

# JACKSON

Founded 1829

## Substantial Amendment 1 to the 2025-2026 Annual Action Plan Home Investment Partnership Program (HOME)



The attached document is a draft report. Please display until

**Tuesday, April 7, 2026**

Citizens are encouraged to provide comments regarding this report in writing to:

Community Development Department  
ATTN: Cory Mays  
161 W Michigan Ave, Jackson, MI 49201

Prepared by:

City of Jackson  
Community Development Department  
161 W Michigan Ave  
Jackson MI 49201  
517-768-6461



**Substantial Amendment 1**  
to the  
**2025 – 2026 Annual Action Plan,**  
Year One of the  
**2025 – 2029 Five Year Consolidated Plan**

**Executive Summary**

The U.S. Department of Housing and Urban Development (HUD) published its annual formula allocations to entitlement communities and participating jurisdictions on May 14, 2025. The City of Jackson received an annual allocation of \$275,362.21 through the Home Investment Partnerships Program (HOME). The Jackson City Council approved the submission of the 2025-2026 Annual Action Plan and funding allocations for the Community Development Block Grant (CDBG) and Home Investment Partnership (HOME) funds at their May 13<sup>th</sup>, 2025 meeting. During the preparation of the 2025-2026 Annual Action Plan, no specific plans were in place for the utilization of funds, although potential activities were being explored. When combined with anticipated program income in the amount of \$5,000, the City expects to have \$280,362.21 available to allocate toward affordable housing activities as a Participating Jurisdiction (PJ).

The Annual Action Plan specifically identified “homebuyer housing” as a goal for the use of HOME funds. The Five-Year Consolidated Plan indicated a need for new housing unit production to increase the availability of affordable housing to the City’s low-income residents pursuing the American Dream of homeownership. The Five-Year Plan further named Habitat for Humanity as a specific Community Housing Development Organization (CHDO) partner for this work. The City of Jackson Housing Strategy and Policy Framework (March 2023) is a comprehensive, data-informed needs assessment of current and future housing needs. It identified the need for the rehabilitation of 3,000 existing units and the construction of 1,500 new units over a ten-year period.

During numerous Public Hearings over the past five years (and most specifically during the public hearing held prior to the development of the 2025-26 Annual Action Plan), the need for affordable housing was a recurring theme. The City of Jackson’s current requirements for the use of HOME funds are as follows:

- **Administration** – no *more* than 10% of the annual budget may be set aside for administrative and planning activities (\$29,035.70 maximum in FY 2025-26)
- **CHDO Reserve** – no *less* than 15% of the annual budget **must** be set aside for eligible CHDO activities (\$43,553.55 minimum in FY 2025-26)
- **CHDO Operating** – (optional) cannot exceed 5% of the annual budget (\$14,517.85 maximum in FY 2025-26)

In response to the popular citizen comments regarding the need for more affordable housing options, the City of Jackson proposes to allocate a portion of unused HOME funds from previous grant years to the Greater Jackson Habitat for Humanity for the construction of an affordable, accessible home for purchase by an income-qualifying family.

## General Information

<b>Grantee Name:</b>	City of Jackson, Michigan
<b>Department Administering Funds:</b>	Community Development
<b>Contact:</b>	Cory Mays, Grant Coordinator 161 W Michigan Ave Jackson, MI 49201 (517) 768-6461 <a href="mailto:cmays@cityofjackson.org">cmays@cityofjackson.org</a>
<b>Authorized Official</b>	Daniel Mahoney, Mayor 161 W Michigan Ave Jackson, MI 49201 (517) 788-4028 <a href="mailto:dmahoney@cityofjackson.org">dmahoney@cityofjackson.org</a>
<b>Website:</b>	<a href="http://www.cityofjackson.org">www.cityofjackson.org</a>
<b>Amount of HOME Allocation:</b>	\$200,000

## Action Plan Amendments

The proposed changes to the 2025 – 2026 Annual Action Plan reallocates remaining HOME CHDO Reserve funds from previous fiscal/program years (program years 44 and 45), unspent at the conclusion of various successful HOME activities (DeLand Point program and operating expenses). The reallocation will leave no fund balance for these activities, and will allow the City to meet its required 15% CHDO set-aside. HOME expenditure rules prescribe timelines activity funding, and this substantial amendment allows the City of Jackson to remain in compliance with program year 44 and 45 deadlines.

