

Greetings! Compliance monitoring hit the ground running at the start of 2016. Things kicked off in January with the 2016 AOC training in Flowood; on-site monitoring activities started a couple of months early in February; the Annual Housing Conference took place in Biloxi; the 2016 Mississippi MTSP income and rent limits and 2016 Compliance Monitoring Updates were issued in March; and the 2016 AOC submission due date of May 2nd has already passed. Let's catch our breath already!



Robert D. Collier
HCCP, SHCM, FHC
Senior Vice Pres. of
Program Compliance

Attendance at this year's housing conference was record breaking with over 600 in attendance. We had overflow crowds in virtually all of the tax credit compliance monitoring sessions. Your interest and participation are greatly appreciated. We anticipate the same for upcoming training events in June, July, August and November. An advanced tax credit compliance class will be held with the opportunity to take the HCCP exam August 10th and 11th in Gulfport. You can register in advance on the MHC website for all of the compliance monitoring training events scheduled in 2016, with the exception of the November training.

There continues to be new guidance issued impacting the affordable housing industry. Since the beginning of the year, the IRS has amended the Compliance Monitoring regulations concerning the selection of units that must undergo a physical inspection and low income certification review and utility allowance sub-metering regulations (see additional details in this issue under "Straight from the IRS").

Most recently, HUD issued new guidance allowing an applicant to challenge housing practices that have a discriminatory effect without having to show discriminatory intent. "Selective use of criminal history as a pretext for unequal treatment of individuals based on race, national origin, or other protected characteristics violate the Fair Housing Act." The guidance's intent is to emphasize to landlords that blanket bans are illegal as well as to inform housing applicants of their rights. Civil penalties and damages for a person denied housing could result from violations and discrimination charges brought against landlords. As owners and managers of affordable housing, admission policies and tenant selection plans should be reviewed to avoid potential penalties and damages. It will be interesting to see the impact on occupancy in housing developments across the country.

Lessons Learned from a Failed Audit

by Teri Nguyen

NOTE: The story below is true. Only the names have been changed to protect the innocent and the guilty.

Wouldn't life be easy if you never failed at anything? That would relieve a lot of stress if you knew that everything you did would come out perfectly. Unfortunately, failure happens to all of us. It's a bummer. However, many motivational speakers will tell you that we need to change our perspective. For me, lessons I've learned from mistakes or failure stick with me much longer than lessons that have come easily and without struggle. I will never forget the word I missed during my third-grade city spelling bee! Let's think of the word fail as:

FAIL
First
Attempt
In
Learning

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Ensuring Compliance through Education and Training

Mississippi Home Corporation, 735 Riverside Dr, Jackson, MS 39202

www.mshomecorp.com

UPCOMING EVENTS

June 2, 2016

Development Financial Analysis
Report Workshop (Pearl, MS)

June 13-16, 2016

NCSHA Annual Housing Conference
(Seattle, WA)

June 29-30, 2016

HTC 101: Determining Eligibility
(Pearl, MS)

July 7, 2016

HTC 102: Beyond the Files
(Pearl, MS)

July 15, 2016

Second Quarter Occupancy
Report Due

August 10-11, 2016

Advanced Tax Credit Compliance &
HCCP Exam (Gulfport, MS)

August 31, 2016

Development Financial Analysis
Reports Due

October 17, 2016

Third Quarter Occupancy Report Due

November 08-09, 2016

HTC Fundamentals 101
(Senatobia, MS)

December 09, 2016

Fall/Winter Newsletter Distributed

HTC IN THE NEWS

Democrats Call for Increase in Low-Income Housing Tax Credit

by Brandon Morey

Senate Democrats, Chuck Schumer, D-N.Y., and Maria Cantwell, D-Washington, are rallying support to boost the Low-Income Housing Tax Credit by 50 percent. In the proposed reforms, an estimated additional 400,000 units of affordable housing would be provided nationwide over the next ten years.

According to Schumer, "Access to affordable housing is essential for the health of our families and the economic strength of our communities and that's why expanding the federal low-income housing credit is so important." Cantwell has been a huge promoter of the LIHTC program. Last year, she was instrumental in bringing reforms to the program to permanently extend the tax credit rates to 9 percent of eligible costs on new construction which would make the financing of affordable housing more enticing. Cantwell believes that not only the state of Washington, but the nation as a whole will face challenges regarding affordable housing and homelessness and feels that, "The Low Income Housing Tax Credit is a critical tool that communities across the nation can use to address these issues."

