



735 Riverside Drive
Jackson, MS 39202

Proposed 2021 Annual Action Plan

Allocation of Funds & Guidelines for Scoring Activities

(Board Approved – March 11, 2021)

Plan Summary

The Annual Action Plan (AAP) is the annual implementation of the Five-Year Consolidated Plan for the HUD Formula Grant Programs. The housing components and programs under this plan and application deadlines for each are listed below.

Program	Date
MULTIFAMILY RENTAL HOME Rental, Housing Trust Fund	
Notice of Funding Availability	12-Apr
Online Application Open	12-Apr
Application Deadline	24-May
HOMEOWNERSHIP HOME - Down Payment Assistance	
Notice of Set-aside to existing contractors	9-Apr
Grant agreements issued	30-Sep
HOMEOWNERSHIP HOME - Homeowner Rehabilitation	
Notice of Funding Set-aside to 2020 cycle eligible projects not funded	6-Apr
Grant agreements issued	1-Oct
HOUSING SERVICES Emergency Solutions Grant	
Notice of Funding Availability	16-Apr
ESG Application Open Date	16-Apr
ESG Application Deadline	7-May
HOUSING SERVICES Housing for Persons with HIV/AIDS	
Notice of Funding Availability	16-Apr
HOPWA Request for Proposals Open Date	16-Apr
HOPWA Request for Proposals Deadline	7-May

II. ALLOCATION OF FUNDS 2021

The proposed allocation of funds for 2021 are estimated based on the amount received in 2020 funding. Once the allocation for Fiscal Year 2021 is received from HUD, MHC will make adjustments to reflect the correct funding allocations for each program.

Program	Activities	Proposed Allocation of Funds estimate based on amount received in 2020
ESG	Rapid Re-Housing	\$359,344
	Shelter	\$715,616
	Homeless Prevention	\$659,187
	Street Outreach	\$382,952
	HMIS*	\$152,555
	State Administration	\$100,000
TOTAL ESG		\$ 2,369,654
HOME	Homeowner Rehabilitation	\$2,376,965
	Rental	\$3,800,548
	Home Buyer Assistance	\$1,000,000
	CHDO Set-Aside	\$1,500,000
	CHDO Operating Expenses	\$50,000
	Disaster	\$500,000
	State Administration	\$1,025,279
TOTAL HOME		\$10,252,792
HOPWA	Substantial Rehab/New Construction	\$500,000
	Services	\$1,171,519
TOTAL HOPWA		\$1,671,519
HTF	Construction/Rehabilitation	\$2,700,000
	Admin	\$300,000
TOTAL HTF		\$3,000,000

*HMIS – Homeless Management Information System

Activities

The following proposed language will be used in the 2021 Annual Action Plan.

Emergency Solutions Grant Program (ESG)

ESG Program is designed to improve administrative efficiency and enhance response coordination and effectiveness in addressing the needs of homeless persons. Proposed program activities for 2021 is to provide services for persons who are homeless, at risk of homelessness and services for special populations such as homeless youth, victim services (victims of human trafficking), and services for people living with HIV/AIDS. The five ESG program components are: street outreach, emergency shelter (homeless population, domestic violence and children and youth), rapid re-housing of homeless individuals and/or families, homeless prevention to individuals and/or families at risk of homelessness, and Homeless Management Information System (HMIS) data collection.

HOME Investment Partnerships Program (HOME)

The State's HOME Program will provide the required 15% set-aside for Community Housing Development Organizations (CHDO). Funds will also be allocated to Rental Housing and homeownership set-asides, and a competitive application process for local units of government for homeowner rehabilitation activities. HOME funds assist households with income at or below 80% of area median income according to family size and locale. Proposed program activities for the 2021 Annual Action Plan are: New construction/substantial rehabilitation of single and multi-family rental units, home buyer assistance, homeowner rehabilitation/reconstruction, CHDO Operating Expense.

1. Homeowner Rehabilitation

Funds are used to provide safe, decent, affordable housing by eliminating substandard conditions, through rehabilitation or reconstruction of owner-occupied units. HOME funds are distributed through a competitive process.

Homeowner Rehabilitation Disaster

Funds are used to provide housing assistance to counties covered by an Emergency or Major Disaster Declaration issued by the Federal Emergency Management Agency (FEMA). Counties impacted by the disaster are eligible to apply. Eligible activities under this Program are repair, rehabilitation of single-family owner-occupied housing and rehabilitation, replacement of owner-occupied manufactured housing.

