HUD APPROVED – DECEMBER 2023

2023 Mississippi

Annual Action Plan

August 16, 2023

Prepared By:

OMB Control No: 2506-0117 (exp. 09/30/2021)

Executive Summary

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

1. Introduction

The 2023 Annual Action Plan (AAP) is the annual implementation of the Five-Year Consolidated Plan for the U.S. Department of Housing and Urban Development (HUD). The AAP is the State's Plan to allocate funding for the following programs: Community Development Block Grant (CDBG), Emergency Solutions Grant (ESG), HOME Investment Partnership (HOME), Housing Opportunities for Persons With AIDS (HOPWA), and the National Housing Trust Fund (HTF).

The state did not rollover Disaster funds from the previous year.

These programs address affordable housing and community development needs for the program year starting Oct 1, 2023 - September 30, 2024. The AAP provides a strategic one-year plan and outlines a comprehensive approach to describe the programs and activities that will meet the identified priority needs in the Five-Year Consolidated Plan. Mississippi Home Corporation (MHC) will administer the ESG, HOME, HOPWA, and HTF Programs. Mississippi Development Authority (MDA) will administer the CDBG Program.

A summary of the Citizen Participation Process (CPP) across the state included public notices and presentations at one virtual advisory meeting, and two in-person public hearings. Details are provided in the dialogue box below and all CPP documentation is attached in AD-26.

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.

MHC's expected outcomes for HUD's Entitlement Programs is to develop viable communities through the provision of decent housing, a suitable living environment, and expanded economic opportunities.

- Expected Outcomes HOME- Increase the production of affordable housing and continue to support the rehabilitation of affordable housing. Additionally, to increase access to housing by creating or rehabilitating affordable rental housing for low-income individuals.
- Expected Outcomes ESG- Improve a wide range of support services and housing opportunities for persons experiencing homelessness and at risk of homeless.
- Expected Outcomes HOPWA- Improve housing assistance and related supportive services for low-income persons living with HIV/AIDS and their families.

- Expected Outcomes HTF- Increase access to affordable rental housing for low-income households.

The objectives and outcomes of the state's CDBG plan are to provide expanded economic opportunities for the state's low- and moderate-income residents. The state strives to accomplish these objectives and outcomes by maximizing and effectively utilizing all available funding resources to conduct community development activities that will serve the economically disadvantaged residents of the state. By addressing need and creating opportunity at the non-entitlement local unit of government levels, the state hopes to improve the quality of life for all residents of the state. Specific annual goals and objectives with outcome indicators are referenced in AP-20 Annual Goals and Objectives. The objectives and expected outcomes for the CDBG allocation funds are as follows:

- *Objectives: Expanding economic opportunities (Economic Development)*
- Outcomes: creating new and better jobs that are accessible to and made available to low-and-moderate income persons; and empowering low-income persons to achieve self-sufficiency to reduce generational poverty.
- *Objectives: Improving community public facility or infrastructure (Community Development)*
- Outcomes: enhancing safe and affordable public facilities and public infrastructure for the benefit of low-and-moderate income individuals and families in the non-entitlement communities, therefore leading to enhanced economic growth and development for the communities.

3. Evaluation of past performance

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

Collectively, the program years past performance served 39,839 residents, created 66 jobs, prevented homelessness for 525 persons, served 449 non-homeless Special Needs and housing for people with HIV/AIDs, provided emergency shelter for 1,685, supported 498 with Rapid re-housing assistance for homeless, and generated 93 new or rehabilitated rental and homeowner units. The increased numbers in Emergency Shelter and Homeless Prevention services and the decreased numbers of Rapid-Rehousing is due to lack of availability of affordable housing that meets HUD FMR regulations.

The state exceeded planned production in the categories of persons served by non-homeless special needs, emergency shelters, and rental units rehabilitated. Production goals for the period were not met in several categories including: homeless persons served, homeowner housing rehabilitated, and overnight shelter beds provided. The state is taking the following actions: 1) More accurately estimate time for projects to complete to better estimate yearly production goals; 2) Review state allocation processes to find ways to shorten time from award of funds to completion of construction.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

MHC and MDA held an Advisory Team meeting on February 28, 2023 representing the ESG, HOME, HOPWA, HTF, and CDBG programs with participation by local, regional, and statewide institutions including non-profit organizations, developers, Housing Authorities, Continuums of Care, Emergency Shelters, advocates for disabled and HIV/AIDS families, and grant managers experienced in managing housing activities in various sized urban and rural communities with an interest for providing housing and supportive services to low-income families and local units of government representatives.

Information obtained from this group was utilized in the development and implementation of the program activities. Members participated in a survey for additional information to see if there were issues not covered. Participation added great value into aspects of the ESG, HOME, HOPWA, HTF, and CDBG programs.

The First statewide Public Hearing for the 2023 Annual Action Plan was held on Thursday, March 23, 2023, from 11:00 a.m. to 1:00 p.m. at the North Delta Planning and Development District office located at 220 Power Drive, Batesville, MS 38606.

The Second statewide Public Hearing for the 2023 Annual Action Plan was held on Tuesday, March 28, 2023, from 11:00 a.m. to 1:00 p.m. at the Southern Mississippi Planning and Development District office located at 10441 Corporate Drive, Suite 1, Gulfport, MS 39503.

The 30-Day Public Comment period began on April 1, 2023, and ended on May 1, 2023 and announcements were made at the Advisory meeting, the statewide Public Hearings, and MHC and MDA websites.

Extreme effort was made in reaching out to the citizens to gain input including posting on MHC's & MDA's websites and social media, communication sent to the public via notices in newspapers and correspondence sent to mailing lists. In response to 24 CFR 91.115(b)(3), a statewide meeting was held, and Publication Sources are as follows: La Noticia Mississippi, the MS Hispanic Newspaper; Gulf Coast – Sun Herald; City of Jackson – Jackson Advocate; and The Clarion Ledger.

Public Notification to Non-English-speaking citizens ran in La Noticia prior to the Public Hearings. La Noticia is a small newspaper that runs once a week and is staffed by two people. Once they receive a Public Notice in English it takes them several days to translate it to Spanish. Participation by non-English speaking persons and hearing impaired could be accommodated with advance notice. HUD's new requirement for Affirmatively Furthering Fair Housing was also discussed by Ms. Julie Brooks for HOME Program activities and Steve Hardin for CDBG activities. The purpose of covering this topic was to identify Fair Housing disparities/issues within the State and to emphasize the importance of HUD's focus

on using federal funds to provide opportunities for income eligible households to strengthen their income, assets, and wealth by linking services outside of the assistance they may receive.

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.

Lisa Coleman stated that the Annual Action Plan is a requirement of the U.S. Department of Housing and Urban Development (HUD) and sets forth the state's method of distribution of anticipated program funds under the Community Development Block Grant (CDBG) Program, Emergency Solutions Grant (ESG) Program, HOME Investments Partnerships (HOME) Program, Housing Opportunities for Persons With AIDS (HOPWA) Program, and the National Housing Trust Fund (NHTF) Program.

Kimberly Stamps gave an overview of the HOME and HTF Programs and commented on the annual amount typically received from HUD. She also talked about CHDOs and the 15% set-aside for them. She discussed the HTF Program, and the funding amounts expected from HUD. She told the group what MHC's funding expectations were from HUD and that we expected the funding process to begin in September 2023. Tamara Stewart gave an overview of the ESG and HOPWA Programs describing Rapid Rehousing, Prevention, and Street Outreach. She stated that HUD provides approximately $2.3 million annually and that 50% is used on outreach. She also stated that HOPWA receives approximately $1.6 million annually from HUD and that funds are used to increase housing opportunities, provide rental assistance, and supportive services, etc.

Steve Hardin gave an overview of the CDBG Program. He told participants that CDBG is used to increase the number of better jobs to improve communities. He stated that funds go to Community Development and Economic Development activities. Lisa Maxwell added that HUD provides approximately $26 million annually to Mississippi. She also stated that funds for Public Facilities and Economic Development are distributed evenly. She told participants that the state uses $800 thousand for administration and that Public Facilities applications are accepted once a year in May and Economic development applications are accepted year-round.

Julie Brooks added the Fair Housing Disclaimer. She said that MHC and MDA do not discriminate on the basis of disability in the admissions or access to or treatment or employment in its programs or activities. We are pledged to the letter and spirit of U.S. Policy for the achievement of equal housing opportunity throughout the Nation. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing because of race, color, religion, sex, handicap, familial status, or national origin.

Lisa Coleman reminded everyone of the additional upcoming meetings. She stated that MHC and MDA will conduct two public meetings for the Annual Action Plan. The first Public Input Meeting to obtain input from citizens for the development of the 2022 Annual Action Plan will be on March 23, 2023, in

Batesville, MS. The information was also published in statewide newspapers and available online at www.mshomecorp.com and www.mississippi.org. The second public input meeting will also be in-person on March 28, 2023, in Gulfport, MS at the South Mississippi Planning & Development District.

She stated that that both public meetings are accessible to all persons with disabilities and if a translator is needed for non-English speaking persons, please contact Kimberly Stamps at 601-718-4638, or Lisa Maxwell at 601-359-9273 at least 5 days prior to the meeting to accommodate the request. The hearing impaired may contact us at 601-718-4688 or 601-359-3119 (TTY). She also stated that after the second public hearing, there will be a 30-Day Public Comment period which will begin on April 1, 2023, and end on May 1, 2023. All comments can be sent via email to David Hancock at david.hancock@mshc.com, or via U.S. Mail to David Hancock, 735 Riverside Drive, Jackson, MS, 39202.

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

There were no public comments that were not accepted. All the public comments received are attached in Section AD-26 under Citizen Participation Comments.

7. Summary

The State of Mississippi offers a broad range of financial and technical assistance to improve and expand housing, increase affordable housing opportunities, and provide services to people without housing. The variety of federal and state programs it manages benefits persons with disabilities, low- and moderate-income residents, and homeless populations. The state also partners with local governments, homeless service providers, developers, and housing organizations throughout the state to improve housing conditions for low- to moderate-income residents.

It is the state's mission to assist local governments, businesses, and non-profit agencies in building and sustaining quality communities. This mission is accomplished through the creation of economic opportunities, facilitation of local solutions to infrastructure issues, access to affordable housing and related services, and creation and retention of jobs. The state is continuously working to expand the availability of quality housing in rural, underserved areas of Mississippi. The state seeks to create efficiencies and to serve more households annually through collaboration between service providers and programs.

PR-05 Lead & Responsible Agencies - 91.300(b)

1. Agency/entity responsible for preparing/administering the Consolidated Plan

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	MISSISSIPPI	Mississippi Development Authority
HOPWA Administrator	MISSISSIPPI	Mississippi Home Corporation
HOME Administrator	MISSISSIPPI	Mississippi Home Corporation
ESG Administrator	MISSISSIPPI	Mississippi Home Corporation
HOPWA-C Administrator	MISSISSIPPI	Mississippi Development Authority
	MISSISSIPPI	Mississippi Home Corporation

Table 1 – Responsible Agencies

Narrative

National Housing Trust Fund

Mississippi Home Corporation

735 Riverside Drive

Jackson, MS 39202

Staff Contact: Kimberly Stamps, 601-718-4638, kimberly.stamps@mshc.com

Consolidated Plan Public Contact Information

Mississippi Home Corporation- Attn: David Hancock- 735 Riverside Drive - Jackson, MS 39202

601-718-4620 or david.hancock@mshc.com

AP-10 Consultation - 91.110, 91.300(b); 91.315(l)

1. Introduction

The State of Mississippi developed its Five-Year Consolidated Plan in the 2020 program year, covering 2020 - 2024, in response to the U.S. Department of Housing and Urban Development's (HUD's) consolidation of the planning and application aspects of HUD Programs. The Consolidated Plan requires that the State submit its Annual Action Plan. The Annual Action Plan sets forth the methodology of distribution the State will use with the anticipated program funds under the Community Development Block Grant Program (CDBG), HOME Investment Partnerships Program (HOME), Emergency Solutions Grants Program (ESG), Housing Opportunities for Persons With Aids Program (HOPWA), and the National Housing Trust Fund (HTF) to carry out its housing and community development policies and objectives during the program year. The Annual Action Plan describes the resources available to address the needs and objectives of the plan. The state's non-entitlement local units of government consultation and outreach efforts include the Advisory Team meeting, public meeting/hearing opportunity notification and draft annual action plan availability to all units of general local government (municipal and county), the regional planning and development districts, and other local unit of government representatives such as community developers, engineers, application preparers, etc.

MHC sought input on the resilience to broadband needs from MDA, ECM, Fiber Broadband Association of Mississippi, Cooperative Energy, Mississippi Broadband Connect Coalition, and the state's Public Service Commission in the Northern, Southern, and Central Districts in regard to improving access to broadband internet in underserved areas of Mississippi.

MHC sought input regarding the vulnerability of housing occupied by low-and moderate-income households to natural hazard risks from the Mississippi Department of Environmental Quality, Mississippi Emergency Management Agency, Mississippi Secretary of State's Office, Army Corps of Engineers, and the Mississippi Department of Marine Resources.

Provide a concise summary of the state's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies

The State created an Advisory Team for the purpose of coordinating with public and assisted housing providers, private and governmental health, mental health and other service agencies, and non-entitlement local units of government. Consultation for HOME, ESG, HOPWA, NHTF, and CDBG was conducted through the development of the Advisory Team. Outcomes of the consultation resulted in suggestions to improve program performance in relation to providing safe, decent, affordable housing, maximizing federal funds, improving assets and opportunities for beneficiaries to promote long term sustainability. The State conducted the Advisory Team meeting on February 28, 2023.

Representing the Housing Advisory Team were non-profit organizations, housing authorities, representatives of local units of government, representatives of special needs groups (disabled, homeless and AIDS), and other Federal and state agencies. In the ESG Program, consultation with the Continuums of Care takes place on a regular basis.

MHC sought input on governmental health and mental health from Ms. Wendy Bailey, Executive Director at the Mississippi Department of Health (DMH) and her staff beginning in March 2022 which continues to this day. Consultations are on-going monthly on ways to improve services and efficiencies with the Community Mental Health Centers and the Mississippi Department of Mental Health to address issues faced by seriously mentally ill - ELI households (focus of the Olmstead Initiative) and ways the programs administered by MHC can provide the assistance needed to address this Initiative best.

MHC staff is seated on the Planning Council with the Mississippi Department of Health, which is the body of state government that seeks funding opportunities to address the issues faced in housing where lead poison may be present. Notices of the Public Hearing were published according to the State of Mississippi's Citizen Participation Plan. In addition, notices of the public hearings were posted on MHC's website and posted at various locations throughout the State. MDA issued Program Bulletins and a CID Instruction to inform interested groups of the Hearings.

MHC also sought input on social and fair housing activities from HEED (Housing Education and Economic Development), and the Mississippi Center for Justice.

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Extreme effort was made in reaching out to the citizens to gain input including posting on MHC's & MDA's websites and social media, communication sent to the public via notices in newspapers and correspondence sent to mailing lists. In response to 24 CFR 91.115(b)(3), a statewide meeting was held, and Publication Sources are as follows: La Noticia Mississippi, the MS Hispanic Newspaper; Gulf Coast – Sun Herald; City of Jackson – Jackson Advocate; and The Clarion Ledger. The 30-day public comment period was April 1 – May 1, 2023, and announcements were made at the Advisory meeting, the statewide In-Person Public Hearings, and MHC and MDA websites.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

MHC coordinates with the Continuum of Care throughout the year on projects targeted to the homeless population. In addition to statewide Continuum of Care partners, MHC sought input from the Mississippi Department of Child Protective Services, Jackson Housing Authority, MAHRO, MRHA VI, and MRHA VIII on efforts to address the needs of homeless persons.

The State has coordinated and will continue additional coordination with Continuums of Care in allocating funds for eligible activities; as well as work to develop performance standards which will address the needs of homeless persons, families with children and persons at risk of homelessness. MHC met with all three CoCs in the state of Mississippi on June 12, 2023, at 2:30 pm via Microsoft Teams. During the meeting, the CoCs discussed homeless needs in their community. ODHC confirmed that their Coordinated Entry System is working well and there is a decreased number of homeless individuals in the ODHC CoC coverage area; however, the BoS described an increase of homeless in the BoS CoC coverage area. Additionally, MHC and the CoCs were able to discuss how CoC and ESG funds can be used to end the experience of homelessness and prevent homelessness. The coordination also includes evaluating outcomes of ESG assisted projects and developing funding, policies and procedures for the administration and operations of the HMIS tracking system to continue follow-up services with homeless individuals, housing stability success and to avoid becoming homeless again. In addition, incorporate best practices of the housing first model, an approach that will assist in ending homelessness, particularly for people experiencing chronic homelessness who have higher service needs.

MHC has worked in consultation with three Continuums of Care - Balance of State, Open Doors Homeless Coalition and Central MS CoC to address homelessness, rapid rehousing, and homeless prevention to the greatest extent of availability funds. Additionally, the Continuum of Care assists with the compliance with the HEARTH Act and have the opportunity to be a part of providing input in other housing programs to benefit the homeless population.

The State created an Advisory Team for the purpose of coordinating with public and assisted housing providers, private and governmental health, mental health, and other service agencies. Consultation for HOME, ESG, HOPWA and NHTF was conducted through the development of the Advisory Team. Outcomes of the consultation resulted in suggestions to improve program performance in relation to providing safe, decent, affordable housing, maximizing federal funds, improving assets and opportunities for beneficiaries to promote long term sustainability. The State conducted the Advisory Team meeting on February 28, 2023.

Representing the Housing Advisory Team were non-profit organizations, housing authorities, representatives of local units of government, representatives of special needs groups (disabled, homeless and AIDS), and other Federal and state agencies. In the ESG Program, consultation with the Continuums of Care takes place on a regular basis. There has been an ongoing consultation with the Community Mental Health Centers and the Mississippi Department of Mental Health to address issues faced by seriously mentally ill - ELI households (focus of the Olmstead Initiative) and ways the programs

administered by MHC can provide the assistance needed to address this Initiative. MHC staff are seated on the Planning Council with the Mississippi Department of Health, which is the body of state government that seeks funding opportunities to address the issues faced in housing where lead poison may be present.

Describe consultation with the Continuum(s) of Care that serves the State in determining how to allocate ESG funds, develop performance standards for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS

MHC (state ESG recipient) formally met via Teams on June 12, 2023, at 2:30 pm with the three Continuums of Care – Balance of State, Open Doors Homeless Coalition and Central MS CoC – to discuss how to allocate ESG funds, develop performance standards for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS. The objective of the annual meeting was to get feedback from the CoC representatives.

ESG funds:

Open Doors Homeless Coalition recommended that funds be increased in the Emergency Shelter activity, and the Central CoC and the Balance of State CoC requested that more funds be allocated towards Rapid Rehousing activities. Due to the CoC's consultation additional funds were placed in RRH services and Shelter services were not decreased. The CoCs were recommended to encourage community anciencies to apply for resources.

HMIS:

It was confirmed in the Coc consultation meeting that all CoCs will be responsible for collecting annual ESG fees from the funded agency directly. MHC requires that ESG-funded agencies enter ESG participants required HMIS Universal Data Elements and Program Specific Data Elements into HMIS; however, program required documentation may be entered into HMIS based on the funded agency and MHC's discretion and request. Legal agencies and Domestic Violence agencies may use a comparable database that collects all the required data elements.

Outcomes of the consultation results:

MHC and the CoCs agreed to allocate funds based on HUD's Priority, focusing a greater percentage of funds on Rapid Rehousing, and increase the Street Outreach funding.

MHC and the CoCs discussed performance measures, specifically the return to homelessness and the Coordinated Entry System (CES) and how we will evaluate outcomes of all ESG projects and activities.

MHC and the CoCs agree the CoCs will be responsible for management of the HMIS including data entry training and data entry collection and reporting of outcomes to MHC for their coverage area.

Each Continuum of Care has developed its own policies and procedures for HMIS.

MHC has policies and procedures for the implementation of eligible HMIS activities.

MHC will continue to provide leadership for all projects and activities assisted with ESG funds.

2. Agencies, groups, organizations, and others who participated in the process and consultations

Table 2 – Agencies, groups, organizations who participated

1	**Agency/Group/Organization**	OPEN DOORS HOMELESS COALITION INC
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Service-Fair Housing Regional organization Planning organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy HOPWA Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Open Doors Homeless Coalition group served as a consultant for Homeless Population. Contributed to consultation for the need to increase special housing for the homeless population. Consultation for CDBG, HOME, ESG, HOPWA was conducted through the development of an Advisory Team on February 28, 2023. The outcomes of the consultation resulted in suggestions to improve program performance in relation to providing safe, decent, affordable housing. Representing the Housing Advisory Team were non-profit organizations, housing authorities, representatives of local units of government, representatives of special needs groups (disabled, homeless and AIDS), and other state agencies. In the ESG Program, consultation with the Continuums of Care takes place on a regular basis.
2	**Agency/Group/Organization**	Mississippi United to End Homelessness
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services - Victims
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Anti-poverty Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Mississippi United to End Homelessness (MUTEH) served as a consultant for the Homeless Population. MUTEH consulted by providing a housing need assessment for the chronically homeless population. The anticipated outcome of the consultation is to increase decent, safe, and affordable housing for the homeless by using other available federal funding sources. Representing the Housing Advisory Team were other non-profit organizations, housing authorities, representatives of local units of government, representatives of special needs groups (disabled, homeless and AIDS), and other state agencies.
3	**Agency/Group/Organization**	Central Mississippi COC
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Members from the Central Mississippi COC contributed to consultation for the ESG and HOPWA Programs. The input from participants was useful in the development of the Action Plan. Served as member of an Advisory Team on February 28, 2023. The outcomes of the consultation resulted in suggestions to improve program performance in relation to providing safe, decent, affordable housing. Representing the Housing Advisory Team were non-profit organizations, housing authorities, representatives of local units of government, representatives of special needs groups (disabled, homeless and AIDS), and other state agencies. In the ESG Program, consultation with the Continuums of Care takes place on a regular basis.
4	**Agency/Group/Organization**	Mississippi Regional Housing Authority VI
	Agency/Group/Organization Type	Housing PHA Services - Housing Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Non-Homeless Special Needs Build Assets and Wealth

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Mississippi Regional Housing Authority provided input and focused on the need of rental housing for special needs populations. Consultation for HOME, ESG, HOPWA and HTF was conducted through the development of an Advisory Team on February 28, 2023. The outcomes of the consultation resulted in suggestions to improve program performance in relation to providing safe, decent, affordable rental housing. Representing the Housing Advisory Team were non-profit organizations, housing authorities, representatives of local units of government, representatives of special needs groups (disabled, homeless and AIDS), and other state agencies. The Mississippi Regional Housing Authority collaborated with the Mississippi Home Corporation in developing the Analysis of Impediment for the new consolidated plan period.
5	**Agency/Group/Organization**	AIDS Services Coalition
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Service-Fair Housing Services - Victims

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Non-Homeless Special Needs HOPWA Strategy Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Members from the Aids Services Coalition served as team members and consulted concerning the HOPWA Program, the need for funding and special needs housing. Consultation for CDBG, HOME, ESG, HOPWA and HTF was conducted through the development of an Advisory Team on February 28, 2023. The outcomes of the consultation resulted in suggestions to improve program performance in relation to providing safe, decent, affordable housing for people living with aids. Representing the Housing Advisory Team were non-profit organizations, housing authorities, representatives of local units of government, representatives of special needs groups (disabled, homeless and AIDS), and other state agencies.

6	**Agency/Group/Organization**	GRACE HOUSE
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Service-Fair Housing Services - Victims
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs HOPWA Strategy Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Members from Grace House served as a team member and consulted concerning the HOPWA Program, the need for funding and special needs housing. Consultation for CDBG, HOME, ESG, and HOPWA was conducted through the development of an Advisory Team on February 28, 2023. The outcomes of the consultation resulted in suggestions to improve program performance in relation to providing safe, decent, affordable housing. Representing the Housing Advisory Team were non-profit organizations, housing authorities, representatives of local units of government, representatives of special needs groups (disabled, homeless and AIDS), and other state agencies.