Political figures such as Schumer and Cantwell are true advocates of the LIHTC program and its ability to combat the lingering issues of homelessness, affordable housing, and economic hardships. With the continued push for the program and its many benefits, we can rest assured knowing that the future of affordable housing is secure. For more information about this article, please visit: <http://www.accountingtoday.com/news/tax-practice/schumer-and-cantwell-call-for-increase-in-low-income-housing-tax-credit-77901-1.html>

NEW HTC DEVELOPMENTS

Quail Run Apartments, Quitman, 70 units

Windale Apartments, West Point, 72 units

Northwood Village Apartments, Jackson, 120 units

Keystone Estates I, Jackson, 31 units

Keystone Estates II, Jackson, 38 units

Berwood Apartments, Jackson, 73 units

Regal Ridge Apartments, Plantersville, 24 units

Compliance Monitoring Updates

by Krystle Easley

It is pretty common to be fearful of change. Change typically makes us apprehensive because we are afraid of the unknown. The low-income housing tax credit program may seem difficult and ever changing to some. However, if you make it a priority to ensure that you and your fellow colleagues remain abreast to the newest policies and procedures as they are introduced, your developments will be sure to remain in a compliant status.

Changes to the Mississippi Compliance Monitoring Plan were presented at the annual housing conference in March. Those changes were effective May 1, 2016.

Below is a list of the revisions:

CHAPTER 3: STATE COMPLIANCE REQUIREMENTS

Housing for Persons Targeted by Mississippi Affirmative Olmstead Initiative (MAOI), page 41-42

Verbiage added to include details of new target population, Mississippi Affirmative Olmstead Initiative.

Tenant Community Services, page 43

Advanced community services/classes provided by a third-party must utilize MHC's Community Service Sign-in Sheet which includes management and third-party certification.

CHAPTER 5: INCOME & ASSET DETERMINATION AND RESPONSIBILITIES

Self-Employment, page 81

Updates made to require additional MDES information and follow-up documents, if applicable, for individuals who have been self-employed and have not had a chance to file a tax return.

Student Financial Aid, page 87

Revisions made to include certain fees as tuition for Section 8 residents.

CHAPTER 6: GROSS RENT DETERMINATION

Sub-metering/ Ratio Utility Billing, page 100

Update to policies regarding properties that sub-meter utilities to include energy from renewable sources, allowable administrative fees, and revisions made to Energy Consumption Model's use of consumption data.

Private Owner Deeper Targeting Rental Assistance (PODTRA), page 106

Section added to outline details of Owner Deeper Targeting Rental Assistance.



CHAPTER 9: PROPERTY DISPOSITIONS & TRANSFERS

Building Dispositions, pages 136-139

Deadline for written request for dispositions/transfers increased to 45 days prior to disposition. Revised list of required documents for transfer reviews.

CHAPTER 11: NONCOMPLIANCE: PROCEDURES AND CONSEQUENCES

Fees, pg. 157

Increase in fees related to inspections, reports, and reviews.

FORMS

New: Community Service Sign-In Sheet

Revised:

- 1) Student Financial Aid Verification
- 2) Notice of General Partner/ LLC Member/ Management Change
- 3) Quarterly Compliance Status Report

Most of us dislike modifying routines of which we have gotten accustomed. However, with time, change is inevitable and we must be willing to adapt. Each day, new things are happening around us that cause changes in current policies. New policies are only brought about to ensure that we are providing fair, safe and affordable housing to every deserving Mississippian.

STRAIGHT FROM THE IRS

IRS Releases Population Estimates for 2016

The IRS released on March 28th, Notice 2016-24, which lists its 2016 Calendar Year Resident Population Figures. These figures are used to determine states' 2016 housing tax credit (HTC) ceilings and tax-exempt private activity bond caps. Under Revenue Procedure 2015-53, each state's HTC ceiling in 2016 is the greater of \$2.35 multiplied by the state population or \$2.69 million. A state's tax-exempt bond volume cap will be the greater of \$100 multiplied by the state population or \$302,875,000. Mississippi's 2016 population estimate is 2,992,333 representing \$7,031,983 in tax credit authority and \$302,875,000 in tax-exempt bond cap volume.