2. Rental

Funds will be used to provide rental housing for low to very low-income households. The Rental Housing Set-Aside funding will provide "gap" financing rental housing development activities, acquisition/rehab rental housing activities, or substantial rehabilitation of rental units. Eligible applicants are for profit and non-profit organizations with demonstrated experience and capacity to undertake HOME activities, according to HUD regulations. HOME funds are distributed through a competitive process and in the form of a cash flow loan.

3. Home Buyer Assistance

Home Buyer Assistance Set-Aside funds will be used to provide down payment, principal reduction, and closing cost assistance to income eligible households to purchase a home. Thirty-three percent (33%) of funds will be dedicated to serving persons with disabilities. MHC expects to contract with one or more HUD-approved housing counseling agencies to identify eligible households, collect documentation required to determine eligibility for HOME funds, and work with buyer and lender through loan closing. MHC will make the final determination about the applicant's eligibility and the amount of financial assistance to be allowed.

4. Community Housing Development Organization (CHDO)

CHDO Set-Aside/Rental Housing Set-Aside will provide development or substantial rehabilitation of multi-family rental units and development of single-family homeownership units by creating decent housing with improved availability. Funds will be allocated for CHDO operations.

Housing Opportunity for Persons with AIDS (HOPWA)

HOPWA funds provide services for low-income persons/families with HIV/AIDS to prevent homelessness. The proposed activities for 2021 are: Short-Term Rent, Mortgage and Utility assistance (STRMU), Tenant-Based Rental Assistance (TBRA), Short-Term Supported housing, Master Leasing, Permanent Housing Placement, housing information, supportive services, resource identification, acquisition, construction, or rehabilitation of structures used for eligible HOPWA activities, and technical assistance.

National Housing Trust Fund (HTF)

The primary purposes of the NHTF is to increase and preserve the supply of rental housing for extremely low- income households earning less than 30% of area median income (AMI) or the federal poverty guidelines published by the Department of Health and Human Services. The State is required to prepare a separate Annual Allocation Plan for HTF. It is submitted with the Annual Allocation Plan for other HUD Programs.

Eligible Areas

Eligible Areas for all programs are State-wide.

III. GUIDELINES AND SCORING CRITERIA FOR 2021

HTF Guidelines and Scoring Criteria Summary

The HTF Program is a housing rental component activity. The amount set-aside for this activity is based on federal appropriations and availability of funds. The maximum HTF award for 2021 is \$1.5 million. Organizations eligible to receive funding through HTF are for-profit and nonprofit organizations with demonstrated development experience and capacity to create, rehab, or preserve affordable housing.

Eligible activities are construction and rehabilitation of multi-family and single-family rental units for extremely low-income households (ELI). The construction of single-family homeownership is not an eligible activity under the HTF Set-aside activity.

The application cycle for the HTF Program is a competitive process and held on an annual basis. An application must meet threshold & scoring requirements in order to be eligible for reservation of an HTF award. MHC uses a scoring standard with a 100-point scale to process and select applications for funding. Applications must score a minimum of 75 on a 100-point scale to be considered for funding. By adhering to the scoring criteria, applications can receive up to 100 points based on the final rating criteria.

The following criteria provides details by which points are assigned for competitive scoring:

2021 HTF Program/Rental Scoring Rating Factors:

(1) Geographic Diversity	Up to 15 pts
(2) Rental Assistance	10 pts
(3) Extended Affordability Period	5 pts
(4) Supportive Service Commitment	Up to 20 pts

(5) High Opportunity Areas	Up to 10 pts
(6) Section 504 Compliant Units	Up to 20 pts
(7) Energy Efficiency Plan	10 pts
(8) Development Amenities	Up to 10 pts
Total	100 pts

1) GEOGRAPHIC DIVERSITY: 15 points

Geographic diversity as required in the Consolidated Action Plan – Projects that focus and achieve the most impact on the State's priorities in rural and urban areas of the State.

