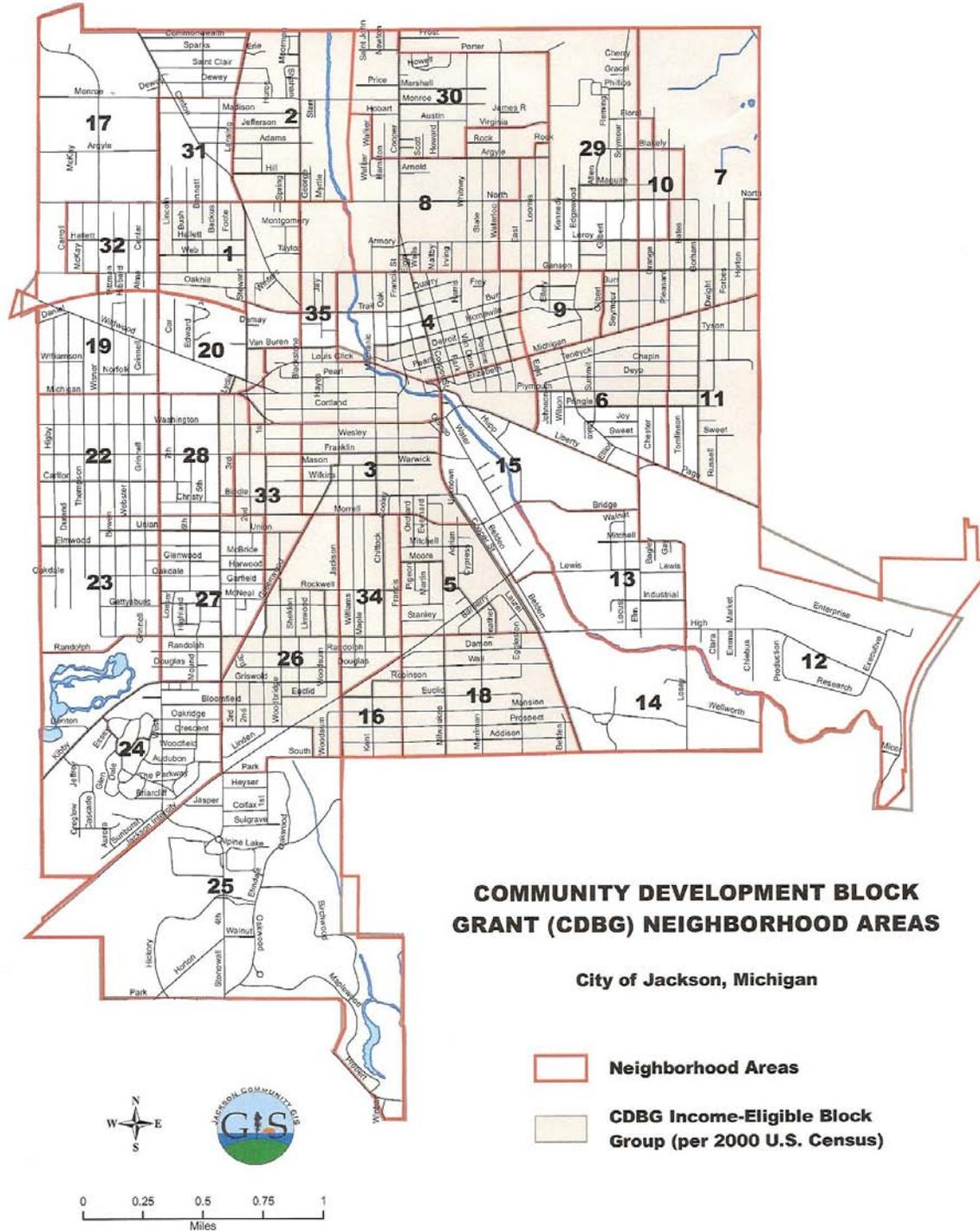
Source: *gasbuddy.com Historical Price Charts*

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 – carpoled	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.



Homelessness

Jackson County Continuum of Care

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 source to strategically plan for addressing homelessness and low-income housing in the community, based on the identified needs of homeless and low-income individuals and families. 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 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.

Homelessness and Special Needs Populations

HUD Table 1A

Continuum of Care: Housing Gap Analysis Chart

		Current Inventory	Under Development	Unmet Need/ Gap
Individuals				
Beds	Emergency Shelter	58	0	
	Transitional Housing	29	0	
	Permanent Supportive Housing	13	0	
	Total	100	0	
Persons in Families With Children				
Beds	Emergency Shelter	76	0	
	Transitional Housing	105	0	
	Permanent Supportive Housing	17	0	
	Total	198	0	

Continuum of Care: Homeless Population and Subpopulations Chart

Part 1: Homeless Population	Sheltered		Unsheltered	Total
	Emergency	Transitional		
Number of Families with Children (Family Households):				
1. Number of Persons in Families with Children	48	154	0	202
2. Number of Single Individuals and Persons in Households without children	59	43	19	121
(Add Lines Numbered 1 & 2 Total Persons)	107	197	19	323
Part 2: Homeless Subpopulations	Sheltered		Unsheltered	Total
a. Chronically Homeless	1		12	13
b. Seriously Mentally Ill	23			
c. Chronic Substance Abuse	19			
d. Veterans	10			
e. Persons with HIV/AIDS	0			
f. Victims of Domestic Violence	80			
g. Unaccompanied Youth (Under 18)	11			

Source: Jackson County Continuum of Care Point in Time Count, January 25, 2009. Homeless data by specific racial and ethnic groups is not universally collected or reported in HMIS by all agencies; use of this information would not be reliable. A meaningful gaps analysis was not available at the time of this writing.

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 Ten 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 Ten Year Plan to incorporate and put into practice the modified visioning.

City staff was also actively involved in the planning and implementation of the two most recent Project Homeless Connect events, 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 HMIS. Results from the PIT count are as follows:

	2009	2010
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:

Service	# Guests Served	
	2009	2010
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
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

Service	# Guests Served	
	2009	2010
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.

Homeless Needs

Homeless individuals often experience multiple problems concurrently, making it difficult to break away from the shelter system. Several factors to overcome, both within and out of personal control, impact the ability to escape chronic homelessness, including alcohol/drug abuse, lack of employment, mental illness, family breakdown, lack of education, lack of life skills, lack of affordable housing, and lack of support. Issues others may take for granted place an increased daily demand on the homeless, such as:

- Lack of a safe place to store belongings;
- Lack of access to laundry facilities;
- Lack of access to a telephone, including a callback number for prospective employers;
- Low temporary employment wages that do not provide sufficient income for permanent housing.

Homeless subpopulations oftentimes have one or more agencies specializing in providing services to meet their needs. Those agencies conduct outreach and engagement activities to

those particular clients, or links between agency and client are made through referrals by a third party. Based on the January 25, 2009 PIT count, nearly one-half of homeless persons have a chronic condition requiring special needs recognized in several subpopulations:

Chronic Homeless, Seriously Mentally Ill, and Chronic Substance Abuse

Although homeless persons cannot always be lumped into these three categories, HUD recognizes a significant number of those living on the streets use drugs and alcohol, and frequently suffer from mental illness as well. The 2009 PIT count revealed 17% of the total homeless population falls into one or more of these categories. Those persons with dual diagnoses are often shuffled between two systems – mental health and substance abuse – which create difficulty in obtaining and coordinating services. Segue, Inc., a non-profit agency in Jackson that works with the seriously mentally ill, chronic substance abuser, and the dually diagnosed estimates 9,000 persons in Jackson County have a serious mental illness, 13,400 have a substance abuse issue, and 1,850 have a co-occurring disorder.

Those persons experiencing serious mental illness and/or chronic substance abuse require greater oversight and case management to keep them from slipping into or remaining in chronic homelessness. Jackson has an array of service providers specializing in one or the other condition, and a handful that treats all three groups. Some faith-based organizations have assumed the mission of providing for basic needs of the chronic homeless who choose not to participate in traditional paths for assistance.

Veterans

According to the 2009 PIT data, 3.1% of all homeless persons in Jackson are veterans. The National Coalition for Homeless Veterans estimates 20% of the homeless population on any given night are veterans, but homeless vets often don't report their veteran status. A local VA representative reported to the CoC in January 2011 that veterans make up approximately 12% of the homeless population. There are no homeless facilities in Jackson that specifically serve veterans and their needs, although local services are expanding and vocational rehabilitation workers are being added. One of the biggest gaps in service is transportation – it is actually easier for some vets to travel to the medical center in Ann Arbor, which offers shuttle service, than it is to get to the VA clinic on Page Avenue in Jackson because it is not on a bus line. A second barrier is the unwillingness of the Jackson Housing Commission to work with HUD VASH vouchers, requiring a VASH holder to be ported to Ann Arbor for housing. Efforts will be made to mitigate this challenge by advocating with the Jackson Housing Commission's new executive director.

Persons with HIV/AIDS

No homeless individuals with HIV/AIDS were reported during the 2009 PIT count. A January 2008 report published by the Michigan Department of Community Health estimated 160 persons with HIV/AIDS lived in Jackson County, a rate of 70 people per 100,000.

Victims of Domestic Violence

Almost one-quarter of the homeless persons counted during the 2009 PIT count were victims of domestic violence. The Aware Shelter provides temporary shelter to victims of domestic violence and sexual assault and runs a transitional housing program. In addition to shelter, Aware also provides counseling, legal advocacy, support groups, education, and childcare. Unmet needs or gaps in services are reported in transportation, healthcare or access to healthcare, and basic needs, such as jobs, basic household items, identification, and laundry services.

Unaccompanied Youth

The term “unaccompanied youth” includes youth in homeless situations who are not in the physical custody of a parent or guardian. These youth may have run away from home or been forced to leave by their parents and may live in a variety of temporary situations, including shelters, homes of friends or relatives, cars, campgrounds, public parks, abandoned buildings, motels, and bus or train stations. Eleven homeless persons counted during the 2009 PIT count were sheltered, unaccompanied youth, although the 2009 American Community Survey estimates 71 youth under 18 were in group quarters within the City.