New Partnership Audit Provisions

The new IRS regime for auditing all partnerships will be effective for tax years beginning after Dec. 31, 2017 (enacted as part of the Bipartisan Budget Act of 2015). Partnerships have the option to elect into the regime prior to that date. The intent of the new law is to make it easier for the IRS to audit partnerships composed of many partners by determining adjustments and assessing taxes at the partnership level, rather than the partner level. The IRS issued Notice 2016-23 on March 4th requesting comments on the new law which were due April 15th.

IRS, Treasury Amend HTC Utility Allowances Sub-metering Regulations

The IRS and the Treasury Department published in the Federal

Register on March 3rd (effective date) final and temporary regulations that amend the utility allowance regulations concerning the HTC. The final regulations provide that utility costs paid by a HTC property tenant based on actual consumption in a sub-metered rent-restricted unit are treated as paid by the tenant directly to the utility. The utility costs do not count against the maximum rent that the LIHTC building owner can charge. The temporary regulations extend the principles of these sub-metering rules to HTC property owners that provide low-income tenants with energy directly acquired from a renewable source that is not delivered by a local utility provider. Additional information is summarized in Chapter 6 of the 2016 Compliance Monitoring Plan on page 100.

IRS Amends HTC Compliance Monitoring Regulations

The IRS issued Revenue Procedure 2016-15, effective February 25th, to provide that the minimum number of low-income units in a HTC development that must undergo physical inspection is the lesser of 20 percent of the low-income units in the property, rounded up to the nearest whole number, or the number of low-income units set forth in the Low-Income Housing Credit Minimum Unit Sample Size Reference Chart in the revenue procedure. The same rule applies to determine the minimum number of units that must undergo a low-income certification review. Additional information can be found in Chapter 7 of the 2016 Compliance Monitoring Plan on pages 118-119.

Lessons Learned from a Failed Audit

CONTINUED...

This past year I conducted an audit with Butterfly Apartments. The initial tenant file letter, with its long list of deficiencies and violations, was quite a shock to the owner and management company as they had a good review not so long ago. Dorothy, a property manager of a sister tax credit site, became involved with the review when the previous manager of Butterfly resigned prior to the request of the desk audit.

When I saw Dorothy at the Annual Housing Conference, she was quite embarrassed by the review. She said that "It's my company". She was a team member there and felt that they had a reputation to uphold. You could tell that Dorothy had a passion for her work. Dorothy had been a property manager since 1998. Prior to that, she was a single-mother living at a tax credit property. The property had a frequent turnover in managers during the

time Dorothy was a resident. One day while getting the mail, Dorothy saw that the Regional Manager, Sally, was in the office. Dorothy took the initiative to ask Sally to take a chance on her. If Sally would train her, Dorothy noted she could learn the job, do it honestly, and stick around longer than the other managers. Dorothy started working half days for about three months and then was hired full-time when the manager at the time resigned. During the process of correcting the issues at Butterfly Apartments, the practices Dorothy picked up over the years were re-enforced. Below is a summary of the lessons learned from this experience: Be prepared. The site manager and maintenance team are supposed to complete their job as the management plan states, to the best of their ability. There are many resources in the program, especially MHC's website and trainings, to glean information from to correctly complete the tasks of a site manager.

The more information received the better. There are many household demographic situations, financial situations, divorce, remarriage, adoption, job loss, etc. We owe it to our residents to try to paint the most accurate picture of their household in any file. Shortcuts don't help anyone, least of all the applicants/residents we serve.

Have a second pair of eyes. A separate individual in the company should always double check the household income and assets before applicants move in. In our business, there is a lot of paperwork and errors do get made. Often, the errors were honest mistakes. Some companies are large enough to have multiple people at the site office, their own compliance department or a third-party consulting company to review the files again. At Dorothy's management company, the developments are small and have offices with only a property manager. To obtain a second review, they rely on a manager at a sister site to double check the work.

Audit the reports, records and units periodically. In an age where technology is ever growing, there are still limitations. Generated reports can only tell you so much. Dorothy learned during the interview process that what was listed on paper was not necessarily what was happening in real life.