- a. Projects developed are in locations that are considered poverty driven and address the affordable rental housing needs for extremely low-income (30 % of AMI) households. **Five Points (5) are awarded to developments located in counties or Census Tracts with a poverty rate above 30 percent.**

i. Exhibit 1- Persons in Poverty by County

ii. Exhibit 2 Persons in Poverty by Census Tract

- b. Address critical housing needs with an emphasis on the prevention, reduction, and expansion of permanent housing opportunities for persons identified as homeless and persons with serious mental illness.

iii. Up to 5 points awarded to project based on the number of persons in the county who are counted as Homeless or who have entered a Mississippi State Hospital from the county. Developments that will serve both populations will be awarded points based on the county's highest points in either category.

iv. Exhibit 3 Admissions to State Hospital

v. Exhibit 4 Persons Identified as Homeless

Projects will be funded according to the shortage or strong evidence of an inadequate supply of rental housing affordable to extremely low-income households.

Five (5) Points are awarded. Documented by market study. The analysis must document the need for rental units affordable to ELI households in the market served by the property. The analysis must include a clear statement that the market can absorb the units being proposed. The market study shall assume the new supply from the project will be at least 10% of the units in the development, or higher percentage established by the applicant.

2) RENTAL ASSISTANCE: 10 Points

Acceptable rental assistance is limited to assistance contracted by HUD and/or USDA for period of affordability documented on the HTF application. If awarded funds, applicant must certify that it will provide rental assistance acceptable to MHC or that it will adjust tenant's rent to maintain affordability for the tenants. This certification is part of the written agreement that commits HTF to the development.

To be eligible to receive points, the applicant must include a copy of an executed agreement between the ownership entity and the funding entity that includes the amount of rental assistance that will be provided, the number of units assisted, its duration, and any qualifying terms and/or conditions.

3) EXTENDED AFFORDABILITY PERIOD: 5 Points

To receive points, the applicant must elect to extend the affordability period beyond the minimum required by federal regulation which is 30 years. This extended affordability period will be incorporated into the Written Agreement between MHC and the Recipient of HTF funds. Failure to satisfy the extended affordability period is subject to recapture of HTF funds.

4) SUPPORTIVE SERVICES COMMITMENT: Up to 20 Points

1. To be considered for points under this category, applicants must incorporate facilities and services that stabilize living environments and enhance quality of life for the following special needs categories, which are identified in the State's Consolidated Plan as high priority and targeted populations: (1) Persons with Serious Mental Illness; (2) Persons with Disabilities; (3) Persons released from incarceration; (4) Homeless Elderly 55+; (5) Youth Homeless or aging out of the Foster Care System.
2. Applicants are required to submit with application a Supportive Services Plan appropriate to the target populations selected. The Plan must include a narrative describing how the proposed services meet the needs of the target population(s). Applicant may receive up to 20 points under this category. **Points are assigned per each selection.**
 - a. The percentage of HTF units designated for special needs population(s) is above the minimum 10% requirement. **5 points**
 - b. Development contracts with a service provider or hires staff to deliver the services provided for special needs population selected in the application. **15 points**

Examples of services may include, but not limited to, the following to enhance target population(s) quality of life and independence:

- 1) Provide services that will enhance life skills and level of education for the targeted populations.
- 2) Provide nutritional /health wellness services.
- 3) Provide supportive services for residents released from incarceration to accomplish adjustment back into society, job placement, educational, housing support, and financial literacy.
- 4) Provide supportive services for emancipated youth who are Homeless, at risk of Homelessness, or aging out of the foster care system.

5) HIGH OPPORTUNITY AREAS (Up to 10 Pts)

Projects developed in High Opportunity Areas where there is availability of sustainable employment, a low poverty rate, high-performing schools, housing accessible to hospitals; employment centers; transportation corridors and hubs.

Points will be awarded based on the following:

- 1) Areas which include a high concentration of extremely low-income populations and a shortage of affordable housing in the geographical area as documented in market study - **2 points (Documented by market study)**

- 2) High-performing school districts: defined as areas that have a public-school district with a “B” or higher rating as listed in the Mississippi Department of Education’s Accountability Results—**3 points (Exhibit 5 School Districts)**
- 3) Housing accessible to transportation corridors and hubs. Cities or counties served by a scheduled bus service or providers operating with grants funded by Federal Transit Administration. – **1 point (Exhibit 6 Counties Served by Public Transit)**
- 4) Housing accessible to hospitals. Project located in a county with a hospital. - **2 points (Documented by market study)**
- 5) Housing accessible to employment centers. Project located in a county with over 500 new hires per quarter twelve months ending 2018 Q2. - **2 points (Exhibit 7 New Hires by County)**

6) SECTION 504 COMPLIANT UNITS: Up to 20 Points

To be considered for points under this category, applicants of multi-family, new construction or rehabilitation developments must increase the number of mobility units above the minimum required under Section 504 regulation by one (1) or more units.