Fiscal Year	Program Year	Activity	Budgeted Amount	Amount to Reallocate
2018-2019	44	CHDO Reserve	\$175,584.00	\$123,445.05
2019-2020	45	CHDO Reserve	\$258,299.00	\$76,554.95
<b>Total to Reallocate:</b>				<b><u>\$200,000.00</u></b>

5	<b>Goal Name</b>	New Construction - CHDO
	<b>Goal Description</b>	<del>HOME funds set aside for future CHDO-eligible projects yet to be identified</del> The approved CHDO activity involves the construction of a new housing unit, which will be sold to an income-qualified person or family upon completion

<b>8</b>	<b>Project Name</b>	CHDO Reserve Activity
	<b>Target Area</b>	West of Henry Ford Allegiance Health; East of S Martin Luther King Jr Dr, West of S Martin Luther King Jr Dr., all other eligible areas as needed
	<b>Goals Supported</b>	CHDO Reserve <b>New Construction</b>
	<b>Needs Addressed</b>	Affordable Housing; <b>the creation of one (1) affordable housing unit</b>
	<b>Funding</b>	HOME: \$44,000.00 <b>HOME: \$123,445.05 (FY 2018-2019)</b> <b><u>\$76,554.95 (FY 2019-2020)</u></b> <b>\$200,000.00 (total from various fiscal years)</b>
	<b>Description</b>	Funds held in reserve for use by a certified CHDO on future eligible activities <b>Set-aside no less than 15% of the City's annual HOME allocation to a CHDO-eligible activity.</b>
	<b>Target Date</b>	<del>6/30/2029</del> <b>9/30/2026</b>
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Specific activities will be determined in the future <b>One (1) low to moderate-income family</b>
	<b>Location Description</b>	Specific activities will be determined in the future <b>322 Clinton Street, located in Census Tract 6</b>
	<b>Planned Activities</b>	To be determined <b>Construct one (1) new homebuyer housing unit for a low income person or family</b>

### **Proposed Project**

Habitat for Humanity has a strong track record of success in the City of Jackson, including the recent completion of four (4) new homes in the Deland Project (Franklin Street, immediately South of the YMCA), and various new construction projects utilizing private and state grant funds. Habitat for Humanity also serves as a Community Housing Development Organization (CHDO) for the City of Jackson. The recommended reallocation of HOME funds as part of this substantial amendment would be used to support the construction of an affordable, accessible home at 322 Clinton Street. This home will be sold to a qualifying family with a combined household income below 80% of the area median income (AMI).

This partnership represents another strong collaborative effort in Jackson between two organizations dedicated to providing quality housing for all Jackson residents. These new home construction projects are part of a larger City-wide effort to rehabilitate existing structures and construct new homes throughout the City, significant needs identified through a recent City-wide comprehensive housing needs assessment.



**Citizen Participation**

Notice of the Substantial Amendment and April 7, 2026 public hearing was published in the *Jackson Citizen Patriot*. Hard copies of the Substantial Amendment were distributed to the following locations for review:

City of Jackson  
Community Development Department  
161 West Michigan Avenue, 3rd floor  
Jackson, MI 49201  
(517) 788-4060

Jackson District Library  
Carnegie Branch  
224 West Michigan Avenue  
Jackson, MI 49201  
(517) 788-4087

City of Jackson  
City Clerk’s Office  
161 West Michigan Avenue, 1st floor  
Jackson, MI 49201  
(517) 788-4025

Community Action Agency  
1214 Greenwood Avenue  
Jackson, MI 49203  
(517) 784-4800

Shahan-Blackstone North Apartments  
109 Shahan Drive  
Jackson, MI 49202  
(517) 787-0218

Reed Manor  
301 Steward Avenue  
Jackson, MI 49201  
(517) 787-1188

Chalet Terrace  
316 Barberry Drive  
Jackson, MI 49203  
(517) 787-1850

An electronic copy of this Substantial Amendment was also available on the City’s website at [www.cityofjackson.org/332/Grant-Reports](http://www.cityofjackson.org/332/Grant-Reports). The public comment period began on March 4, 2026 and ends on April 7, 2026. The public was afforded an opportunity to provide comments directly to the Grant Coordinator and/or through the public hearing before the Jackson City Council at its regular meeting on April 7, 2026

At the April 7, 2026 public hearing, comments were received from \_\_\_\_\_ individuals and included:

\_\_\_\_\_ comments were received during the 30-day public review and comment period.