After going back and forth with MHC multiple times, an anonymous tip from a resident was received at the office on a separate issue. Upon contacting the Regional Manager and owner, Dorothy gave the all residents a 24-hour notice for an apartment inspection. The Regional Manager and Dorothy proceeded to interview every household the next day. Based on the interviews, they realized that three of the six files remitted for the desk audit were falsified. They were able to determine that the previous manager had been involved. In one unit, they found that the individual listed in the file did not live there and that there were other people living in the unit.

Every complex should have policies and procedures in place to complete a yearly audit of their own files, resident interviews and physical inspection. Dorothy had previously learned from Sally the concept of "5/5/5". The idea is that you review 5 files, talk to 5 residents and review 5 work orders on a unit on a regular basis so that by the end of the year, all files have been audited, all households interviewed and all units inspected. By doing so, you can feel confident that the development is in compliance. If your development is larger, you may want to conduct self-audits of a higher number than five at one time.

Before remitting information to MHC, make sure to review the information. Don't assume that the information you sent in is correct. The previous manager of Butterfly Apartments had been with the company for three years. The management company had

no reason to believe that there was anything suspicious going on. As Dorothy later noted, when they received the first review letter, they thought MHC had made an error and thus, remitted the same information again.

Train staff on how to make corrections. If there is a problem with the file, this doesn't necessarily mean a resident has to vacate. Moving is expensive. It is a large expense to the resident as well as the management company. Many times a move may be avoided with a written correction or clarification. Train your site managers how to properly correct deficiencies. For example, never back date the signatures in a file. Always use the current date; it helps show the complete story. Often, back-dated signatures only cause more confusion and problems.

A "No findings" letter from a tenant file audit is the goal but don't let a deficiency letter ruin your day. Failure gives us the opportunity to analyze what went wrong, what went right, and what could be changed. Was the problem in the plan, the preparation, or the execution? The experience is an opportunity to improve upon your existing procedures. Hopefully, your next audit will be an excellent one.

SPECIAL RECOGNITION



Stacy Day, Senior Vice President of Compliance with Ambling Management Company is pictured accepting her award as HCCP 2015 Designee of the Year at the 2016 International Builders' Show in Las Vegas, Nevada. She was selected from a list of nominees by the HCCP Board of Governors, the governing body of the Multifamily HCCP designation program created within the National

Association of Homebuilders headquartered in Washington, DC. Stacy was selected for being a true ambassador and for promoting the value of the HCCP designation in her current position with Ambling and years of dedication and commitment working in property management and the affordable housing industry. Congratulations, Stacy!!



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COMPLIANCE WORD SEARCH

Affidavit	Inspections
Allocation	Metropolitan
Application	Mortgage
Certification	Noncompliance
Community	Rehabilitation
Developer	Resources
GoZone	Shelter
Homebuyer	Tenant
Income	Verifications



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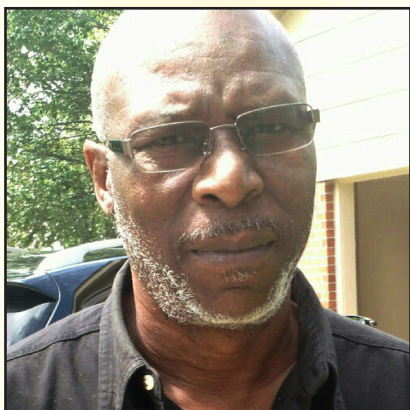
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SPOTLIGHT

Sunset Villas Apartments Lambert, MS

Mississippi Home Corporation is pleased to announce Sunset Villas Apartments as this issue's Compliance Spotlight development. This special recognition is awarded to management team of Sunset Villas Apartments for their outstanding compliance monitoring performance in successfully passing both the initial tenant file audit and physical inspection.



Sunset Villas is a development serving the community of Lambert, MS. Sunset Villas, L.P., under the direction of Ivory Sims, is the owner of this development with United Management and Development Associate Inc., as managing entity. This development has been in the tax credit program for twenty one years. Sunset Villas reserves all 12 units for residents with income at or below 60% of the area median income. Some amenities offered at Sunset Villas include individual units equipped with a refrigerator, stove, and cable. The development also has an on-site laundry facility.