- 1) Development provides one (1) additional mobility unit: 10 points.
- 2) Development provides two (2) or more additional mobility units: 20 points.

7) ENERGY EFFICIENCY PLAN: 10 Points

Rental developments are designed and built to a level of energy efficiency that meets or exceeds the levels required to qualify for the Energy Efficiency/Green Sustainable Design. Examples of energy efficiency, but not limited to high-efficiency heating & cooling equipment & controls, energy-efficient lighting upgrades & controls, programmable thermostats, insulation improvement, air-sealing & weatherization. The following must be submitted with the application to receive points under this category:

- a. Energy Efficiency Plan outlining the method to reduce the energy cost for tenants.
- b. Estimated cost savings proposal per unit
- c. Building Plans & Specifications
- d. Contract with service provider

8) DEVELOPMENT AMENITIES: Up to 10 Points

Developments will be awarded two points per development amenity up to a maximum of ten points. Amenities must be appropriate to the proposed tenant population. All proposed amenities must be selected on the application and notated and highlighted on the Plans/Drawings or Physical Needs Assessment. Applicants must adhere to all amenities selected on the application, regardless of whether points are awarded. Building components installed to qualify for Section 504-compliant unit points do not qualify as Development Amenities.

1. Advanced Community Services/Classes
2. Neighborhood Services

Points may be awarded to a proposed development that has at least two of the following services located within **one half (1/2) mile of the proposed site, documented in market study:**

- Grocery Store
 - Pharmacy
 - Bank or Credit Union
 - Hospital or Medical Clinic
3. Furnished Clubhouse or Community Building
 4. On-site Business/Education Center
 5. Exterior Security
 6. Fitness Center
 7. On-site Laundry Facility
 8. Walking, Jogging, or Biking Trail
 9. Basketball, Volleyball, or Tennis Court
 10. Landscaped area including a gazebo with sitting area Playground (Multi- phase developments must each have its own playground.

HOPWA GUIDELINES AND SCORING CRITERIA SUMMARY

The scoring factors and points to be used in the Housing Opportunity for Persons With AIDS 2021 allocation cycle are the same as in 2020. No edits were made to the Rating Factor or the items to be considered when awarding points.

Proposed Scoring Criteria

Rating Factor 1: Organization Information (20 pts.)

Considering Factors

- Clearly described types of services and clients served, and the organization's purpose/mission as defined in the organization's bylaws.
- Clearly described experience with HUD funds and other federal, state, or private funding.
- Clearly described impact of project/program on the annual operating budget, good fiscal oversight, and internal controls to adequately safeguard grant funds.
- Clearly described policies and procedures and provided evidence that written policies and procedures currently exist.
- Provided evidence of sufficient number of staff with experience to complete the project/program.

Applications will be evaluated on the organization's capacity to administer a HUD grant using guidelines specified in OMB Circulars, grant regulations, and Uniform Administrative Requirements.

Rating Factor 2: Project/Program Goals and Objectives (25 pts.)

Considering Factors

- Described how the important issue the project/program addresses align with a priority need.
- Provided evidence to substantiate and support why the project/program is needed.
- Clearly described short-term goals that are specific, measurable, attainable, relevant, and time bound.
- Clearly stated how long-term outcomes will be measured and how outcomes will benefit the community or beneficiaries.
- Clearly defined measures for increasing access to care and documenting health outcomes.
- Clearly defined strategies to increase housing stability.

Applications will be evaluated on how closely the project aligns with MHC's priority needs as set forth in the state's consolidated plan.

Rating Factor 3: Project/Program Information (30 pts.)

- Clearly described the project/program scope and activities to be conducted.
- Clearly described the targeted population, location, and the timeframe of the project/program.
- Clearly described the innovation and strength of the project/program plan.
- Provided all information required for the specific type of grant and project/program.
- Described established or proposed collaboration or partnerships that substantiated how the project/program avoids/eliminates duplication of programs, services, and activities.
- Clearly described policies on how the agency strategy working with other resources to ensure that the most appropriate services are provided to the appropriate clients based on identified need.
- Clearly described a system planned or in place to measure program's accomplishments and other required reporting data.

Applications will be evaluated on the information provided about the proposed project or program and how well the applications met the above criteria.