Jackson’s unaccompanied youth were served by Florence Crittenton Services until July 2008 when financial conditions caused the facility to close its doors after nearly a century of providing assistance to pregnant or parenting girls or at-risk youth. Since its closure, the non-profit group Do’Chas II has steadily taken the lead in meeting the needs of this population. Because of their age, unaccompanied youth find it even more difficult than other homeless individuals to get even basic needs met. For instance, some food pantries are open only when youth are in school; there is a lack of consistent employment and income; landlords are uneasy renting to this population; and youth generally lack items necessary to furnish an apartment. The McKinney-Vento Homeless Assistance Act ensures educational rights and protections for children and youth experiencing homelessness. Recently, Jackson’s school systems have revised the way they carry out the federal requirements mandated under McKinney-Vento by appointing school district liaisons to address the educational needs of homeless youth, coordinate with service providers, and raise awareness in the community.

Homeless Inventory

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

2011 Continuum of Care Housing Inventory Chart

Emergency Shelters

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

Transitional Housing

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

Permanent Supportive Housing

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

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).

CAA takes the lead role of addressing homelessness in Jackson, as grant fiduciary for the CoC, in the grants and programs it manages, and as the administrator for Jackson's HMIS. From the various federal and state grants it receives, CAA offers a variety of economic self-sufficiency programs, such as Individual Development Accounts and Volunteer Income Tax Assistance; housing programs, such as weatherization and rehabilitation; education, such as Head Start, Early Head Start and Parent Start; and community development programs, such as Neighborhood Development, YouthBuild and Community Dispute Resolution. Several programs CAA has spearheaded in the past have evolved into programs widely supported by the community. For example, in 1991, CAA formed the Center for Healthy Beginnings offering prenatal, maternal and infant support services to address the very high infant mortality rate in Jackson County. From that program, the Center for Family Health evolved which now provides an array of services to Jackson's uninsured and underinsured low income community. Those services include primary care, women's health, and dental care, among others. Jackson's City Council has consistently supported the Center for Family Health by endowing annual CDBG allocations from its public services cap toward the Emergency Adult Dental Care provided by the Center for Family Health.

The Salvation Army also targets Jackson's homeless population by providing basic needs programs to the homeless or those in imminent threat to losing their home. Those services include rental assistance, utility assistance, medical prescriptions and food, including a seasonal fresh food initiative. Further, The Salvation Army also offers an after school and summer day camp program to underprivileged youth, and regularly opens its center for recreation and computer lab use for area youth and adults. By far, The Salvation Army's Utility Shutoff Assistance program has been the largest recipient of CDBG public service funds in an attempt to keep low-income families housed by preventing the shutoff of electricity, gas or water.

Priority Homeless Needs

The needs of the homeless, or those individuals and families in imminent threat of becoming homeless, continue to grow as a result of the socioeconomic factors existing in Jackson. The Jackson County CoC conducts the primary homeless planning for Jackson and regularly assesses the nature and extent of local homelessness, homeless facilities and services, and priority needs to provide a baseline for decision making.

Shelter Beds

Even with the extended economic slump Jackson has been experiencing, the area's emergency shelters are consistently reporting fewer residents and meals served. Shelter managers believe this may be the result of those persons who have recently become homeless due to foreclosure or unemployment having a better support system in place, such as families willing to help.

Affordable Permanent Housing

The Jackson County Continuum of Care recognizes affordable permanent housing as the foremost means of ending homelessness in Jackson; however, the ability to create and sustain the amount of affordable permanent housing is beyond its capabilities. It is estimated 25% of City tenants utilize 30% to 49.9% of their income on rent and utilities, while 34% spend more than 50% of their income on housing. The 2009 American Community Survey estimates the City of Jackson has 5,455 occupied rental units; based on the moderate and severe cost burden percentages, over 3,200 affordable rental units are needed in the community. Although the City and other housing providers in the community receive federal, state, corporate, and private funding, the combination of these subsidies is insufficient to meet the need. Only a strong collaboration between all agencies receiving funds to address affordable housing will be sufficient to begin making a difference in the community. The City will strive to enhance its partnerships with housing providers in the community and will support those efforts financially with allocations from its annual CDBG and HOME entitlement grants.

Safe Havens

"Safe Havens" are 24-hour drop-in facilities designed to serve the chronically homeless who cannot or are unwilling to meet the sometimes rigorous requirements of homeless shelters. Historically, Jackson has not experienced a high chronic homelessness population so has not prioritized safe havens in the past; however, with the new emphasis on serving target populations, safe havens may be needed in the future.

Supportive Services

Non-profits chiefly depend upon grants and fundraising to provide supportive services to the community. Continuation of services at current levels becomes more challenging every year as federal, state, local, corporate and personal budgets are cut to attend to basic needs. In light of this, the non-profit agencies serving Jackson persistently work together to identify available resources and cooperatively intermix services to offer consumers the greatest overall benefits. Through CDBG public service funding, City Council will provide financial support to various programs aimed at the homeless or to help prevent homelessness.

Homeless Strategic Plan

As stated previously, the Jackson County CoC is in the process of modifying its strategic plan to better reflect the current socioeconomic climate, which has changed dramatically from 2003. Priorities for the next three years will concentrate on building a volunteer base to assist with activities focused on the homeless or those close to homelessness by engaging the faith-based community, increasing advocacy activities, and improving communication with the public and private sector to educate them on the CoC's purpose and goals. In order to implement these priorities, the CoC will strive to:

- 1) Increase involvement in CoC activities and projects by:
 - ❖ Linking businesses, faith-based and human service organizations to specific project activities;
 - ❖ Add volunteer staffing for CoC tasks and projects through interns from higher education;
 - ❖ Set specific goals and projects for partners, such as a mentoring program to teach life skills.

- 2) Improve communication about the CoC's purpose and successful outcomes by:
 - ❖ Targeting audiences, such as public/elected officials at the local and state level, and local landlords
 - ❖ Developing a fact sheet debunking myths, utilizing actual local data;
 - ❖ Making use of Central Michigan 2-1-1, Love, Inc., the Jackson Citizen Patriot and The Jackson Blazer to communicate success stories, grant awards, and share data on needs;
 - ❖ Following through with outcomes and successes with partners providing assistance.

- 3) Increase advocacy activities by diminishing stereotypes and special population stigmas.

The CoC is currently working on the action steps required to make its strategic plan effective and will soon begin to modify the Ten Year Plan to incorporate the planning and action modifications made. CoC priorities for 2011 are to continue with the Housing First priority, but to also improve linkages of supportive services to homeless persons by targeting populations outside the housing funding streams. Veterans will be among the first target population the CoC will concentrate on improving housing and supportive services linkages through advocacy, communication, and volunteerism.

Non-Homeless Special Needs

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. Earlier in the Consolidated Plan, the elderly and disabled population was discussed briefly. To recap, the 2000 Census indicated approximately 11% of the City's residents were

aged 65 or older and approximately 38% of residents claimed some type of disability. The 2009 American Community Survey estimates 19.5% of households now have one or more persons over the age of 65 living in the residence.

Elderly

The Jackson community has an ample supply of housing units for its elderly residents, from independent living to assisted living. Within the city limits, several facilities provide subsidized housing units in close proximity to the downtown and public transportation options. Assisted and independent living facilities in Jackson County include, but are not limited to:

- ❖ Lloyd Ganton Retirement Centers
 - Arbor Lane Retirement Apartments, Jackson
 - Arbor Manor Rehabilitation and Nursing Center, Spring Arbor
 - Arbor Meadows Retirement Apartments, Spring Arbor
 - Arbor Oaks Semi-Independent Living Center, Spring Arbor
 - Arbor View Estates, Spring Arbor
 - Arbor Woods Assisted Living Center, Jackson
 - Brooklyn Semi-Independent Living Center, Brooklyn
 - Legend's Alzheimer's Center, Jackson
 - Legacy Assisted Living Center, Jackson
 - Spring Arbor Assisted Living Center, Spring Arbor
 - Summit Park Assisted Living Center, Jackson
 - The Willows (Alzheimer's Care), Spring Arbor
- ❖ John Ganton Countryside Retirement Community, Jackson
- ❖ Odd Fellow and Rebekah Home, Jackson
- ❖ Jackson County Medical Care Facility, Jackson
- ❖ Faith Haven Senior Care Center, Jackson
- ❖ Vista Grande Villa Retirement, Jackson
- ❖ Jackson Friendly Home (women only), Jackson
- ❖ John George Home (men only), Jackson

The City Council is committed to providing financial support to the John George Home to continue the rehabilitation of Jackson's former first hospital into a fully accessible residential building. Efforts will be made to also assist the Jackson Friendly Home in its rehabilitation efforts when funds are available.

Persons with Disabilities

The 2000 Census provided information that 13,787 City residents (38%) claimed a disability of some sort. Two percent of the disabled community were children aged 5 to 15 years, reporting a mental disability (69.1%) as the most common form, followed by physical disability (12.2%), sensory disability (10.5%), and self-care (8.2%). Nearly one-quarter of the disabled population was aged 16 to 64 years with disabling conditions of employment (32.1%), physical (20.8%), go-outside-home (16.7%), mental (15.7%), sensory (8.7%), and self-care (6.0%). Elderly disabled persons aged 65 and over most often claimed a physical disability (35.4%), followed by go-outside-home (23.5%), sensory (18%), mental (12.3%), and self care (10.9%). For informational purposes, a "go-outside-home" disability describes a person who has difficulty going outside the home alone to shop or visit the doctor.

Continuation of installing handicapped accessible curb ramps in City sidewalks will address a portion of this population's needs. Rehabilitation and new housing construction projects will incorporate accessibility requirements of Section 504 of the Rehabilitation Act of 1973 (29 USC 794) when necessary.

Persons with Alcohol or Other Drug Addictions

A Substance Abuse Community Resource List provides Jackson residents with 23 different options on where to seek help for alcohol, drugs or other addictions. Some resources are familiar and available in most communities, like Alcoholics Anonymous; others are provided by a non-profit agency or through Allegiance Health System. With such a wide variety of resources available, those persons looking for help have several options to choose from with specificity.

Victims of Domestic Violence

The City provides public service assistance to AWARE, Inc., the only emergency shelter in Jackson for survivors of domestic violence or sexual assault. The financial support goes toward funding staff specializing in providing the support services required by residents of the shelter.