7	**Agency/Group/Organization**	Regional 8 Mental Health
	Agency/Group/Organization Type	Services-Persons with Disabilities Services-Health Health Agency Other government - State
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Strategy Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Region 8 Mental Health consulted on the basis of low income, mentally ill, homeless, and disabled populations. Consultation for CDBG, HOME, ESG, HOPWA and HTF was conducted through the development of an Advisory Team on February 28, 2023. The anticipated outcome of the consultation resulted in suggestions to improve program performance in relation to providing safe, decent, affordable special needs housing for the mentally ill population. Representing the Housing Advisory Team were non-profit organizations, housing authorities, representatives of local units of government, representatives of special needs groups (disabled, homeless and AIDS), and other state agencies. Region 8 Mental Health addressed housing issues faced by seriously mentally ill households and ways in which housing programs administered by MHC can provide the assistance needed to address the limited amount of affordable housing for mentally ill population in the State.
8	**Agency/Group/Organization**	Voice of Calvary Ministries
	Agency/Group/Organization Type	Housing Non-profit

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Economic Development Anti-poverty Strategy Build Assets and Wealth Supportive Services
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Voice of Calvary Ministries provided a need assessment of affordable housing for special needs populations. Consultation for CDBG, HOME, ESG, HOPWA and HTF was conducted through the development of an Advisory Team on February 28, 2023. The outcomes of the consultation resulted in suggestions to improve program performance in relation to providing safe, decent, affordable housing for low-income tenants and homeownership. Representing the Housing Advisory Team were non-profit organizations, housing authorities, representatives of local units of government, representatives of special needs groups (disabled, homeless and AIDS), and other state agencies.
9	**Agency/Group/Organization**	MAHRO
	Agency/Group/Organization Type	Housing PHA Services - Housing Planning organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	MAHRO represented State Housing Authorities and how to improve coordination CDBG, HOME, ESG, HOPWA and HTF funds to assist PHA's. Served as an advocate for PHA's and contributed to development of the Action Plan and participate of Advisory Team held on February 28, 2023. The outcomes of the consultation resulted in suggestions to improve program performance in relation to providing safe, decent, affordable housing. Representing the Housing Advisory Team were non-profit organizations, housing authorities, representatives of local units of government, representatives of special needs groups (disabled, homeless and AIDS), and other state agencies. Collaborated with MHC and MDA to produce the joint analysis of impediment.
10	**Agency/Group/Organization**	Jackson Housing Authority
	Agency/Group/Organization Type	Housing PHA Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy Building Assets and Wealth

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Served as representative of PHA's and contributed to the discussion of housing needs for low-income populations. Consultation for CDBG, HOME, ESG, HOPWA and HTF was conducted through the development of an Advisory Team on February 28, 2023. The outcomes of the consultation resulted in suggestions to improve program performance in relation to providing safe, decent, rental affordable housing and coordinating federal funds to achieve outcome. Representing the Housing Advisory Team were non-profit organizations, housing authorities, representatives of local units of government, representatives of special needs groups (disabled, homeless and AIDS), and other state agencies.
11	**Agency/Group/Organization**	Life Help Region VI
	Agency/Group/Organization Type	Services-Persons with Disabilities Services - Victims Non-profit
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Life Help Region VI served on the advisory team as an advocate and representative for the disabled population. Consultation for CDBG, HOME, ESG, HOPWA and HTF was conducted through the development of an Advisory Team on February 28, 2023. The outcomes of the consultation resulted in suggestions to improve program performance in relation to providing safe, decent, affordable housing retrofitted for people with disability. Also, discussed the lack and limited access of transportation for people with disabilities. Representing the Housing Advisory Team were non-profit organizations, housing authorities, representatives of local units of government, representatives of special needs groups (disabled, homeless and AIDS), and other state agencies.

12	**Agency/Group/Organization**	Mississippi Development Authority
	Agency/Group/Organization Type	Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide Other government - State Planning organization
	What section of the Plan was addressed by Consultation?	Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Mississippi Development Authority consulted with non-entitlement local units of government via an established community development mail listing. This listing consists of developers, non-profit, for-profit, business and interested stakeholders for economic and community development activities. All parties were informed of the proposed activities to be funded, the amount of funding available per activity and the procedures to apply for available funds. MDA also informed non-entitlement local units of government, stakeholders, and private business during a virtual application workshop. During this workshop, MDA again provided information regarding the available funding allocations, eligible activities and how to apply for these federal funds. The anticipated outcomes were to allow interested parties to submit comments and or recommendations to MDA for considerations. During the comment period for the action plan, no comments were received. MDA will work in partnership with Mississippi Home Corporation's to strengthen the consultation process at a state level for future plans.
13	**Agency/Group/Organization**	Fiber Broadband Association of Mississippi
	Agency/Group/Organization Type	Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide Planning organization
	What section of the Plan was addressed by Consultation?	Broadband Needs and Narrowing Digital Divide

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	MHC sought input on the resilience to broadband needs from the Fiber Broadband Association of Mississippi. As a stakeholder in Mississippi's broadband infrastructure and expansion, they were informed of the state's proposed activities to use funds from the U.S. Department of Housing and Urban Development for community development and affordable housing activities. They were also informed that the State must evaluate the availability of broadband access to set informed priorities for actions and uses of funds. If the evaluations demonstrated need, the State must consider how to address that need, including considering the use of HUD funds. Beginning in 2020, HUD began requiring the State of Mississippi to gather input from stakeholders to incorporate the consideration of resilience to broadband needs into the planning process. The anticipated outcomes were to allow interested parties to submit comments and or recommendations to MHC and MDA for consideration. Comments from the Fiber Broadband Association of Mississippi are attached in Section AD-26 Grantee Unique Appendices.
14	**Agency/Group/Organization**	Electric Cooperatives of Mississippi
	Agency/Group/Organization Type	Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide Planning organization
	What section of the Plan was addressed by Consultation?	Broadband Needs and Narrowing Digital Divide

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	MHC sought input on the resilience to broadband needs from the Electric Cooperatives of Mississippi. As a stakeholder in Mississippi's broadband infrastructure and expansion, they were informed of the state's proposed activities to use funds from the U.S. Department of Housing and Urban Development for community development and affordable housing activities. They were also informed that the State must evaluate the availability of broadband access to set informed priorities for actions and uses of funds. If the evaluations demonstrated need, the State must consider how to address that need, including considering the use of HUD funds. Beginning in 2020, HUD began requiring the State of Mississippi to gather input from stakeholders to incorporate the consideration of resilience to broadband needs into the planning process. The anticipated outcomes were to allow interested parties to submit comments and or recommendations to MHC and MDA for considerations.
15	**Agency/Group/Organization**	Cooperative Energy of Mississippi
	Agency/Group/Organization Type	Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide Planning organization
	What section of the Plan was addressed by Consultation?	Broadband Needs and Narrowing Digital Divide

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	MHC sought input on the resilience to broadband needs from Cooperative Energy of Mississippi. As a stakeholder in Mississippi's broadband infrastructure and expansion, they were informed of the state's proposed activities to use funds from the U.S. Department of Housing and Urban Development for community development and affordable housing activities. They were also informed that the State must evaluate the availability of broadband access to set informed priorities for actions and uses of funds. If the evaluations demonstrated need, the State must consider how to address that need, including considering the use of HUD funds. Beginning in 2020, HUD began requiring the State of Mississippi to gather input from stakeholders to incorporate the consideration of resilience to broadband needs into the planning process. The anticipated outcomes were to allow interested parties to submit comments and or recommendations to MHC and MDA for considerations.
16	**Agency/Group/Organization**	Mississippi Broadband Connect Coalition
	Agency/Group/Organization Type	Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide Planning organization
	What section of the Plan was addressed by Consultation?	Broadband Needs and Narrowing Digital Divide

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	MHC sought input on the resilience to broadband needs from Mississippi Broadband Connect Coalition. As a stakeholder in Mississippi's broadband infrastructure and expansion, they were informed of the state's proposed activities to use funds from the U.S. Department of Housing and Urban Development for community development and affordable housing activities. They were also informed that the State must evaluate the availability of broadband access to set informed priorities for actions and uses of funds. If the evaluations demonstrated need, the State must consider how to address that need, including considering the use of HUD funds. Beginning in 2020, HUD began requiring the State of Mississippi to gather input from stakeholders to incorporate the consideration of resilience to broadband needs into the planning process. The anticipated outcomes were to allow interested parties to submit comments and or recommendations to MHC and MDA for considerations.
17	**Agency/Group/Organization**	Mississippi Public Service Commission
	Agency/Group/Organization Type	Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide Other government - State
	What section of the Plan was addressed by Consultation?	Broadband Needs and Narrowing Digital Divide

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	MHC sought input on the resilience to broadband needs from the Mississippi Public Service Commission. As a stakeholder in Mississippi's broadband infrastructure and expansion, they were informed of the state's proposed activities to use funds from the U.S. Department of Housing and Urban Development for community development and affordable housing activities. They were also informed that the State must evaluate the availability of broadband access to set informed priorities for actions and uses of funds. If the evaluations demonstrated need, the State must consider how to address that need, including considering the use of HUD funds. Beginning in 2020, HUD began requiring the State of Mississippi to gather input from stakeholders to incorporate the consideration of resilience to broadband needs into the planning process. The anticipated outcomes were to allow interested parties to submit comments and or recommendations to MHC and MDA for considerations.
18	**Agency/Group/Organization**	Mississippi Emergency Management Agency
	Agency/Group/Organization Type	Agency - Emergency Management Other government - State
	What section of the Plan was addressed by Consultation?	Vulnerability to Natural Hazard Risks

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	MHC sought input regarding the vulnerability of housing occupied by low-and moderate-income households to natural hazard risks from the Mississippi Emergency Management Agency (MEMA). As a stakeholder in Mississippi's natural hazard risks, they were informed of the state's proposed activities to use funds from the U.S. Department of Housing and Urban Development for community development and affordable housing activities. They were also informed that the State must evaluate the vulnerability of natural hazard risks in order to set informed priorities for actions and uses of funds. If the evaluations demonstrate need, the State must consider how to address that need, including considering the use of HUD funds. Beginning in 2020, HUD began requiring the State of Mississippi to gather input from stakeholders to incorporate the consideration of vulnerability to natural hazards into the planning process. The anticipated outcomes were to allow interested parties to submit comments and or recommendations to MHC and MDA for consideration. MEMA stated that The Office of Mitigation is tasked with maintaining the State Hazard Mitigation Plan. This plan addresses natural/man-made hazards throughout the state with the expressed purpose of saving lives and reducing future losses in anticipation of future events. A copy of this plan can be found on the MEMA website at https://www.msema.org
19	**Agency/Group/Organization**	Public Lands Division, MS Secretary of State
	Agency/Group/Organization Type	Agency - Management of Public Land or Water Resources Other government - State
	What section of the Plan was addressed by Consultation?	Vulnerability to Natural Hazard Risks

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	MHC sought input regarding the vulnerability of housing occupied by low-and moderate-income households to natural hazard risks from the Public Lands Division of the Mississippi Secretary of State's Office. As a stakeholder in Mississippi's natural hazard risks, they were informed of the state's proposed activities to use funds from the U.S. Department of Housing and Urban Development for community development and affordable housing activities. They were also informed that the State must evaluate the vulnerability of natural hazard risks in order to set informed priorities for actions and uses of funds. If the evaluations demonstrate need, the State must consider how to address that need, including considering the use of HUD funds. Beginning in 2020, HUD began requiring the State of Mississippi to gather input from stakeholders to incorporate the consideration of vulnerability to natural hazards into the planning process. The anticipated outcomes were to allow interested parties to submit comments and or recommendations to MHC and MDA for considerations.
21	**Agency/Group/Organization**	Mississippi Department of Environmental Quality
	Agency/Group/Organization Type	Agency - Management of Public Land or Water Resources Other government - State
	What section of the Plan was addressed by Consultation?	Vulnerability to Natural Hazard Risks

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	MHC sought input regarding the vulnerability of housing occupied by low-and moderate-income households to natural hazard risks from the Mississippi Department of Environmental Quality. As a stakeholder in Mississippi's natural hazard risks, they were informed of the state's proposed activities to use funds from the U.S. Department of Housing and Urban Development for community development and affordable housing activities. They were also informed that the State must evaluate the vulnerability of natural hazard risks in order to set informed priorities for actions and uses of funds. If the evaluations demonstrate need, the State must consider how to address that need, including considering the use of HUD funds. Beginning in 2020, HUD began requiring the State of Mississippi to gather input from stakeholders to incorporate the consideration of vulnerability to natural hazards into the planning process. The anticipated outcomes were to allow interested parties to submit comments and or recommendations to MHC and MDA for considerations.
22	**Agency/Group/Organization**	Army Corps of Engineers
	Agency/Group/Organization Type	Agency - Managing Flood Prone Areas Agency - Management of Public Land or Water Resources Agency - Emergency Management Other government - Federal
	What section of the Plan was addressed by Consultation?	Vulnerability to Natural Hazard Risks

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	MHC sought input regarding the vulnerability of housing occupied by low-and moderate-income households to natural hazard risks from the Army Corps of Engineers, Vicksburg District. As a stakeholder in Mississippi's natural hazard risks, they were informed of the state's proposed activities to use funds from the U.S. Department of Housing and Urban Development for community development and affordable housing activities. They were also informed that the State must evaluate the vulnerability of natural hazard risks in order to set informed priorities for actions and uses of funds. If the evaluations demonstrate need, the State must consider how to address that need, including considering the use of HUD funds. Beginning in 2020, HUD began requiring the State of Mississippi to gather input from stakeholders to incorporate the consideration of vulnerability to natural hazards into the planning process. The anticipated outcomes were to allow interested parties to submit comments and or recommendations to MHC and MDA for considerations.
23	**Agency/Group/Organization**	Mississippi Department of Marine Resources
	Agency/Group/Organization Type	Agency - Managing Flood Prone Areas Agency - Management of Public Land or Water Resources Other government - State
	What section of the Plan was addressed by Consultation?	Vulnerability to Natural Hazard Risks

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	MHC sought input regarding the vulnerability of housing occupied by low-and moderate-income households to natural hazard risks from the Mississippi Department of Marine Resources. As a stakeholder in Mississippi's natural hazard risks, they were informed of the state's proposed activities to use funds from the U.S. Department of Housing and Urban Development for community development and affordable housing activities. They were also informed that the State must evaluate the vulnerability of natural hazard risks in order to set informed priorities for actions and uses of funds. If the evaluations demonstrate need, the State must consider how to address that need, including considering the use of HUD funds. Beginning in 2020, HUD began requiring the State of Mississippi to gather input from stakeholders to incorporate the consideration of vulnerability to natural hazards into the planning process. The anticipated outcomes were to allow interested parties to submit comments and or recommendations to MHC and MDA for considerations.
24	**Agency/Group/Organization**	Mississippi Department of Child Protective Services
	Agency/Group/Organization Type	Services - Housing Services-Children Services-homeless Service-Fair Housing Services - Victims Child Welfare Agency Other government - State
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	MHC sought input regarding a homeless strategy on the vulnerability of the homeless needs of families with children and unaccompanied youth. MDCPS served as a team member and consulted concerning the ESG Program, the need for funding and special needs housing. Consultation for CDBG, HOME, ESG, and HOPWA was conducted through the development of an Advisory Team on February 28, 2023. The outcomes of the consultation resulted in suggestions to improve program performance in relation to providing safe, decent, affordable housing. Representing the Housing Advisory Team were non-profit organizations, housing authorities, representatives of local units of government, representatives of special needs groups (disabled, homeless and AIDS), and other state agencies.
25	**Agency/Group/Organization**	HOUSING EDUCATION AND ECONOMIC DEVELOPMENT (HEED)
	Agency/Group/Organization Type	Housing Services - Housing Service-Fair Housing Statewide Organization - Nationally Recognized Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Fair Housing

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	MHC sought input regarding a fair housing strategy to enhance coordination between public and assisted housing providers and service agencies on the vulnerability of low-income persons. HEED served as a team member and consulted on HUD funding and special needs housing. Consultation for CDBG, HOME, ESG, and HOPWA was conducted through the development of an Advisory Team on February 28, 2023. The outcomes of the consultation resulted in suggestions to improve program performance in relation to providing safe, decent, affordable housing. Representing the Housing Advisory Team were non-profit organizations, housing authorities, representatives of local units of government, representatives of special needs groups (disabled, homeless and AIDS), and other state agencies.
26	**Agency/Group/Organization**	Mississippi Center for Justice
	Agency/Group/Organization Type	Housing Services - Housing Service-Fair Housing Statewide Organization Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Fair Housing

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	MHC sought input regarding a fair housing strategy to enhance coordination between public and assisted housing providers and service agencies on the vulnerability of low-income persons. MCJ served as a team member and consulted on HUD funding and special needs housing. Consultation for CDBG, HOME, ESG, and HOPWA was conducted through the development of an Advisory Team on February 28, 2023. The outcomes of the consultation resulted in suggestions to improve program performance in relation to providing safe, decent, affordable housing. Representing the Housing Advisory Team were non-profit organizations, housing authorities, representatives of local units of government, representatives of special needs groups (disabled, homeless and AIDS), and other state agencies.

Identify any Agency Types not consulted and provide rationale for not consulting

The state consulted all relevant agencies.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Mississippi United To End Homelessness	Participates in the process and consultations have included the staff of the Continuums of Care(s), along with their member organizations to include faith-based organizations. Input in the form of comments from citizens, local units of government, housing authorities, non-profit organizations, and other interested parties.

Table 3 - Other local / regional / federal planning efforts

Narrative

MHC has worked in consultation with three Continuums of Care - Balance of State, Open Doors Homeless Coalition and Central MS CoC to address homelessness, rapid re-housing, and homeless prevention to the greatest extent of availability of funds. Additionally, the Continuum of Care will assist with the compliance with the HEARTH Act and have the opportunity to be a part of providing input in other housing programs to benefit the homeless population.

The State created an Advisory Team for the purpose of coordinating with non-entitlement units of general local government in addition to the above-mentioned public and assisted housing providers, private and governmental health, mental health, and other service agencies.

Consultation for the Community Development Block Grant (CDBG) method of distribution consultation requirement was conducted primarily through the Advisory Team meeting on February 28, 2023. In addition to the Advisory Team meeting, the State attended the Mississippi Municipal League, Mississippi Association of Supervisors, and Mississippi Planning and Development Districts conferences to assure maximum exposure to the more than 400 units of general local government. Additionally, all non-entitlement local units of government were notified in writing of the virtual and in-person input meetings and public hearing, as well as the draft plan's availability on the state agencies' websites. The State does not designate revitalization areas or slum and blight areas where CDBG funds are proposed to be used in the proposed Method of Distribution.

AP-12 Participation - 91.115, 91.300(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation
Summarize citizen participation process and how it impacted goal-setting

Results from the citizen participation process impacted goal setting that is presented throughout this document and helped to guide the statewide priorities established in this Plan. MHC developed the 2023 Annual Action Plan in accordance with its Citizen Participation Plan which helped impact the goals set out in the plan.

Public involvement was a key step to helping determine the housing and community development needs in Mississippi. Public involvement was begun in October of 2021 with the state's broadband providers and natural hazard mitigation agencies, extending over a period of several months. Two key steps were taken in the involvement process, an Advisory Meeting, and two In-Person statewide Public Hearings.

First, the State created an Advisory Team for the purpose of coordinating with the public and assisted housing providers, private and governmental health, mental health and other service agencies. Consultation for CDBG, HOME, ESG, HOPWA and NHTF was conducted through the development of the Advisory Team. Outcomes of the consultation resulted in suggestions to improve program performance in relation to providing safe, decent, affordable housing, maximizing federal funds, improving assets and opportunities for beneficiaries to promote long term sustainability. The State conducted the Advisory Team meeting on February 28, 2023.

Secondly, the State conducted two statewide Public Hearings. Both were designed with resident concerns in mind. Extreme effort was made in reaching out to the citizens to gain input including posting on MHC's & MDA's websites and social media, communication sent to the public via notices in newspapers and correspondence sent to mailing lists.

Additional citizens outreach included: statewide Newspaper advertisements in the Clarion Ledger, the Jackson Advocate, La Noticia Mississippi, and the Sun Herald; social media posting on Facebook and Twitter, and statewide CID instructions announcing the Public Input Meetings in addition to MHC and MDA websites.

MHC solicited public comments by posting on MHC's website and provided an email address to make comments. MHC included all the public comments received into Section AD-26 of this 2023 Annual Action Plan.

The 30-day public comment period was April 1 – May 1, 2023, and announcements were made at the Advisory meeting, the statewide virtual Public Hearing and the two In-Person Public Hearings, and MHC and MDA websites. Notices of the Public Hearings were published according to the State of Mississippi's Citizen Participation Plan. In addition, notices of the public hearings were posted on MHC's and MDA's websites. MDA issued a Program Bulletin and a CSD Instruction to inform interested groups of the Hearing. The State's workshop sessions identified its HUD-funded as well as State funded programs, award requirements, identified changes, potential updates and solicited input regarding the 2023 Annual Action Plan. Information about the Public Input Hearings was emailed to state stakeholders. Accommodations for non-speaking citizens and the hearing impaired were available upon request.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Hearing	Minorities Non-English Speaking - Specify other language: Spanish, Vietnamese Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing www.mississippi.org	The First Public Hearing - The agenda was comprised of an overview of the Annual Action Plan process, performance from FY 2022, and allocation and scoring activities for 2023 in CDBG, ESG, HOME, HOPWA & HTF. The statewide Public Hearings were made on March 23, 2023, in Batesville, and March 28, 2023, in Gulfport.	The public comment period for the 2023 AAP was April 1, 2023, to May 1, 2023.	A summary of the responses is attached in Section AD-26 of this AAP.	https://www.mshomecorp.com/2023/03/2023-annual-action-plan-draft-available/, and also at www.mississippi.org

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Internet Outreach	Minorities Non-English Speaking - Specify other language: Spanish and Vietnamese Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing www.mississippi.org	Outreach via MHC & MDA websites and social media to include Facebook and Twitter. MHC solicited public comments by posting on the MHC website.	The public comment period for the 2023 AAP was April 1, 2023, to May 1, 2023.	A summary of the responses is attached in Section AD-26 of this AAP.	https://www.mshomecorp.com/2023/03/2023-annual-action-plan-draft-available/, and at www.mississippi.org

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Newspaper Ad	Minorities Non-English Speaking - Specify other language: Spanish Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing www.mississippi.org	The public comment period for the 2023 AAP was April 1, 2023, to May 1, 2023.	A summary of the responses is attached in Section AD-26 of this AAP.	N/A	https://www.mshomecorp.com/2023/03/2023-annual-action-plan-draft-available/, and at www.mississippi.org

4	Public Meeting	Minorities Non-English Speaking - Specify other language: Spanish, Vietnamese Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing www.mississippi.org	The Advisory Meetings purpose was to coordinate with public and assisted housing providers, private and governmental health, mental health and other service agencies. Consultation for CDBG, HOME, ESG, HOPWA and HTF was conducted through the development of the Advisory Team. Outcomes of the consultation resulted in suggestions to improve program performance in relation to	A summary of the responses is attached in Section AD-26 of this AAP.	N/A	https://www.mshomecorp.com/2023/03/2023-annual-action-plan-draft-available/, and at www.mississippi.org

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
			providing safe, decent, affordable housing, maximizing federal funds, improving assets and opportunities for beneficiaries to promote long term sustainability.			