Rating Factor 4: Project/Program Financial Information (25 pts.)

- Clearly described budget items, description, purpose, and amount.
- Provided data to substantiate the economic feasibility of the program and how the total cost of the project/program was estimated.
- Requested funds appear reasonable for the total project/program cost, administration expenses, cost per beneficiary, economic feasibility, etc.

- Provided data to substantiate the committed and pending sources of funding for total project/program leverage.
- Provided data to substantiate all funding sources and uses, including any required match.

Applicants will be evaluated on the clarity and reasonability of financial information and budgets, including but not limited to funding rationale and total cost of project/program.

ESG GUIDELINES AND SCORING CRITERIA SUMMARY

The scoring factors and points to be used in the Emergency Solutions Grant 2021 allocation cycle are the same as in 2020 except for removing the rating factor for financials. Points for each group of rating factor were adjusted for a total of 100 points. Limited edits were made to improve wording and clarity without changing the other Rating Factors or the items to be considered when awarding points.

Proposed Scoring Criteria

Rating Factor 1: Capacity & Experience (40 pts)

Considering Factors

- Does the non-profit have an experienced staff?
- Does the non-profit have local, state, or federal licenses/certificates?
- Does the non-profit have the authority under its by-laws to carry out the proposed program?
- Does the non-profit have the proper level of staffing to carry out the project?
- Does the non-profit have appropriate community collaboration to ensure project success?

Evaluate how well the non-profit demonstrates the ability to successfully implement and manage grant funded (federal, state, and local) projects in a timely manner, consistent with funding requirements AND the non-profit's experience working with similar programs (housing programs, emergency shelters, outreach, etc.) or programs with similar activities (case management, assessments, etc.).

Rating Factor 2: Need/Extent of the Problem (22 pts)

Considering Factors

- Does the non-profit participate in the coordinated entry system?
- Does the non-profit prioritize services to the most vulnerable populations including chronically homeless, homeless veterans, youth, and families?
- Is the non-profit working with community agencies to ensure that individuals are not released into homelessness from institutional settings?
- Does the non-profit address root causes of homelessness in its target population?
- Does the non-profit have strategic steps listed in their program policy and procedures to encourage stability and reduce returns to homelessness and recidivism?
- How do the services help meet client and community needs?

- Does the non-profit consider existing community resources and service gaps to ensure that resources are targeted based on needs and gaps?
- Are current local statistics, non-profit statistics or other evidence provided to document and support the need?
- Are the target populations and their unique service needs clearly identified?

Evaluate the identified community need in the context of the priorities for the proposed services. How comprehensive is the description of the related need for the services proposed? Evaluate how well services are located as compared to need in community. Is the target population and their unique service needs clearly identified?

Rating Factor 3: Collaboration (10 pts)

Considering Factors

- Does the non-profit actively refer *clients to other needed services*?
- Does the proposed program include *coordination efforts between multiple partners including: Education, Faith-Based, Arts, Media, Government, Non-Profits, Business, Entertainment, Sports and Neighborhoods*?
- Does the non-profit *collaborate with other agencies* to provide comprehensive services?
- Does the non-profit have an effective client outreach strategy?
- Do these services help meet needs and promote increased self-sufficiency?
- Are there details of any formal agreements and history of partnerships in the community?
- Is the non-profit demonstrating that they are not working in a silo and have established true partnerships throughout the county?

Evaluate the outreach activities and how effective the project will be in reaching the target population. How are any barriers to collaboration described, and how will they be addressed? Evaluate the degree of non-profit's participation within the local community, including its collaborative efforts within the Continuum of Care (CoC) and CoC sponsored activities. ESG grant recipients are required to participate in the CoC.

Rating Factor 4: Program Evaluation, Performance & Monitoring (28 pts)

Considering Factors

- How did the non-profit perform in terms of numbers served in the previous grant cycle?
- Has the non-profit had any issues with expending all its past or current funding?
- Are there any serious performance issues in past grants awarded to the non-profit?
- How will the non-profit evaluate its programs to help clients move towards self-sufficiency after they receive the service?
- Can they clearly define how clients will be better off and reach self-sufficiency after receiving proposed services?
- Does the non-profit track accomplishments over time and report verifiable accomplishments?
- Is there a strong link between the project goals, the services provided and the outcomes?

- Are there significant discrepancies between the agency's answers & the performance reports from the HUD CAPER report?