Judge Collins, the property manager of Sunset Villas, has been working with the development for eighteen years. He has worked with the tax credit program for twenty five years. Judge commits himself to acquiring the most up-to-date compliance monitoring information by attending quarterly trainings. "Training at the annual MHC conference and training provided by United Management has helped me stay abreast of compliance regulations," expressed Judge. In addition, "I would like to thank MHC, United Management and my residents for allowing me to serve in this capacity!"

Mississippi Home Corporation commends Sunset Villa Apartments for providing safe, decent, and affordable housing to Mississippi families. We wish you continued success as you serve as an example of excellence in the HTC community.

PHOTO POLL

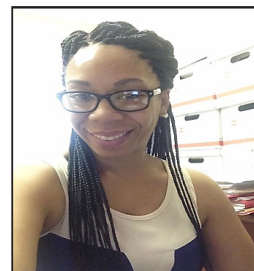
What tips and /or suggestions do you have for someone that is new to LIHTC?

The first suggestion I would make would be to get some quality LIHTC training. MHC offers fundamental classes in several locations and this can be a big help to new managers. I would also encourage anyone new to LIHTC to find a knowledgeable mentor who can help when compliance questions arise. Finally, I would say, "Be Patient"! This program takes time to learn and understand, and there are many different rules and scenarios that apply. In time, these will become more familiar. The program is always changing; so it never becomes boring!



Nikki Hood, Manager
Christy Reed,
Area Manager
Hughes Management

"Verify, verify, verify! And then verify some more. All income in the household must be verified. An applicant cannot exceed the income limit set for that household size, not even by one cent. Determine student status before you continue with the file. If the household is comprised of all full time students, they will have to meet one of the 5 exemptions. Documentation of the exemption must be obtained. Always count gross income. Only use net income when the applicant is self-employed. Attend as much training as you can. There are a lot of rules involved with LIHTC and situations change among each applicant so the more you know, the easier it is to understand what needs to be done to qualify a household. The LIHTC program requires a lot of paperwork that must be kept in the file. Record keeping is very important. It is easy for paperwork to become lost or thrown away when you are working more than one file at a time. Your file should tell a story. Therefore, when you are audited, all questions that may arise will be answered because of your well documented file."



Victoria Mayberry
Compliance Specialist
Elmington Property
Management

Newly Acquired Federal Programs

In 2015, Mississippi Home Corporation was designated as the lead agency for federal housing programs administered by the U.S. Department of Housing and Urban Development. This action resulted in two bureaus within Mississippi Development Authority that administer housing grants moving to the Mississippi Home Corporation. With the transition, the federal programs are now part of MHC's mission to enhance Mississippi's long-term economic viability by financing safe, decent, affordable housing and helping working families build wealth. These programs may be another resource to our developers, managers, and tenants. Below are brief descriptions and the contact personnel for each program.

HOME Investment Partnerships Program (HOME)

HOME is a federal program funded by the U.S. Department of Housing and Urban Development (HUD). Those entitled to receive this funding from HUD is categorized as a Participating Jurisdiction (PJ). The State of Mississippi provides a Five Year Consolidated Plan to HUD providing information extracted from census data, local community needs, survey results and input from the citizens. Within the five year plan, HUD requires an Annual Action Plan that provides more detailed information on the amount of funding available and the activities in which the funds will be available. In the 2016 Annual Action Plan, the following HOME activities will be undertaken: Homeowner Rehabilitation, Low Income Housing Tax Credits, Community Housing Development Organization (CHDO) Set-Aside, Home Of Your Own Set-Aside, and State Administration. Below is a brief description of each activity and the eligible entities:

Homeowner Rehabilitation

Local units of government throughout the State of Mississippi may apply for funding to rehabilitate/reconstruct substandard housing for owner-occupied eligible households. Eligibility requirements include income eligibility based on family size (must show income adequate to sustain housing unit), ownership must be free and clear of any liens or other restrictions, occupancy of unit for twelve (12) months prior to the application, and never received HOME assistance. There will be affordability periods associated with this activity which is five (5) years for rehabilitation and ten (10) years for reconstruction. Homeowners will be required to provide and maintain homeowners insurance for the duration of the affordability period.