Public Housing Residents

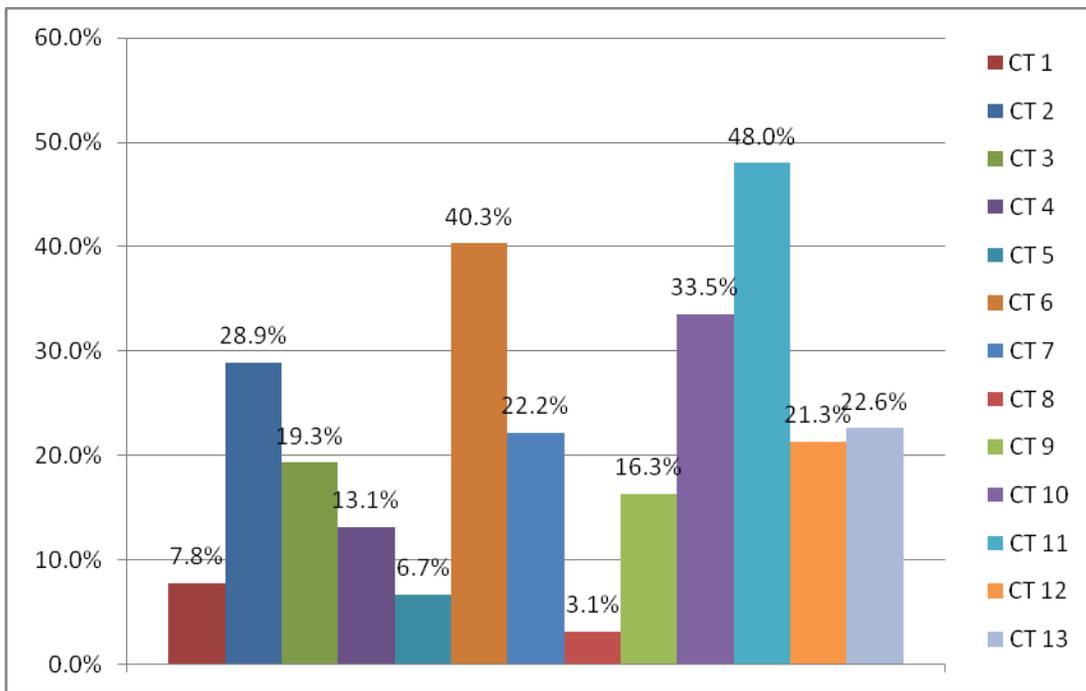
When financial resources allow, non-profit and faith-based agencies offer a variety of services to address the basic needs of the most disadvantaged residents. Unfortunately, with demand so high and funding inadequate to meet all needs, programs are not always available year round. The City of Jackson consistently provides for some of these basic needs through allocation of public service dollars as follows:

- Center for Family Health – emergency dental services including consultation, dental exams, x-rays and treatment to low income adults on a sliding scale fee schedule. The Center for Family Health is in the process of constructing a new facility just north of Jackson's central downtown district which will incorporate all services into one building. The building's location is much more accessible to all public housing complexes.
- King Center Summer Youth Program – this highly successful program is provided by the City's Parks & Recreation Department and serves 400 to 500 disadvantaged youth from the end of June through the beginning of August each summer. The Martin Luther King, Jr. Center is located on the north side of Chalet Terrace, one of the City's public housing complexes. Its location is also accessible through public transportation from the other public housing complexes and HUD subsidized multi-family complexes.
- The Salvation Army – utility shutoff prevention is provided one time per year to all City residents earning 80% area median income or less while funding is available, enabling residents to stay housed.
- Central Michigan 2-1-1 – by dialing 2-1-1, all Jackson County residents are able to speak to an information and referral specialist 24 hours a day, seven days a week, to obtain non-emergency health and human services information. This service is provided free of cost to the community and is able to link people with the human services they need. Central Michigan 2-1-1 experienced a 4.5%

increase in call volume from 2009 to 2010, with top requests for assistance being electric bill payment, rent payment, food pantry locations, and Volunteer Income Tax Assistance (VITA) program sites. The top unmet needs in the community included rent payment, electric bill payment and rental deposit assistance, mostly due to clients being ineligible or not possessing proper documentation to apply for aid.

Anti-Poverty Strategy

As demonstrated previously in this Consolidated Plan, 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.

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

Public Services – annual allocations are made to public service activities through the CDBG program, which include programs for youth, community, homeless, homeless prevention, and healthcare, all of which benefit low- and moderate-income persons.

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.

Housing

Housing Market Analysis

General Characteristics

Over 85% of the City of Jackson's housing stock was built before 1970. The City implemented a systematic housing maintenance code enforcement program in 1985 and, through that program and the City's residential rehabilitation program, little housing is now classified as substandard as demonstrated through CHAS data, which reports only 3.8% of rental units as being substandard. During the first rounds of code enforcement inspections, major upgrades to electrical, plumbing, heating and other potentially hazardous conditions were required on rental homes. Rehabilitation loans have made upgrade and maintenance of owner occupied housing more affordable. Continued housing code enforcement activities help arrest the further deterioration of aged rental homes and require property owners to bring code violations into compliance.

Residential areas comprise 46.3% of City land. There are four types of residential areas:

- *Single-family neighborhoods.* Development is limited to single unit dwellings, home occupations, plus certain conditional uses compatible and convenient to the residents. These neighborhoods encompass almost one-third of the City.
- *One- and two-family neighborhoods.* Development is very similar in nature as that listed above, with the addition of two-family dwelling units.
- *Medium-density neighborhoods.* All types of residential structures are permitted, but the predominant type is multiple-family dwellings, including apartments, townhouses and conversions of single-family dwellings into multiple units.
- *High-density residential complexes.* These areas are comprised of apartment and condominium complexes with 7 or more units and are scattered throughout the City.

The balance of City land is comprised of commercial areas (8.6%), mixed-use areas (2.6%), industrial areas (21.4%), and public and quasi-public areas (21.1%).

Data from the 2005 – 2009 American Community Survey estimates 2,303 vacant or abandoned homes exist in the City, which is over 14% of the total housing units. Several factors support that estimate, including:

- Estimated population decline of between 6.7% and 8.3% from 2000 to 2009;
- Increased foreclosure activity since 2007 where over 60% of foreclosures initiated are returned to the bank's possession;
- Increased open and accessible buildings requiring City intervention to secure.

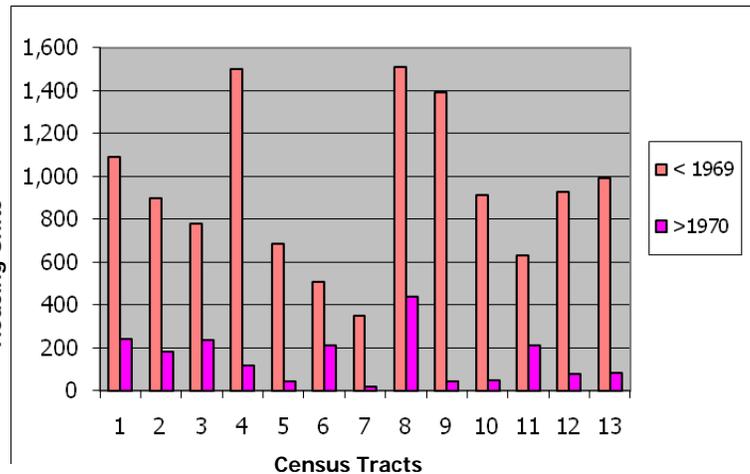
Whether these homes are suitable for rehabilitation rests on many factors, including condition of home at time of abandonment, length of time left vacant and unattended, extent of deterioration from Michigan's weather conditions, theft of copper wiring and piping, and whether vagrants have made the home their own. The City isn't experiencing as many instances of homes being stripped of copper and other metals as it did in the recent past due to the reduction in price of copper and other metals, the State of Michigan instituting a law requiring a

chain of custody showing the origination point and how the metal was obtained, and the Jackson Police Department working closely with OmniSource, the local scrap metal processor.

Age of Housing

As mentioned above, over 85% of the City's housing stock was built prior to 1970, with eight of 13 Census tracts having more than 50% of its housing pre-dating 1940. With so many homes being 70 or more years old,

preservation of housing stock is becoming increasingly challenging. While Jackson has invested millions of its entitlement funds into rehabilitation since beginning its program in the 1970s, those early investments have exceeded the effective life of the improvements and the homes are now cycling back into disrepair. Limited homeowner income and 'do-it-yourself' capabilities contribute to the cycle, due in part to the cumulative effect of deferred maintenance. Although vast



improvements have been made to construction standards, materials and technology in the past 30 years, incorporating those improvements into the City's older homes when standards and building codes were different or non-existent is oftentimes difficult and expensive. Attempting to strike a balance between cost effectiveness and providing lasting improvement is a major consideration.

Types of Structures

Approximately 67% of the City's total housing units are single-family, detached homes. The general character of residential development in the City consists of compact neighborhoods with lots that are ¼ acre in size or less, developed on a grid of streets. The remaining housing units are located in multiple-family structures. This includes buildings containing two or more dwelling units (including converted homes and the adaptive reuse of other buildings), apartment buildings, townhouses, attached condos, and senior housing.

The 2009 American Community Survey provides additional information regarding the number of rooms and number of bedrooms in the City's housing stock:

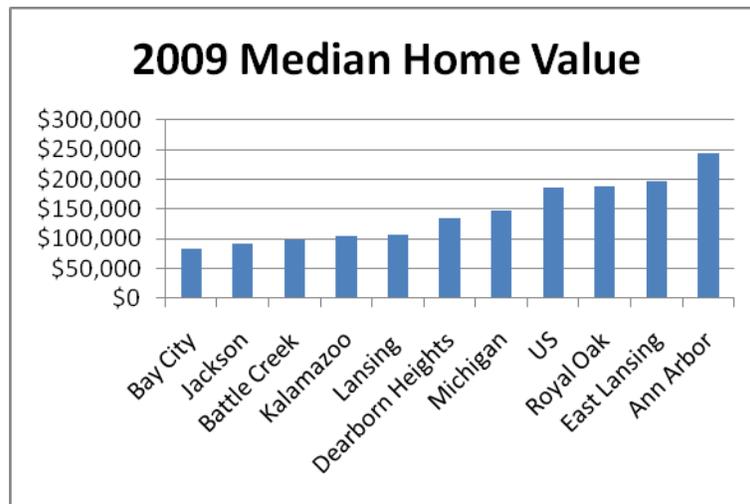
# Rooms	# Units	% of Stock
1 room	259	1.6%
2 rooms	311	1.9%
3 rooms	1,179	7.4%
4 rooms	2,661	16.6%
5 rooms	3,269	20.4%
6 rooms	3,774	23.6%
7 rooms	2,007	12.5%
8 rooms	1,320	8.3%
9 rooms +	1,219	7.6%
Median # rooms: 5.6		

# Bedrooms	# Units	% of Stock
No bedroom	332	2.1%
1 bedroom	1,851	11.6%
2 bedrooms	4,827	30.2%
3 bedrooms	6,684	41.8%
4 bedrooms	1,761	11.0%
5 bedrooms +	544	3.4%

Homeownership

According to Census and American Community Survey data, the percentage of owner-occupied units increased during the past 19 years, from 55.8% in 1990 to 59.2% in 2009. Because the number of owner-occupied units is based on the percentage of occupied units overall, the percentage increase is a little deceiving as the actual number of occupied units has decreased, from 14,723 in 1990 to an estimated 13,696 in 2009, while the number of vacant units has increased from 966 in 1990 to an estimated 2,303 in 2009.