Evaluate the effectiveness of how proposed program outcomes and performance will be measured. Are the methods and tools to be used to evaluate progress clearly described?

HOME GUIDELINES AND SCORING CRITERIA SUMMARY

HOME Rental and Community Housing Development Organizations (CHDO) Set-Aside are two rental components under the HOME Program. The amount set-aside for these activities are based on federal appropriations and availability of funds. The maximum award for 2021 is \$1.5 million for HOME Rental and \$1.5 million for (CHDO). Organizations eligible to receive funding through HOME are for-profit and nonprofit organizations with demonstrated development experience and capacity to create, rehab, or preserve affordable housing. Eligible activities are construction and rehabilitation of multi-family and single-family rental units for low to very low-income households. The construction of single-family homeownership units is also an eligible activity under CHDO set-aside activity.

The application cycle for the HOME Program is a competitive process and held on an annual basis. An application must meet threshold & scoring requirements in order to be eligible for reservation of a HOME award. MHC uses a scoring standard with a 100-point scale to process and select applications for funding. Applications must score a minimum of 75 on a 100-point scale to be considered for funding. By adhering to the scoring criteria, applications can receive up to 100 points based on the final rating criteria.

The following criteria provides details by which points are assigned for competitive scoring:

2021 HOME Program/Rental & CHDO Scoring Rating Factors:

(1) Geographic Diversity	Up to 15 pts
(2) Rental Assistance	10 pts
(3) Extended Affordability Period	5 pts
(4) Supportive Service Commitment	Up to 20 pts
(5) High Opportunity Areas	Up to 10 pts
(6) Section 504 Compliant Units	Up to 20 pts
(7) Energy Efficiency Plan	10 pts
(8) Development Amenities	Up to 10 pts
Total	100 pts

1) GEOGRAPHIC DIVERSITY: 15 points

Geographic diversity as required in the Consolidated Action Plan – Projects that focus and achieve the most impact on the State's priorities in rural and urban areas of the State.

- a. Projects developed are in locations that are considered poverty driven and address the affordable rental housing needs for very low-income (VLI) (60 % of AMI) households. **Five Points (5) are awarded to developments located in counties or Census Tracts with a poverty rate above 30 percent.**

- i. **Exhibit 1- Persons in Poverty by County**
- ii. **Exhibit 2 Persons in Poverty by Census Tract**

b. 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.

iii. Up to 5 points awarded to project based on the number of persons in the county who are counted as homeless or who have entered a Mississippi State Hospital from the county. Developments that will serve both populations will be awarded points based on the county's highest points in either category.

iv. Exhibit 3 Admissions to State Hospital

v. Exhibit 4 Persons Identified as Homeless

c. Projects will be funded according to the shortage or strong evidence of an inadequate supply of rental housing affordable to very low-income (VLI) households.

Five (5) Points are awarded. Documented by market study. The analysis must document the need for rental units affordable to VLI households in the market served by the property. The analysis must include a clear statement that the market can absorb the units being proposed. The market study shall assume the new supply from the project will be at least 10% of the units in the development, or higher percentage established by the applicant.

2) RENTAL ASSISTANCE: 10 Points

Acceptable rental assistance is limited to assistance contracted by HUD and/or USDA for period of affordability documented on the HOME application. If awarded funds, applicant must certify that it will provide rental assistance acceptable to MHC or that it will adjust tenant's rent to maintain affordability for the tenants. This certification is part of the written agreement that commits HOME to the development.

To be eligible to receive points, the applicant must include a copy of an executed agreement between the ownership entity and the funding entity that includes the amount of rental assistance that will be provided, the number of units assisted, its duration, and any qualifying terms and/or conditions.

3) EXTENDED AFFORDABILITY PERIOD: 5 Points

To receive points, the applicant must elect to extend the affordability period beyond the minimum required by federal regulation which may be 15 or 20 years depending on the amount of grant funds awarded. This extended affordability period will be incorporated into the Written Agreement between MHC and the Recipient of HOME funds. Failure to satisfy the extended affordability period is subject to recapture of HOME funds.