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
5	Public Hearing	Minorities Non-English Speaking - Specify other language: Spanish, Vietnamese Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing CoCs	The Second Public Hearing - The agenda was comprised of an overview of the Annual Action Plan process, performance from FY 2022, and allocation and scoring activities for 2023 in CDBG, ESG, HOME, HOPWA & HTF. The statewide Public Hearings were made on March 23, 2023, in Batesville, and March 28, 2023, in Gulfport.	The public comment period for the 2023 AAP was April 1, 2023, to May 1, 2023.	A summary of the responses is attached in Section AD-26 of this AAP.	https://www.mshomecorp.com/2023/03/2023-annual-action-plan-draft-available/, and at www.mississippi.org

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
6	CID Instruction and MDA Website	Minorities Non-English Speaking - Specify other language: Spanish Persons with disabilities Non-targeted/broad community Statewide	Outreach to announce CDBG funding was conducted via the Community Incentives Division (CID Instruction) and MDA Website.	A summary of the responses is attached in Section AD-26 of this AAP.	N/A	https://mississippi.org/mississippi-events/cdbg-implementation-workshop/

Table 4 – Citizen Participation Outreach

Expected Resources

AP-15 Expected Resources – 91.320(c)(1,2)

Introduction

The 2023 Annual Allocation is based on HUD's published formula allocation amounts. The State's contingency provision provided that all proposed activities' budgets listed in the AAP Draft would be proportionally increased or decreased from the estimated funding levels to match actual allocation amounts. The contingency provisions were presented and explained in the draft plan presented for public comment. The annual allocations shown below are based on HUD's published formula allocation amounts available for 2023. Sources of Funds, Source, Uses of

Funds, Expected Amount Available, and Expected Amount Available Remainder of Con Plan are listed in the priority table below.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		

CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	24,335,266	975,000	1,275,000	26,585,266	51,007,894	The 2023 Annual Allocation is based on HUD's published formula allocation amount for the year. The State's contingency provision provided that proposed activities' budgets will be increased or decreased from the expected funding levels to match actual allocation amounts. The contingency provisions were presented and explained in the draft plan presented for public comment and adjusted accordingly. Uses of the funds do not include Public Services and/or Housing activities. The State defines Program Income as income generated at a CDBG assisted project site. All Program Income must be submitted to the State to be credited to the State CDBG Revolving Loan Fund account for future eligible CDBG activity purposes. Returned program income funds will be recommitted at the earliest opportunity to assure timely expenditure and National Objective completion (est. $75,000). The State anticipates utilizing NSP Program Income for future eligible CDBG purposes once NSP Program

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
								Income has been transferred to the state CDBG account (est. $900,000). The potential NSP Program Income to be receipted is reflected in the Program Income section of the Expected Amount Available. Prior Year Resources represents the amount of prior obligated funds returned or de-obligated and no longer obligated from the prior allocation years (not including 2022). The Expected Amount Available Remainder of the Con Plan is an estimate of future allocations based on the average of the first three years for the remaining two years and may be adjusted for future years actual allocation.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	11,197,626	0	0	11,197,626	8,147,642	The 2023 Annual Allocation is based on HUD's published formula allocation amounts. The State's contingency provision provides that all proposed activities' budgets will be proportionally increased or decreased from the estimated funding levels to match actual allocation amounts. The contingency provisions were presented and explained in the draft plan presented for public comment.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	2,635,910	0	0	2,635,910	2,635,910	The 2023 Annual Allocation is based on HUD's published formula allocation amounts. The State's contingency provision provides that all proposed activities' budgets will be proportionally increased or decreased from the estimated funding levels to match actual allocation amounts. The contingency provisions were presented and explained in the draft plan presented for public comment.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	2,341,416	0	0	2,341,416	2,341,416	The 2023 Annual Allocation is based on HUD's published formula allocation amounts. The State's contingency provision provides that all proposed activities' budgets will be proportionally increased or decreased from the estimated funding levels to match actual allocation amounts. The contingency provisions were presented and explained in the draft plan presented for public comment.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
HTF	public - federal	Acquisition Admin and Planning Homebuyer assistance Multifamily rental new construction Multifamily rental rehab New construction for ownership	3,000,537	0	0	3,000,537	4,602,482	The 2023 Annual Allocation is based on HUD's published formula allocation amounts. The State's contingency provision provides that all proposed activities' budgets will be proportionally increased or decreased from the estimated funding levels to match actual allocation amounts. The contingency provisions were presented and explained in the draft plan presented for public comment.

Table 5 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

Community Development Block Grant (CDBG) Program: The State requires a minimum of 10% local match for Regular Category Public Facility / Infrastructure units of general local government CDBG awards. The State requires a minimum of 10% unit of general local government match, and a minimum of 100% (dollar for dollar) private capital investment, for Economic Development awarded projects. The State will also match CDBG administrative expenses with state funds as required by federal act, rules and regulation requirements.

HOME Investment Partnerships Program Grants are exempt from HUD matching requirements in the State of Mississippi. HOME funding may also be used to leverage other funding. Potential homebuyers must qualify for a mortgage and HOME funding will be used for down payment

assistance and closing costs assistance under the DPA Program. Program funds will be used as gap financing under HOME and HTF and other funding sources will be required. HOME State Administration will be up to 10% of the annual allocation amount.

Emergency Solutions Grant (ESG) sub-recipients will provide a dollar for dollar in matching funds. The matching funds will be shown at the time of application.

CPD funding is governed by the Consolidated Plan, but the State also works to collaborate, coordinate, and layer non-CPD funding sources in order to reach more Mississippians and more efficiently use available funds. Programs listed in the anticipated resources could be leveraged with funds below:

• 4% HTC Program.

• 9% HTC Program.

• Housing Trust Fund Program.

• Mortgage Credit Certificate (MCC) Program.

• Down Payment Assistance (DPA) Program.

- Tax Credit Assistance Program (TCAP) repayments.

• Section 8 Housing Choice Voucher (HCV) Program

HOME Multifamily Development Funds can be layered with 4% HTCs and 9% HTCs. In addition, the state's voucher administrators can provide project-based supportive housing program for persons with disabilities and may be used within HOME developments. MHC's TCAP loan repayments may be used to supplement or support multifamily and single-family HOME activities.

MHC administers the HTF, which is also used to fund affordable housing programs. HTF Multifamily Development Funds can be layered with 4% HTCs and 9% HTCs, and MHC Multifamily Direct Loan funds, including HOME, HOME-CHDO, and TCAP Loan Repayment.

HTF multifamily development may be used to leverage with the HTC Program, which was created by the Tax Reform Act of 1986 and authorizes 9% low-income housing tax credits in the amount of $2.30 per capita for each state, and 4% low-income housing tax credits in amounts linked to the usage of the state's cap for issuance of tax-exempt bond to finance affordable housing development. These credits may be claimed each year for ten years and this represents a potential tax credit value on the magnitude of over $80,000,000 per year. The tax credits are syndicated to limited partner investors to yield cash for use in eligible development activities. Currently typical syndication rates range between 92% and 95%. MHC must develop a Qualified Allocation Plan ("QAP") for the selection of eligible developments to provide housing for the low-income tenants. HTF provides increased leverage, allowing the property owners to utilize fewer tax credits and less private debt and local funding, therefore providing more efficient use of resources.

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

Community Development Block Grant (CDBG) Program: All CDBG program funds (non-administrative) will be used to develop or improve publicly owned or legally held land, property, or infrastructure such as water/sewer service infrastructure, roads and bridges, fire protection, drainage and publicly owned building improvements/renovations, etc.

Discussion

The National Housing Trust Fund (NHTF) established in July 2008 as part of the Housing and Economic Recovery Act of 2008 (HERA) required that Fannie Mae and Freddie Mac pay 4.2 basis points of their annual volume of business to two funds. The NHTF was to receive 65% and the remaining 35% was to go the Capital Magnet Fund (CMF). The requirement that Fannie Mae and Freddie Mac contribute to the two funds was suspended when the companies were taken into conservatorship in September 2008 at the height of the housing crisis. The Federal Housing Finance Agency (FHFA) has now lifted the suspension of Fannie Mae and Freddie Mac's obligation to fund the National Housing Trust Fund (NHTF) and the CMF.

The NHTF is a block grant to the states, the District of Columbia, Puerto Rico, and the U.S. territories. The purpose of the NHTF is to increase and preserve the supply of housing, principally rental housing for extremely low-income households. The U.S. Department of Housing and Urban Development (HUD) administers the NHTF.

The law that created the NHTF requires HUD to use a formula to distribute NHTF dollars directly to states. MHC has been designated as the authorized agency to receive NHTF money from HUD and to administer the state's NHTF program.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives – 91.320(c)(3)&(e)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Segregation	2020	2024	Affordable Housing Counseling	Statewide	Segregation	HOME: $2,351,502 HTF: $3,000,537	Rental units constructed: 95 Household Housing Unit
2	Publicly Supported Housing	2020	2024	Affordable Housing Public Housing Homeless Persons with Disabilities	Statewide	Publicly Supported Housing	HOME: $0	Public service activities for Low/Moderate Income Housing Benefit: 350 Households Assisted
3	Fair Housing Enforcement and Outreach	2020	2024	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Persons with disabilities	Statewide	Fair Housing Enforcement and Outreach	HOME: $0	Public service activities for Low/Moderate Income Housing Benefit: 100 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Disproportionate Housing Need	2020	2024	Affordable Housing Owner-occupied Rental	Statewide	Disproportionate Housing Needs	HOME: $5,598,813	Rental units rehabilitated: 40 Household Housing Unit Homeowner Housing Rehabilitated: 40 Household Housing Unit
5	Disparities in Access to Opportunity	2020	2024	Affordable Housing Homeless	Statewide	Disparities in Access to Opportunity	HOME: $1,903,596 ESG: $2,341,416	Rental units constructed: 11 Household Housing Unit Homeowner Housing Added: 60 Household Housing Unit Homelessness Prevention: 1005 Persons Assisted
6	Disability and Access	2020	2024	Affordable Housing Homeless	Statewide	Disability and Access	HOPWA: $2,635,910 HOME: $1,343,715	Direct Financial Assistance to Homebuyers: 60 Households Assisted Housing for People with HIV/AIDS added: 345 Household Housing Unit
7	Economic Development	2020	2024	Non-Housing Community Development	Non-Entitlement Entities	Economic Development	CDBG: $11,000,000	Jobs created/retained: 500 Jobs
8	Community Development	2020	2024	Non-Housing Community Development	Non-Entitlement Entities	Community Development	CDBG: $15,585,266	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 87500 Persons Assisted

Table 6 – Goals Summary

Goal Descriptions

1	**Goal Name**	Segregation
	Goal Description	Homebuyer Education; Develop units outside of R/ECAPs
2	**Goal Name**	Publicly Supported Housing
	Goal Description	Work with PHAs to establish preference for up to 5% of Public Housing units for persons who are homeless or with disabilities referred by Continuum of Care agencies; Work with PHAs to establish preference for up to 5% of Housing Choice Vouchers for persons who are homeless or with disabilities referred by Continuum of Care agencies. The state will not use any HUD funds to work towards this goal.
3	**Goal Name**	Fair Housing Enforcement and Outreach
	Goal Description	Introduce individuals annually to federal fair housing laws and requirements that address priority fair housing concerns in Mississippi; Fair Housing education for realtors, lenders, PHAs, local government, related associations. The state will not use any HUD funds to work towards this goal.
4	**Goal Name**	Disproportionate Housing Need
	Goal Description	Rehabilitate owner occupied units; Rehabilitate rental housing in R/ECP areas.
5	**Goal Name**	Disparities in Access to Opportunity
	Goal Description	Develop units in low poverty areas with proficient schools; Provide Rapid re-housing and Homeless prevention assistance; and increase access to publicly supported housing.
6	**Goal Name**	Disability and Access
	Goal Description	Financing for persons with disabilities to buy home; Up to 5% of new units produced with federal funds will meet Section 504 requirements; Financing to help persons with HIV/AIDs to access housing.

7	**Goal Name**	Economic Development
	Goal Description	Enhanced economic development for local communities with the goal of new job creation for the benefit of low-to-moderate income individuals in the non-entitlement local units of government. At a minimum, at least 51% of the new jobs created, or made available to, must be for the direct benefit of low to moderate income persons.
8	**Goal Name**	Community Development
	Goal Description	Enhanced community development for local communities with the goal of enhancing safe and affordable public facilities and infrastructure for the benefit of low-to-moderate income individuals and families in the non-entitlement local units of government, therefore leading to enhanced economic growth and development of the community.

AP-25 Allocation Priorities – 91.320(d)

Introduction:

The State of Mississippi will prioritize funds based on the priority needs established in this plan. A combination of factors, including the greatest needs, the availability of resources and the capacity of entities within the state help determine how activities are funded during the program year.

Funding Allocation Priorities

	Segregation (%)	Publicly Supported Housing (%)	Fair Housing Enforcement and Outreach (%)	Disproportionate Housing Need (%)	Disparities in Access to Opportunity (%)	Disability and Access (%)	Economic Development (%)	Community Development (%)	Total (%)
CDBG	0	0	0	0	0	0	48	52	**100**
HOME	21	0	0	50	17	12	0	0	**100**
HOPWA	0	0	0	0	0	100	0	0	**100**
ESG	0	0	0	0	100	0	0	0	**100**
HTF	100	0	0	0	0	0	0	0	**100**

Table 7 – Funding Allocation Priorities

Reason for Allocation Priorities

Allocation priorities shown above reflect the needs of the state and the restrictions of the programs. The Public Hearings, Housing and Community Development Survey, Subject Matter Experts, and Market Analysis showed a statewide need for affordable housing, homeless and special needs assistance, and community and economic development. Each of these priorities is addressed by the allocation and is addressed by the program and funding type best suited to responding to the needs of the state. Those identified in this Plan meet the greatest needs of low-income and homeless persons statewide. In the Five-Year Consolidated Plan, the State identified Mississippi's housing priorities as increasing the supply and services of housing for low-income persons and homeless individuals. The state's non-housing priorities include economic opportunities and improving public facilities. The priority of expanding economic opportunities includes increasing the number of available jobs through economic development grants and improved community development. The prioritization for CDBG economic development and

community development activities is due to determination of need and the limited and reduced federal funding which limits the number of activities to effectively fund.

How will the proposed distribution of funds will address the priority needs and specific objectives described in the Consolidated Plan?

The priority needs and specific objectives are addressed by the distribution of funding amongst the goals. Given the needs of the state and the capacity of current state programs, funding will be distributed between the goals in a way that meets the needs of the state.

AP-30 Methods of Distribution – 91.320(d)&(k)

Introduction:

Mississippi's CDBG Program is designed to provide funds for local infrastructure projects with activities that meet one of the National Objectives of the Community Development Act of 1974: benefits to low/moderate-income persons. The state is currently using the 2021, 2022, 2023 Overall Benefit Period. The State has designed the program to address critical economic and community development needs of local units of government and the citizens of Mississippi. The State proposes to distribute CDBG public facility / infrastructure funds statewide to eligible units of general local government using a competitive process. The funds will be allocated to public infrastructure/public facilities, economic development activities and state administration (including indirect costs).

With Mississippi Home Corporation as the lead agency overseeing development, numerous state and federal programs support the implementation of the Annual Action Plan. Interagency cooperation and coordination of state, federal, and local agencies and organizations is critical to the success of many projects. The following summaries describe programs supporting the overall implementation of Mississippi's Annual Action Plan with respect to affordable housing, public facilities, economic development, and homelessness.

Distribution Methods

Table 8 - Distribution Methods by State Program

1	**State Program Name:**	Community Development Block Grant Program (CDBG)
	Funding Sources:	CDBG

	Describe the state program addressed by the Method of Distribution.	Mississippi's CDBG Program is designed to provide funds for local projects with activities that meet one of the National objectives of the Community Development Act of 1974: benefits to low/moderate-income persons. The state is currently using the 2021, 2022, 2023 Overall Benefit Period. The State has designed the program to address critical economic and community development needs of non-entitlement local units of government and the citizens of Mississippi. The State proposes to distribute CDBG funds statewide to eligible units of general local government using a competitive process for public facility / infrastructure projects, or on a case-by-case basis for local unit of government economic development projects. The funds will be allocated to public facilities/infrastructure, economic development activities and State Administration (including indirect costs).

	Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	Public Facility / Public Infrastructure - The State has designed specific selection criteria that will objectively rate Public Infrastructure / Public Facilities Applications. The State will rate all applications and assign points to each rating criterion based on the data provided in the application. Funding decisions are based on the scores attained; applicants with the highest score will be funded until funds are exhausted. In the event of a tie, applications will be prioritized in the order of highest percent of low-and moderate- income beneficiaries. The rating factors for the FY 2023 Public Facility / Public Infrastructure Applications are as follows: 1. Low/Moderate Income Benefit; 2. Demonstration of Need & Project Readiness; 3. Priority Category of Activity; 4. Financial Participation (not a factor in the Small Government competition); 5. Non-Funded Bonus Points; 6. Meeting Past MBE/WBE Objectives; 7. Cost Benefit; 8. Timely Completion; 9. Gap Counties; 10. Presentation of Application; 11. Unserved Households; 12. Aspire Counties. Applications will be reviewed and rated by agency program staff, supervisors, management, contract engineer(s), State Department of Health, and State Department of Environmental Quality as appropriate. Economic Development - Based on MDA's project review process, the local unit of government seeking Economic Development funding must first submit a project proposal. Based upon an initial review of the proposal, MDA may require a meeting with relevant parties to discuss the project. Then, MDA may issue a letter inviting a CDBG Economic Development application. The local unit of government will be given 90 days to submit the application. Applications will be evaluated based on the following: (1) Jobs created (2) Eligibility and project readiness, (3) Local financial commitment, (4) Business investment, (5) Wages paid, and benefits offered and (6) Company's financial condition. The agency prioritizes economic development projects related to private for-profit manufacturing, warehousing, distribution, corporate and/or regional headquarters, telecommunications and primary health care facilities.

	If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)	Applicants receive application manuals, forms, policies, and procedures at the CDBG Application, Implementation and Compliance Workshops. Applications and forms are available for download from Mississippi Development Authority website: www.mississippi.org or by contacting the agency.
	Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)	Not Applicable
	Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)	The states HOPWA application and funding is available to any qualified agency. MHC works to inform grassroots, faith-based and other community-based organizations in three main ways: 1) Applications sessions were announced by the local CoCs and posted on MHC's website. 2) Agencies currently working with the HOPWA population were encouraged to invite other agencies to apply. 3) MHC staff met with grassroots agencies that were interested in HOPWA funding to walk them through the application process.

	Describe how resources will be allocated among funding categories.	24,335,266 in CDBG allocation funds will be allocated as follows: Public Facilities - $12,560,266 ---Regular Government - $3,750,000 ---Small Government - $8,810,266 Economic Development - $11,000,000 State Administration - $775,000
	Describe threshold factors and grant size limits.	Applicants must have no open Public Facility / Public Infrastructure, grants and have no unresolved audit or monitoring findings. In addition, if a community has ANY Community Incentives Division (CID) concerns that have not been resolved, then CID may not review the Public Facility / Public Infrastructure Application and the application may be disqualified from consideration in funding. This includes, but is not limited to, delinquent loan payments, failing to submit required reports, delayed compliance with other grant/loan awards, etc. The applicant must also be in compliance with federal and agency audit requirements. If an application is not filled out, it will not be reviewed and will not be eligible for funding. MDA staff will not add information that has been left off the application. Additionally, the agency will accept and concur with the State Public Utility Staff and State Department of Health Water Viability Determinations for public water system applications. Minimum grant size is $100,000; maximum is $750,000 for Regular Government competition and $600,000 for the Small Government competition. Small Governments are those with a population of 3,500 or less.

	What are the outcome measures expected as a result of the method of distribution?	CDBG outcome is to provide economic opportunities and create a suitable living environment through accessibility and sustainability. These funds will be used to benefit persons of at least 51% low and moderate-income persons and families.
2	**State Program Name:**	ESG
	Funding Sources:	ESG
	Describe the state program addressed by the Method of Distribution.	The Emergency Solutions Grants (ESG) Program will be made available by the McKinney-Vento Act, as amended by the HEARTH Act. ESG Program funds will be made available to eligible applicants to assist in street outreach, emergency shelters, rapid re-housing of homeless individuals and families, homeless prevention activities and HMIS activities. The ESG allocation will be distributed statewide using a competitive process to the three Mississippi Continuum of Care organizations, non-profit homeless service provider organizations (including faith based) and eligible local units of government. HUD strongly encourages each State to give high priority of its allocation to rapidly re-house individuals and families to move into and achieve housing stability and prevent homelessness. HUD also recognizes the importance of Street Outreach and Shelter activities to identify and serve homeless individuals living in places not meant for human habitation. MHC will budget the required allocation of ESG funds to the rapid re- housing / prevention / Outreach and Shelter activity categories.

	Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	The application process is a competitive process for non-profits organizations (including faith-based), eligible local units of government and continuum of care organizations. Funds will be awarded based on Threshold and Scoring criteria. Applications must score a minimum of 75 points on a 100-point scale. Applicants are required to submit required documentation relative to the program threshold requirements. • Applicants must demonstrate through experience the ability to provide rapid rehousing and homelessness prevention services to participants within their service areas. • Non-profit organizations must have been operating an existing homeless shelter for one-year prior to submitting application for funding which will show capacity. • Non-profit organizations must submit a Resolution from the local unit of government authorizing and approving the submission of their ESG application. • Must show proof at application submission the documentation and source of dollar-for-dollar match funds per ESG regulations. • Performance Outcome Measurement of communitywide planning and strategic uses of resources to prevent and end homelessness. Applicants will be prescreened to determine if all required documentation is included in the application packet. Failure to submit all required documentation by the deadline will result in elimination from consideration of funding. Applications that meet the prescreening eligibility requirements will be reviewed for completeness. Applicants will be contacted for clarification of the information presented in the application. Applications will be evaluated and scored based on the Grant Review Scoring Guide. Applicant Self-Scoring: As a part of the Application process, the Applicant must "self-score" and submit a scoring sheet using the scoring guide indicating the scores it believes are supported through the Application's supporting documentation.

		Site visits will be conducted to verify information submitted in the application. A site visit does not imply or denote that an applicant will be funded. MHC will make the final determination on the Habitability Standards of the shelter/facility. The shelters must meet HUDs' Habitability Standards to receive funding.
	If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)	Not Applicable
	Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)	ESG funds will be distributed statewide on a competitive bases to eligible local units of government that operate existing homeless shelters and private non-profit organizations that demonstrate the capacity to provide homelessness prevention and rapid rehousing assistance**.** The three Continuums of Care (Mississippi United to End Homelessness, Open Doors Homeless Coalition, and Central Mississippi CoC Agency) and their homeless services provider organizations (to include faith-based organizations) are eligible to submit applications in the ESG program. Local units of government are not eligible to submit applications on behalf of non-profit agencies. Potential applicants can receive Application Notice and Program Manual that describes the application criteria and eligible activities at https://www.mshomecorp.com/federal-programs/esg/. In addition, this year, to increase applicants, MHC conducted a grant information seminar where any interested agencies had an opportunity to learn about the program and ask questions. This seminar is also available at https://www.mshomecorp.com/federal-programs/esg/.

	Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)	Not Applicable
	Describe how resources will be allocated among funding categories.	ESG funds are allocated among funding categories based on the rules and regulations set forth in the Federal Register Interim rule, December 5, 2011, with the 60/40 allocation. Additionally, the State reserves the right to make adjustments to the amount designated for any program category based on the demand created by the applications, and to meet programmatic budgetary requirements. Mississippi Home Corporation will use up to 5.1 % of the ESG allocation for State Administration. Funding categories: Emergency shelter - $874,110 Rapid Re-housing - $447,570 Homeless Prevention - $236,437 HMIS - $132,560 State Administration - $120,000 Street Outreach - $530,739 Total - $2,341,416.00

	Describe threshold factors and grant size limits.	The State accepts applications from non-profits who are focused on assisting people to quickly regain stability in permanent housing after experiencing a housing crisis and/or homelessness. Applicants must not have any unresolved audit or monitoring findings. Applicants that have demonstrated, through experience, the ability to provide rapid rehousing and homelessness prevention services to program participants within their service areas will be given consideration for funding. **ESG has a maximum grant size of $500,000**. However, if sufficient applications are not received to allocate all the funds available with ESG, the $500,000 funding cap will be removed. The State reserves the right to adjust the amount awarded, based on the amount of funds available and on the demand created by the applications submitted. Applicants are required to submit the following documents along with applications to determine if threshold requirements are met: • Bylaws and/or Constitution • Articles of Incorporation • Organizational Chart of Agency Board & Staff • Local Government Certification/Support • Purchase or Lease Agreement for Building • Evidence of Financial Accountability • Policy and Procedures Manual • 501(c)3 Status • CoC Membership Certification

	What are the outcome measures expected as a result of the method of distribution?	The method of distribution used will allow opportunity for a cross mixed use of homeless service providers and non-profit agencies to meet the need and prevent an individual or household from becoming homeless.
3	**State Program Name:**	HOME Investment Partnership Program
	Funding Sources:	HOME
	Describe the state program addressed by the Method of Distribution.	The State of Mississippi's HOME Program is governed by 24 CFR Part 92, cross cutting regulations, and Policy Statements. The State of Mississippi provides the required 15% set-aside for CHDO, and a competitive application process for local units of government, non-profit and for-profit organizations.

	Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	The application process is competitive for non-profit and for-profit organizations. Funds will be awarded based on Threshold and Scoring criteria. Applications must score a minimum of 75 points on a 100-point scale. Applications are required to submit required documentation relative to the program activity. HOME staff will underwrite based on MHC's guidelines and HUD regulatory and statutory requirements. Subsidy layering underwriting will be conducted to determine the amount of award necessary to fund the project. Prior to the announcement of awards to applicants, recommendations will be presented to MHC's Board of Directors. Disaster Activity Funds Accessibility - Notice of Funding Available (NOFA): Subject to availability of funds, MHC will issue a NOFA following disaster declaration. Notice will be on MHC's website, distribution list, and by physical mail to local jurisdictions covered by the disaster declaration.
	If only summary criteria were described, how can potential applicants access application manuals or other **state publications describing the application criteria? (CDBG only)**	Application information can be obtained and submitted at the following location on MHC's webpage: https://www.mshomecorp.com/federal-programs/home/

	Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)	Not Applicable
	Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)	Not Applicable
	Describe how resources will be allocated among funding categories.	Allocated Resources in 2023: Homeowner Rehab: $3,000,000 Rental: $4,848,219 CHDO: $1,679,644 Disaster Activities (Homeowner Rehab/Rental Rehab): $550,000 State Administration: $1,119,763 Total: $11,197,626

	Describe threshold factors and grant size limits.	Threshold factors for HOME Rental/CHDO Rental & Homeownership • Eligible Applicant • Eligible Project Type/Activity • Financial Feasibility • Merits: Addressing State's Priority Housing Needs • Evidence of Affirmatively Furthering Fair Housing • Firm Commitment of Other Funding Sources • Implementation of Supportive Services • Applicants Experience • Certification of HOME Requirements • Readiness to Proceed Disaster Activity Funds Process and Requirements for Funding Allocations - Non-competitive scoring process. MHC will fund eligible applications in the order received until all funds are exhausted. To ensure fairness, the date and time received at MHC will be stamped on applications. Grant Size Limits: Homebuyer Assistance – Based on underwriting and subsidy layering review not to exceed a maximum cap of $14,999. Rehabilitation of owner-occupied units-$50,000; Historical-$60,000 Construction/Replacement - $125,000 The maximum award under the CHDO Rental & Homeownership Subject to change during application cycle and the amount of the 15% annual set-aside allocation and Home Rental is $1,500,000.

		Home development subsidy – Based on maximum per unit subsidy limits determined and published annually by HUD. And subsidy layering review. Homeowner Rehab Threshold Requirements: 1. Closeout Documentation – If a jurisdiction has an open HOME grant, it must be closed out before filing a new application. 2. Citizens Participation Documentation Audit – If jurisdiction is required to carry out a Single Audit it must be submitted with application, if not highest elected official must sign Certification form stating a Single Audit was not required in the most recent completed fiscal year. Homeowner rehab Grant Size: Maximum Grant Amount - $600,000 The Homeowner Rehabilitation Program is a competitive application process which involves a Threshold Application Review. Threshold review factors consist of the following: Documentation of need, submission concerted revitalization plan, previously funded projects timeline, MBE/WBE participation, project timely completion, administrator project management experience, community/supportive services involvement. Reconstruction is allowed in the Homeowner Rehabilitation activity – Construction is not. Construction is not an eligible activity under the Homeowner Rehabilitation Program. The word is used in reference to the Reconstruction (which is an eligible activity) of an existing unit. Disaster Activity Funds Grant Size Limits - Maximum Award: $100,000 per applicant-Local Unit of Government. The maximum available per unit not to exceed $10,000 for housing units and $80,000 for factory-built units, which cannot be repaired. Costs in excess of grant funds must be provided by other resources, documented at the time the unit is presented for approval.

	What are the outcome measures expected as a result of the method of distribution?	The outcome measures for the method of distribution for the HOME Program activities: Home Rental: Will provide funding to non-profit and for-profit organizations to develop affordable single and multi-family rental housing for very low- and low-income households/tenants. CHDO Set-Aside: Will provide funding to non-profit and for-profit organizations to develop affordable single & multi-family rental and single-family homeownership housing for very low and low-income households. Homebuyer assistance set-aside: Will create homeownership for low-income households by providing housing counseling, down payment and closing cost assistance. Homeowner rehabilitation program: Will decrease the amount of substandard housing in the State through rehabilitation, replacement, and reconstruction of owner-occupied units for low-income households. Improve living conditions for low-income residents. Program Activities will produce affordable housing for priority populations. Disaster Activity Funds Outcomes - MHC expects to assist approximately 10 houses per applicant. Disaster Activities: To be qualified for any type of disaster funds, a property must be located in an area designated by an Emergency or Major Disaster Declaration issued by MEMA or FEMA. Program activities will include homeowner rehab and rental rehab for priority populations.
4	**State Program Name:**	Housing Opportunities for Persons With Aids (HOPWA)
	Funding Sources:	HOPWA

	Describe the state program addressed by the Method of Distribution.	HOPWA funds provide services for low-income persons/families with HIV/AIDS to prevent homelessness. Eligible activities 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, and technical assistance. Additional activities include acquisition, construction, or rehabilitation of structures used for eligible HOPWA activities may be utilized during the period covered by this Consolidated Plan. STRMU provides short-term assistance for 21 weeks within 52 week period to assist eligible households experiencing emergency and/or financial crisis to prevent homelessness and ensure financial/housing stability; TBRA-long-term rental assistance for eligible households experiencing chronic financial crisis(ending chronic housing crisis and ensuring long-term housing stability); Short-term supportive housing-temporary shelters which may include emergency/transitional shelters or hotels to eligible person(s) for up to 60 days; Master leasing-assistance for housing module that may include independent apartments or shared residences. Acquisition, rehabilitation, or construction of permanent housing provide resources to develop and operate community residences and other supportive housing for special needs population, which may include single-room occupancy units. All housing must meet local housing codes, quality standards, HUD rent guidelines and Fair Market rent standards; Permanent housing placement-security deposits, 1st month's rent, and utility deposits provided to ensure households have access to permanent housing; Housing information services-counseling, information and referral services to assist eligible persons to locate, acquire, finance and maintain housing; Supportive service activities, i.e., housing related case management ensure clients have supports necessary to access HOPWA and other mainstream housing programs. Case management services will be focused on developing individual housing plans focused on reducing the risks of homelessness, promoting housing stability and increasing access to healthcare and other supports; Resource identification will be used to further establish, coordinate, and develop housing assistance resources throughout the state. Prioritize the development of a statewide HIV/AIDS housing plan to identify housing needs to increase housing resources for low-income individuals living with HIV/AIDS. MHC will work with local community-based organizations and consumers in the development of the plan and in implementing the approved statewide

		strategy, coordinate and collaborate with a vendor to conduct an impact study or needs assessment for housing and provide the agency with data analysis results; Technical assistance and training from HUD and TA providers to ensure that HOPWA activities are prioritized for eligible clients and meet federal policies and regulations.
	Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	The State accepts requests for proposals from eligible service providers to provide assistance to consumers within the state of Mississippi under the Housing Opportunities for Persons with AIDS Program (HOPWA). The State has developed a single Request for Proposal process for the distribution of HUD HOPWA funds. All HOPWA Grant awards are made through a Request for Proposal process based on clients' needs, gaps in services, and ability of an agency to successfully implement the program. All projects must comply with applicable federal, state, and local statutory requirements including but not limited to those set forth in Code in Federal Regulations 24 (CFR), Parts 50 and 574, as well as applicable administrative and accounting standards as set forth in Office of Management and Budget (OMB) Circular 2 CFR 200. **There is no minimum award requirement**. The Annual Allocation is based on HUD's published formula allocation amounts for 2021. The State reserves the right to adjust amounts awarded, based on the amount of funds available and on the demand created by Request for Proposals submitted and previous experience of Project Sponsors. The State's contingency provision provides that all proposed activity budgets will be proportionally increased or decreased from the estimated funding levels to match actual allocation amounts. The contingency provisions were presented and explained in the draft plan presented for public comment.
	If only summary criteria were described, how can potential applicants access application manuals or other **state publications describing the application criteria? (CDBG only)**	Not Applicable

	Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)	Not Applicable
	Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)	Project sponsors will be selected through a Request for Proposal process. The awarded funding is based on Community Based Organizations planning and capacity to provide services to the clients. The proposals should identify the organization's purpose, capacity, operations, and budgeting. Proposals should be specific details about CBOs qualifications that demonstrate the organization is proficient to provide services to clients using HOPWA funding.
	Describe how resources will be allocated among funding categories.	HOPWA funding will be allocated as follows among the following categories: $1,897,855.20 - 72%: Services: Short-term rent, mortgage and utility assistance, Tenant-based rental assistance, Short-term supportive housing, Master leasing, Permanent housing placement, Housing information, Supportive services, Resource identification, Administration, Facility Based Housing, and Technical assistance. $658,977.50 - 25%: Substantial Rehab / New Construction (if applicable because applications are not received every year. If construction/rehab applications are not received, these funds will go to services.) $79,077.30 – 3.00%: State Administration **$2,635,910** – 100%: Total HOPWA

	Describe threshold factors and grant size limits.	The State accepts requests for proposals from eligible service providers to provide assistance to consumers within the state of Mississippi under the Housing Opportunities for Persons with AIDS Program (HOPWA). The State has developed a single Request for Proposal process for the distribution of HUD HOPWA funds. All HOPWA Grant awards are made through a Request for Proposal process based on clients' needs, gaps in services, and ability of an agency to successfully implement the program. All projects must comply with applicable federal, state, and local statutory requirements including but not limited to those set forth in Code in Federal Regulations 24 (CFR), Parts 50 and 574, as well as applicable administrative and accounting standards as set forth in Office of Management and Budget (OMB) Circular 2 CFR 200. **There is no minimum award requirement**. The Annual Allocation is based on HUD's published formula allocation amounts for 2020. The State reserves the right to adjust amounts awarded, based on the amount of funds available and on the demand created by Request for Proposals submitted and previous experience of Project Sponsors. The State's contingency provision provides that all proposed activity budgets will be proportionally increased or decreased from the estimated funding levels to match actual allocation amounts. The contingency provisions were presented and explained in the draft plan presented for public comment. Applicants are required to submit required documentation relative to the program threshold requirements. • Articles of Incorporation • Documentation of 501(c) 3 Status from U.S. • I.R.S. and Mississippi Secretary of State Non-profit in Good Standing • Agency current year Budget. Must include all programs and funding sources. • Organizational Chart of Agency Board & Staff • List of Board officers and members with addresses, phone numbers, length of tenure and rotations

		• Bylaws and/or Constitution • Policy and Procedures Manual • A copy of IRS form 990 (Informational Tax Return of Organizations Exempt from Income Tax), or an explanation of why your organization has not been required to complete such a form • A Certificate of Commercial General Liability Insurance • Accounting policies and procedures (current or planned policies/procedures) • A Certified Organization Audit/Financial Statements of most recent year (one of the following) • a. Copy of OMB 2 CFR 200 Audit (Required if $750,000 in aggregate Federal funds expended), OR b. Financial statements prepared or audited by a CPA • Memorandums of Understanding (MOUs) (optional, but encouraged) • Documentation of Funding Commitments • Allocation Plan (for shared costs among more than one project/program) • Supportive Documentation for Pending and Committed Non-HOPWA Funding

	What are the outcome measures expected as a result of the method of distribution?	The method of distribution used will allow the opportunity for cross-mixed use of housing service providers and non-profit agencies to meet the need and prevent individuals with HIV/AIDS and their households from becoming homeless. Work with partners and seek to support 400 individuals with HIV/AIDs access affordable housing and services.
5	**State Program Name:**	Housing Trust Fund
	Funding Sources:	HTF
	Describe the state program addressed by the Method of Distribution.	HTF promotes public/private partnerships as a vehicle for expanding the stock of affordable housing. HTF funds are leveraged with private and public funding sources to support multifamily rental development activities. The HTF Program's activities are funded through a request for proposal process in which greater preference is given to proposals that have other sources of equity and financing. The State prioritized homelessness in the HTF portion of the State's Consolidated Plan and will use HTF to support strategies to end chronic homelessness and identify special needs groups in Mississippi. These groups include persons with HIV/AIDS and their families, persons with mental illness; and persons with disabilities as defined by the American Disabilities Act. MHC will make every effort to balance statutory priorities and preferences and ensure geographic distribution of funds as defined by the State's Consolidated Plan and/or low and high opportunity areas.

	Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	Organizations eligible to apply for funding include non-profit organizations and for-profit organizations with demonstrated development experience and capacity with creating, rehabilitating, or preserving affordable housing. Non-profit organizations must submit a certification to verify registration to do business in the State of MS. A designation from the IRS as a tax-exempt non-profit organization 501(c)(3) and a copy of the organization's bylaws stating a clear housing purpose is required. Announcements for important dates and deadlines will be posted on MHC's website at www.mshomecorp.com. A threshold/ranking process will be used to select projects for funding. Applications will be reviewed and underwritten using criteria of the HTF policies and procedures guidelines and federal regulatory and statutory requirements. The application process will consist of two steps: The rating criteria will include: 1) Geographic Diversity 2) Rental Assistance 3) Extended Affordability Period 4) Supportive Service Commitment 5) High Opportunity Areas 6) Section 504 Compliant Units 7) Energy Efficiency Plan 8) Development Amenities. The tiebreaking system used will be in the following order: 1) priority funding will be given to the development that has the lowest cost per unit 2) address the most critical rental housing demand 3) a development located in a poverty-stricken area of the State 4) developers firm commitment to provide project-based rental assistance. Upon completion of the application review process, MHC staff will make approval recommendations to its Board of Directors. After Board approval, a commitment letters will be sent to the applicant. Potential applicants can receive Application Notice and a Program Manual that describes the application criteria and eligible activities at https://www.mshomecorp.com/federal-programs/htf/. In addition, this year, to increase applicants, MHC conducted a grant information seminar where any interested agencies had an opportunity to learn about the program and ask questions. This seminar is also available at https://www.mshomecorp.com/federal-programs/htf/.

	If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)	Application information can be obtained and submitted at the following location on MHC's webpage: https://www.mshomecorp.com/federal-programs/htf/
	Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)	Not Applicable
	Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)	Not Applicable

	Describe how resources will be allocated among funding categories.	HTF allocation for 2023 is $3,000,537. MHC will commit 90% ($2,700,438) for rental housing activities and 10% ($300,054) will be used for administrative costs. MHC will not allocate funds for homeownership activities due to the demand of rental units for ELI households, and in order to address the State's priority housing needs. The State's contingency provision provides that all proposed activities' budgets will be proportionally increased or decreased from the estimated funding levels to match actual allocation amounts. The contingency provisions were presented and explained in the draft plan presented for public comment.
	Describe threshold factors and grant size limits.	The following are Threshold Factors that will be used for the HTF funding: 1) Eligible Applicant 2) Eligible Project Type/Activity 3) Merits: Addressing State's Priority Housing Needs (4) Evidence of Affirmatively Furthering Fair Housing (5) Implementation of Supportive Services (6) Applicants Experience (7) Certification of HTF Requirements). The maximum award per project $1,500,000. The amount of award per project is based on subsidy layering analysis, other funding sources, financial feasibility, and deeper targeting of extremely low-income populations.
	What are the outcome measures expected as a result of the method of distribution?	The expected results of HTF are to 1) reduce homelessness and help extremely low income and the very low-income families avoid paying a disproportionate share of their income for housing 2) complement existing federal, state, and local efforts to increase and preserve the supply of rental housing for extremely low-income (estimated at 26 units) and very low-income (estimated at 9 units) households, which includes homeless and serious mentally ill families. In addition, to assist persons discharged from publicly funded institutions/correction facilities.

Discussion:

To ensure compliance with the HTF requirements, applicants are required to provide a description of eligible activities that will be conducted with HTF funds and applicants are required to submit certification disclosing compliance with HTF requirements. In addition, requirements have been met to provide for performance goals and benchmarks, which will measure the progress consistent with goals established under HTF requirements by including HTF housing goals in the AP-20 Annual Goals and Objectives screens. The 2023 Annual Allocation is based on HUD's published formula allocation amounts. HTF allocation for 2022 was $4,433,035. The State's contingency provision provides that all proposed activities' budgets will be proportionally increased or decreased from the estimated funding levels to match actual allocation amounts. The contingency provisions were presented and explained in the draft plan presented for public comment.

AP-35 Projects – (Optional)

Introduction:

Projects not added because projects are awarded after submission of Annual Action Plan and according to the method of distribution.

#	Project Name

Table 9 – Project Information

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

Projects not added because projects are awarded after submission of Annual Action Plan.

AP-38 Project Summary

Project Summary Information

Project Name	Target Area	Goals Supported	Needs Addressed	Funding	Description	Target Date	Esti and tha fro acti
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AP-40 Section 108 Loan Guarantee – 91.320(k)(1)(ii)

Will the state help non-entitlement units of general local government to apply for Section 108 loan funds?

No

Available Grant Amounts

Not Applicable

Acceptance process of applications

Not Applicable

AP-45 Community Revitalization Strategies – 91.320(k)(1)(ii)

Will the state allow units of general local government to carry out community revitalization strategies?

No

State's Process and Criteria for approving local government revitalization strategies

Not Applicable

AP-50 Geographic Distribution – 91.320(f)

Description of the geographic areas of the state (including areas of low-income and minority concentration) where assistance will be directed

Community Development Block Grant (CDBG) Program: The State of Mississippi will allocate CDBG Public Infrastructure / Public Facility funds to units of general local government on an annual statewide competitive application basis, except for the U.S. Department of Housing and Urban Development (HUD) recognized Entitlement Communities. HUD recognizes the following units of general local government as entitlement communities not eligible for state formula allocation funds: City of Biloxi, City of Gulfport, City of Hattiesburg, City of Jackson, City of Moss Point and City of Pascagoula. The State will provide additional points in the application process for units of general local government for state certified GAP Counties/Communities. The State will allocate CDBG Economic Development funds on a statewide basis to non-entitlement units of general local government related to qualified, private sector, job creating site specific economic development projects public facility/infrastructure needs.

HOME, ESG, HOPWA, and NHTF Funds are available statewide to eligible entities.

Geographic Distribution

Target Area	Percentage of Funds
Statewide	
Non-Entitlement Entities	100

Table 10 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Community Development Block Grant (CDBG) Program: The CDBG statewide eligible application process is designed to allow for maximum eligibility participation to all units of general local government as permitted under the federal act, rules, and regulations for the benefit of low- and moderate-income persons and families. Additional application points for state certified GAP Counties/Communities are intended to incentivize funds to select communities as the state determined has the most socio-economic need.

HOME, ESG, HOPWA, and HTF Funds are available statewide to eligible entities.

Discussion

Community Development Block Grant (CDBG) has no geographic distribution. CDBG funds are available statewide to eligible non-entitlement local units of government.

HOME and HTF funds are available statewide based on availability and processed in which funds are

allocated.

The 2023 Annual Allocation is based on HUD's published formula allocation amounts. The State's contingency provision provides that all proposed activities' budgets will be proportionally increased or decreased from the estimated funding levels to match actual allocation amounts. The contingency provisions were presented and explained in the draft plan presented for public comment. The City of Jackson receives a direct allocation of funding through the ESG and HOPWA programs, therefore, not eligible for funds through the State; however, eligible agencies located in the Jackson area are eligible for funding.

Affordable Housing

AP-55 Affordable Housing – 24 CFR 91.320(g)

Introduction:

The following represents the one-year affordable housing goals for HOME, HTF, ESG and HOPWA funding.

One Year Goals for the Number of Households to be Supported	
Homeless	480
Non-Homeless	525
Special-Needs	345
Total	1,350

Table 11 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	825
The Production of New Units	226
Rehab of Existing Units	80
Acquisition of Existing Units	450
Total	1,581

Table 12 - One Year Goals for Affordable Housing by Support Type

Discussion:

The number of households will be supported through rental assistance, production of new units, rehab of existing units, and acquisition of existing units, which includes activities undertaken by the HOME/Home/CHDO rental activities, DPA/homeownership, Homeowner and Rehabilitation and HOPWA Programs in addition to the National Housing Trust Fund allocation for the State of Mississippi. The State's HTF Allocation Plan indicates at least 10% of the rental units developed with HTF funds will be occupied by the special needs population as defined in the HTF Allocation Plan.

AP-60 Public Housing - 24 CFR 91.320(j)

Introduction:

MHC will continue to review non-entitlement Annual and 5-Year Public Housing Authority (PHA) Plans to ensure that they are consistent with the state's Consolidated Plan.

MHC is committed to preventing and ending homelessness in Mississippi. PHAs are a vital community partner, and their involvement is crucial to successful efforts to end homelessness. MHC encourages PHAs to partner with their area's HUD Continuum of Care and consider the needs of households experiencing homelessness when developing their PHA Plan. If such needs exist, MHC strongly encourages PHAs to take steps described in HUD's Notice PIH 2013-15 to target housing assistance to households who are experiencing homelessness. MHC is currently reviewing how to encourage PHA's to work with CoC's in order to best leverage homeless assistance providers' knowledge, skills and follow-up services.

MHC believes that the future success of PHAs will center on ingenuity in program design, emphasis on resident participation towards economic self-sufficiency, and partnerships with other organizations to address the needs of this population. While MHC does not have any direct or indirect jurisdiction over the management or operations of PHAs, it is important to maintain a relationship with these service providers.

Actions planned during the next year to address the needs to public housing

MHC will work with MAHRO to implement the following requirements for PHAs statewide:

1. 5% of Housing Choice Vouchers to be made available for persons who have been homeless or with disabilities referred by Continuum of Care agencies.
2. 5% of Public Housing Units to be made available for persons who have been homeless or with disabilities referred to by Continuum of Care agencies.
3. Fund (15) new units annually to increase access for homeless HHs to publicly supported housing.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

The state's activities to encourage public housing residents to become more involved in the management and participation in homeownership will include:

- Meeting with public housing management, resident advisory councils, and residents to provide the tools and education necessary for public housing residents to move toward the goal of self-sufficiency.
- Making HOME and HTF funds available to PHAs to benefit public housing residents and increase

their opportunities for homeownership.

- Making HOME DPA funds available to persons with disabilities and regular low-income households in public housing to benefit public housing residents and increase their opportunities for homeownership.
- Expanding the network of service opportunities for public housing residents to work with after they no longer need assistance to better manage their households.

HOME Addresses Public Housing Resident Initiatives

PHAs are eligible to apply to administer HOME funds to provide homebuyer assistance in their areas. PHAs also provide services to increase self-sufficiency, which may include homebuyer counseling services. In addition, MHC targets its statewide Homebuyer Education Program to PHAs, among other groups, which provide homebuyer education training opportunities and self-sufficiency tools for PHA residents.

