

RESOLUTION

A RESOLUTION APPROVING THE ANNUAL ACTION PLAN (2021-2022)

WHEREAS, A Five-Year Consolidated Plan was prepared by the Jackson Housing Authority for the purpose of identifying needs, setting goals and objectives, establishing priorities and developing strategies for the Jackson Community Development Program for the period of July 1, 2021 through June 30, 2022; and

WHEREAS, the Five-Year Consolidated Plan (2020-2024) was adopted and approved as a guide to the Jackson Housing and Community Development Program by the Mayor and City Council of Jackson, Tennessee on June 2, 2020; and

WHEREAS, the Annual Action Plan (2021-2022) was developed to carry out the goals and objectives of the Five-Year Consolidated Plan for the second year of the five-year period; and

WHEREAS, the Annual Action Plan (2021-2022) establishes programs and projects as well as identifies the resources to implement these programs and projects; and

WHEREAS, the community was instrumental in the development of the Five-Year Consolidated Plan and the Annual Action Plan (2021-2022); and

WHEREAS, the Board of Commissioners of the Jackson Housing Authority have approved the recommendation of the Annual Action Plan (2021-2022) to the Mayor and City Council of Jackson, Tennessee.

NOW THEREFORE, BE IT RESOLVED BY THE MAYOR AND CITY COUNCIL OF JACKSON, TENNESSEE

THAT the Annual Action Plan (2021-2022) is hereby approved for implementation during the period of July 1, 2021 through June 30, 2022; and

BE IT FURTHER RESOLVED

THAT the Mayor being designated as the official representative of the City of Jackson is hereby authorized to submit plans and applications for Community Development Block Grant and HOME funds, including all understandings and assurances therein, to act in connection with the Consolidated Plan and applications and to provide any such additional information as may be required.

Scott Conger
Mayor

Bobby Arnold
City Recorder

Approved on: _____

Annual Action Plan 2021-2022

JACKSON, TENNESSEE COMMUNITY DEVELOPMENT PROGRAM



**Jackson Housing Authority
Community Development Office**

**Executive Summary
2021**

2021-2022 CD Office Budget					
Revenues	CDBG	HOME	CDBG-CV	Total by Subtotal	
New Grant Allocations	\$ 606,647.00	\$ 340,526.00			
Estimated Program Income		\$ 50,000.00			
Estimated Carryover Funds			\$ 170,000.00		
Estimated Unobligated Funds	\$ 21,407.00				
Total Revenues	\$ 628,054.00	\$ 390,526.00	\$ 170,000.00	\$ 1,188,580.00	
Expenditures					
Housing					
Target Rehabilitation Program	\$ -	\$ 106,473.40			
Minor Repair Program	\$ 89,724.60	\$ -			
CHDO Housing	\$ -	\$ 250,000.00			
Special Needs (JCIL)	\$ 25,000.00	\$ -			
Subtotal	\$ 114,724.60	\$ 356,473.40		\$ 471,198.00	
Public Services					
Fair Housing	\$ 20,000.00	\$ -			
Financial Empowerment Center Program	\$ 25,000.00				
Youth Programs - RIFA	\$ 10,000.00	\$ -			
Youth Programs - Southwest HRA-WIOA	\$ 30,000.00				
Homelessness Programs - Area Relief Ministries	\$ 15,000.00	\$ -			
CBDO Public Service-Genesis CDC /Boys & Girls Club	\$ 50,000.00				
Carryover funds- CARES Act			\$ 156,175.00		
Subtotal	\$ 150,000.00	\$ -	\$ 156,175.00	\$ 306,175.00	
Neighborhood Revitalization					
Section 108 Loan Repayments	\$ 242,000.00	\$ -			
Public Infrastructure	\$ -	\$ -			
Subtotal	\$ 242,000.00	\$ -		\$ 242,000.00	
Administration/Planning					
Administration/Planning (2019 carryover CARES Act A	\$ -	\$ -	\$ 13,825.00		
2021-2022 Admin & Planning	\$ 121,329.40	\$ 34,052.60	\$ -		
Subtotal	\$ 121,329.40	\$ 34,052.60	\$ 13,825.00	\$ 169,207.00	
Total Expenditures	\$ 628,054.00	\$ 390,526.00	\$ 170,000.00	\$ 1,188,580.00	