4) SUPPORTIVE SERVICES COMMITMENT: Up to 20 Points

1. To be considered for points under this category, applicants must incorporate facilities and services that stabilize living environments and enhance quality of life for the following special needs categories, which are identified in the State's Consolidated Plan as high priority and targeted populations: (1) Persons with Serious Mental Illness; (2) Persons with Disabilities ; (3) Persons released from incarceration; (4) Homeless Elderly 55+; (5) Youth homeless or aging out of the Foster Care System

2. Applicants are required to submit with application a Supportive Services Plan appropriate to the target populations selected. The Plan must include a narrative describing how the proposed services meet the needs of the target population(s). Applicant may receive up to 20 points under this category. **Points are assigned per each selection.**
 - a. The percentage of HOME units designated for special needs population(s) is above the minimum 10% requirement. **5 points**
 - b. Development contracts with a service provider or hires staff to deliver the services provided for special needs population selected in the application. **15 points**

Examples of services may include, but not limited to, the following to enhance target population(s) quality of life and independence:

- 1) Provide services that will enhance life skills and level of education for the targeted populations.
- 2) Provide nutritional /health wellness services.
- 3) Provide supportive services for residents released from incarceration to accomplish adjustment back into society, job placement, educational and financial literacy.
- 4) Provide supportive services for emancipated youth who are homeless, at risk of homelessness, or aging out of the foster care system.

5) HIGH OPPORTUNITY AREAS (Up to 10 Pts)

Projects developed in High Opportunity Areas where there is availability of sustainable employment, a low poverty rate, high-performing schools, housing accessible to hospitals; employment centers; transportation corridors and hubs.

Points will be awarded based on the following:

- A. Areas which include a high concentration of extremely low-income populations and a shortage of affordable housing in the geographical area as documented in market study - **2 points (Documented by market study)**
- B. High-performing school districts: defined as areas that have a public-school district with a "B" or higher rating as listed in the Mississippi Department of Education's Accountability Results—**3 points (Exhibit 5 School Districts)**
- C. Housing accessible to transportation corridors and hubs. Cities or counties served by a scheduled bus service or providers operating with grants funded by Federal Transit Administration. – **1 point (Exhibit 6 Counties Served by Public Transit)**
- D. Housing accessible to hospitals. Project located in a county with a hospital. - **2 points (Documented by market study)**
- E. Housing accessible to employment centers. Project located in a county with over 500 new hires per quarter twelve months ending 2018 Q2. - **2 points (Exhibit 7 New Hires by County)**

6) SECTION 504 COMPLIANT UNITS: Up to 20 Points

To be considered for points under this category, applicants of multi-family, new construction or rehabilitation developments must increase the number of mobility units above the minimum required under Section 504 regulation by one (1) or more units.

- a. Development provides one (1) additional mobility unit: 10 points.
- b. Development provides two (2) or more additional mobility units: 20 points.

7) ENERGY EFFICIENCY PLAN: 10 Points

Rental developments are designed and built to a level of energy efficiency that meets or exceeds the levels required to qualify for the Energy Efficiency/Green Sustainable Design. Examples of energy efficiency, but not limited to high-efficiency heating & cooling equipment & controls, energy-efficient lighting upgrades & controls, programmable thermostats, insulation improvement, air-sealing & weatherization. The following must be submitted with the application to receive points under this category:

- a. Energy Efficiency Plan outlining the method to reduce the energy cost for tenants.
- b. Estimated cost savings proposal per unit
- c. Building Plans & Specifications
- d. Contract with service provider

8) DEVELOPMENT AMENITIES: Up to 10 Points

Developments will be awarded two points per development amenity up to a maximum of ten points. Amenities must be appropriate to the proposed tenant population. All proposed amenities must be selected on the application and notated and highlighted on the Plans/Drawings or Physical Needs Assessment. Applicants must adhere to all amenities selected on the application, regardless of whether points are awarded. Building components installed to qualify for Section 504-compliant unit points do not qualify as Development Amenities.

- 1. Advanced Community Services/Classes
- 2. Neighborhood Services

Points may be awarded to a proposed development that has at least two of the following services located within ***one half (1/2) mile of the proposed site, documented in market study:***

- Grocery Store
 - Pharmacy
 - Bank or Credit Union
 - Hospital or Medical Clinic
- 3. Furnished Clubhouse or Community Building

4. On-site Business/Education Center
5. Exterior Security
6. Fitness Center
7. On-site Laundry Facility
8. Walking, Jogging, or Biking Trail
9. Basketball, Volleyball, or Tennis Court
10. Landscaped area including a gazebo with sitting area Playground (Multi- phase developments must each have its own playground).