ESG Addresses Public Housing Resident Initiatives

PHA residents are eligible to receive assistance and services from ESG Subrecipients, as long as the assistance does not violate Section 576.105(d) of the ESG rules regarding use of funds with other subsidies.

HOPWA Addresses Public Housing Resident Initiatives

The HOPWA program administered by MHC does not provide public housing assistance. However, Project Sponsors coordinate closely with local PHAs for client referrals and to address local housing issues.

Work with MAHRO and statewide PHAs to gather input and educate residents through public meetings and Resident Advisory Boards about management issues and homeownership opportunities.

Participate in conferences and education events sponsored by fair housing organizations to educate the public and support additional fair housing services at least annually.

Coordinate with community organizations to conduct outreach to realtors, lenders, PHAs, local governments, and related associations on an annual basis to use low-cost methods such as web-based training, to introduce up to 500 individuals annually to federal fair housing law and requirements that address priority fair housing concerns in Mississippi.

Work with partners to conduct fair housing workshops and trainings at least annually and increase awareness during April, Fair Housing month.

Work with partners to provide Fair Housing outreach in newspapers of general circulation and Minority

owned newspapers, electronic and social media applications at least annually.

Work with Mississippi Association of Housing and Redevelopment Officials (MAHRO) to encourage HUD to review and modify resident bedroom requirements of Rental Assistance Demonstration (RAD) program to better utilize housing resources for homeless so that unoccupied multi-bedroom units can accommodate homeless families.

Provide financial counseling and training to prospective homebuyers at least twice a year. Seek to provide first-time homeowner assistance to households below 80% of Area Median Income over the course of five (5) years. (Unit production shared with goal addressing Discriminatory Patterns in Lending.)

Work with entities operating federally funded rental housing to provide input to transportation plans to expand access to public transportation for residents with disabilities.

Work with partners to conduct workshops about ways to expand mobility for persons with disabilities annually. Keep record of workshops.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

MHC is not aware of any PHAs in the state that have been identified as "troubled". If a PHA is designated as troubled, the state will provide services to residents of each PHA equally regardless of HUD's designation related to their management operations.

Additionally, the state will promote its other affordable housing activities to accelerate production or renovation of public housing units through redevelopment, new construction, and rehabilitation. In addition, the state will promote to public housing agencies affordable housing options for down-payment assistance, homebuyer purchase, and rental assistance.

The Low-Income Housing Tax Credit program is a credit or reduction in tax liability each year for 10 years for owners and investors in affordable income-rental housing that is based on the costs of development and the number of qualified affordable-income units.

Construction Lending Programs include the HB530 Loan Fund and the Mississippi Affordable Housing Development Fund (MAHDF). The HB 530 Loan Fund is set up to provide construction loans for developers to finance new owner-occupied affordable single-family housing units. The MAHDF is a construction loan for developers to use in pre-development, site control & site development of new owner-occupied, rental, or rehabilitation properties.

Mortgage products include Smart Solution: a 30-year fixed rate mortgage with competitive interest rates and an additional add-on down payment assistance option of the full loan amount. MRB7: a 30-

year fixed rate mortgage with a $7,000 10-year deferred second mortgage. Mortgage Credit Certificate: Mortgage Tax Credit equal to 40% of the annual interest paid on the mortgage loan, therefore reducing the borrowers federal tax liability. Can be added to any mortgage product. Housing Assistance for Teachers: Grant funds up to $6,000 to assist with mortgages for Mississippi certified public-school teachers in select areas of the state.

Finally, MHC has strongly encouraged PHAs to make provisions for those experiencing homelessness. With the collaborations between the PHAs and the CoCs, PHAs are able to make referrals to the Coordinated Entry List and take referrals from the CoC. This partnership will increase access to housing and rental programs for both the PHAs and the population.

Discussion:

To address PHA needs, MHC has designated PHAs as eligible entities for its programs. PHAs have successfully administered HTC funds to rehabilitate or develop affordable rental housing. The PHA needs to submit an application and then receive an award in order to access funding.

There are also federal sources available for PHAs that can be paired with HOME. Also, through HUDs Rental Assistance Demonstration ("RAD") Program, PHAs can use public housing operating subsidies along with HTC Program once the older PHA units are demolished and replaced with new housing.

AP-65 Homeless and Other Special Needs Activities – 91.320(h)

Introduction

MHC is committed to preventing and ending homelessness in Mississippi. Because MHC has a limited amount of funds available for homeless service programs, it will seek to collaborate with the three HUD statewide Continuum of Care agencies, other state agencies, local governments, nonprofits, and private business in order to work towards these goals. MHC's programs will emphasize the use of evidence-based practices and efficient uses of funds.

MHC will work with stakeholders to address requirements in 24 CFR §91.320 by utilizing funds to reduce and end homelessness by having each ESG sub-recipient funded to be coordinate with the lead agency of the CoC, which provides services and follows a centralized or coordinated assessment process; has written policies and procedures in place as described by §578.7(a)(8) and (9); and follows a written standard to provide street outreach, emergency shelter, rapid re-housing, and homelessness prevention assistance. To assist low-income individuals and families to avoid becoming homeless, especially those discharged from publicly funded institutions and systems of care, or those receiving assistance from public and private agencies that address housing, health, social services, employment, education, or youth needs, MHC will require each Subrecipient to set performance targets that will be part of their contract and extended to each of the local organizations that the Subrecipient funds. A Subrecipient must address the housing and supportive service needs of individuals assisted with ESG funds in its plan.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The State of Mississippi's homeless assistance programs are focused on assisting the populations with the greatest needs in support of reaching the goal of functional zero of homeless individuals in Mississippi. The Coordinated Entry process and Street Outreach activities conducted through ESG allows for those experiencing homelessness including the unsheltered homeless population to access housing resources and supportive services. Agencies funded for Street Outreach are tasked with finding, engaging, and connecting unsheltered homeless individuals to appropriate resources.

The states one year goal is to increase outreach, access to housing, and stability programs including employment and case management. The state uses ESG funding for Street Outreach activity throughout the state. Additionally, housing support, employment activities, and case management are all provided through ESG and HOPWA grants. The state requires homeless assistance programs, except those that are exempt, to use the CES. The state also works with the CoC to track returns to homelessness after a

set time.

Centralized or coordinated assessment has the potential to create more efficient homeless service systems by targeting resources toward those who need them most and helping clients move through the system faster. In Mississippi, coordinated assessment has been implemented at the CoC level.

MHC will continue to require participation in coordinated assessment for their CoC as a part of the ESG program. If the coordinated assessment system is still in the implementation phase, the recipient must participate in its implementation and eventually its use.

MHC recognizes that street outreach to those experiencing homelessness is necessary to engage them and work towards housing stability. Street outreach is especially critical to those experiencing chronic homelessness, and MHC encourages agencies to use street outreach to engage the population of persons experiencing chronic homelessness. MHC encourages the use of best practices in street outreach which seek to meet basic needs and engage those that are experiencing homelessness in a respectful way.

The Mississippi ESG Program provides funds to service providers for outreach to unsheltered homeless persons in order to connect them to emergency shelter, housing, or critical services; and to provide urgent, non-facility-based care to unsheltered homeless people who are unwilling or unable to access emergency shelter, housing, or other appropriate facilities. Of critical importance is assisting the unsheltered homeless with emergency shelter or other types of placements. One of the possible performance measures that Subrecipients will be measured against is their ability to help homeless persons move into permanent housing, achieve higher incomes, and gain more non-cash benefits. To ensure long-term housing stability, clients will be required to meet with a case manager not less than once per month (with exceptions pursuant to the VAWA and the Family Violence Prevention and Services Act ("FVPSA")). Subrecipients will also be required to develop a plan to assist program participants to retain permanent housing after the ESG assistance ends.

Addressing the emergency shelter and transitional housing needs of homeless persons

The ESG program helps the unsheltered homeless and homeless individuals and families residing in emergency shelter and those fleeing domestic violence to return to stable housing conditions by providing support to organizations that provide emergency services homeless persons and households. However, the state does not fund transitional funding though ESG. The state works with the CoC to identify the need for shelter resources in the community and to address gaps to access shelter. For example, the state uses ESG shelter funds to provide shelter access through hotel/motel vouchers in rural communities that do not have access to a shelter. Additionally, the state has performance measures described in the CAPER that encourages shelters funded by the state programs to increase

capacity.

For homeless programs funded to support Emergency Shelter performance will be measured based on:

1. Increased bed utilization rate.
2. Decreased average length of stay of the households served in Emergency Shelters
3. Increase in the percentage of discharged households to permanent housing.
4. Minimal rates of returns to homelessness

Emergency shelters are a critical part of the homeless service system. Shelters provide temporary refuge and often serve as the “front door” or first place of entry to those experiencing homelessness. It is important that emergency shelters have the ability to connect those experiencing homelessness with the resources needed to exit homelessness using the lightest touch possible. MHC measures the performance of emergency shelters and continuum of care using a variety of metrics, including clients served, average length of stay, recurrence, and occupancy rate. MHC will continue to measure the performance and direct more funding towards best performing shelters. New transitional housing projects are not funded by the ESG program, but MHC encourages the use of transitional housing in cases where it has been demonstrated to be to an efficient and effective use of scarce resources.

The ESG program helps the unsheltered homeless and homeless individuals and families residing in emergency shelter and those fleeing domestic violence to return to stable housing conditions by providing support to organizations that provide emergency services, shelter, and transitional housing to homeless persons and households. One of the possible performance measures that Subrecipients will be measured against is their ability to help individuals and families move out of emergency shelter and transitional housing and into permanent housing, achieve higher incomes and gain more non-cash benefits. To ensure long-term housing stability, clients will be required to meet with a case manager not less than once per month (with exceptions pursuant to the VAWA and the FVPSA). Subrecipients will also be required to develop a plan to assist program participants to retain permanent housing after the ESG assistance ends.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

The State of Mississippi will continue to uphold the expectation that subrecipients will coordinate services, utilize the “Housing First” model, and encourage prioritization of ESG programs towards the end goal ending homelessness. All non-Domestic Violence MHC’s subgrantees have the expectation that they will participate in their local Continuums of Care to coordinate entry to ensure that homeless

individuals are identified and provided the appropriate array of services to meet their needs to encourage sustainability. Utilizing the CoC's Coordinated Entry system allows for standardized assessment to promote placing homeless individuals into appropriate permanent housing and more effectively targets resources to those most in need. Higher scores correspond to greater need and are prioritized on the CoC Permanent Supportive Housing (PSH) list and those individuals with fewer intensive needs are placed into permanent housing through Rapid Rehousing programs. Homeless youth are identified for the FYI vouchers through the housing CE system. Consequently, by identifying chronically homeless and the most vulnerable individuals in the state, active coordination between agencies and then making an expedited and appropriate level of intervention, individuals and families are experiencing homelessness are served in an efficient manner. The CE system is designed to quickly connect homeless individuals to the most appropriate housing programs through a prioritization process. The goal of the ESG program is to house eligible individuals ready for housing into a unit within 30 days of program.

MHC encourages subrecipients of homeless programs grants to use eligible support services including case management, housing support, life skills and employment programs to increase housing stability among the homeless. ESG funds can be used for short-term and medium-term rental assistance, rental application fees, security deposits, utility deposits, utility payments, and moving costs for homeless individuals or persons at risk of homelessness. Funds can also be used for housing service costs related to housing search and placement, housing stability case management, mediation, legal services, and credit repair. ESG funds can also be used to pay for essential service costs including case management, childcare, education services, employment assistance and job training, outpatient health services, legal services, life skills training, mental health services, substance abuse treatment services, transportation, and costs related to serving special populations.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

Through its involvement with the Interagency Council on Homelessness, MHC works with the three Mississippi CoC's and other state agencies which house publicly funded systems that may discharge persons into housing instability or homelessness. Collaboration allows MHC and these agencies to work towards discharge planning solutions. MHC collaborates with the Mississippi Department of Child Protective Services to initiate a program targeted at youth who have aged out of the foster care system

and are experiencing homelessness or are at risk of homelessness.

MHC administers the Housing Trust Fund in Mississippi. HTF provides additional resources to construct and rehabilitate housing for extremely low-income Mississippi families including homeless persons, persons at risk of homelessness, individuals, families, families with children and veterans.

In addition to homelessness prevention, ESG funds provided to CoCs actively promote coordination with community providers and integration with mainstream services to marshal available resources. One performance measure for subrecipients may be their ability to help increase non-cash benefits for program participants; the subrecipients would help program participants obtain non-ESG resources, such as veterans benefits or food stamps.

Individuals eligible for the State's HOPWA Program who are exiting from an institution receive a comprehensive housing plan and linkage and referrals to health professionals from a case manager to transition persons from institutions into stable housing. Some project sponsors also provide rental deposits and application fees.

Coordination between housing and the Mississippi Department of Health and Human Services is exemplified by the Project Access and Money Follows the Person programs. Project Access uses Section 8 Housing Choice Vouchers to assist low-income persons with disabilities transition from nursing homes and Intermediate Care Facilities ("ICFs") to the community, while using the Money Follows the Person Program to provide services by HHS agencies.

To further address the needs of individuals transitioning from institutions, Mississippi seeks to increase coordination of housing and health services, by supporting agencies to pursue funding for people with behavioral health challenges and Intellectual and Developmental Disabilities; Medicaid waiver programs; vouchers from PHAs for people with disabilities and aging Mississippians.

MHC encourages the coordination of Community-Based Services that serve Adult Mental Health Programs to serve individuals with Serious Mental Illness who have long-term or multiple stays in the State's Mental Health Facilities.

Discussion

MHC's program is designed to assist, assess and, where possible, shelter the unsheltered homeless; to quickly re-house persons who have become homeless and provide support to help them maintain housing; and to provide support that helps persons at risk of becoming homeless maintain their current housing.

AP-70 HOPWA Goals – 91.320(k)(4)

One-year goals for the number of households to be provided housing through the use of HOPWA for:	
Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family	94
Tenant-based rental assistance	214
Units provided in permanent housing facilities developed, leased, or operated with HOPWA funds	37
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds	0
Total	345

AP-75 Barriers to affordable housing – 91.320(i)

Introduction:

A variety of barriers exist which prevent households from obtaining affordable housing, but perhaps the most prevalent statewide in Mississippi is the cost burden. Cost burden is defined as gross housing costs that range from 30.0 to 50.0 percent of gross household income; severe cost burden is defined as gross housing costs that exceed 50.0 percent of gross household income. For homeowners, gross housing costs include property taxes, insurance, energy payments, water, and sewer service, and refuse collection. If the homeowner has a mortgage, the determination also includes principal and interest payments on the mortgage loan. For renters, this figure represents monthly rent and selected electricity and natural gas energy charges.

In the State of Mississippi, 15.5 percent of households had a cost burden and 13.2 percent had a severe cost burden. Some 21.1 percent of renters were cost burdened, and 22.4 percent were severely cost burdened. Owner-occupied households without a mortgage had a cost burden rate of 8.0 percent and a severe cost burden rate of 5.3 percent. Owner occupied households with a mortgage had a cost burden rate of 17.4 percent, and severe cost burden at 12.3 percent.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

The State of Mississippi's "home rule" provisions mean that zoning ordinances are left to the judgment of local governments. Sometimes local governments, in an attempt to cover the broad-based costs of public facilities improvements or to slow down a boom in new housing starts, will choose to impose impact fees, increasing lot sizes and setbacks, or establishing minimum square foot requirements for new residences. State statutes do allow local governments to waive impact fees for affordable housing developments, but it is not known how often these fees are waived. The net effect of these local actions may make housing more expensive than it would be without the new fees and regulations, which may represent a barrier to affordable housing for people in lower income brackets.

MHC cannot directly intervene to remove barriers to affordable housing that results from a local ordinance's imposition of regulations or fees. MHC and other state agencies work to ameliorate barriers to affordable housing in several ways, including:

• Support for the MSHousingSearch.org website. This free online resource provides Mississippi individuals and families with a searchable database of statewide affordable rental housing.

• MHC works to improve the stock of affordable housing in non-entitlement jurisdictions through its

state and federally funded housing programs.

• MHC's Low-Income Housing Tax Credit (LIHTC) program offers a reduction in tax liability to property owners and private investors to encourage the development of affordable rental housing.

• MHC's administration of the Housing Trust Fund provides additional housing units for extremely low-income persons or families in Mississippi.

To address concerns voiced by the public, MHC acts as an information resource for affordable housing studies and information. MHC is also currently engaged in reviewing all guiding documents, rules, and practices internally to determine if known barriers or impediments to furthering fair housing choice can be further accomplished by making changes. The Fair Housing Team will be making a concerted effort to increase staff education to ensure that all programs are providing best practices guidance to recipients and the general public.

Discussion:

A current collaboration between federal funding recipients will assist State agencies adopt a uniform stance on Fair Housing issues and provide streamlined direction to essential Fair Housing information and best practices. To date, the workgroup has looked at sharing language assistance contracts, has generated ideas on streamlining Fair Housing discrimination complaint information and resources, and has served as a vehicle for comparing internal Fair Housing tracking and record keeping measures.

The Fair Housing Team at MHC has taken a leadership role in these meetings under the Analysis of Impediments; the Fair Housing Team has designed action steps for other state funded HUD entities to implement which MHC believes will become one of the leading Fair Housing resources for the state.

The Fair Housing Team has made available its statewide impediments database with the long-range goal of analyzing statewide impediments to identify areas of opportunity, make policy recommendations; and map service areas.

These resources assist developers of affordable housing with considerations based on those least likely to apply and should be included in an Affirmative Marketing Plan. The short-term effect should be an increase in understanding and compliance with the Affirmative Marketing Rule. The long-term effect should be an improved ability to determine which areas are under or overserved and an ability to present such information objectively to stakeholders and local governments.

The Fair Housing Team has 20 action steps on which it is moving forward and is able to produce metrics on its momentum under the AI through its Fair Housing Tracking Database. The database collects action steps based on the four phases of project management planning (e.g., Plan, Review, Implement, and

Evaluate) which led staff to consider even at the planning stage how the step will be evaluated. This has resulted in a metrics-focused planning effort that will continue to guide future initiatives.

AP-85 Other Actions – 91.320(j)

Introduction:

The actions listed below are Other Actions taken by MHC and MDA to meet the requirements of §91.320(j). Other Actions include Meeting Underserved Needs, Fostering and Maintaining Affordable Housing, Lead-Based Paint Hazard Mitigation, Reducing Poverty-Level Households, Developing Institutional Structure, and Coordination of Housing and Services. The HOME, HTF, ESG, HOPWA, and CDBG programs address the other actions in concert with other federal, state, and local sources.

To foster and maintain affordable housing, MHC provides funds for nonprofit and for-profit organizations and public organizations to develop and maintain affordable housing. Funding sources include grants, low-interest loans, housing tax credits, and mortgage loans.

Furthermore, MHC's programs are aimed at reducing the number of Mississippians living in poverty, thereby providing a better quality of life for all citizens. MHC provides long-term solutions to the problems facing people in poverty and focuses resources to those with the greatest need.

Actions planned to address obstacles to meeting underserved needs

HOME and HTF Addresses Underserved Needs

Obstacles to meeting underserved needs with HOME funds, particularly multifamily activities, include NIMBYism, a lack of understanding of federal requirements surrounding the use of HOME and HTF funds, and staff observation that program administrators may have stricter tenant or household selection criteria than other locally run programs. MHC works to overcome these obstacles by educating developers and the communities where affordable housing is being proposed, as well as by offering HOME and HTF funds as grants or low-interest loans, with rates as low as 0%.

ESG Addresses Underserved Needs

The lack of facilities and services for homeless persons in rural areas is ESG’s greatest underserved need. To help meet this need, MHC has provided training and technical support to organizations in the Balance of State CoC. Shelters in the Balance of State CoC have limited funds for operations and maintenance, with little access to federal funds which often require substantial organizational capacity less common in smaller organizations.

HOPWA Addresses Underserved Needs

Some significant obstacles to addressing underserved needs is the inability to obtain or maintain medical insurance, maintain income, and especially obtain employment, are partially due to a difficult economy in conjunction with rising costs of living (rent, deposits, utilities, food, transportation, etc.), high unemployment, no access to health insurance and/or decreased access to other affordable housing

such as the HCV program. The inability to access HCVs is due to long or closed waiting lists, and in some cases, client non-compliance and ineligibility due to undocumented immigrant status.

MHC's HOPWA program helps meet the needs of this underserved population throughout the State by providing essential housing and utilities assistance as part of a comprehensive medical and supportive services system. As a result, people and their families are able to maintain safe and affordable housing, reduce their risk of homelessness, and access medical care and supportive services. MHC will reallocate funding to address changing needs to maximize and target HOPWA funding to HSDAs that are in greatest need.

The Community Development Block Grant (CDBG) program by state design is focused on creating improved economic conditions of both individuals and families, and the communities in which they live. Enhanced local public facilities and public infrastructure leads to enhanced economic activity and prosperity. More and better job opportunities are designed to directly address the low per capita income levels and high poverty rates across the state. The CDBG economic development program is directly designed to assist local units of government to incentivize and promote private business and industry expansion and relocation.

Actions planned to foster and maintain affordable housing

HOME and HTF Addresses Affordable Housing

The HOME and HTF Programs provide grant funds, deferred forgivable loans, and repayable loans to households or developments assisted by or through entities including units of local government, public organizations, nonprofit and for-profit organizations, CHDOs and PHAs. These funds are primarily used to foster and maintain affordable housing by providing rental assistance, rehabilitation, or reconstruction of owner-occupied housing units with or without refinancing, down payment and closing cost assistance with optional rehabilitation for the acquisition of affordable single-family housing, single family development and funding for rental housing preservation of existing affordable or subsidized developments. HOME and HTF funds may also be used in conjunction with the HTC Program or Bond Program to construct or rehabilitate affordable rental housing.

In addition, credits awarded through the HTC program can be layered with awarded funds from the HTF and HOME Multifamily Development program. When more than one source of funds is used in an affordable housing project, the State is able to provide more units of affordable housing than with one funding source alone.

ESG Addresses Affordable Housing

While MHC encourages the use of ESG funds to provide affordable transitional housing, the majority of funds are utilized to provide emergency shelter. Fostering affordable housing is not an initiative for

which MHC provides funding or that MHC monitors in relation to the ESG Program.

HOPWA Addresses Affordable Housing

The cost of living continues to rise (increases in rent, utilities, application fees, and security deposits) while clients' income does not change, may decrease, or clients have no income. HOPWA makes housing more affordable for low-income clients so they can maintain housing, adhere to medical treatment, and work towards a healthier outcome. Project Sponsors will address long-term goals with the clients to help them establish a financial plan that can assist them in maintaining their housing. Affordable housing needs are high. MHC will continue to update funding allocations to address the changing needs of local communities and to maximize and target HOPWA funding to areas of greatest need. MHC will consider a variety of factors including but not exclusive to HIV/AIDS morbidity, poverty level, housing costs and needs, and program waitlists and expenditures. Furthermore, funds are reallocated between HOPWA activities within HSDAs to meet changing needs during the project year.

Actions planned to reduce lead-based paint hazards

HOME and HTF Addresses Lead-based Paint

The HOME and HTF Program require lead screening in housing built before 1978 for all HOME eligible activities in accordance with 24 CFR §92.355 and 24 CFR Part 35, subparts A, B, J, K, M, and R. Furthermore, single-family, and multifamily development activities in HOME increase the access to lead-based-paint-free housing through the construction of new housing or reconstruction of an existing housing unit. There is significant training, technical assistance, and oversight of this requirement on each activity funded under the HOME and HTF Programs.