Executive Summary

AP-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

The City of Jackson is an entitlement city and receives funding through the U.S. Department of Housing and Urban Development (HUD). These funds are in the form of the Community Development Block Grant (CDBG) and the HOME Investment Partnerships (HOME). The Jackson Housing Authority's Community Development Office (JHA-CD) is responsible for the administration and planning of the City of Jackson Community Development Program. The JHA-CD will utilize the Consolidated Plan as a guide for program development and implementation as well as a tool to leverage federal, private, and state funding to accomplish and maximize results of defined goals and objectives on a yearly basis. Other HUD programs are funded separately to local non-profit agencies and/or directly to the Jackson Housing Authority, e.g. the Housing Opportunities for Persons with HIV/AIDS (HOPWA) programs, the ROSS grant, the HUD VASH, Emergency Solutions Grant, and other programs that meet the community's needs. The funds are combined with several local funding sources and private funds to support housing and community development initiatives.

The JHA-CD prepares an Annual Action Plan yearly based on the goals and strategies as outlined in the five-year Consolidated Plan. This plan provides HUD, local partners, and the citizenry of Jackson with the strategies that the JHA-CD will implement in cooperation with local non-profit organizations to affect the areas of housing, homeless, community, and economic development. The plan describes the housing and community development goals, program leveraging, and monitoring strategies and procedures.

This year's Annual Action Plan is the second annual plan of the Five-Year Consolidated Plan, 2020-2024. Jackson's 2021-2022 Annual Action Plan sets forth the activities that reflect the optimum use of CDBG and HOME funds with available HUD resources. The activities within this Action Plan are classified into Neighborhood Revitalization Strategy Area (NRSA), Housing, and Public Services, Public Facilities, Economic Development, and Program Administration/Planning. In addition, certain annual initiatives will address actions that address impediments to fair housing. These actions will be presented in the Fair Housing Section and identified in the activities if impacted by the impediment actions and remediation. These activities emphasize the importance of partners in working towards a common goal of improving the Jackson community. Overall, this year's Action Plan provides a comprehensive overview of the activities to be undertaken during the program year.

In the first quarter of 2020, the pandemic event of COVID-19 (coronavirus) began to present challenges. Financial stress became an increasing factor as job loss or decrease in hours for some occurred due to non-essential businesses closed and schools closed as well to adhere to social distancing and fight the spread of the virus. In April 2020, CARES Act allocations were announced to help offset some of the economic distress communities were experiencing. The addition of the CARES Act funding

allows for the City to better address the needs of the community as it relates to public services, economic development, homeless etc. with the CDBG-CV funds.

2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

The Housing and Community Development Act, as amended, has stated that the three broad objectives of the program that best describe the purpose and principles of the Five-Year Plan are:

- Suitable Living Environment
- Decent Affordable Housing
- Economic Opportunities

Citizens provided insight to the community needs through virtual public hearings and other means of feedback (email, verbal, etc). As a result, the summary of community needs as perceived by the public and stakeholders are:

- Increased affordable housing-Single family and multi-family
- Employment workforce development/job training/financial literacy for adult and youth
- Housing assistance, with priority to greatest needs population (i.e., homeless, offenders, special needs, elderly, etc.)
- Homeless facilities (especially men) & increased supportive services
- Therapists out in the field to counsel Adults and Children (children particularly affected mentally/emotionally by Covid-19)
- Limited space in operating youth programs due to COVID-19 social distancing guidelines

3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

During the last report year, which was the fifth year of the Consolidated Plan, Program Year 2019-2020, the City received \$526,940 in CDBG entitlement funds and \$294,460 in HOME Program entitlement funds. The City allocated the majority of its funds for projects and activities for neighborhood revitalization (Section 108 Loan Repayment), housing, and public services.

The attached document (Table 1) is a summary of the City's past performance as reported to HUD in the Consolidated Annual Performance Report (CAPER) for overall performance in Program Year 2019-2020. Final data has not been collected for the current 2020-2021 program year.