Housing in the City of Jackson is among the more affordable compared to other Michigan cities of comparable size or location, based on median home values.



Unfortunately, as more homeowners lapse into foreclosure and the economy remains depressed, achieving the American Dream in Jackson will be an aspiration fewer families will realize.

Assisted Housing Inventory

Ten separate apartment complexes exist, providing 1,074 units requiring income qualification to inhabit. The Jackson Housing Commission (JHC), the City's Public Housing Authority (PHA), manages 543 units of public housing and a Section 8 program of 475 participants. The JHC operates the following complexes:

- ❖ *Shahan-Blackstone North Apartments* – a 108-unit facility constructed in 1980 and 1982, located in the north-central section of the City (CT 2).
- ❖ *Reed Manor* – the first 23 units of this complex was constructed in approximately 1956. An additional 146 units were added in 1970 and another 126 units in 1971. Reed Manor is able to accommodate the special needs of the elderly and disabled and is located in the northwest section of CT 6.
- ❖ *Chalet Terrace* – located in the southeast portion of CT 11, this 100-unit public housing complex was constructed in 1965.

The JHC also managed a HUD-approved Home Ownership Plan, which had sold 10 of 50 scattered site units, newly constructed in 1991, to qualifying low- and moderate-income homebuyers. When the housing crisis affected the ability to sell homes, JHC discontinued this program and reconverted these single family homes back into rental units and leased up. King Community Homes has approximately 65 scattered site residences in the south-central area of the City.

Two of the City's newest low-income housing complexes are within a mile of each other. In late 2007/early 2008, 310 S Mechanic Lofts opened, providing 18 units of low-income housing in a historic 1889 brick building, converting a former bar/restaurant/banquet facility into a housing resource. The lofts offer a unique blending of old and new – interior exposed brick walls, bamboo hardwood floors, open floor plans, large windows and secured underground parking. The site is conveniently located near the heart of downtown and is within easy walking distance of the YMCA, coffee houses, restaurants, shopping, public library, schools, churches, and art/entertainment venues. (<http://www.mechaniclofts.com>)

The Armory Arts Village, which opened in January 2008, is a creativity-focused urban redevelopment project which offers 62 units of permanently affordable live/work space for a wide variety of "creative artists" in the dramatic 19th century Jackson State Prison. The open floor plan allows tenants to tailor their live/work space to meet their individual needs. In addition to apartment units, the facility boasts specialized shared workspace and equipment, a two-story industrial art production space, ceramics/sculpture studio, three generic classroom/workrooms, gallery and exhibit area, and a multi-use performance/special events space. The initial phase is a re-use of three stone and brick prison buildings; the second phase, which is currently in development, plans to offer senior housing. (www.armoryartsvillage.com/about)

Other HUD Housing Subsidy programs located in the City of Jackson include:

- *Blair Park Apartments* – provides 100 units in CT 3.
- *Elaine Apartments* – a 33-unit, nine story apartment complex catering to elderly and/or disabled residents in CT 6.
- *Otsego Apartments* – a 76-unit subsidized facility for seniors and disabled residents, located in CT 6.
- *Peterson Apartments* – located in the northernmost area of CT 10, this complex offers 30 units catering to elderly and/or disabled tenants.
- *Southridge Park* – offers 120 affordable housing units in CT 11.
- *Woodland Hills* – provides 126 units in CT 3.

HUD provides updated web-based data regarding expiring Multifamily Assistance and Section 8 project-based subsidy contracts to allow a way to measure the potential impact loss of these subsidies would have on a community:

Year Expiring	Complex
2011	Ridgewood Vista Glenwood Apartments King Community Homes Southridge Park
2012	Otsego Apartments

Year Expiring	Complex
2013	Village of Spring Meadows II
2014	Blair Park Apartments
2018	Hope House I Park Forest
2020	Hope House II
2023	Peterson Apartments
2026	Woodland Hills
2028	Elaine Apartments

Supply and Demand for Housing

The total number of housing units in the City has remained fairly static for decades; however, as population and the economy continue to decline, vacancy rates increase as demonstrated below:

	1990		2000		2009 (est)	
	Number	Percent	Number	Percent	Number	Percent
Total Housing Units	15,689		15,241		15,999	
Occupied Housing Units	14,723	94.5%	14,210	93.2%	13,696	85.6%
Owner-occupied	8,217	55.8%	8,181	57.6%	8,114	59.2%
Renter-occupied	6,506	44.2%	6,029	42.4%	5,582	40.8%
Vacant Housing Units	966	6.2%	1,031	6.8%	2,303	14.4%
Homeowner Vacancy	n/a	1.5%	n/a	1.5%	n/a	4.6%
Rental Vacancy	n/a	6.5%	n/a	7.9%	n/a	13.9%

Unfortunately, many of the vacant homes have been abandoned due to foreclosure or other factors causing the property owner to walk away, and will suffer immeasurable damage from lack of care. Not only will abandoned and vacant homes rapidly deteriorate from lack of utilities, they also provide an attractive shelter for thieves, youths, vagrants, drug dealers and other criminals. Addressing this newer issue in the community is a priority for the City through various means, including enforcement of Chapter 28, Section 28-125, Jackson City Code of Ordinances regarding abandonment, and by funding eligible and appropriate activities with CDBG and/or HOME funds.

Affordable Housing Needs

Information contained in this overarching category will concentrate on the numbers and types of families in need of housing. Various factors will be reviewed, from income status, age, family size, and race to the types of issues faced by each of these groups, such as cost burden, overcrowding and substandard housing. Unless noted differently, statistics provided in this section has been gleaned from recently updated Comprehensive Housing Affordability Strategy (CHAS) data and estimates contained in the 2005-2009 American Community Survey (ACS).

Income

In May 2010, HUD published 2010 Area Median Income (AMI) Limits for the City of Jackson, as shown below:

% 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

The target population to receive CDBG/HOME assistance is defined as extremely low-income (less than or equal to 30% AMI), low-income (greater than 30% AMI but less than or equal to 50% AMI), and moderate-income (greater than 50% AMI but less than or equal to 80% AMI).

The cost of housing has surpassed substandard housing as the most significant housing problem, not only in the City of Jackson, but in many other communities in the United States. While 70% of homeowners report no cost burden, 29% report moderate to severe cost burden. Those individuals and families renting their housing similarly report either no cost burden (35%) or a severe cost burden (34%); one-fourth of the remaining tenants report experiencing a moderate cost burden. Cost burden is the fraction (greater than 30% of income) of a household's total gross income spent on housing costs while a severe cost burden is a housing payment of more than 50% of household income. For renters, housing costs include rent paid by the tenant plus utilities; for owners, housing costs include mortgage payment, taxes, insurance, and utilities.

No cost burden reported by

70% of owners overall

- Small Family, Elderly – 10%
- Small Family, Non-Elderly – 34%
- Large Family – 6%
- Non-family, Elderly – 6%
- Non-family, non-elderly – 14%

35% of renters overall

- Small Family, Elderly – 2%
- Small Family, Non-Elderly – 12%
- Large Family – 2%
- Non-family, Elderly – 3%
- Non-family, non-elderly – 16%

Moderate cost burden reported by

16% of owners overall

- Small Family, Elderly – 2%
- Small Family, Non-Elderly – 6%
- Large Family – 2%
- Non-family, Elderly – 2%
- Non-family, non-elderly – 4%

25% of renters overall

- Small Family, Elderly – <1%
- Small Family, Non-Elderly – 10%
- Large Family – 5%
- Non-family, Elderly – 4%
- Non-family, non-elderly – 6%

Severe cost burden reported by

13% of owners overall

- Small Family, Elderly – <1%
- Small Family, Non-Elderly – 4%
- Large Family – 1%
- Non-family, Elderly – 3%
- Non-family, non-elderly – 5%

34% of renters overall

- Small Family, Elderly – <1%
- Small Family, Non-Elderly – 18%
- Large Family – 3%
- Non-family, Elderly – 4%
- Non-family, non-elderly – 9%

HUD also provides guidance that any racial or ethnic group has a disproportionately greater need when a particular racial or ethnic group displays at least 10 percentage points higher than the percentage of persons in the category as a whole. To that end, CHAS data demonstrates a disproportionately greater need in the City by the following classes (denoted by highlighting):

No cost burden reported by

70% of owners overall
 Asian – 0%
 Black/African American – 57.9%
 Other Race – 48%
 White – 75%
 Hispanic – 68%

35% of renters overall
 Asian – 0%
 Black/African American – 32%
 Other Race – 0%
 White – 36%
 Hispanic – 25%

Moderate cost burden reported by

16% of owners overall
 Asian – 54%
 Black/African American – 21%
 Other Race – 19%
 White – 15%
 Hispanic – 34%

25% of renters overall
 Asian – 0%
 Black/African American – 26%
 Other Race – 33%
 White – 23%
 Hispanic – 10%

Severe cost burden reported by

13% of owners overall
 Asian – 46%
 Black/African American – 21%
 Other Race – 31%
 White – 10%
 Hispanic – 10%

34% of renters overall
 Asian – 100%
 Black/African American – 40%
 Other Race – 67%
 White – 32%
 Hispanic – 34%

Without invalidating the seriousness of a particular race or ethnic group experiencing a disproportionate cost burden, the following should be taken into account:

- The Asian community totaled 15 renter occupied units and 140 owner occupied units. When these 155 units are put into context with the overall number of occupied units, it amounts to less than one percent.
- The Other Races category totaled 30 renter occupied units and 210 owner occupied units. When these 240 units are put into context with the overall number of occupied units, it amounts to less than 2%.
- The Hispanic community accounts for 475 of 13,815 housing units overall, totaling 3.4% of the occupied units.