ESG Addresses Lead-based Paint

For ESG, MHC requires Subrecipients to evaluate and reduce lead-based paint hazards as part of its habitability review. During the annual contract implementation training, MHC will provide ESG Subrecipients with information related to lead-based paint regulations and MHC’s requirements related to such. MHC will require ESG-funded Subrecipients to determine if a housing unit was built prior to 1978, for households seeking ESG funded rent or rent deposit assistance whose household has a family member(s) six year of age or younger. If the housing unit is built prior to 1978, the ESG Subrecipient will notify the household of the hazards of lead-based paint.

ESG Subrecipients utilizing ESG funds for renovation, rehabilitation or conversion must comply with the Lead-Based Paint Poisoning and Prevention Act and the Residential Lead-Based Paint Hazard Reduction Act of 1992. Through renovation, rehabilitation, or conversion, ESG increases access to shelter without lead-based paint hazards. MHC evaluates, tracks, and reduces lead-based hazards for conversion,

renovation, leasing, or rehabilitation projects.

HOPWA Addresses Lead-Based Paint

HUD requires that Project Sponsors give all HOPWA clients utilizing homes built before 1978 the pamphlet entitled, *Protect Your Family from Lead in Your Home* during the intake process. The client's case record must include documentation that a copy of the pamphlet was given to the client and the case manager must make a certification regarding lead-based paint that includes actions and remedies if a child under age six will reside at the property. All rehabilitation funded activities are required to provide evidence of lead abatement.

HOPWA Subrecipients utilizing HOPWA funds for renovation, rehabilitation or conversion must comply with the Lead-Based Paint Poisoning and Prevention Act and the Residential Lead-Based Paint Hazard Reduction Act of 1992. Through renovation, rehabilitation or conversion, HOPWA increases access to shelters without lead-based paint hazards. MHC evaluates, tracks, and reduces lead-based hazards for conversion, renovation, leasing, or rehabilitation projects.

CDBG funds may potentially be used for lead-based paint hazard related purposes on public facility/building projects as needed.

Actions planned to reduce the number of poverty-level families

HOME Addresses Poverty-Level Households

MHC allocates funding toward the rehabilitation and construction of affordable housing and incentivizing units to assist very low-income households and increasing the affordable housing stock to increase housing stability among families living in poverty.

HTF Addresses Affordable Housing

The HTF Program provides funds to for-profit and non-profit organizations to develop and rehabilitate rental properties for housing those families that are income eligible. HTF funds may also be used in conjunction with the HTC Program or Bond Program to construct or rehabilitate affordable rental housing.

ESG Addresses Poverty-Level Households

The ESG Program funds activities that provide shelter, housing, and essential services for homeless persons, as well as intervention services for persons threatened with homelessness. Essential services for homeless people include medical and psychological counseling, employment counseling, substance

abuse treatment, transportation, and other services. Through subgrantees, MHC assists households with rent, security and utility deposit assistance, case management, and other supportive services. Focusing on Housing First, but not only, ESG services can include job training and General Education Development ("GED") support to help individuals access and sustain housing and improve employment options and increase their economic independence and self-sufficiency. While MHC supports the use of ESG funds to help ESG clients lift themselves above the poverty line, it is not a specific initiative for which MHC earmarks ESG funding or that MHC monitors for the ESG Program.

For individuals threatened with homelessness, homelessness prevention funds can be used for short-term subsidies to defray rent and utility arrearages for households receiving late notices, and security deposits.

HOPWA Addresses Poverty-Level Households

MHC's HOPWA program will aid in reducing the number of poverty-level households by increasing the availability of affordable housing and providing supportive services (case management, STRMU, TBRA, PHP, FB, and other eligible support) to those living with HIV with low income and their families and by providing HOPWA supportive services. Through HOPWA development, MHC seeks to support rehabilitation and construction projects (if available) that will target affordable units to the HOPWA population. While many HOPWA clients assisted may be at poverty-level, this is not a requirement under 24 CFR §574.3.

The Community Development Block Grant (CDBG) program by state design is focused on creating improved economic conditions of both individuals and families, and the communities in which they live. Enhanced local public facilities and public infrastructure leads to enhanced economic activity and community prosperity. Economic growth generally occurs at the local level in communities that can provide quality and affordable basic community services. The competitive program is designed to assist local communities that could not provide those basic services otherwise, or to the least keep the services affordable to all persons. More and better job opportunities are designed to directly address the low per capita income levels and high poverty rates across the state.

Actions planned to develop institutional structure

HOME and HTF Addresses Institutional Structure

The HOME and HTF Programs encourage partnerships in order to improve the provision of affordable housing. Organizations receiving Homebuyer Assistance funds are required to provide homebuyer education classes to households directly or coordinate with a local organization that will provide the education. Additionally, partnerships with CHDOs and nonprofit and private-sector organizations facilitate the development of quality rental housing developments and assist in the rehabilitation or

reconstruction of owner-occupied housing.

ESG Addresses Institutional Structure

MHC encourages ESG subrecipients to coordinate services with housing and other service agencies. Likewise, the CoCs funded with ESG funds are required to coordinate services and their local funded organizations to provide services as part of the local CoC. While ESG believes its system of funding applications that apply to a statewide NOFA is an effective system, ESG also believes that its move to fund the CoCs directly advances program goals of local coordination and cooperation within CoCs.

HOPWA Addresses Institutional Structure

MHC contracts with Project Sponsors statewide to administer the HOPWA program. They administer the delivery of other HIV health and social services, including the Ryan White and State Services HIV funds. This structure ensures the coordination of all agencies, avoids duplication, saves dollars, and provides comprehensive supportive services in each local community.

CDBG Addresses Institutional Structure- MDA coordinates with state and federal agencies, regional planning and development districts, Mississippi Economic Development Council, and other partners to further its mission in community and economic development. MDA also uses conference calls and workshops to provide training and technical assistance throughout the state. On-site project reviews may be conducted based on risk and other factors.

Actions planned to enhance coordination between public and private housing and social service agencies

MHC has staff members that participate in several State advisory workgroups and committees. The groups in which MHC participates include but are not limited to the Community Resource Coordination Groups, led by MSDH and the Council for Advising and Planning for the Prevention and Treatment of Mental and Substance Use Disorders, led by MDMH.

MHC's participation with Mississippi's CoCs, MAHROs, and MSCPS links housing and services through a partnership with MHC and the Mississippi Supreme Court. Because the program is designed so that families with children can access both affordable housing and services in the community, MHC staff meet regularly to ensure both housing and services are coordinated for the program. MHC and MSC have responsibilities to execute the program. MDA and MAHRO will help identify units for the program in multifamily housing financed by MHC and public housing authorities and the services will be provided by a network of local service providers coordinated with statewide CoCs.

The Mississippi Development Authority (MDA) will continue to partner and participate with the Mississippi Home Corporation (MHC) regarding public and private and social services agency outreach coordination as required. However, the state has determined due to limited CDBG funds available, the

excess annual demand for CDBG public facilities and public infrastructure applications, and input and comment from units of general local government and other state agencies, that public and private housing and/or public social services would not be eligible CDBG activities for the balance of the Con Plan.

Discussion:

MHC strives to meet underserved needs by closely monitoring affordable housing trends and issues as well as conducting its own research. MHC also makes adjustments to address community input gathered through roundtable discussions, web-based discussion forums and during virtual public hearings.

Regarding institutional structure, MHC is primarily a pass-through funding agency and distributes federal funds to local entities that in turn provide assistance to households. Because of this, the agencies work with many partners, including consumer groups, community based organizations, neighborhood associations, community development corporations, councils of governments, community housing development organizations, community action agencies, real estate developers, social service providers, local lenders, investor-owned electric utilities, local government, nonprofits, faith-based organizations, property managers, state and local elected officials, and other state and federal agencies. Because the agencies do not fund individuals directly, coordination with outside entities is essential to the success of their programs. By structuring its operations this way, the State shares its risk and commits funds in correlation with local needs, local partners are able to concentrate specifically on their area of expertise and gradually expand to offering a further array of programs.

Finally, to enhance coordination between public and private housing and social service agencies, a state agencies chief function is to distribute program funds to local providers that include units of local government, nonprofit and for-profit organizations, community-based organizations, private sector organizations, real estate developers and local lenders. The private housing and social service funds available for priority needs may include loans or grant programs through private banks, for-profit or nonprofit organizations; this source of funding varies from year to year.

Program Specific Requirements

AP-90 Program Specific Requirements – 91.320(k)(1,2,3)

Introduction:

The following identifies program income that is, or may be, available for use that is intended to be carried out according to program requirements.

Community Development Block Grant Program (CDBG)
Reference 24 CFR 91.320(k)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	75,000
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	**75,000**

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100.00%

HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.320(k)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is

as follows:

Categories of eligible applicants- Non-profit and for-profit organizations with capacity and demonstrated experience in producing/developing affordable rental housing who benefit low and very low-income households. MHC uses a ranking process to select projects for funding.

Applicants are solicited through the release of the NOFA informing them of funding opportunities. Applicants are encouraged to attend a technical assistance workshop. Applicants are required to apply through our online portal, material such as the applicant guide, forms, exhibits are available on our website.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

   A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

   The State adopted the Recapture Method for homebuyer and homeowner rehabilitation activities.

   The “recapture” requirement has been imposed by MHC on HOME homebuyer assistance activities and Homeowner Rehabilitation. A Deed Restriction is the instrument used to enforce this provision. The period of affordability is dependent on the amount of HOME assistance received for DPA. Under the HOME Rehabilitation activity, the affordability period is based on the type of activity, Rehabilitation-5 years & Reconstruction-10 years. In the event the home is sold, the homeowner is credited a pro rata share of the HOME assistance/investment based on the amount of time the home was occupied as the owner’s principal residence. Closing attorney’s contact MHC for the calculation of the amount required to be recaptured and that information is sent via email or fax to the attorney. Refinances for lesser term and/or rate is allowed with the Deed Restriction and continue to be enforced on the property.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds. See 24 CFR 92.254(a)(4) are as follows:

   The Recapture provision provides for the recapture of **direct HOME subsidy** based on the "net proceeds" formula determined by the initial investment and pro-rated for the time left to satisfy the affordability period. A Deed Restriction recorded with the Warranty Deed is the instrument used to enforce this provision.

   The New Homeownership Value Limits will become effective on July 1, 2023. The Limits in place

now until that time are as follows:

HUD Calculated Maximum Existing Homes - ($264,000) All counties with the exceptions of; Gulfport, Biloxi (MSA) $278,900 & $283,900; Jackson MS (MSA) $267,431, $283,900 & $286,000; Memphis TN-MS-AR HUD Metro FMR Area $302,900

HUD Calculated Maximum New Homes - $264,000 (statewide).

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

   Guidelines for HOME funds are statewide and conditions for refinancing existing debt on a multi-family rental property will be implemented according to HOME requirements and MHC's policy and procedures. Refinancing of an existing debt under the HOME Program is an Eligible activity.

   The following refinance guidelines and conditions are:

   1. A new investment is being made to create additional affordable units.
   2. The housing has not been previously financed with HOME funds.
   3. A review of the management practices of the applicant must demonstrate that the proposed rehabilitation is not the result of disinvestment in the property by any entity involved in the application for HOME funds.
   4. A review of the proposed operating budget for the project must demonstrate that both the cost of refinancing and rehabilitation of the project can be met and still result in units affordable to HOME-Eligible tenants for a period of 15 to 20 years or the term of the refinancing, whichever is longer.
   5. The activity does not involve the refinancing of a multifamily loan made or insured by any state or federal program, including the CDBG program, unless additional affordable units will be income-restricted to extremely low-income households.
   6. Demonstrate that rehabilitation is the primary Eligible activity.
   7. The cost to refinance existing debt is secured by rental housing units that are being rehabilitated with HOME funds.
   8. Refinancing the existing debt is necessary to reduce the overall housing costs.
   9. The proportional rehabilitation cost must be greater than the proportional amount of debt that is refinanced.

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with

special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).

6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).

7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

Emergency Solutions Grant (ESG)
Reference 91.320(k)(3)

1. Include written standards for providing ESG assistance (may include as attachment)

Written standards for providing ESG assistance are attached. The State of Mississippi requires that all ESG grantees once an award is made receive written standards (policies and procedures) for providing all ESG assistance. MHC will only approve those standards that are in compliance with 24 CFR 91 and 576 ESG regulations and are consistent with the State of Mississippi's goals.

Per our Con Plan in accordance with 576.400 e(2)(3), subrecipients are required to develop their own written standards. MHC has an ESG written standard which addresses all the required standards as a guide for subrecipients. Our policies were attached.

There are three CoC Coordinated Entry Systems (CES) in Mississippi. All three CoCs follow HUD’s CES requirement established in 24 CFR 578.7(a)(8). The CES assesses and prioritize homeless individuals based on vulnerability and need using an assessment tool.

Identifying homeless individuals through CES has created a more efficient homeless service systems by targeting resources toward those who need them most and helping clients move to appropriate permanent housing programs in an expedited manner. This is a change from the “first come, first served” model to serving those with the greatest risks and needs. Those with highest CES score including those who are chronically homeless are at highest needs for Permanent Supportive Housing. Other homeless individuals who rank with less intensive needs may qualify for Rapid

Rehousing Programs.

A major goal of the CES is the establishment of a Coordinated Entry list which provides homeless individuals and families with access to housing resources in their community.

2. If the Continuum of Care has established a centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

The State of Mississippi has three (3) Continuum of Care which are eligible to receive ESG funding. The Coordinated Entry process standardizes the way individuals and families at risk of homelessness or experiencing homelessness access are assessed for and referred to the housing and services that they need for housing stability. Each CoC is required to implement a centralized or coordinated assessment system in order to be eligible for other State and federal funding. All ESG applicants/sub-recipients are required to be a member in good standing of a CoC and documented as such in the application. This requirement is to assure the use of a Centralized or Coordinated System to initially assess the eligibility and needs of each individual or family seeking assistance.

3. Identify the process for making sub-awards and describe how the ESG allocation is available to private nonprofit organizations (including community and faith-based organizations).

The process for making sub-awards is done through a competitive process and are allocated based on the scoring criteria. In awarding ESG funding to applicants, the Recipient will consider measurable outcomes proposed, service delivery standards and models used, and clearly stated actions by a sub-grantee to meaningfully collaborate with the CoC, and other service organizations in local communities whether funded by ESG or other sources. Sub-Grantees will be expected to participate in local coordinated entry, HMIS, PIT, and CoC committee work.

4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

The recipient is a state and therefore is not required to have a homeless individual on board.

5. Describe performance standards for evaluating ESG.

1. End homelessness among veterans (funding sources have been defined by VA and SSVF but needs in this population may be addressed using HOME, CoC, and ESG, though could be eligible)
2. End chronic homelessness among people with disabilities (the partnerships between ESG, HOME, National Housing Trust Fund, CoC and CHOICE could help achieve this goal while also

accomplishing *Olmstead* goals as the populations often overlap homeless persons living with mental illness)

3. End homelessness among families with children, unaccompanied youth and among all other individuals (CoC resources, HOME TBRA, HOME units, National Housing Trust Fund, ESG shelter operations for domestic violence shelters, shelters for women and children, runaway and homeless youth programs, and children's shelters willing to address trafficking, ESG rapid re-housing and prevention coupled with appropriate services)
4. Create a system to ensure that all homelessness is rare, brief, and non-reoccurring (ESG outreach services, navigation services under rapid rehousing, HMIS activities, coordinated entry)

Housing Trust Fund (HTF)
Reference 24 CFR 91.320(k)(5)

1. How will the grantee distribute its HTF funds? Select all that apply:

☑ Applications submitted by eligible recipients

☑ Subgrantees that are HUD-CPD entitlement grantees

2. If distributing HTF funds through grants to subgrantees, describe the method for distributing HTF funds through grants to subgrantees and how those funds will be made available to state agencies and/or units of general local government. If not distributing funds through grants to subgrantees, enter "N/A".

Categories of eligible applicants- Non-profit and for-profit organizations who 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. MHC uses a ranking process to select projects for funding.

Applicants are solicited through the release of the NOFA informing them of funding opportunities. Applicants are encouraged to attend a technical assistance workshop. Applicants are required to apply through our online portal, material such as the allocation plan, forms, exhibits are available on our website.

Organizations eligible to receive funding through the Housing Trust Fund are non-profit and for-profit organizations with demonstrated development experience and capacity with creating, rehabilitating, or preserving affordable housing.

Nonprofit organizations applying for HTF must submit a certification to verify that they are registered to do business in the State of Mississippi as a nonprofit organization. Furthermore, nonprofit organizations must submit a letter from the Internal Revenue Service designating them as a tax-exempt nonprofit organization 501 (c) (3), and a copy of their bylaws stating a clear housing purpose.

Threshold Factors and Grant Size Limits

The following are Threshold Factors that will be used for the HTF funding: 1) Eligible Applicant 2) Eligible Project Type/Activity 3) Merits: Addressing State's Priority Housing Needs (4) Evidence of Affirmatively Furthering Fair Housing (5) Implementation of Supportive Services (6) Applicants Experience (7) Certification of HTF Requirements).

The maximum award per project $1,500,000. The amount of award per project is based on subsidy layering analysis, other funding sources, financial feasibility, and deeper targeting of extremely low-income populations.

3. If distributing HTF funds by selecting applications submitted by eligible recipients,

a. Describe the eligibility requirements for recipients of HTF funds (as defined in 24 CFR § 93.2). If not distributing funds by selecting applications submitted by eligible recipients, enter “N/A”.

Organizations eligible to receive funding through the Housing Trust Fund are non-profit and for-profit organizations with demonstrated development experience and capacity for creating, rehabilitating, or preserving affordable housing. Eligible property types, activities, project cost, merits addressing priorities, subsidy layering review, income targeting, income and rent restrictions and period of affordability and Fair Housing are eligible requirements. HTF funds are distributed through a competitive application process. Eligible applicants must meet all threshold application criteria factors and score a minimum of 75 points on a 100-point scale. Development must meet the minimum affordability period of 30 years and develop affordable housing for extremely low-income households with income at or below 30 % of AMI.

b. Describe the grantee’s application requirements for eligible recipients to apply for HTF funds. If not distributing funds by selecting applications submitted by eligible recipients, enter “N/A”.

MHC uses a ranking process to select projects for funding. HTF applications will be reviewed and underwritten using criteria of the Housing Tax Credit Qualified Allocation Plan and HTF Allocation Plan and policy and procedures guidelines. Applications with incomplete supporting documentation will not be considered for funding. The application process consists of two steps:

1) Threshold Review - Does the application meet Threshold requirements to be considered for funding.

2) Application Scoring - Score the application using a scoring standard with a 100-point scale.

Applications must score a minimum of 75 on a 100-point scale to be considered for funding. MHC will reserve and allocate the Housing Trust Funds consistent with sound and reasonable judgment, prudent business practices, and the exercise of its inherent discretion permitted by applicable law.

c. Describe the selection criteria that the grantee will use to select applications submitted by eligible recipients. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

MHC will use a ranking process to select projects for funding. Applications will be reviewed and underwritten using criteria of the Housing Tax Credit Qualified Allocation Plan and HTF policies and procedures. Applications with incomplete supporting documentation will not be considered for funding. The application process consists of two steps:

1) Threshold Review - Does the application meet Threshold requirements to be considered for funding.

2) Application Scoring - Score the application using a scoring standard with a 100-point scale.

Applications must score a minimum of 75 on a 100-point scale to be considered for funding. MHC will reserve and allocate the Housing Trust Funds consistent with sound and reasonable judgment, prudent business practices, and the exercise of its inherent discretion permitted by applicable law.

d. Describe the grantee's required priority for funding based on geographic diversity (as defined by the grantee in the consolidated plan). If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

Geographic diversity as reflected in the Con Plan – Projects that focus and achieve the most impact of the State's priorities in rural and urban areas of the State.

1) 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.

(Mississippi Poverty Rate by County) Preference will be given to developments located in counties with a poverty rate above 30 percent.

2) 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.

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

e. Describe the grantee's required priority for funding based on the applicant's ability to obligate HTF funds and undertake eligible activities in a timely manner. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

The project schedule must include estimated dates for the start of construction and certificate of occupancy or substantial completion. Funds will be committed within twenty-four months and construction, or rehabilitation expected to begin within 12 months of the agreement date. The application announcement and award letter may identify a specific date by which the start of construction is expected to begin.

All projects will be evaluated based on a number of factors, including but not limited to:

1) Cost reasonableness

2) Financial feasibility

3) Readiness to proceed.

4) Applicant's experience and capacity to develop and manage the project

5) Ability to provide appropriate services, if applicable

f. Describe the grantee's required priority for funding based on the extent to which the rental project has Federal, State, or local project-based rental assistance so that rents are affordable to extremely low-income families. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

Points will be awarded to developments that provide project based rental assistance to ELI income-qualified tenants/families to the extent rents will be affordable. "Affordable to extremely low-income families "is defined as families not paying more than 30% of their household income for housing cost, including utilities. Project-based rental assistance includes, but is not limited to, unit-based rental assistance, operating subsidies, or cross-subsidization of rents within the project.

The rental assistance must be provided to the development for a minimum of thirty (30) years starting on the later of the development's place in service date or the date of issuance of the first subsidy payment. The application must include a copy of the fully executed rental assistance contract or a rental assistance commitment letter between the proposed development ownership entity and the provider of the rental assistance. The contract/commitment letter must include the name of the proposed development, the amount of rental assistance, the number of units that will be subsidized, the duration of the contract, and any qualifying terms and/or conditions.

In addition, MHC will give higher preference to applicants that incorporate significant funding from other sources, such as LIHTC program tax credits, federal and local programs, or other sources. Applicants that anticipate receiving an award of other funding sources, such as HOME, LIHTC, or other sources of funds, must provide evidence that they have applied for such funding, including acknowledgement from the funding entity that the application has been received and amount requested.

g. Describe the grantee's required priority for funding based on the financial feasibility of the project beyond the required 30-year period. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

MHC performs a Subsidy Layering Analysis before committing HTF Funds to a project. The Analysis determines financial feasibility, costs are reasonable, verifiable sources and uses of funds, amounts requested are necessary and their uses are determined feasible for and beyond the required 30-year affordability period. MHC's evaluation of developments using HTF funds in combination with other forms of assistance ensures that no more than the necessary amounts of program funds are invested in any one development to provide affordable housing. The subsidy layering review is conducted during the application period. HTF assisted units must be initially leased within twelve (12) months of construction completion, which is noted on the final approved inspection by MHC's Inspection Department. The Owner's failure to meet this twelve (12) month deadline will constitute an event of default pursuant to the HTF.

h. Describe the grantee's required priority for funding based on the merits of the application in meeting the priority housing needs of the grantee (such as housing that is accessible to transit

or employment centers, housing that includes green building and sustainable development features, or housing that serves special needs populations). If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

All developments must meet the priority housing needs of the State's Con Plan. Developments assisted with HTF funds are required to set aside a percentage of the project's total units for persons whose incomes do not exceed income for extremely income families. HTF assisted units must be designated for Special Needs Housing. Applicants must indicate this election on the HTF application form.

Requirement: To meet threshold at least one of the following categories listed below must be selected: Applicants have the option of selecting more than one of the categories to address the State's Priority Housing Needs.

Based on the Special Needs Category listed below:

1) Percentage of the units that are assigned for Housing for Disabled Persons.

2) Percentage of the units that are assigned for Housing for Homeless

3) Percentage of the units that are assigned for Individuals released from incarceration.

Rental developments are required to design and built to a level of energy efficiency that meets or exceeds the levels required to qualify for the Energy Efficiency/Green Sustainable Design.

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.

i. Describe the grantee's required priority for funding based on the extent to which the application makes use of non-federal funding sources. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

MHC will give higher preference to applicants that incorporate significant funding from other sources, such as LIHTC program tax credits, federal and local programs, or other sources. Applicants that anticipate receiving an award of other funding sources, such as HOME, LIHTC, or other sources of funds, must provide evidence that they have applied for such funding, including acknowledgement from the funding entity that the application has been received and amount requested.