TABLE 3b

**Community Development Expenditures Beneficiaries by Project
FY 2019-2020**

Project	CDBG	HOME	Expenditures	Households Served	Individuals Served	LMI Area Served	Household Goal	Individual Goal	LMI Area Goal
1	✓	✓	Admn	\$ 115,137.67					
2	✓		Minor Repair	\$ 58,420.00	10		15		
3	✓		108 Loan Payments	\$ 239,107.50	na	na			
4	✓		Public Services						
			West Tennessee Legal Services	\$ 19,000.00				60	
			WIOA At-Risk/Disabled Youth Prgm.	\$ 22,232.77	-			34	50
			RIFA	\$ 8,000.00				1,300	300
5	✓		Genesis/CBDO						
			Genesis-Boys/Girls Club	\$ 48,300.00				117	175
6		✓	Target Rehab	\$ 28,245.00	2		7		
7		✓	CHDO-Jonah Affordable Housing Org.	\$ 104,434.12	2		2		
		✓	CHDO-SWCDC, Inc.	\$ 68,073.00	1		2		
8	✓		JCIL	\$ 13,179.00	2		3		
			Total	\$ 724,129.06	17		29	2,029	585

Coronavirus social distancing and restrictions put a halt on some programs, which caused some lower outcomes versus goals.

Table 1

As of June 30, 2020

Table 1 - 2019-2020 Beneficiaries

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

Citizen participation process included holding a public hearing meeting on the community development needs and a public hearing on presentation of the proposed Annual Action Plan 2021-2022 for public review. Publication of the notices of these hearings were published in the West Tennessee Crimeseen Examiner, a minority owned local newspaper. In addition, the Notices of Public Hearings were also made available in Spanish, if needed. The public hearings were held virtually via Zoom due to COVID-19 social distancing procedures. The needs public hearing was held February 25, 2021 at 3:00 p.m. virtually. The Annual Action Plan public hearing was held virtually on April 19, 2021 at 3:00 pm. The Annual Action Plan 2021-2022 was presented to the Jackson Housing Authority's Board of Commissioners on April 20, 2021 for resolution of approval to Jackson City Council. In all meeting advertisements, special accommodations (including translation, interpretation, and services for the hearing impaired) were made available, but none were requested.

5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

Community Development Needs Public Hearing

On February 25, 2021 the City/Community Development Office conducted a virtual public hearing to receive citizens' comments concerning community housing and non-housing needs for the FY 2021-2022 Annual Action Plan. At the public hearing, a summary of the proposed goals of the five-year Consolidated Plan and current programs was given. There was also an update provided on current and anticipated funding levels for Community Development programs. The floor was opened for public comments. The needs/comments expressed were as follows:

- Increase the quality and quantity of affordable housing
- Employment workforce development/job training/financial literacy for adult and youth
- Housing assistance, with priority to greatest needs population (i.e., homeless, offenders, special needs, elderly, etc.)
- Homeless facilities/services
- Public Service (Counseling for Adults and Children affected by Covid-19)
- Negative effects of Covid-19, (i.e., Limited space in operating public service programs, Loss of employment, Loss of shelter, Hunger needs)

The above-described needs were discussed. Afterwards, being there no further comments or questions, the meeting was adjourned.

Annual Action Plan 2021-2022 Presentation Public Hearing

On April 19, 2021, the City/Community Development Office conducted a virtual public hearing to present the draft Annual Action Plan 2021-2022. The public was made aware that the Jackson Community Development program did receive an approximate 4% increase in CDBG and an approximate 2% increase in HOME allocations. At the public hearing, a summary of the proposed goals of the five-year Consolidated Plan and current programs was given. The floor was opened for public comments. The community discussed the continued need of funding for more affordable housing in the city. There were no other comments.

6. Summary of comments or views not accepted and the reasons for not accepting them

There were no public comments or views that were not accepted for the FY 2021-2022 Annual Action Plan.