HUD has established Jackson's Fair Market Rent (FMR) during Fiscal Year 2011 as \$674 for a two bedroom unit. A person would need to earn at least \$2,247 per month in order to remain under the threshold of housing creating a cost burden. This equates to either working 77.5 hours per week at minimum wage, or earning over \$14 per hour for a 40-hour work week. According to the 2009 American Community Survey narrative, 64% of renters in the City spent 30% or more of household income on housing.

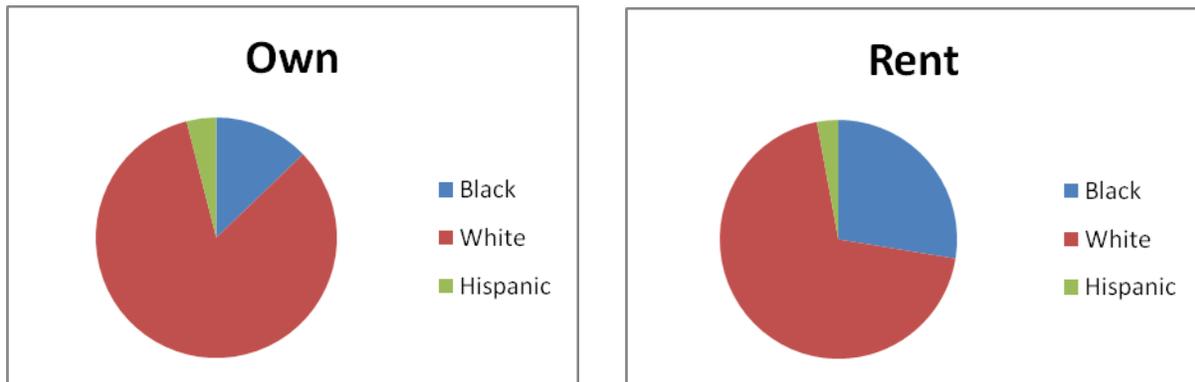
Reviewing Census data from 1990 and 2000, the median value of owner-occupied housing increased from \$32,100 in 1990 to \$64,300 in 2000. The median value of owner-occupied housing estimated in the 2005-2009 American Community Survey grew to \$91,800, an increase of 65% since 1990 and 30% since 2000. The median value for gross rent, defined as the monthly contract rent plus all utility costs paid by the tenant, nearly doubled from \$324 in 2000 to \$628 in the 2009 ACS survey.

According to CHAS data, over 58% of all City residents, both owners and renters, earn 80% or less of the Area Median Income and would be eligible to access CDBG and HOME assisted programs requiring income verification.

Race

The City of Jackson is generally comprised of two races – White (74.5%) and Black or African American (20%). All other races are captured in the remaining 5.5% population, including two or more races at 3.3%. American Community Survey estimates indicate a loss of population in those claiming a Hispanic or Latino ethnicity, dropping from 4.0% of the population in 2000 to 3.3% in the 2005-2009 estimates.

Reviewing housing by race, Whites more often own their homes, while Black or African Americans more often rent rather than own housing. Of all occupied housing units, Whites own 47.7% and rent 27.8%; Black or African Americans own 7.3% and rent 11%.



Data indicates extremely low- to low-income renters in the City experience the most housing problems. Issues under the housing problem umbrella include cost burden, overcrowding, and substandard housing.

Owners				Renters			
White	Housing Problems			White	Housing Problems		
	Y	N	N/A		Y	N	N/A
< 30% AMI	6%	.7%	.7%	< 30% AMI	23.4%	3.3%	4.4%
30.1-50% AMI	3.8%	4.6%	0	30.1-50% AMI	6.3%	2.4%	.5%
50.1-80% AMI	5.6%	11.4%	0	50.1-80% AMI	6.7%	3.4%	1%
80.1-95% AMI	1.1%	5.2%	0	80.1-95% AMI	1.4%	1.9%	0
> 95% AMI	3%	37.4%	0	> 95% AMI	0	13.6%	.6%

Owners				Renters			
Black or African-American				Black or African-American			
< 30% AMI	1.3%	0	0	< 30% AMI	12%	.9%	.6%
30.1-50% AMI	1.2%	.8%	0	30.1-50% AMI	5.4%	.9%	0
50.1-80% AMI	1.4%	1.5%	0	50.1-80% AMI	.6%	2.7%	0
80.1-95% AMI	.2%	1%	0	80.1-95% AMI	0	3%	0
> 95% AMI	1.3%	3.5%	0	> 95% AMI	0	1.3%	0
Hispanic				Hispanic			
< 30% AMI	0	0	0	< 30% AMI	1.6%	.5%	0
30.1-50% AMI	.4%	.5%	0	30.1-50% AMI	.5%	.4%	0
50.1-80% AMI	.2%	1%	0	50.1-80% AMI	0	0	0
80.1-95% AMI	0	.2	0	80.1-95% AMI	0	0	0
> 95% AMI	.8%	.7%	0	> 95% AMI	0	0	0

Housing Problem Severity

As implied earlier in this Consolidated Plan, the most severe housing problem facing City residents is lack of financial resources, as demonstrated in the table below. As a reminder, a household reporting to be severely cost burdened expends more than 50% of total gross income spent on housing costs.

Owners	<30%	30.1-50%	50.1-60%	60.1-80%	80.1-95%	>95%
Substandard	0%	0%	0%	0%	0%	0%
Severely overcrowded	0%	0%	0%	0%	0%	0%
Overcrowded	0%	0%	.2%	0%	0%	.6%
Severely cost burdened	7.3%	3%	.9%	1%	.3%	0%
Cost burdened	1.2%	3.6%	1.8%	4.2%	1%	5%
No income/cash rent	.7%	0%	0%	0%	0%	0%
No housing problem	.7%	6.4%	4.4%	9.6%	6.8%	41.9%

Renters	<30%	30.1-50%	50.1-60%	60.1-80%	80.1-95%	>95%
Substandard	3.1%	.8%	0%	0%	0%	0%
Severely overcrowded	0%	0%	0%	0%	0%	0%
Overcrowded	1.5%	.5%	0%	0%	0%	0%
Severely cost burdened	25.7%	3.9%	.9%	0%	0%	0%
Cost burdened	7.4%	7.3%	5%	1.4%	1.4%	0%
No income/cash rent	5.1%	.5%	.4%	.6%	0%	.6%
No housing problem	4.7%	3.6%	1.7%	4.4%	4.8%	14.9%

Household Type

According to CHAS data, Jackson's households are made up as follows:

Household Tenure				
Household Type	Owner	Renter	Total	% of Total
Small Family, Elderly	1,055	155	1,210	8.8%
Small Family, Non-Elderly	3,685	2,350	6,035	43.7%
Non-Family, Elderly	920	615	1,535	11.1%
Non-Family, Non-Elderly	1,850	1,860	3,710	26.9%
Large Family	740	565	1,305	9.5%
Total:	8,250	5,545	13,795*	100%
Percent of Total:	59.8%	40.2%		

**CHAS data is achieved by combining a large set of characteristics into certain variables, which can result in slightly inconsistent estimated numbers.*

Small families (2 – 4 persons) are the most common household type, followed by non-family/non-elderly households, which are comprised of unrelated and/or single person households. More small families own their home, as do elderly households. Single persons or non-family members sharing a home are pretty evenly divided as to owning or renting housing.

Housing Priorities, Strategies and Goals

Generally, Jackson provides support to its low- and moderate-income homeowners with single-family residential rehabilitation and emergency hazard loans. The emergency hazard program has become even more important to the homeowner community in recent years as families are unable to afford to move, but are also unable to afford the costs or have the ability to maintain their home or fix emergency issues that crop up, such as a leaking roof in the rainy season, a non-working furnace during the winter, or a sewer backup. Although the City has operated a single-family residential rehabilitation program during the period it has received CDBG and HOME funds as an entitlement community, City Council has determined this function can be outsourced to CAA, allowing City inspectors more time to devote to rental housing inspections and blight ordinance enforcement.

Other activities associated with homeownership continue to be financially supported, such as providing closing cost and other downpayment assistance, homeownership and foreclosure counseling, and new housing construction. When possible, current housing units are preserved through rehabilitation; however, rehabilitation is not always a cost effective measure. Alternative options include acquisition, demolition and new construction to reduce neighborhood blight and provide safe, decent and affordable housing to area residents. The City plans to partner with CAA to perform these functions as either a subgrantee or through CHDO set-aside activities.

Renters in the City of Jackson have benefitted from the ongoing housing maintenance code enforcement program wherein inspectors from the Community Development Department systematically inspect rental properties to gain compliance with local codes. Rental units in the chosen targeted neighborhood will be subject to inspection through this program. If a property owner is unable to rectify code violations through rehabilitation, it may become necessary to condemn the structure and proceed accordingly.

By forging a closer working relationship with Community Action Agency (CAA), additional programs from that collaboration will be available to low-income residents who are homeowners or aspire to purchase a home, such as community dispute resolution, weatherization and home energy classes, and individual development accounts. The scope of programs and services offered by CAA is an excellent fit with the limited entitlement grants received by the City, as CAA also offers education, economic self-sufficiency, health and nutrition, and various other community and housing programs.

Jackson Housing Commission (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.

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:

Census Tract	% LMI	Built Before 1940		Built Before 1970	
		# of Structures	% of Housing	# of Structures	% of Housing
1	50.3%	634	47.6%	1,091	81.9%
2	69.7%	545	50.4%	900	83.2%
3	59.7%	441	43.4%	778	76.7%
4	57.7%	925	57.2%	1,501	92.8%
5	37.3%	479	65.3%	688	93.9%
6	89.0%	314	43.6%	508	70.6%
7	63.9%	259	70.4%	350	95.1%
8	22.8%	716	36.8%	1,508	77.5%
9	52.1%	899	62.6%	1,390	96.8%
10	68.1%	551	53.2%	912	88.1%
11	82.9%	292	34.8%	630	75.0%
12	54.7%	570	56.7%	927	92.1%
13	58.6%	646	59.9%	994	92.2%

LMI statistics from HUD Low/Mod Income Summary Data; housing age statistics from 2000 Census

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 for young children living in the unit.

**Childhood Lead Poisoning Data Facts for Jackson County
Comparing Calendar Year 2008 and Calendar Year 2009**

Total Number of Children < 6 Years Old in Jackson County: **12,204**

Calendar Year	Children Tested			Children with Elevated Blood Lead Levels		
	Number	Percentage	Change	Number	Percentage	Change
2008	2,440	20.0%		21	0.9%	
2009	2,404	19.7%	-0.3%	23	1.0%	0.1%

Source: MDCH 2009 Childhood Lead Poisoning Prevention Program Data Report

Lead-Based Paint Hazard Reduction Needs

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.