Priority funding financial feasibility: All projects will be evaluated based on a number of factors,

including but not limited to:

1) Cost reasonableness

2) Financial feasibility

3) Readiness

4) Applicant's experience and capacity to develop and manage the project

5) Ability to provide appropriate services, if applicable

MHC will conduct a preliminary financial feasibility analysis at the time of application to (1) determine the development's feasibility and (2) determine the amount of HTF funds needed to make the development feasible. The analysis is designed to ensure that developments do not receive excessive assistance. In cases where the results of MHC's analysis indicate that there will be excess assistance, MHC will reduce the amount of HTF to eliminate the excess.

The Minimum Period of Affordability for HTF assisted units is 30 years. A Land Use Restrictive Agreement (LURA) and Declaration of Land Use Restrictive Covenant must be executed and recorded. Projects willing to extend the affordability period beyond this minimum period by at least 5 years will receive preference. Funds are subject to being recaptured, if commitment requirements are not met.

A Land Use Restrictive Agreement (LURA) committing to serve tenants at this income level for a period of 30 years or longer must be executed and recorded prior to final approval. Applicants must indicate this election on the application form. In addition, a statement, executed by a principal member of the Ownership Entity, electing to set aside a percentage of the total units for persons at or below 30% of the area median income must be included in the application package.

All developments must meet the priority housing needs of the State's Consolidated Plan.

Developments assisted with HTF funds are required to set aside at least twenty percent (20%) of the total units for persons whose income does not exceed thirty percent (30%) of the area median income. At least 10% of HTF –Assisted units developed will be designated for Special Needs Housing.

Based on the Special Needs Category listed below:

1) Percentage of the units are assigned for Housing for Disabled Persons;

2) Percentage of the units are assigned for Housing for Homeless

Points will be awarded to developments that target the Special Needs Housing for Disabled Persons-

Mississippi Olmstead Initiative/Individuals diagnosed with serious mental illness.

In addition to addressing homeless and serious mental ill, the HOME Program Rental/CHDO Activities and HTF Program will address affordable housing for persons discharged from correction facilities.

4. Does the grantee's application require the applicant to include a description of the eligible activities to be conducted with HTF funds? If not distributing funds by selecting applications submitted by eligible recipients, select "N/A".

Yes

5. Does the grantee's application require that each eligible recipient certify that housing units assisted with HTF funds will comply with HTF requirements? If not distributing funds by selecting applications submitted by eligible recipients, select "N/A".

Yes

6. **Performance Goals and Benchmarks.** The grantee has met the requirement to provide for performance goals and benchmarks against which the grantee will measure its progress, consistent with the grantee's goals established under 24 CFR 91.315(b)(2), by including HTF in its housing goals in the housing table on the SP-45 Goals and AP-20 Annual Goals and Objectives screens.

Yes

7. **Maximum Per-unit Development Subsidy Amount for Housing Assisted with HTF Funds.** Enter or attach the grantee's maximum per-unit development subsidy limits for housing assisted with HTF funds.

The limits must be adjusted for the number of bedrooms and the geographic location of the project. The limits must also be reasonable and based on the actual costs of developing non-luxury housing in the area.

If the grantee will use existing limits developed for other federal programs such as the Low Income Housing Tax Credit (LIHTC) per unit cost limits, HOME's maximum per-unit subsidy amounts, and/or Public Housing Development Cost Limits (TDCs), it must include a description of how the HTF maximum per-unit development subsidy limits were established or a

description of how existing limits developed for another program and being adopted for HTF meet the HTF requirements specified above.

The HTF Program shares the same maximum per unit-subsidy limits as the HOME Program. Limits are determined and published by HUD Office of Multifamily Housing on an annual basis. MHC has adopted the HOME Program Maximum Per Unit Subsidy Limits. MHC will use the HOME Program maximum per unit subsidy limits which are based on the HUD Section 234-Condominium Housing-limits for elevator-type projects.

Maximum Per-Unit Development Subsidy Limits

Per HUD Exchange: Participating jurisdictions should **contact the CPD Division in their local HUD Field Offices** to obtain the maximum HOME per-unit subsidy limits that apply to their jurisdictions. PJs should not calculate their own HOME per-unit subsidy limits by using the High-Cost Percentages and the Section 234 basic mortgage limits that are published in the Federal Register by HUD's Office of Multifamily Housing.

8. **Rehabilitation Standards.** The grantee must establish rehabilitation standards for all HTF-assisted housing rehabilitation activities that set forth the requirements that the housing must meet upon project completion. The grantee's description of its standards must be in sufficient detail to determine the required rehabilitation work including methods and materials. The standards may refer to applicable codes or they may establish requirements that exceed the minimum requirements of the codes. The grantee must attach its rehabilitation standards below.

In addition, the rehabilitation standards must address each of the following: health and safety; major systems; lead-based paint; accessibility; disaster mitigation (where relevant); state and local codes, ordinances, and zoning requirements; Uniform Physical Condition Standards; Capital Needs Assessments (if applicable); and broadband infrastructure (if applicable).

MISSISSIPPI HOME CORPORATION (MHC) NATIONAL HOUSING TRUST FUND (HTF) REHABILITATION STANDARDS

Mississippi Home Corporation's Housing Trust Fund (HTF) Rehabilitation Standards are designed to outline the requirements for building rehabilitation for all multifamily housing projects funded with HTF funds. All renovation activities performed on these projects must conform to these rehabilitation standards.

These rehabilitation standards address Health and Safety, Major Systems, Lead-Based Paint, Accessibility, Disaster Mitigation, State and Local Codes, Ordinances, and Zoning requirements, and the Uniform Physical Condition Standards (UPCS) requirements to ensure compliance pursuant to HTF Regulations at 24 CFR 93.301(b), at the time of project completion. These standards contain sufficient details demonstrating rehabilitation work requirements and the methods and materials subject to be used.

In addition, these standards are designed to ensure consistency throughout the State for all projects funded with HTF funds and not intended to reduce or exclude the requirements of any local or state building or housing codes, standards, or ordinances that may apply. In the event of any conflicting codes(s), the more restrictive code(s) will apply.

At the time of publication and adoption of the HTF Standards, the adopted codes referenced are those in force. Should the referenced adopted codes be modified or updated by the State of Mississippi, the newly adopted code standard will apply. For purposes of the HTF Standards, MHC's Mandatory Design Standards for Multifamily Housing will mean the MHC Design Standards in effect, at the time application requesting HTF funds is made.

The goal of the HTF program is to provide functional, safe, affordable, and durable housing that meets the needs of the tenants and communities in which the housing is located throughout its affordability period. Through use of the HTF Standards, all health and safety deficiencies must be addressed and corrected. If a project is out of compliance with the HTF Standards, the grantee will bring to the attention of MHC staff the specific portion of the project which does not comply, stating the reasons for non-compliance.

9. **Resale or Recapture Guidelines.** Below, the grantee must enter (or attach) a description of the guidelines that will be used for resale or recapture of HTF funds when used to assist first-time homebuyers. If the grantee will not use HTF funds to assist first-time homebuyers, enter "N/A".

N/A- Homeownership activity is not applicable to the State's HTF Program. Therefore, the resale/recapture guidelines requirements do not apply.

10. **HTF Affordable Homeownership Limits.** If the grantee intends to use HTF funds for homebuyer assistance and does not use the HTF affordable homeownership limits for the area provided by HUD, it must determine 95 percent of the median area purchase price and set forth

the information in accordance with §93.305. If the grantee will not use HTF funds to assist first-time homebuyers, enter "N/A".

Any limitation or preference must not violate nondiscrimination requirements in § 93.350, and the grantee must not limit or give preferences to students. The grantee may permit rental housing owners to limit tenants or give a preference in accordance with § 93.303(d)(3) only if such limitation or preference is described in the action plan.

Targeted Population-Housing funded with HTF is targeted toward extremely low-income households (30 % of AMI) households.

MHC will use HTF to:

1) Reduce homelessness and help ELI families avoid paying a disproportionate share of their income for housing.

2) Complement existing Federal, State, and local efforts to increase and preserve the supply of rental housing and provide affordable housing for extremely low-income households, which includes homeless, serious mentally ill families, elderly age 55 +, youth aging out of foster care, incarcerated persons discharged from correction facilities.

12. **Refinancing of Existing Debt.** Enter or attach the grantee's refinancing guidelines below. The guidelines describe the conditions under which the grantee will refinance existing debt. The grantee's refinancing guidelines must, at minimum, demonstrate that rehabilitation is the primary eligible activity and ensure that this requirement is met by establishing a minimum level of rehabilitation per unit or a required ratio between rehabilitation and refinancing. If the grantee will not refinance existing debt, enter "N/A."

Guidelines and conditions for refinancing existing debt on a multi-family rental property will be implemented according to HTF requirements and MHC's policy and procedures. Refinancing of an existing debt under the HTF Program is an eligible activity.

The following refinance guidelines and conditions are:

1) The new investment is being made to create additional affordable units

2) The housing has not been previously financed with HTF funds

3) A review of the management practices of the applicant must demonstrate that the proposed rehabilitation is not the result of disinvestment in the property by any entity involved in the application for HTF funds

4) A review of the proposed operating budget for the project must demonstrate that both the cost of refinancing and rehabilitation of the project can be met and still result in units affordable to HTF-eligible tenants for a period of 30 years or the term of the refinancing, whichever is longer

5) The activity does not involve the refinancing of a multifamily loan made or insured by any state or federal program, including the CDBG program, unless additional affordable units will be income-restricted to extremely low-income households

6) Demonstrate that rehabilitation is the primary eligible activity.

7) Cost to refinance existing debt is secured by rental housing units that are being rehabilitated with HTF funds.

8) Refinancing the existing debt is necessary to reduce the overall housing costs.

9) The proportional rehabilitation cost must be greater than the proportional amount of debt that is refinanced.

Discussion:

MHC adheres to Eligible and Prohibited Activities discussed in 24 CFR 93.200. Applicants must describe activities to be undertaken in sufficient detail for MHC to determine that the proposed activities are permitted by Regulation during the application process.

CERTIFICATION OF HTF REQUIREMENTS

During the application process, applicants requesting HTF funds are to submit written certification assuring that HTF assisted housing units will comply with all Regulatory and Statutory HTF requirements for the entire period. This certification must be provided on the applicant's company letterhead signed by the owner of the Development or person of authority of the corporation.

The grantee has met the requirement to provide for performance goals and benchmarks against which the grantee will measure its progress, consistent with the grantee's goals established under 24 CFR

91.315(b)(2), by including HTF in its housing goals in the housing table on the SP-45 Goals and AP-20 Annual Goals and Objectives screens.

Attachments

Citizen Participation Comments



February 16, 2023

Mississippi Home Corporation (MHC) is preparing the Annual Action Plan for Federal Fiscal 2023 funds and the five-year Consolidated Plan. As a Participating Jurisdiction for the State, MHC is responsible for administering federal housing funds received from the U.S. Department of Housing and Urban Development (HUD). MHC administers the Home Investment Partnership Program (HOME), National Housing Trust Fund (NHTF), Emergency Solutions Grant (ESG) and Housing for Persons with HIV/AIDS (HOPWA) Programs.

You are invited to participate in the 2023 Advisory Team Meeting that will be at the Central Mississippi Planning and Development District's office located at **1020 Centre Pointe Blvd. Pearl, MS 39208**. There will also be an option to join virtually to discuss Mississippi's use of these funds. Your organization was selected based on services provided by your organization, which are consistent with the States' Consolidated Plan and your organization's demonstrated experience working with low-income populations.

MHC is continuing the discussion on ideas to improve the ability of Extremely Low Income and Very Low Income (ELI/VLI) households to overcome barriers to fair housing choice. Over the past few years, the conversation was centered around topics that was apart of the State's 2020 Consolidated Plan: 1) How well are HUD funds administered by the State, hitting the mark to address barriers facing high need and chronically low-income households? What's missing in the state funding strategy? 2) What more is needed to break down policy silos between housing, workforce, healthcare, and transportation to improve outcomes for ELI and VLI households? 3) Comments you may have on the scoring priorities established by MHC on HUD programs. 4) Broadband and Resiliency.

For 2023, MHC would like to get your feedback on the following (5) topics during this year's roundtable discussion: **1)** Does your community have access to sufficient affordable housing? If not, what are the barriers? (e.g., low housing stock, not enough developers willing to build, lack of funding resources, etc.) **2)** What unmet special needs housing and support services are needed in your coverage area? **3)** What do you see as the greatest housing need in your area? **supportive services, rental assistance, new construction, rehab, case management, utility assistance. 4)** Explain additional unplan community burdens that may be triggered due to the end of federal emergency housing funds. **5)** How can HUD funds help your community from decrease CARES resources to long term housing stability?

We are requesting your participation by attending the meeting on Tuesday, February 28, 2023, from 9:00 a.m. to 11:00 a.m. Please confirm your attendance prior to the meeting.

If you would like to add an alternate or additional representative, please do so by sending the name and contact information of the person who will be representing your organization to kimberly.stamps@mshc.com or tamara.stewart@mshc.com. Written comments are welcome in the event your schedule does not allow you to attend. MHC is certain to gain valuable input and we look forward to collaborating with you as we work to implement the state's plan. If you have any questions about the meeting, please contact Kimberly Stamps or Tamara Stewart at 601-718-4642.

Sincerely,

Lisa Coleman
Senior Vice President of Federal Grants

735 Riverside Drive, Jackson, MS 39202 601.718.4642 phone 601.718.4643 fax mshomecorp.com

MISSISSIPPI HOME CORPORATION

2023 Advisory Team Meeting
Tuesday, February 28, 2023
1020 Centre Pointe Blvd.
Pearl, MS 39208

AGENDA

9:00 AM	Welcome.....	Lisa Coleman, Senior Vice President Federal Programs Division
	2023 Federal Programs Overview.....	Kimberly Stamps Tamara Stewart
	CDBG Overview	Steve Hardin Lisa Maxwell Erin Hovanec
	Fair Housing Disclaimer.....	Julie Brooks
	Consolidated Plan: Priority Issues/ Allocation Priorities 2023	Lisa Coleman
10:00 AM	Open Discussion	Advisory Panel
11:00 AM	Key Ideas MHC Take Aways.....	David Hancock
11:30 AM	ADJOURN	

EQUAL HOUSING OPPORTUNITY

Mississippi Home Corporation

Advisory Team Meeting

CMPDD Pearl, MS

February 28, 2023

Name	Company Name	Program Interest
1. DAVID HANCOCK	MHC	ESG ☑ HOME ☑ HOPWA ☑ HTF ☑ OTHER ☐
2. Ron Collier	Multi-County Comm. Serv. Agency	ESG ☑ HOME ☐ HOPWA ☐ HTF ☐ OTHER ☐
3. Erin Havanec	MDA	ESG ☐ HOME ☐ HOPWA ☐ HTF ☐ OTHER ☐
4. Steve Hardin	MDA	ESG ☐ HOME ☐ HOPWA ☐ HTF ☐ OTHER ☑
5. Lisa Coleman	MHC	ESG ☑ HOME ☑ HOPWA ☑ HTF ☑ OTHER ☑
6. Margaret Johnson	VOCM	ESG ☑ HOME ☑ HOPWA ☐ HTF ☑ OTHER ☐
7. Mary Simmons	Open Doors Homeless Coalition	ESG ☑ HOME ☑ HOPWA ☑ HTF ☑ OTHER ☐
8. Tamara Shepard	MHC	ESG ☑ HOME ☑ HOPWA ☐ HTF ☐ OTHER ☐
9. Ming Ming Lin	GCHP	ESG ☐ HOME ☒ HOPWA ☐ HTF ☒ OTHER ☐
10. Mary Elizabeth Evans	GCHP	ESG ☐ HOME ☒ HOPWA ☐ HTF ☒ OTHER ☐
11. Allison Cox	JHA	ESG ☑ HOME ☑ HOPWA ☐ HTF ☑ OTHER ☐
12. Julie Brooks	MHC	ESG ☑ HOME ☑ HOPWA ☑ HTF ☑ OTHER ☑
13. Kimberly Sykes	MHC	ESG ☐ HOME ☐ HOPWA ☐ HTF ☐ OTHER ☐
14.		ESG ☐ HOME ☐ HOPWA ☐ HTF ☐ OTHER ☐

EQUAL HOUSING OPPORTUNITY

Page 1 of 5

Mississippi Home Corporation
2023 Advisory Team Meeting Minutes
Central MS Planning and Development In-Person
February 28, 2023

Lisa Coleman:	She welcomed everyone and introduced herself and thanked everyone for taking the time to join us today for this important meeting. She stated that the Annual Action Plan is a requirement of the U.S. Department of Housing and Urban Development (HUD) and sets forth the state's method of distribution of anticipated program funds under the Community Development Block Grant (CDBG) Program, Emergency Solutions Grant (ESG) Program, HOME Investments Partnerships (HOME) Program, Housing Opportunities for Persons With AIDS (HOPWA) Program, and the National Housing Trust Fund (NHTF) Program. She asked all the staff from MHC and MDA present to introduce themselves.
Tamara Stewart:	Introduced herself, MHC staff
Kimberly Stamps:	Introduced herself, MHC staff
Julie Brooks:	Introduced herself, MHC staff
David Hancock:	Introduced himself, MHC staff
Steve Hardin:	Introduced himself, MDA staff
Erin Hovanec:	Introduced herself, MDA staff
Lisa Maxwell:	Introduced herself, MDA staff
Lisa Coleman:	She then asked all the guests attending to introduce themselves. They included:
Ron Collier:	Multi-County Community Service Agency
Margaret Johnson:	Voice of Calvary
Mary Simmons:	Open Doors Homeless Coalition
Ming Ming Lin:	Gulf Coast Housing Partnership
Mary Elizabeth Evans:	Gulf Coast Housing Partnership
Allison Cox:	Jackson Housing Authority

Kimberly Stamps:	She gave an overview of the HOME and HTF Programs and commented on the annual amount typically received from HUD. She also talked about CHDOs and the 15% set-aside for them. She discussed the HTF Program, and the funding amounts expected from HUD. She told the group what MHC's funding expectations were from HUD and that we expected the funding process to begin in September 2023.
Tamara Stewart:	She gave an overview of the ESG and HOPWA Programs describing Rapid Rehousing, Prevention, and Street Outreach. She stated that HUD provides approximately $2.3 million annually and that 50% is used on outreach. She also stated that HOPWA receives approximately $1.6 million annually from HUD and

	that funds are used to increase housing opportunities, provide rental assistance, and supportive services, etc. She told the participants that the grant cycle will begin on April 1.
Steve Hardin:	He gave an overview of the CDBG Program. He told participants that CDBG is used to increase the number of better jobs to improve communities. He stated that funds go to Community Development and Economic Development activities.
Lisa Maxwell:	She added that HUD provides approximately $26 million annually to Mississippi. She also stated that funds for Public Facilities and Economic Development are distributed evenly. She told participants that the state uses $800 thousand for administration and that Public Facilities applications are accepted once a year in May and Economic development applications are accepted year-round.
David Hancock:	He discussed the needs for Broadband and the state's commitment to helping provide it. Ray also mentioned that a Broadband workshop would be presented at MHC's Annual Conference in April. He also said that in 2020, HUD required Mississippi to gather input for broadband and natural hazards. He said the state must evaluate input on both subjects and that the state must consider use of funds for them.
Julie Brooks:	She added the Fair Housing Disclaimer. She said that MHC and MDA do not discriminate on the basis of disability in the admissions or access to or treatment or employment in its programs or activities. We are pledged to the letter and spirit of U.S. Policy for the achievement of equal housing opportunity throughout the Nation. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing because of race, color, religion, sex, handicap, familial status, or national origin.
Lisa Coleman:	She asked participants how well they thought HUD funds were being used by the state and what they thought might be missing. She opened the floor up to discussion.
Ron Collier:	He asked if MHC was still working on making changes to ADA guidelines. He noted that he attended MHC's Annual Conference and attended the workshops hosted by MHC staff and Dr. Scott Crawford and that 20% of Mississippians have mobility impairments and that more and better physical accessibility should be available for housing and public facilities.
Julie Brooks:	She updated the group on the progress of the homebuyer assistance program and said she hoped to have it ready soon.
Margaret Johnson:	She asked if we could expect any scoring changes to the current scoring format for 2023?
Ming Ming Lin:	He introduced himself from GGHP and asked what the status was of the HOME-ARP funds.

Lisa Coleman:	She informed the group that HOME-ARP funds will be separate from HOME funds. An action plan and public hearing will be done separately for ARP. Those funds would not be available until 2023.
Allison Cox:	She introduced herself and stated that Public Housing Authorities are pleased with the partnership with MHC and HTF funds and the Olmstead Act initiative.
Lisa Coleman:	She asked if there were any more questions. Seeing that that there were none, she turned it over to David.
David Hancock:	He summarized the comments from the meeting and the key take aways. He said that MHC will prepare the minutes from the meeting and provide them to participants upon requests. He asked if there were any additional questions. He turned it over to Lisa.
Lisa Coleman:	She reminded everyone of the additional upcoming meetings. She stated that MHC and MDA will conduct two public meetings for the Annual Action Plan. The first Public Input Meeting to obtain input from citizens for the development of the 2022 Annual Action Plan will be on March 23, 2023, in Batesville, MS. The information was also published in statewide newspapers and available online at www.mshomecorp.com and www.mississippi.org. The second public input meeting will also be in-person on March 28, 2023, in Gulfport, MS at the South Mississippi Planning & Development District. She stated that that both public meetings are accessible to all persons with disabilities and if a translator is needed for non-English speaking persons, please contact Kimberly Stamps at 601-718-4638, or Lisa Maxwell at 601-359-9273 at least 5 days prior to the meeting to accommodate the request. The hearing impaired may contact us at 601-718-4688 or 601-359-3119 (TTY). She stated that after the second public hearing, there will be a 30-Day Public Comment period which will begin on April 1, 2023, and end on May 1, 2023. All comments can be sent via email to David Hancock at david.hancock@mshc.com, or via U.S. Mail to David Hancock, 735 Riverside Drive, Jackson, MS, 39202. She also stated that citizens, local officials, nonprofit organizations, stakeholders, and community groups are invited and encouraged to participate. She adjourned the meeting at 10:45 AM.

MISSISSIPPI HOME CORPORATION AND MISSISSIPPI DEVELOPMENT AUTHORITY



2023 ADVISORY TEAM MEETING

Consolidated Plan Period 2020-2024:

Addressing Challenges & Gaining Access to Safe Decent and Affordable Housing

ADVISORY TEAM MEETING OVERVIEW

- The Mississippi Home Corporation (MHC) and Mississippi Development Authority (MDA) is preparing the Annual Action Plan for Federal Fiscal 2023 funds and the Consolidated Plan.
- As Participating Jurisdiction for the State, MHC and MDA is responsible for administering federal housing funds received from the U.S. Department of Housing and Urban Development (HUD).

ADVISORY TEAM MEETING OVERVIEW

- The Annual Action Plan and Consolidated Plan must allocate funds to address a range of challenges that low-income and extremely low-income populations face in gaining access to safe, decent and affordable housing.
- Conducting outreach, receiving Input from the public on the allocation & distribution of federal funds
- Addressing housing barriers for low-income and special needs populations within the State of Mississippi.

Federal Programs



FEDERAL PROGRAMS

- Home Investment Partnerships Program (HOME)
- National Housing Trust Fund (NHTF)
- Emergency Solutions Grant (ESG)
- Housing for Persons with HIV/AIDS (HOPWA)

Home Investment Partnerships Program (HOME)

The HOME Investment Partnerships Program (HOME) provides funding to states and localities that communities use - often in partnership with local nonprofit groups - to fund a wide range of activities including building, buying, and/or rehabilitating affordable housing for rent or homeownership to very low-income households. Eligible activities include the development of single-family and multi-family development.