Staff Contact: Jackie Cobbins, 601.718.4635

Low Income Housing Tax Credits

HOME funds will be used as gap financing for applications submitted for Low-Income Housing Tax Credits. The eligible activities include development of multi-family rental units, acquisition/substantial rehabilitation of multi-family rental units, or substantial rehabilitation of multi-family rental units. There are HOME income requirements, but fortunately IRS regulations are more stringent, so HOME reverts to those requirements. There are affordability requirements associated with this type funding which is as follows:

Activity	Affordability Period
New Construction or Acquisition of Newly Constructed Housing	20
Rehabilitation/acquisition of existing housing per unit amount of HOME funds: Under \$15,000	5
Rehabilitation/acquisition of existing housing per unit amount of HOME funds: \$15,000 - \$40,000	10
Rehabilitation/acquisition of existing housing per unit amount of HOME funds: over \$40,000	15

Annual inspections are required as well as review of financial data.

Community Housing Development Organization (CHDO) Set-Aside

HUD regulations require at least fifteen percent (15%) of the total HOME allocation. Non-profit organizations with a 501 (c) (3) designation that meets the requirements set forth by HUD are eligible to apply for this set-aside. Non-profit staff must indicate demonstrated development capacity by 1) experience developing projects of same size, scope, and complexity as the one that is being applied for and 2) HUD defines CHDO staff as paid employees responsible for day-to-day operations (volunteers, board members, and consultants are not staff). The activities include the same as those identified for Low-Income Housing Tax Credits.

Staff Contact: Wendy Crawford, 601.718.4654

Home Of Your Own (HOYO)

HOYO is a direct set-aside to the Institute for Disability Studies, University of Southern Mississippi. The eligible activity for this set-aside is down payment and closing costs assistance to eligible disabled families to purchase an existing home, construct a home, or purchase a manufactured home. The HOME income limits are applicable to this activity based on the household size.

The disability requirement allows for any family member in the household who is disabled or seeking medical treatment for a disability of any type. There is an affordability period associated with the use of these funds which is as follows:

Amount of Assistance	Affordability Period
< \$15,000	5
\$15,000 - \$40,000	10
➤ \$40,000	15

For testimonies from disabled families that have benefitted from HOYO assistance, please see the following link:

<https://www.usm.edu/disability-studies/2012-home-your-own-celebrated-15-years-and-500-clients-and-it-still-going-strong>

State Administration

The HOME regulations allow PJs to retain ten percent (10%) of the total HOME allocation for use in administration activities.

The following indicates the amount of HOME funds to be allocated to the State of Mississippi for the program year beginning July 1, 2016:

Homeowner Rehabilitation	\$ 3,427,477
Low-Income Tax Credits	\$ 1,000,000
Community Housing Development Organization (CHDO) Set-Aside	\$ 1,222,622
CHDO Operating Expense	\$ 50,000
Disabled Housing Initiative	\$ 450,000
Tenant Based Rental Assistance	Funded from recaptured/de-obligated funds
State Administration	\$ 683,344
TOTAL ALLOCATION	\$ 6,833,443

National Housing Trust Fund (NHTF)

Overview

The National Housing Trust Fund (NHTF) is a new affordable housing production program that will complement existing Federal, state and local efforts to increase and preserve the supply of decent, safe, and sanitary affordable housing for extremely low-income and very low-income households. Funding is designated for the production, preservation, rehabilitation, or operation of rental housing. HTF will address the affordable rental housing needs for extremely low(30 % of AMI) and very low-income (50% AMI) households, while giving priority to projects that address critical housing needs with an emphasis on the prevention, reduction, and expansion of permanent housing opportunities for persons experiencing homelessness and persons with serious mental illness. The eligible activity will be construction or rehabilitation of rental property.

Who's eligible?

Organizations eligible to receive funding through the National Housing Trust Fund are non-profit and for profit organizations with demonstrated development experience. After receipt of the allocated amount for the NHTF and further guidance from HUD, MHC will develop an Allocation Plan for implementing funds received through the NHTF. MHC intends to provide financing in the form of loans that are structured to ensure the financial feasibility of the project. Access to the NHTF will be offered through a competitive process. MHC will give higher preference to applicants that incorporate significant funding from other sources such as LIHTC and other federal and local housing programs. The maximum loan available to a single project will be \$1.5 million with the final amount determined by reviewing the financial feasibility of the project including operating revenues.

Staff Contact: Lillie Naylor, 601.718.4658

COMPLIANCE TIP

To avoid potential siding damage, have landscapers use herbicide along the sides of buildings instead of weed trimmers.