7. Summary

The City of Jackson's Annual Action Plan 2021-2022 projects aim to address the housing and community development needs of low to moderate income communities in Jackson. The City of Jackson aims to prioritize available resources to meet the identified needs to revitalize neighborhoods and increase access to affordable housing and other opportunities for the low-income population of Jackson. The 2020-2024 Consolidated Plan provides a framework and path for furthering affordable housing and community development efforts including increasing homeownership opportunities, preserving existing housing, revitalizing neighborhoods, expanding affordable rental options, furthering efforts to reduce homelessness, and supporting job efforts.

Projects

AP-35 Projects – 91.220(d)

Introduction

To address the high priority needs identified in the Consolidated Plan 2020-2024, the City of Jackson will invest CDBG and HOME funds in projects that provide fair housing services, provide public services to low- and moderate-income residents, improve economic development opportunities, as well as assist in maintaining and developing affordable housing. Together, these projects will address the housing, community and economic development needs of the city's residents, particularly those residents of low- and moderate-income. Amid the coronavirus pandemic, there may be activities undertaken to prevent, prepare and respond to coronavirus.

Projects

#	Project Name
1	Administration / Planning
2	Minor Repair Program
3	Section 108 Loan Repayments
4	Public Services
5	CBDO-Genesis CDC (Boys & Girls Club)
6	Target Area Housing Rehabilitation
7	CHDO Housing Projects
8	JCIL Accessibility Program for Disabled Persons

Table 1 - Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

Allocations and priorities were established by consultations, and public meetings. These priorities are focused on the five goals of the Strategic Plan: housing, homelessness, non-homeless special needs, community and economic development, and program administration. Obstacles to addressing underserved needs continue to be more funding resources to accomplish those activities.

AP-38 Project Summary

Project Summary Information

1	Project Name	Administration / Planning
	Target Area	NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) Jackson LMI Census Tracts Jackson City-wide

	Goals Supported	Improve quantity and quality of affordable housing Provide Expanded Economic Opportunities Provide a Suitable Living Environment Expand the capacity of homeless providers
	Needs Addressed	Housing Rehabilitation Assistance Increase and Improve the Supply of Rental Housing Provide/Increase Homeownership Opportunities Public Services-Youth Public Services-Other Homeless Housing and Services Economic Development Reduce LBP Hazards Increase capacity of CHDO Housing Initiative Non-homeless Persons with Special Needs Address Impediments to Fair Housing Neighborhood Revitalization
	Funding	CDBG: \$121,329 HOME: \$34,053
	Description	Administration & Planning (CDBG Allocation @ 20% & HOME allocation @ 10%); HUD Matrix Code: 21A-General Program Admin; Code citation: Section 570.206, Section 92.205(a)(1)
	Target Date	6/30/2022
	Planned Activities	Activities include administration of the CDBG and HOME programs.
2	Project Name	Minor Repair Program
	Target Area	
	Goals Supported	Improve quantity and quality of affordable housing
	Needs Addressed	Housing Rehabilitation Assistance Reduce LBP Hazards
	Funding	CDBG: \$89,725
	Description	Minor repairs for LMI homeowners' residents on a city wide basis. HUD Matrix Code: 14A-Single Unit Residential, 14H-Rehab Admin; Code citation: Section 570.202; CDBG national objective: LMH. Funding includes \$21,407 in prior year unobligated funds & \$68,318 in 2021 entitlement funds.
	Target Date	
	Planned Activities	Minor repairs for LMI homeowners throughout the City of Jackson to address repair needs that might be health or safety hazard or city code violation.