Resources to Address Lead-Based Paint Hazards

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 to 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.

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 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.

Changes in Michigan Law

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.

Fair Housing

Ordinances

The City of Jackson's Fair Housing Ordinance is outlined in Chapter 14, Article IV, Sections 14-131 through 14-140, City of Jackson Code of Ordinances, and prohibits discrimination in the sale, lease or rental of real property, discrimination in lending, and discrimination by a real estate broker or employee because of an individual's religion, race, color, national origin, age, sex, marital status, handicap or source of income. The City's Fair Housing Ordinance also declares it unlawful to publish, circulate, issue, or display any communication relating to the sale, rental or lease of real property indicating exclusion of or preference for any person or group of persons based on the factors listed above, nor to knowingly or intentionally present a false or substantially misleading statement to authorities charged with enforcement of the ordinance.

Section 14-138 of the Fair Housing Ordinance provides for the following exclusions:

- 1) Rental of a housing accommodation in a building which contains housing accommodations for not more than two (2) families living independently of each other, if the owner or lessor or a member of his family resides in one (1) of the housing accommodations.
- 2) Rental of a room in a single-family dwelling by the owner or lessor if he or a member of his family resides therein.
- 3) Rental of a housing accommodation for a period of time not to exceed twelve (12) months by the owner or lessor where it was occupied and maintained as his home for at least three (3) months immediately prior to occupancy by the tenant and is temporarily vacated by being maintained as a legal residence.
- 4) Restriction by a religious organization or institution of facilities for housing or accommodation to persons of the denomination involved.
- 5) Limitation of occupancy in a federally funded housing project or to the provision of federally funded public accommodations, assistance, or services to persons of low income, over fifty (50) years of age, or who are handicapped.
- 6) Limitation by an educational institution of the use of its facilities to those affiliated with such institution.
- 7) Practice by the owner of an owner-occupied one- or two-family dwelling, housing accommodations, or public accommodation devoted entirely to the housing and accommodation of individuals of one (1) sex, to restrict occupancy and use of the facility on the basis of an individual's sex.

Fair Housing Actions

From 1988 to 2004, the City allocated nearly \$400,000 in CDBG funds to the operation of the Jackson County Fair Housing Center (JCFHC). From 1988 to 2003, the JCFHC conducted fair housing testing, enforcement activities and counseling. In 2003, JCFHC changed its name to the Fair Housing Alliance of Mid-Michigan in an attempt to diversify its funding sources and provide services outside of Jackson County. Unfortunately, the only funding the Fair Housing Alliance was able to obtain during the 2004-2005 fiscal year was \$20,000 in CDBG funds from the City. As this was not enough to conduct fair housing services, the Fair Housing Alliance had to close its doors and relinquish the 2004-2005 CDBG allocation.

After the Fair Housing Alliance disbanded, the City contracted with an alternate fair housing provider, Community Action Agency (CAA), which received \$41,027 in 2005-2006 CDBG funds to further the City's fair housing commitment. CAA provided education, testing and administrative services. CAA was again allocated CDBG funds during 2006-2007 to conduct fair housing activities, however, City Council has not provided fair housing funding since that time from its CDBG public services or administrative cap. CAA was able to obtain fair housing funds directly from HUD for education and counseling components in 2008, but did not receive funding in 2009-2010 from any sources to continue its program.

In December 2008, The Fair Housing Center of Southeastern Michigan (FHC) received a three-year Fair Housing Initiative Program grant allowing it to provide fair housing enforcement activities in several counties, including Jackson. The FHC will provide undercover testing, investigation, advocacy, advice, education, and attorney referral.

The City of Jackson updated its Analysis of Impediments to Fair Housing Choice in 2010, which was submitted to HUD for review.

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 in 2010).
- 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.

Health Systems, which also aligns with the recommendation made in the 2010 Analysis of Impediments to Fair Housing Choice.

Pockets exist within the area which are either high concentrations of renter-occupied units or owner-occupied units. Different strategies to preserve housing stock will be used depending on the neighborhood composition, with an emphasis on increasing opportunities for homeownership or ensuring rental units are decent, safe and affordable. A vast majority (over 95% in some instances) of the housing units were built before 1970, affording an opportunity to provide weatherization assistance and reduce lead-based paint hazards.

The Salvation Army, a long time partner with the City of Jackson, is in the immediate vicinity to the target neighborhood to offer various support services:

Youth

- ❖ After school program called Students Together Achieving Remarkable Success (STARS)
- ❖ Summer Day Camp
- ❖ Head Start program sponsored by CAA

Basic Needs

- ❖ Housing (rent assistance)
- ❖ Utility shutoff prevention
- ❖ Food pantry (including seasonal Fresh Food Initiative)
- ❖ Medical prescriptions

Community Center

- ❖ Separate open gym times for children under 17, adults 18 and over, and families
- ❖ Computer lab
- ❖ Adult Literacy classes

Seasonal Services

- ❖ Fresh Food Initiative
- ❖ Christmas Assistance

The Salvation Army receives financial support of its programs from various local, state and national funding sources, including fundraising support from Jackson County residents, and maintains a good working relationship with other organizations, such as CAA and United Way of Jackson County.

Along with its proven track record of achieving results with targeted neighborhood spending, including the ability to leverage additional public and private funds, CAA presents an opportunity for partnering that goes beyond the City providing grant funding for various housing-related programs. The array of programs currently offered by CAA will further the intent of targeting this area as follows:

Education – example programs include Early Head Start (0 – 3 years old), Great Start (pre-school), YouthBuild (16 – 24 years old) to learn construction skills while earning a GED or high school diploma, Adult Literacy to improve existing skills, Parent Start for GED preparation, and English as a Second Language. Adult

residents in the target area experience high rates of having less than a GED or high school diploma (up to 50%), which perpetuates them into lower paying jobs. This area also has a very high number of children and youth under the age of 19 (35% to 50%) who would benefit from additional educational opportunities outside those offered by the school system. A disproportionately high level of persons claiming a Hispanic or Latino ethnicity (over 20% compared to making up 4% or less of the entire City's population) also reside in the area and would gain skills through English as a Second Language classes.

Economic Self-Sufficiency – the percent of persons living below poverty in this area exceeds 20%. It is also estimated up to 80% of renters in the target neighborhood experience severe cost burden as a housing problem. CAA offers several economic self-sufficiency classes in areas such as Credit and Budget Counseling/Financial Freedom, Family Self-Sufficiency, and Individual Development Accounts. Other assistance is provided such as emergency services (when funds are available) and income tax assistance.

Community Development and Housing Programs – to compliment services CAA will provide to the area with City grant funds, it also conducts Community Dispute Resolution (mediation) services, foreclosure prevention counseling, home energy classes, housing counseling, weatherization, and neighborhood development.

The City has CAA's commitment to actively market its programs to residents within the target neighborhood, work with pertinent City leaders and staff to develop neighborhood cohesion, and seek additional public and private funds to enhance the overall success of targeting CDBG and HOME grant funds in this area. Certainly, the ability of The Salvation Army and CAA, along with other community service organizations, to continue these programs and/or implement others as needed is directly proportional to the amount of funding each is able to attain.

In addition to improving housing options in the target area, the City will also update public infrastructure as needed. While not within the target neighborhood boundaries, two public parks serve low- and moderate-income residents in the area: Nixon Park and Loomis Park.

William Nixon Memorial Park

A 16 acre park located at the corner of Cooper Street and North Street (northwest corner of target neighborhood), Nixon Park offers a swimming pool with water features, skateboard area, roller blade arena, four softball fields, playground equipment and a picnic area with shelter. During the period of this Consolidated Plan, it is anticipated the following improvements will need to be made:

- ✓ *Facility* – upgrade bathroom and shower room fixtures, faucets, sinks, toilets, exhaust fans, and lockers. Most doors are in need of replacement.
- ✓ *Aquatic* – efficiency improvements to pump mechanicals, buffering system to improve chlorine rates, flow controllers to maximize pump flows, and sand filtration.
- ✓ *Softball Complex* – New bleachers for all four fields, resurfacing of asphalt “common areas” between all fields, irrigation and drainage improvements, and reconfigure storage building/shelter to accommodate restrooms/concessions.

Loomis Park

Offers 14 acres of beautifully wooded park setting east of the target area with two outdoor basketball courts, two outdoor tennis courts, picnic area with shelter and grills, and a community-built wooden play structure. The Charles A. Boos Community Center is located within Loomis Park and offers a variety of programs to local residents as well as serving as a hub for various neighborhood and non-profit programs. The Boos Center will require upgrades and improvements as follows:

- ✓ *Roof replacement* – tear off and replace.
- ✓ *Interior lighting improvements* – replace with updated, energy efficient systems.
- ✓ *New flooring system* – upgrade existing tile floor in gymnasium to a poly-synthetic sports flooring surface; new carpeting in lounge and commercial grade tile in the lobby/restrooms/common areas.
- ✓ *Replace Wood Retaining Wall* – separates playground and front entrance walkways; replace with dry laid brick or mortared block wall for long-term stability.
- ✓ *Security Improvements* – outdoor lighting and camera/security system to counteract destructive activity to park and visitors.

Both Nixon Park and the Boos Center were originally constructed in the early 1970s; the planned improvements will provide much needed updates to these facilities.

The Ash tree removal/replacement program will identify Ash trees in the public rights-of-way within the target neighborhood which have been damaged by the Emerald Ash Borer, remove dead, diseased, dying and/or dangerous trees and replace with a variety of more pest and disease resistant tree species. Various other public infrastructure improvements, such as street replacement and lighting, will be made in the targeted neighborhoods as housing unit improvements progress.

Priority Needs Analysis and Strategies

High Priority Funding

The Jackson City Council has identified the following activities to receive high priority funding during the 2010 to 2014 program years. A “high priority” rating indicates City Council will provide annual CDBG or HOME funding to appropriate, eligible activities falling into these categories.

1) Rehabilitation of Owner-Occupied Housing

While providing rehabilitation and emergency hazard loans to the City's low- and moderate-income homeowners has always been a high priority use of CDBG and HOME funds, continuation of these programs is more important than ever. The current economic condition of the City and its residents demand provision of this assistance remain the highest priority to enable homeowners to maintain their residences. With over 85% of the City's housing stock having been built before 1969, rehabilitation becomes extremely costly and is beyond the ability of many homeowners to achieve on their own. This program will be offered City-wide to eligible low- and moderate-income homeowners, however, active solicitation will take place in the targeted area with the potential for special incentives as the program develops.