The Days of Compliance



Emergency Solutions Grants (ESG)

The Emergency Solutions Grants (ESG) program provides funding to: (1) engage homeless individuals and families living on the street; (2) improve the number and quality of emergency shelters for homeless individuals and families; (3) help operate these shelters; (4) provide essential services to shelter residents; (5) rapidly re-house homeless individuals and families; and (6) prevent families/individuals from becoming homeless.

The ESG Funds can be used to provide a wide range of services and supports under the five program components: Street Outreach, Emergency Shelter, Rapid Re-housing, Homelessness Prevention and HMIS (Homeless Management Information System). Each component is described below. Always refer to the program regulations at 24 CFR Part 576 for complete information about all eligible costs and program requirements.

Street Outreach Component

These activities are designed to meet the immediate needs of unsheltered homeless people by connecting them with emergency shelter, housing, and or critical health services.

Emergency Shelter Component

These activities are designed to increase the quantity and quality of temporary shelters provided to homeless people, paying for the operating costs of shelters and providing essential services.

Rapid Re-Housing Component

These activities are designed to move homeless people quickly to permanent housing through housing relocation and stabilization services and short- and/or medium- term rental assistance.

Homelessness Prevention Component

These activities are designed to prevent an individual or family from moving into an emergency shelter or living in a public or private place not meant for human through housing relocation and stabilization services and short- and/or medium- term rental assistance.

HMIS Component

These activities are designed to fund ESG recipients' and sub-recipients' participation in the Homeless Management Information System collection and analyses of data on individuals and families who are homeless and at-risk of homelessness.

ESG Staff Contact

Faye McCall:

faye.mccall@mshc.com

601-718-4668

Christianna Jackson:

christianna.jackson@mshc.com

601-718-4682

Housing Opportunities for Persons with AIDS

Purpose:

The Housing Opportunities for Persons with AIDS (HOPWA) program, managed by HUD's Office of HIV/AIDS Housing, was established to provide housing assistance and related supportive services for low-income persons living with HIV/AIDS and their families. The Housing Opportunities for Persons With AIDS (HOPWA) Program is the only Federal program dedicated to the housing needs of people living with HIV/AIDS.

Program Requirements:

HOPWA funds may be used for a wide range of housing, social services, program planning, and development costs. These include, but are not limited to, the acquisition; rehabilitation; or new construction of housing units; costs for facility operations; rental assistance; and short-term payments to prevent homelessness. An essential component in providing housing assistance for this targeted special needs population is the coordination and delivery of support services. Consequently, HOPWA funds also may be used for services including (but not limited to) assessment and case management, substance abuse treatment, mental health treatment, nutritional services, job training and placement assistance, and assistance with daily living.

Major HOPWA Program activities include:

Housing Information Service Program: Provides counseling information and referral services to help eligible clients locate, acquire, finance, and maintain housing. Additionally, provides Fair housing counseling for eligible beneficiaries who may enter discrimination as described in the Federal and State Fair Housing Act.

Short-term Rent, Mortgage, and Utility payment program (STRMU): Designed to prevent homelessness of the tenant or mortgagor of a dwelling over a specified period by HUD.

Supportive Services Program: Coordinates health, mental health, drug and alcohol abuse treatment and case management, nutritional services, and counseling services.

Housing Assessment Plan: Contains a systematic review of housing needs and involves development of individual informational data which investigate the history of homelessness and current health issues to assist individuals manage their resources through development of budgets, as well as tracking individual household planning progress and accessing community care, where it's available.

HOPWA Staff Contact:

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601-718-4682

ALLOCATION DEPARTMENT



Mississippi Home Corporation's 2016 HTC Application Cycle ended on Friday, March 18, 2016. A total of 38 applications representing 19 counties throughout the state were submitted for consideration.

MHC was pleased to see that almost 80% of the applications elected to participate in the CHOICE Program, our new partnership with the Department of Mental Health to provide affordable housing for persons with mental disabilities.

Additionally, several developments elected to compete in the Smaller Credit Amount Set-Aside. This set-aside allows developments to receive HOME funds in an amount up to four hundred thousand dollars (\$400,000). Three developments are competing for this opportunity.

MHC will make funding recommendations to its Board of Directors at its next regularly scheduled board meeting immediately following one hundred twenty (120) days after the close of the cycle. We thank all of our developers for helping to provide safe, affordable and decent housing for all Mississippians.