3	Project Name	Section 108 Loan Repayments
	Target Area	NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA)
	Goals Supported	Improve quantity and quality of affordable housing Provide Expanded Economic Opportunities
	Needs Addressed	Economic Development Neighborhood Revitalization
	Funding	CDBG: \$242,000
	Description	Repayment of the Section 108 Loan (Note date 7/21/2010). HUD Matrix Code: 19F-Planned Repay of Section 108 Loans; Code citation: Section 570.201(c); CDBG national objective: LMA/slum & blight
	Target Date	6/30/2022
	Planned Activities	This activity is designed to repay the Section 108 Loan based upon the annual payment schedule.
4	Project Name	Public Services
	Target Area	NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) Jackson LMI Census Tracts Jackson City-wide
	Goals Supported	Provide a Suitable Living Environment
	Needs Addressed	Public Services-Youth Public Services-Other Homeless Housing and Services Address Impediments to Fair Housing
	Funding	CDBG: \$100,000
	Description	Public Service Activities: WIOA At Risk Youth and Youth with Disabilities Job Program (\$30,000), West TN Legal Services-Fair Housing (\$20,000), Area Relief Ministries-FreshSTART employment program for homeless (\$15,000), RIFA-Snack Backpack program for youth (\$10,000), City's Financial Counseling Program (\$25,000), and CDBG-CV public services which may include rent/mortgage/utility assistance, educational programs, food assistance, job training etc. (United Way) HUD Matrix Code: 05D-Youth Programs, 05J-Fair Housing Activities-Subj.to Public Service Cap, 05Q-Subsistence Payments, 05H-Employment Training, 05W-Food Banks; 05Z-Other Public Services; Code citation: 570.201(e), CDBG national objective: LMC
	Target Date	6/30/2022
	Planned Activities	Activities will include programs to address fair housing, financial counseling, homeless prevention and rehousing, nutrition, and youth.

5	Project Name	CBDO-Genesis CDC (Boys & Girls Club)
	Target Area	NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA)
	Goals Supported	Provide a Suitable Living Environment
	Needs Addressed	Public Services-Youth
	Funding	CDBG: \$50,000
	Description	CBDO public service activity for Boys/Girls Club Summer Youth Program and After School Program. HUD Matrix Code: 5H-Employment Training, 5D- Youth Services; Code citation: Section 570.204(b)(2)(1); CDBG National Objective: LMC
	Target Date	6/30/2022
	Planned Activities	Activities include after school programs and summer youth programs.
6	Project Name	Target Area Housing Rehabilitation
	Target Area	NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA)
	Goals Supported	Improve quantity and quality of affordable housing
	Needs Addressed	Housing Rehabilitation Assistance Reduce LBP Hazards
	Funding	HOME: \$106,473
	Description	Targeted homeowner housing rehabilitation in low moderate income census tracts HUD Matrix Code: 14A-Single Unit Residential; 1H-Rehab admin; Code citation: Section 570.202, Section 92.205(a)(1). CDBG National Objective: LMH. Funding includes \$50,000 of estimated HOME program income and \$56,473 of 2021 entitlement funds.
	Target Date	6/30/2022
Planned Activities	Activities will include substantial housing repair for low-income homeowners to improve standard housing conditions and reduce safety & health hazards.	
7	Project Name	CHDO Housing Projects
	Target Area	NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) Jackson LMI Census Tracts
	Goals Supported	Improve quantity and quality of affordable housing
	Needs Addressed	Increase and Improve the Supply of Rental Housing Provide/Increase Homeownership Opportunities Reduce LBP Hazards Increase capacity of CHDO Housing Initiative
	Funding	HOME: \$250,000

	Description	CHDO acquisition/rehab projects and/or housing construction projects; HUD Matrix Code: 14A-Single Unit Residential, 14G-Acquisition for Rehabilitation, 12-Construction of Housing; Code citation: Section 92.300; CDBG national objective: LMH
	Target Date	
	Planned Activities	Activities include the acquisition and rehab of properties for rental or homebuyers. Activities may also include construction of new housing.
8	Project Name	JCIL Accessibility Program for Disabled Persons
	Target Area	Jackson City-wide
	Goals Supported	Improve quantity and quality of affordable housing
	Needs Addressed	Housing Rehabilitation Assistance Non-homeless Persons with Special Needs Address Impediments to Fair Housing
	Funding	CDBG: \$25,000
	Description	Jackson Center for Independent Living will undertake a program to improve accessibility for disabled persons by providing accessible ramps or other needed exterior modifications to home.
	Target Date	6/30/2022
	Planned Activities	Installation of ramps or other exterior modifications as necessary to make disabled persons' homes more accessible for them.