Residential rehabilitation activities will be transitioned from a direct service provided by City staff to a subgranted activity through CAA. During the transition phase, Community Development staff will work in partnership with CAA staff to develop the rehabilitation program into an activity that utilizes various programs and resources available to the community in addition to CDBG or HOME funds to enhance the resultant improvements.

The City's Community Development Department will continue to address emergency hazard issues in-house due to their expeditious nature. Staff from Community Development will also continue to facilitate rehabilitation projects undertaken through World Changers, Mission Serve, and local faith-based initiatives that provide a benefit to the City's low-income homeowners. Typical projects undertaken by these organizations include roofs, exterior painting, and handicap ramps.

2) Code Enforcement

This activity supports staff and operational costs to provide City services residents have become accustomed to, such as:

- Blight ordinance enforcement promoting neighborhood cleanliness, health and safety. Blight ordinance enforcement includes citing inoperable/unlicensed vehicles, garbage, trash and rubbish, and dead, dying or fallen trees.
- Systematic housing code enforcement of the City's rental units, ensuring tenants live in decent and safe housing.
- Activities related to the rehabilitation program including inspections, specification writing, construction oversight, and loan processing. As

homeowner rehabilitation transitions to CAA, these duties will be modified, freeing up inspectors' time to concentrate more fully on housing code and blight enforcement activities.

This activity will be concentrated in the target neighborhood, but will also be conducted in other CDBG eligible low- and moderate-income areas to the extent possible with limited staff and resources.

3) **Local Street Improvements**

Lack of resources resulting from a severe reduction in state revenue sharing, continued high unemployment resulting in lower income taxes received, and a decrease in property values producing lower property taxes collected, coupled with Michigan's winter weather, have resulted in significant deterioration of streets in neighborhoods. In addition to using CDBG funds, other federal and state grants are continuously sought to fund local street repair, maintenance, repaving, and reconstruction work. Eligible local streets will be located in primarily residential, CDBG eligible low- and moderate-income areas of the City. During the term of this Consolidated Plan, the focus of street repair will be in Partnership Park to complete infrastructure improvements to this CAA-targeted area, and in neighborhoods immediately outside, but surrounding, Partnership Park and the target neighborhood. Reconstruction of streets within the target neighborhood will be reserved for future implementation as other focused activities in the target neighborhood wraps up to afford the longest ride life of the restored streets. Street projects funded during the period covered by this Consolidated Plan may include water and sewer improvements, utilizing funds from those budgets as well.

4) **Other Public Facility/Infrastructure Improvements**

During 2010, the individual City and County Parks and Recreation Departments entered into an intergovernmental agreement to consolidate and share personnel functions as a cost savings to both departments with a common goal of improving existing parks, providing new opportunities for recreation, and develop new parks as opportunities arise. The City will continue to be responsible for the maintenance and upgrade of parks within the City limits, as well as developing new neighborhood parks. The Parks and Recreation Department will seek funding to achieve these objectives during the covered Program Years not only from CDBG, but through other grants and financial resources as may come available, and will be reviewed on a case-by-case basis as funding allows.

The City has also been improving accessibility for disabled and elderly residents by implementing its Handicap Curb Ramp program. Not only will Americans with Disabilities Act (ADA) compliant curb ramps be added to sidewalk intersections during street reconstruction, the City's Department of Public Works will continue its stand alone project of adding handicap-accessible curb ramps as needed throughout the City to maintain compliance with requirements of 28 CFR 35.150 and 35.151. Consultation with disAbility Connections, a local non-profit agency supporting disabled Jackson County residents in their efforts to live independently, has assisted in prioritizing the placement of handicap curb ramps.

An Ash tree removal/replacement program has been an ongoing priority for the City in recent years to remove dead, diseased, dying, and/or dangerous Ash trees from public rights-of-way and replace with a variety of tree species not affected by the Emerald Ash Borer and which may be less susceptible to other pests and diseases. Completion of this program will remain a high priority to eliminate conditions posing a potential threat to public health and safety.

5) **Economic Development Activities**

Not only do City leaders want to keep local neighborhoods viable through the above activities, an important component of sustaining Jackson residents is through a variety of special economic development activities, especially those that create or retain jobs. High priority has been placed on funding the following economic development activities:

- Jobs Creation Initiative Loans to be provided to businesses following the City's guidelines, which will undergo revision to make it a more attractive incentive for eligible businesses;
- Microenterprise assistance as outlined in 24 CFR 570.201(o).

Other specific economic development activities will be considered on a case-by-case basis to eligible businesses as offered by regulation and taking public benefit standards into consideration. One such option is utilization of the Section 108 Program provides a loan guarantee, which enables the City to borrow up to five times its annual entitlement grant, less outstanding loan balances. The City can pledge future CDBG funds as security for the loan, allowing it to undertake large scale, capital-intensive community and economic development projects. The City provided a Section 108 loan in November 2000 to American 1 Federal Credit Union (public offering was in August 2001). The original Section 108 loan was for \$1,285,000 repayable over 20 years with semi-annual payments. The balance of this loan in November 2010 was \$700,000. In addition, a no interest Economic Development Initiative (EDI) loan of \$315,000 was also provided to American 1 Federal Credit Union for a 20 year period and currently has a balance of \$153,562.50.

Loans will be offered only after careful consideration of the community's risk to securitize highly selective activities specifically eligible under Section 108. This loan option may provide significant impetus to a special economic development project.

Medium Priority Funding

The Jackson City Council also identified many activities to receive a medium priority rating during the 2010 to 2014 program years. A "medium priority" rating signifies City Council will allocate CDBG or HOME funding to activities important to the community and target neighborhood when funds are available:

- ✓ Selective acquisition, clearance and demolition of real property in the target neighborhood or to support other revitalization efforts;

- ✓ Disposition of real property acquired or improved with CDBG funds;
- ✓ Public services, especially those that meet the community's basic needs as a whole or will make a specific impact to residents in the target neighborhood, and/or have a proven record based on historic performance and outcomes;
- ✓ Interim assistance for special garbage, trash and debris removal;
- ✓ Commercial/Industrial development, including land acquisition/disposition, infrastructure development, building acquisition/construction/rehabilitation, and other eligible commercial/industrial needs on a case-by-case basis;
- ✓ Homeownership assistance, such as foreclosure assistance, homeownership counseling, and down payment assistance;
- ✓ Acquisition, rehabilitation and/or production of existing rental or owner units.

Medium priority activities will be considered through a competitive application process taking into account the eligibility of the project based on pertinent CDBG or HOME regulations, whether the project meets a national objective, and which of HUD's fundamental goals it provides the community, with preference given to how it will serve persons of low- and moderate-income. Activities will also be considered that meet objectives of medium priority funding or if they provide an enhancement to activities given high priority.

Low Priority Funding

Due to the socioeconomic state of Jackson, City Council has not designated any "low priority" activities. Through the annual competitive application process for CDBG assistance, opportunities may present themselves which will provide a substantial benefit toward the recovery of the City of Jackson and its residents.

Non-Housing Community Development Needs

Although community and economic development activities generally do not impact housing directly like rehabilitation and new construction of housing units do, they satisfy two of the statutory goals of CDBG by creating a suitable living environment and providing expanded economic opportunities. With careful consideration, collaboration and planning to housing activities, improvements to neighborhood sidewalks, roads and lighting will further instill neighborhood pride. Opportunities to create jobs within the low- and moderate-income populace will help boost the economy and positively impact an individual's or family's ability to become self-sufficient.

Following is HUD's required Table 2B, Community Development Needs, which provides the priority level of receiving CDBG or HOME funding during the period this Consolidated Plan covers.

**Table 2B
Priority Community Development Needs**

Priority Need	Priority Need Level	Priority Need	Priority Need Level
Acquisition of Real Property	Medium	Infrastructure (<i>continued</i>)	
Disposition	Medium	Flood Drainage Improvements	Medium
Clearance and Demolition	Medium	Other Infrastructure	High
Clearance of Contaminated Sites	Medium	Public Services (General)	Medium
Code Enforcement	High	Senior Services	Medium
Public Facility (General)	Medium	Handicapped Services	Medium
Senior Centers	Medium	Legal Services	Medium
Handicapped Centers	Medium	Youth Services	Medium
Homeless Facilities	Medium	Child Care Services	Medium
Youth Centers	Medium	Transportation Services	Medium
Neighborhood Facilities	Medium	Substance Abuse Services	Medium
Child Care Centers	Medium	Employment/Training Services	Medium
Health Facilities	Medium	Health Services	Medium
Mental Health Facilities	Medium	Lead Hazard Screening	Medium
Parks and/or Recreation Facilities	Medium	Crime Awareness	Medium
Parking Facilities	Medium	Fair Housing Activities	Medium
Tree Planting	Medium	Tenant Landlord Counseling	Medium
Fire Stations/Equipment	Medium	Other Services	Medium
Abused/Neglected Children Facilities	Medium	Economic Development (General)	Medium
Asbestos Removal	Medium	C/I Land Acquisition/Disposition	Medium
Non-Residential Historic Preservation	Medium	C/I Infrastructure Development	Medium
Other Public Facility Needs	Medium	C/I Building Acq/Const/Rehab	Medium
Infrastructure (General)	Medium	Other C/I	Medium
Water/Sewer Improvements	Medium	ED Assistance to For-Profit	Medium
Street Improvements	High	ED Technical Assistance	Medium
Sidewalks	High	Micro-enterprise Assistance	High
Solid Waste Disposal Improvements	Medium	Other (Job Creation)	High

Although priorities have been assigned to these various eligible activities, the ability to implement projects will be limited by the City's level of annual funding. As no comprehensive gaps analyses have been completed in recent history, it is not feasible to identify with certain accuracy the unmet needs or necessary dollars required to address those needs. However, as projects are identified and funded, this information will be contained in the City's Annual Action Plan and Consolidated Annual Performance and Evaluation Report submissions.

Acquisition, Disposition, Clearance and Demolition – these activities may not be directly related to providing decent housing, but may be an integral step in furthering goals related to housing or economic development activities.