Development Name	Number of Units	Type	Location
Fouche Commons	50	Acquisition/Rehab	Yazoo
Woolwine Square	28	Acquisition/Rehab	Yazoo
Lindsey Gardens	72	Acquisition/Rehab	Yazoo
Belle Trace	48	New Construction	Columbus
Trace Point	48	New Construction	Columbus
Brumfield Regency Housing	43	Rehabilitation	Natchez
Meadowview Apartments	23	Acquisition/Rehab	Baldwyn
Woodland Bend	24	Acquisition/Rehab	Baldwyn
White Oak Apartments	24	Acquisition/Rehab	Baldwyn
Creekwood Lane Estates	42	Acquisition/Rehab	Lexington
Happy Days Apartments	50	Acquisition/Rehab	Corinth
Village at the Beverly II	40	New Construction	Hattiesburg
Stevenson Apartments	39	Rehabilitation	Meridian
Woodcreek Homes	60	New Construction	Canton
Golden Key Apartments	152	Acquisition/Rehab	Hinds
Timberlane	52	New Construction	Indianola
Woodlawn	52	New Construction	Pontotoc
Bellwood, Phase I	20	New Construction	Aberdeen
Bellwood, Phase II	20	New Construction	Aberdeen
Crestview Apartments	100	Rehabilitation	Pearl
Brandon Hills II	56	Rehabilitation	Brandon
Loan Oak II	100	Rehabilitation	Laurel
Mill Town Place, I	56	New Construction	Canton
Mill Town Place, II	56	New Construction	Canton
Palisades Park, Phase I	16	New Construction	Laurel
Palisades Park, Phase II	16	New Construction	Laurel
Wendover Park	56	New Construction	Columbus
Beacon Hill East	48	New Construction	New Albany
Beacon Hill West	48	New Construction	New Albany
Phoenix of Corinth	40	New Construction	Corinth
Horn Lake Apartments	48	Acquisition/Rehab	Horn Lake
Pelahatchie Apartments	24	Acquisition/Rehab	Pelahatchie
Countryside Apartments	48	Acquisition/Rehab	Horn Lake
Preservation Crossing I	42	Acquisition/Rehab	Hattiesburg
Preservation Crossing II	48	Acquisition/Rehab	Hattiesburg
Southpointe	60	Acquisition/Rehab	Hinds
Haven Apartments	28	Acquisition/Rehab	Tupelo
Sanders Place	24	Acquisition/Rehab	Hollandale



Samuel is a native of Indianola. He is a married father of two handsome boys, ages 7 and 2. While attending Mississippi Delta Community College, Sam majored in Architectural Drafting Technology. Prior to joining MHC's team as a Building Inspector, he worked in the residential and commercial construction industry for 15 years. "I am excited about my new position as Building Inspector. Being on the job for just a few weeks I am learning new things, meeting great people, and getting familiarized with my territory." In his free time, Sam enjoys spending time with his family, visiting museums, and playing basketball.

Welcome Aboard!





Question: The 4th of July is approaching and we are planning a cookout for the residents. Can this event be counted as community service?

Answer: Cookouts are great to build management/ tenant rapport; however, it is not

considered community service. The owner must select services that will meet the needs of the tenants. In addition, the types of services must be kept current as to changing tenant needs, economic conditions, and social change. Some examples of community services are: GED classes, financial budgeting, and fire and safety awareness.

Question: How should I calculate income when using check stubs only?

Answer: When calculating income using check stubs, be sure that you have four (4) consecutive check stubs. The two calculation methods still apply. Take the higher of 1) the average of the gross amounts or 2) the year-to-date amount. In order to calculate the year-to-date amount, you will need to obtain the applicant's date of hire and/or the beginning YTD period date.

Question: My development placed in service in 2009, is it mandatory that I use the 2016 limits published in March?

Answer: No. Since the development placed in service in 2009, it is protected by the "Hold Harmless" provision that says that gross income will not decline for a development even if the area median income declines in future years. Therefore, the owner has the option to use older "higher" limits as long as the project was placed in service during that particular year.

COMPLIANCE MONITORING STAFF

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Building Inspector

Please contact us at 601.718.4642 if you would like to be removed from the Compliance Connection mailing list.