Code Enforcement – increasing concerns surrounding vacant and abandoned homes and the rising level of blight in low- and moderate-income residential neighborhoods makes code enforcement one of the highest priority activities to be supported with entitlement grant funds. Over the course of this Consolidated Plan, Community Development inspectors will increase blight ordinance enforcement and rental housing inspections by transitioning residential rehabilitation activities to CAA in an effort to encourage neighborhood maintenance and cleanliness.

Public Facilities – it is fully anticipated improvements will be made to the City's aging parks and community facilities to improve accessibility and availability. City Council will also consider other public facility needs as funding allows.

Infrastructure – the Jackson City Council has determined that, in addition to preserving and improving the local housing stock and enhancing neighborhood cleanliness, repairing local streets is the best way to sustain viable neighborhoods. The City's Engineering Department has selected several potential street projects, prioritized based upon pavement condition, water main replacement needs, and location to Partnership Park and the City's target neighborhood. Other infrastructure improvements may include activities such as sidewalk curb ramps and lighting.

Public Services – Jackson has many non-profit and faith-based agencies that provide a variety of human service programs. Funding for these programs is generally obtained through fundraising, grants, corporate solicitation, and member contribution. As the City does not receive sufficient entitlement grant funds to support many public service activities and is limited by an obligation cap by regulation, it has selected those providing for basic needs (utilities and dental care), youth (after school and summer programs), homeless (domestic violence survivors), and free information and referral service to link people to other available resources.

Economic Development – an essential component for recovery is the level of economic development opportunities the City will be able to entice to invest in the community. To be successful, the City will need to cultivate its working relationship with other like-minded organizations, such as The Enterprise Group and Jackson Citizens for Economic Growth. CDBG funds can be used to leverage other potential resources and incentives in an effort recruit new establishments into the community as well as expand existing businesses. The goal of investing CDBG funds into special economic development activities would be to create additional job opportunities paying decent wages for low- and moderate-income residents. The City may also provide financial assistance to small, up and coming entrepreneurs to facilitate the establishment, stabilization and expansion of microenterprises. Finally, Section 108 loans may be offered to very exceptional eligible projects that minimize the City's risk in securitizing feasible, low-risk projects.

Planning – as the City has determined a neighborhood within which to target CDBG spending and to partner with CAA to accomplish a portion of this revitalization, CAA will need to receive funding to assist the City with the planning aspects. CAA's input will be vital to successfully achieve positive results in the target neighborhood. The City will remain mindful of the 20% administrative and planning cap imposed by HUD during the planning phases.

The priority levels indicated on the table above are a culmination of City Council's goals and objectives which may be eligible activities, input from the community's leading non-profit

agencies dedicated to serving low- and moderate-income residents, and citizens concerned with the City's future. The principal obstacle to accomplishing these priorities and meeting underserved needs is a lack of financial resources. These financial resources are not strictly federal funds, but also the lack of private developer investments, reductions in General Fund revenue, and competition for limited funds. In an effort to overcome this obstacle, the City has chosen to partner with CAA, which has a proven record for leveraging funding from a variety of resources.

Long Term Proposed Outcomes

While it is difficult to predict how the federal, state and local economies will perform during the term of this Consolidated Plan considering the current situation, Jackson will make efforts, to the extent feasible, to produce the outcomes as they meet the primary CDBG and HOME program primary objectives. The following tables provide a summary of specific housing, community development and special needs objectives (HUD Tables 1C and 2C):

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

Objective Category:

- Decent Housing – Housing activities that meet individual family or community needs; should not be used for activities where housing is an element of a larger effort
- Suitable Living Environment – Activities that benefit communities/families/individuals by addressing issues in their living environment
- Economic Opportunity – Activities related to economic development, commercial revitalization, and job creation

Outcome Category:

- Availability/Accessibility – Activities that make services, infrastructure, housing, and shelter available and accessible. Note that accessibility does not only refer to physical barriers.
- Affordability – Activities that provide affordability in a variety of ways. It can include creation or maintenance of affordable housing, basic infrastructure hookups, or services such as transportation or daycare.
- Sustainability – Activities that promote livable or viable communities and neighborhoods by providing services or by reviving slums or blighted areas.

DH – Decent Housing

Specific Objective	Outcome/Objective	Source of Funds	Performance Indicator	Year	Goal
1) DH-2	Homeowner Rehabilitation	CDBG HOME	Number of Units Completed	2010	18
				2011	18
				2012	18
				2013	18
				2014	18
			Multi-Year Goal		
2) DH-2	Emergency Hazard Repair	CDBG	Number of Emergency Hazards Alleviated	2010	16
				2011	16
				2012	16
				2013	16
				2014	16
			Multi-Year Goal		
3) DH-2	Minor Exterior Repair via World Changers/Mission Serve	CDBG	Number of Projects Completed	2010	15
				2011	15
				2012	15
				2013	15
				2014	15
			Multi-Year Goal		
4) DH-2	New Construction	HOME	Number of New Homes Constructed	2010	1
				2011	1
				2012	1
				2013	1
				2014	1
			Multi-Year Goal		
5) DH-1	CHDO Reserve Activities (i.e., Acquisition/Rehabilitation/Resale)	HOME	Number projects completed	2010	2
				2011	2
				2012	2
				2013	2
				2014	2
			Multi-Year Goal		
6) DH-2	Homebuyer Assistance Program	HOME	Number households assisted	2010	5
				2011	5
				2012	5
				2013	5
				2014	5
			Multi-Year Goal		
7) DH-2	Rental Rehabilitation	CDBG	Number of rental units improved	2010	0
				2011	4
				2012	4
				2013	4
				2014	4
			Multi-Year Goal		

SL – Suitable Living Environment

Specific Objective	Outcome/Objective	Source of Funds	Performance Indicator	Year	Goal
8) SL-1	Continue support for homeless (i.e., survivors of domestic violence)	CDBG (Public Service)	Contacts	2010	300
				2011	300
				2012	300
				2013	300
				2014	300
Multi-Year Goal				1,500	
9) SL-2	Continue support for health care (i.e., emergency adult dental care)	CDBG (Public Service)	Contacts	2010	500
				2011	500
				2012	500
				2013	500
				2014	500
Multi-Year Goal				2,500	
10) SL-3	Continue support for youth programs (i.e., King Center Summer Youth Program, after school programs)	CDBG (Public Service)	Number children assisted	2010	450
				2011	450
				2012	450
				2013	450
				2014	450
Multi-Year Goal				2,250	
11) SL-1	Homeownership/ Foreclosure Counseling	CDBG (Public Service)	Number of Persons Receiving Counseling	2010	100
				2011	100
				2012	100
				2013	100
				2014	100
Multi-Year Goal				500	
12) SL-2	Continue support for utility shutoff prevention	CDBG (Public Service)	Number households served	2010	150
				2011	150
				2012	150
				2013	150
				2014	150
Multi-Year Goal				750	
13) SL-3	Continue support for free information and referral service	CDBG (Public Service)	Number of calls received	2010	1,000
				2011	1,000
				2012	1,000
				2013	1,000
				2014	1,000
Multi-Year Goal				5,000	
14) SL-3	Code Enforcement	CDBG	Number of citations issued	2010	1,000
				2011	1,000
				2012	1,000
				2013	1,000
				2014	1,000
Multi-Year Goal				5,000	

SL – Suitable Living Environment (continued)

Specific Objective	Outcome/Objective	Source of Funds	Performance Indicator	Year	Goal
15) SL-1	ADA Modifications to Multi-Unit Residential Facilities for Elderly Persons	CDBG	Number of Projects	2010	1
				2011	1
				2012	1
				2013	1
				2014	1
				Multi-Year Goal	
16) SL-1	Handicap Curb Ramps	CDBG	Number of Curb Ramps Installed	2010	8
				2011	8
				2012	8
				2013	8
				2014	8
				Multi-Year Goal	
17) SL-1	Street Paving/Reconstruction	CDBG	Number of Blocks Repaired	2010	4
				2011	4
				2012	4
				2013	4
				2014	4
				Multi-Year Goal	
18) SL-3	Ash Tree Removal/Replacement	CDBG	Number of Ash Trees Removed/ Replaced	2010	100
				2011	100
				2012	100
				2013	100
				2014	100
				Multi-Year Goal	
19) SL-1	City-Owned Park Improvements	CDBG	Number of Improvements Made to Park Facilities	2010	0
				2011	1
				2012	1
				2013	1
				2014	1
				Multi-Year Goal	

EO – Economic Opportunities

Specific Objective	Outcome/Objective	Source of Funds	Performance Indicator	Year	Goal
20) EO-1	Jobs Creation Initiative	CDBG	Number of Jobs Created/ Retained	2010	10
				2011	10
				2012	10
				2013	10
				2014	10
				Multi-Year Goal	
21) EO-2	Microenterprise Assistance	CDBG	Number of Microenterprises Assisted	2010	0
				2011	0
				2012	1
				2013	1
				2014	1
				Multi-Year Goal	

O – Other

Specific Objective	Outcome/Objective	Source of Funds	Performance Indicator	Year	Goal
22) O-2	Administration and Planning	CDBG HOME	n/a	2010	n/a
				2011	n/a
				2012	n/a
				2013	n/a
				2014	n/a
Multi-Year Goal				n/a	
23) O-2	CHDO Operating Expenses	HOME	n/a	2010	n/a
				2011	n/a
				2012	n/a
				2013	n/a
				2014	n/a
Multi-Year Goal				3	

While capped to a specific expenditure level by regulation, Administration, Planning, and CHDO Operating Expenses do not require a performance indicator or annual goal. The City will sufficiently fund, within the restrictions stated above, administration and planning costs of both City and CAA staff. City staff will be responsible for the program administration of both CDBG and HOME entitlement grants and will conduct planning exercises as needed with CAA; CAA will be chiefly responsible for developing an executable plan for the target neighborhood. City Council will also continue to provide operating expenses for CHDO activities.

Summary

This Five-Year Consolidated Plan attempted to convey the City's goals and objectives in the face of a very difficult financial future. City leaders will utilize grant funds in ways to arrest further deterioration of public infrastructure and invest in efforts to revitalize a very distressed area of the City just west of the hospital campus. Efforts will be made to improve and strengthen coordination and cooperation between governmental units, non-profit community service providers, citizens and other public and private parties. With little or no discretionary funds available to hire consultants to conduct professional surveys and analyses, like-minded organizations will need to open communication channels and work together closely to remain apprised of local trends and emergent needs. Through Annual Action Plans and Consolidated Annual Performance and Evaluation Reports, the City will continue to assess its performance and impact grant funds are having on the community.