Notice of Funding Availability

The Mississippi Home Corporation currently has $13,621,025 available for Rental Development and $7,607,096 in the CHDO Set-Aside through the HOME Investment Partnerships Program (HOME). For-Profit and Non-Profit applicants with experience developing affordable housing opportunities are eligible to apply for HOME funds.

National Housing Trust Fund (NHTF)

The primary purposes of the Housing Trust Fund is to increase and preserve the supply of rental housing for extremely low-income households earning less than 30% of area median income (AMI). For-Profit and Non-Profit applicants with experience developing affordable housing opportunities are eligible to apply for HTF funds. Applicants must demonstrate financial capacity and development experience directly relevant to the project submitted for funding.

Notice of Funding Availability

The Mississippi Home Corporation currently has $7,600,548 available for Rental Development through the Housing Trust Fund (HTF) Program. MHC will accept applications until all have funds have been exhausted, which will allow MHC an opportunity to award funds on an as needed basis.

Emergency Solutions Grant (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 2023:

• services for persons who are homeless, at risk of homelessness

• services for special populations such as homeless youth, victim services (victims of human trafficking)

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.

Housing for Persons with HIV/AIDS (HOPWA)

HOPWA funds provide services for low-income persons/families with HIV/AIDS to prevent homelessness.

The proposed activities for 2023 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.

ESG & HOPWA

ESG	19 Projects awarded	Total= $2,355,191	Avg/month
Shelter	1478		123
Rapid Rehousing	686		57
Homeless Prevention	440		37
HOPWA	4 Projects	$2,413,573.00	Avg/month
Total unique clients	482		
STRMU	189		16
TBRA	185		185
PHP	129		10
Master Leasing	32		32

MISSISSIPPI DEVELOPMENT AUTHORITY (MDA)

The state Economic and Community development agency

Community Development Block Grant (CDBG)

- Housing and Community Development Act of 1974, as amended (42 USC 5301 et seq.).

- 24 CFR Part 570

- National Objective: Benefit low and moderate income individuals and families.

Mississippi Historical Overview

- Annually since 1983 (40th year)
- Allocation $30,348,258 in 1983
- Allocation down from $40,273,000 in 1994
- Allocation averages about $25,000,000 in last 10 years
- Grants to units of general local government (UGLG)

Economic Development Strategies:

- Create, expand, and retain more jobs for lower-income persons
- Create or Expand Employment at For-Profit Businesses
- Invest in Eligible Infrastructure That Supports Better Paying Jobs



Infrastructure Strategies:

- Improve the quality of Mississippi's infrastructure and public facilities
- Improvement of Local Community Living Environment
- Construction, rehabilitation or improvement of community service facilities
- Eliminating conditions detrimental to health, safety and public welfare



ACCOMPLISHMENTS FOR 2022 CDBG

Program Categories	Category	Projects Funded	Project Amounts
Public Facilities			
	Regular	12	$5,901,797
	Small Government	25	$13,724,229
Economic Development	Public Improvements	3 (Pending Award)	$7,038424
State Administration			$800,000



2023 CDBG Proposed Budget Estimate

Proposed Categories			Allocation
Public Facilities			$13,203,611
	Regular	$ 4,000,000	
	Small Government	$ 9,203,611	
	Additional Funding		TBD
Economic Development	Public Improvements		$12,000,000
State Administration			$ 800,000
Total Allocation			**$26,003,611**



CDBG 2023 Overview

Eligible Applicants: Incorporated municipalities and counties (excluding entitlements: Biloxi, Gulfport, Hattiesburg, Jackson, Moss Point, and Pascagoula)

National Objective: Benefit 51% Low- and Moderate-Income Individuals or Families

Economic Development Projects

Minimum Job Creation: 20 net new jobs created

Grant Amount: Maximum of $25,000 per job up to $2,500,000

Public Facilities Projects

Small Government Category- local governments less than 3,500 pop. Maximum Grant Size $600,000

Regular Government Category- all local units of government

Maximum Grant Size $750,000



2022 CDBG Awarded Activities

Project Activity Type	Number of Projects	Total
ADA Improvements	3	$801,865
Fire Protection	1	$499,205
Sewer Improvements	29	$16,494,811
Water Improvements	4	$2,092,318
Road Improvements	3	$1,135,827
Rail Improvements	1	$1,375,000
Total Allocation		$22,399,026

CDBG APPLICATION DATES

Public Facilities:
Applications for Regular and Small Government are due:
May 15-19, 2023

Economic Development:

- Applications for Economic Development will be accepted throughout the year.



CDBG 2023 Compliance Overview

Audits Uniform Administrative Requirements 2 CFR Part 200 Subpart F

Citizen Participation Section 104(a)(2) of the Housing and Community Development Act, 24 CFR 570.486(a)(6)

Environmental National Environmental Policy Act of 1969 (NEPA), HUD environmental review regulations set forth at 24 CFR Part 58

Labor Standards Davis-Bacon Act, Copeland Anti-Kickback Act, Contract Work Hours and Safety Standards Act

Procurement 2 CFR Part 200 subpart D

Section 3 24 CFR 75

Fair Housing and Equal Opportunity The Fair Housing Act, Title VI of the Civil Rights Act of 1964, Section 504 of the Rehabilitation Act of 1973, Title II of the Americans with Disabilities Act of 1990, Architectural Barriers Act of 1968, Section 109 of Title I of the Housing and Community Development Act of 1974, Age Discrimination Act of 1975, Title IX of the Education Amendments Act of 1972, Executive Orders 11063, 11246, 12898, 13166 and 13217

Acquisition Uniform Relocation Assistance and Real Property Acquisition Act 49 CFR Part 24



CDBG 2023 Compliance Overview

All Sub-recipients will be monitored at least once over the life of a funded project.

A Risk Assessment may be performed on all Sub-recipients to determine program progress and compliance.

MDA will continue to Affirmatively Further Fair Housing by supporting local fair housing efforts, non-profit partnerships, thru MDA sponsored trainings and outreach efforts and partnership efforts with MHC.

MDA will ensure Sub-recipients Affirmatively Further Fair Housing within their respective communities as required by the federal funds received and conduct a fair housing activity during the grant implementation stage.



Fair Housing

Affirmatively Furthering Fair Housing

Title VIII of the Civil Rights Act of 1968, known as the Fair Housing Act, requires HUD and recipients of federal funds from HUD to affirmatively further the policies of the Fair Housing Act, also known as “affirmatively furthering fair housing” or “AFFH”.

Mississippi Home Corporation and Mississippi Development Authority work to affirmatively further fair housing by taking meaningful actions, in addition to combating discrimination, that overcome patterns of segregation and foster communities free from barriers that restrict access to opportunity based on protected characteristics, which are:

- Race
- Color
- National Origin
- Religion
- Sex (including sexual orientation and gender identity)
- Familial Status
- Disability



ROUNDTABLE

TABLE TOPICS



DISCUSSION OF ADVISORY TEAM QUESTIONS

ADVISORY TEAM QUESTIONS

1) Does your community have access to sufficient affordable housing? If not, what are the barriers? (e.g., low housing stock, not enough developers willing to build, lack of funding resources, etc.)
2) What unmet special needs housing and support services are needed in your coverage area?
3) What do you see as the greatest housing need in your area? **supportive services, rental assistance, new construction, rehab, case management, utility assistance.**
4) Explain additional unplan community burdens that may be triggered due to the end of federal emergency housing funds.
5) How can HUD funds help your community from decrease CARES resources to long-term housing stability?

Where Do We Go From Here?











ADJOURN





CONTACT INFORMATION



Mississippi Home Corporation

735 Riverside Drive

Jackson, MS 39202

601-718-4642

www.mshomecorp.com


Follow Us
For more info, go to
MSHomeCorp.com
@MSHomeCorp
Mississippi Home Corporation

PUBLIC HEARING ANNOUNCEMENT
State of Mississippi 2023 Annual Action Plan

Mississippi Home Corporation (MHC) and the Mississippi Development Authority (MDA) will conduct two public hearings to obtain input from citizens for the draft of the 2023 Annual Action Plan. The Annual Action Plan is a requirement of the U.S. Department of Housing and Urban Development (HUD) and sets forth the state's method of distribution of anticipated program funds under the Community Development Block Grant (CDBG) Program, Emergency Solutions Grant (ESG) Program, HOME Investments Partnerships (HOME) Program, Housing Opportunities for Persons With AIDS (HOPWA) Program, and the National Housing Trust Fund (NHTF) Program.

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The Second Public Hearing for the 2023 Annual Action Plan will be held on Tuesday, March 28, 2023, from 11:00 a.m. to 1:00 p.m. at the Southern Mississippi Planning and Development District office located at 10441 Corporate Drive, Suite 1, Gulfport, MS 39503.

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McClatchy

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Attention: Mississippi Home

Mississippi Home Corporation
735 Riverside Drive
Jackson, MS 39202

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IPL0112850
Mar 9 2023

STATE OF MISSISSIPPI
COUNTY OF HARRISON

Before me, the undersigned Notary of Dallas County, Texas personally appeared Stefani Beard, who, being by me first duly sworn, did depose and say that she is a clerk of The Sun Herald, a daily newspaper published in the city of Gulfport, in Harrison County, Mississippi and the publication of the notice, a copy of which is hereto attached, has been made in said paper in the issue(s) of:

1 insertion(s) published on:
03/09/23

Affidavit further states on oath that said newspaper has been established and published continuously in said county for a period of more than twelve months next prior to the first publication of said notice.

Stefani Beard

Sworn to and subscribed before me this 9th day of March in the year of 2023

Stephanie Hatcher

Notary Public

* The Sun Herald has been deemed eligible for publishing legal notices in Jackson County to meet the requirements of Miss. Code 1972 Section 13-3-31 and 13-3-32.

STEPHANIE HATCHER
My Notary ID # 133534406
Expires January 14, 2026

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SCHEDULE FOR AD NUMBER IPL0032900

March 9, 2023
Sun Herald (Biloxi)

PREVIEW FOR AD NUMBER IPL0032900

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The meeting is accessible to all persons with disabilities. If a translator is needed for non-English speaking persons, please contact Kimberly Stamps at 601-718-4638, or Lisa Maxwell at 601-359-2498 prior to the meeting to accommodate the request. The hearing impaired may contact us at 601-718-4888 or 601-359-3179 (TTY).

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WDDDDDDDD
Publication Dates

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ACCOUNT NAME		ACCOUNT #	PAGE #
Mississippi Home Corporation		275338	1 of 1
STATEMENT #	BILLING PERIOD	PAYMENT DUE DATE	
0005648609	May 1 - May 31, 2023	June 20, 2023	
PREPAY (Memo Info)	UNAPPLIED (included in amt due)	TOTAL AMOUNT DUE	
$0.00	$0.00	$59.79	

BILLING ACCOUNT NAME AND ADDRESS	BILLING INQUIRIES/ADDRESS CHANGES	FEDERAL ID
Mississippi Home Corporation Jessica Beckett 735 Riverside Dr. Ste. 700 Jackson, MS 39202-1166	1-877-735-7512 or ar.lq@us.gannett.com	71-0604580

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Mississippi Home Corporation		June 20, 2023		
ACCOUNT NUMBER		STATEMENT NUMBER		
275338		0005648609		

CURRENT DUE	30 DAYS PAST DUE	60 DAYS PAST DUE	90 DAYS PAST DUE	120+ DAYS PAST DUE	UNAPPLIED PAYMENTS	TOTAL AMOUNT DUE
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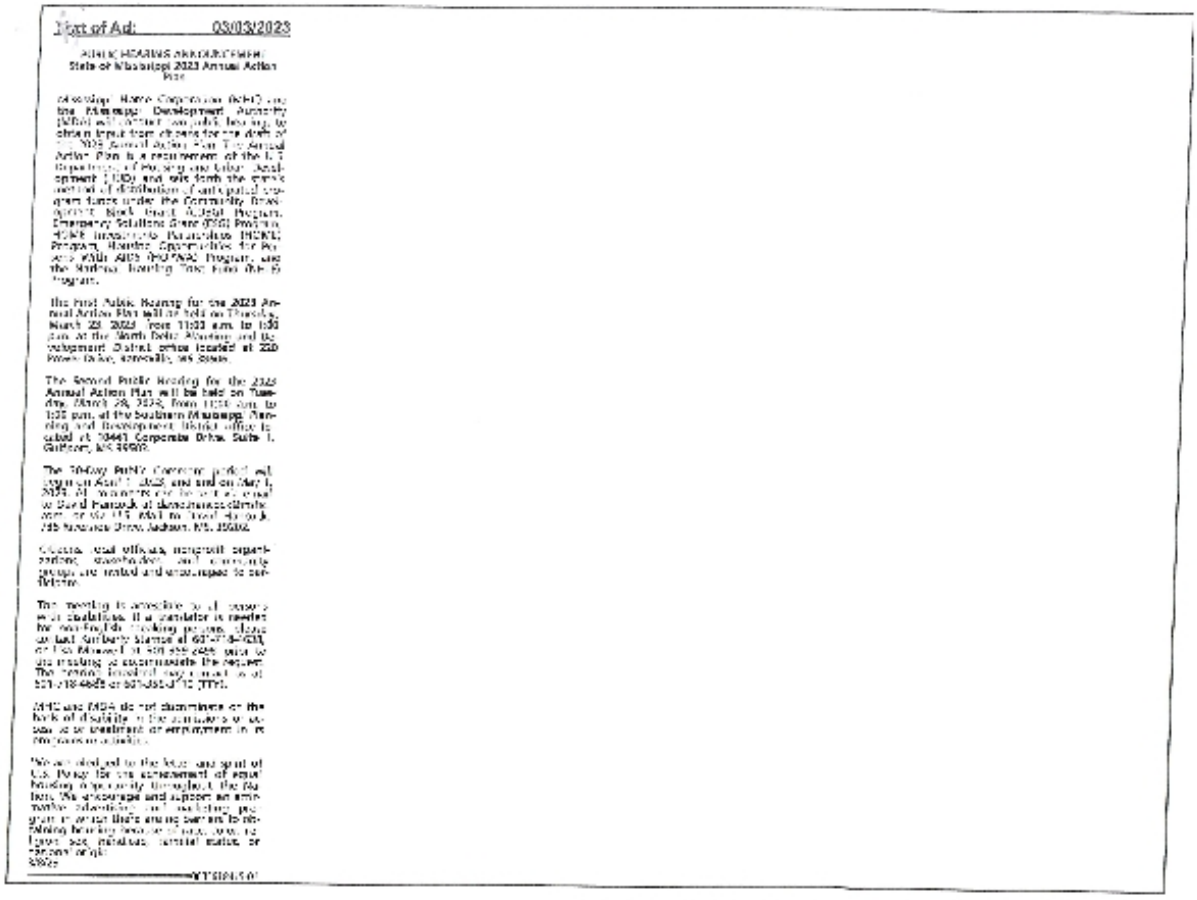
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Date of Ad: 03/03/2023

PUBLIC HEARING AND 30-DAY COMMENT PERIOD
State of Mississippi 2023 Annual Action Plan

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Citizens, local officials, nonprofit organizations, stakeholders, and community groups are invited and encouraged to participate.

The meeting is accessible to all persons with disabilities. If a translator is needed for non-English speaking persons, please let us know. Auxiliary Services at 601-718-4631, or TDD Relay 1-800-855-2495, and we are working to accommodate the request. The hearing location may be accessible via 601-718-4668 or 601-351-2712 (TTY).

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Mississippi Home Corporation
Attn. Jenny Layton
735 Riverside Drive
Jackson, MS 39202

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1	Ad March 8. (PUBLIC HEARING ANNOUNCEMENT)	150.00	150.00
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Web Site
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ANUNCIO DE AUDIENCIA PÚBLICA

Estado de Mississippi 2023 Plan de acción anual

Mississippi Home Corporation (MHC) y la Autoridad de Desarrollo de Mississippi (MDA) realizarán dos audiencias públicas para obtener aportes de los ciudadanos para el borrador del Plan de Acción Anual 2023. El Plan de Acción Anual es un requisito del Departamento de Vivienda y Desarrollo Urbano de EE. UU. (HUD) y establece el método del estado de distribución de fondos de programa anticipados bajo el programa de subvención de bloques de desarrollo comunitario (CDBG), Programa de Subvención de Soluciones de Emergencia (ESG), Programa de asociaciones de inversiones en el hogar (Inicio), Oportunidades de vivienda para personas con el programa SIDA (HOPWA) y el programa National Housing Trust Fund (NHTF).

La primera audiencia pública para el Plan de Acción Anual 2023 se llevará a cabo el jueves 23 de marzo de 2023, de 11:00 a.m. a 1:00 p.m. en la Oficina del Distrito de Planificación y Desarrollo del Delta del Norte ubicada en 220 Power Drive, Batesville, MS 38606.

La segunda audiencia pública para el Plan de Acción Anual 2023 se llevará a cabo el martes 28 de marzo de 2023, de 11:00 a.m. a 1:00 p.m. en la Oficina del Distrito de Planificación y Desarrollo del Sur de Mississippi ubicada en 10441 Corporate Drive, Suite 1, Gulfport, MS 39503.

El período de comentarios públicos de 30 días comenzará el 1 de abril de 2023 y finalizará el 1 de mayo de 2023. Todos los comentarios se pueden enviar por correo electrónico a David Hancock en David.hancock@mshc.com, o por correo estadounidense a David Hancock, 735 Riverside Drive, Jackson, MS, 39202.

Los ciudadanos, los funcionarios locales, las organizaciones sin fines de lucro, las partes interesadas y los grupos comunitarios son invitados y alentados a participar.
La reunión es accesible para todas las personas con discapacidad. Si se necesita un traductor para personas que no hablan inglés, comuníquese con Kimberly Stamps al 601-718-4638, o Lisa Maxwell al 601-359-2498 antes de la reunión para acomodar la solicitud. La audición de discapacidad puede contactarnos al 601-718-4688 o 601-359-3119 (TTY).

MHC y MDA no discriminan sobre la base de la discapacidad en las admisiones o el acceso o el tratamiento o el empleo en sus programas o actividades.

Estamos comprometidos con la carta y el espíritu de la política estadounidense para el logro de la igualdad de oportunidades de vivienda en todo el país. Alentamos y apoyamos un programa de publicidad y marketing afirmativo en el que no hay barreras para obtener viviendas debido a la raza, el color, la religión, el sexo, la discapacidad, el estatus familiar o el origen nacional.

MISSISSIPPI HOME CORPORATION

EQUAL HOUSING

MDA/MHC
ANNUAL ACTION PLAN
PUBLIC HEARING
March 23, 2023 11:00 AM

NAME	ORGANIZATION
Richard McCarty	Sandra Mayon
Kimberly Hayes	MHC
Vinod Hinds	MHC
Steve Hardin	MDA
Lisa Maxwell	MDA
Thomas C. Harris	North Delta PDD
David Dixon	North Delta PDD
Roderick Gordon	North Delta PDD
Granville Sherman	North Delta PDD
Johnny R. Thomas	Glendora
Tamara Stewart	MHC

OMB Control No: 2506-0117 (exp. 09/30/2021)

Mississippi Home Corporation
2023 First Public Meeting Minutes
North Delta Planning and Development District In-Person
Batesville, MS
Thursday, March 23, 2023

Steve Hardin:	He stated that it was 10:30 am and time to start the meeting. He welcomed everyone and introduced himself and thanked everyone for attending.
	He stated that the Annual Action Plan is a requirement of the U.S. Department of Housing and Urban Development (HUD) and sets forth the state's method of distribution of anticipated program funds under the Community Development Block Grant (CDBG) Program, Emergency Solutions Grant (ESG) Program, HOME Investments Partnerships (HOME) Program, Housing Opportunities for Persons With AIDS (HOPWA) Program, and the National Housing Trust Fund (NHTF) Program.
	He asked staff present from MHC and MDA to introduce themselves.
Tamara Stewart:	Introduced herself, MHC staff
Kimberly Stamps:	Introduced herself, MHC staff
David Hancock:	Introduced himself, MHC staff
Lisa Maxwell:	Introduced herself, MDA staff
	He noted that we had 6 participants join in person and asked them to introduce themselves.
Richard McCarthy:	Mayor of Sardis
Thomas Hansen:	North Delta PDD
Darnell Dixon:	North Delta PDD
Roderick Gordon:	North Delta PDD
Granville Sherman:	North Delta PDD
Johnny Thomas:	Mayor of Glendora
Kimberly Stamps:	She gave an overview of the HOME and HTF Programs and commented on the annual amount typically received from HUD. She also talked about CHDOs and the 15% set-aside for them.
	She gave a PowerPoint presentation and discussed the HTF Program, and the funding amounts expected from HUD. She told the group what MHC's funding expectations were from HUD and that we expected the funding process to begin in September 2023.
Tamara Stewart:	She gave a PowerPoint presentation overview of the ESG and HOPWA Programs describing Rapid Rehousing, Prevention, and Street Outreach. She stated that HUD provides approximately $2.3 million annually and that 50% is used on outreach. She also stated that HOPWA receives approximately $1.6 million

annually from HUD and that funds are used to increase housing opportunities, provide rental assistance, and supportive services, etc. She told the participants that the grant cycle will begin on April 1.

Steve Hardin: He gave an online PowerPoint overview of the CDBG Program. He told participants that CDBG is used to increase the number of better jobs to improve communities. He stated that funds go to Community Development and Economic Development activities.

Lisa Maxwell: She added that HUD provides approximately $26 million annually to Mississippi. She also stated that funds for Public Facilities and Economic Development are distributed evenly. She told participants that the state uses $800 thousand for administration and that Public Facilities applications are accepted once a year in May and Economic development applications are accepted year-round.

David Hancock: He discussed the needs for Broadband and the state's commitment to helping provide it. Ray also mentioned that a Broadband workshop would be presented at MHC's Annual Conference in April. He also said that in 2020, HUD required Mississippi to gather input for broadband and natural hazards. He said the state must evaluate input on both subjects and that the state must consider use of funds for them.

He added the Fair Housing Disclaimer. He said that MHC and MDA do not discriminate on the basis of disability in the admissions or access to or treatment or employment in its programs or activities. We are pledged to the letter and spirit of U.S. Policy for the achievement of equal housing opportunity throughout the Nation. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing because of race, color, religion, sex, handicap, familial status, or national origin.

Kimberly Stamps: She asked participants how well they thought HUD funds were being used by the state and what they thought might be missing. She opened the floor up to discussion.

Mayor Thomas: He asked how he could access funds to rehabilitate a multi-family property in Glendora. Kimberly said that MHC will be conducting a training event and that invitations will be sent via email. She also provided Mayor Thomas with her contact information and said that MHC staff can provide direct technical assistance.

Seeing that that there were no more questions, she turned it over to David.

David Hancock: He summarized the meetings details and said presentation would be available on the MHC and MDA websites and upon requests. He asked if there were any additional questions. He turned it over to Ray.

Steve Hardin: He reminded everyone of the additional upcoming meeting. He stated that MHC and MDA would conduct a second public input meeting to obtain input from

citizens for the development of the 2023 Annual Action Plan on March 28, 2023 in Gulfport at the South Mississippi Planning and Development District.

He stated that the in-person meeting is accessible to all persons with disabilities and if a translator is needed for non-English speaking persons, please contact Kimberly Stamps at 601-718-4638, or himself at 601-359-9273 at least 5 days prior to the meeting to accommodate the request. The hearing impaired may contact us at 601-718-4688 or 601-359-3119 (TTY).

He also stated that after the second public hearing, there will be a 30-Day Public Comment period which will begin on April 1, 2023, and end on May 1, 2023. All comments can be sent via email to David Hancock at david.hancock@mshc.com, or via U.S. Mail to David Hancock, 735 Riverside Drive, Jackson, MS, 39202.

Lastly, he stated that citizens, local officials, nonprofit organizations, stakeholders, and community groups are invited and encouraged to participate.

He adjourned the meeting at 11:21 AM.

MDA | MHC
Annual Action Plan
Public Hearing SMPDD - Gulfport
March 28, 2023
11:00 a.m

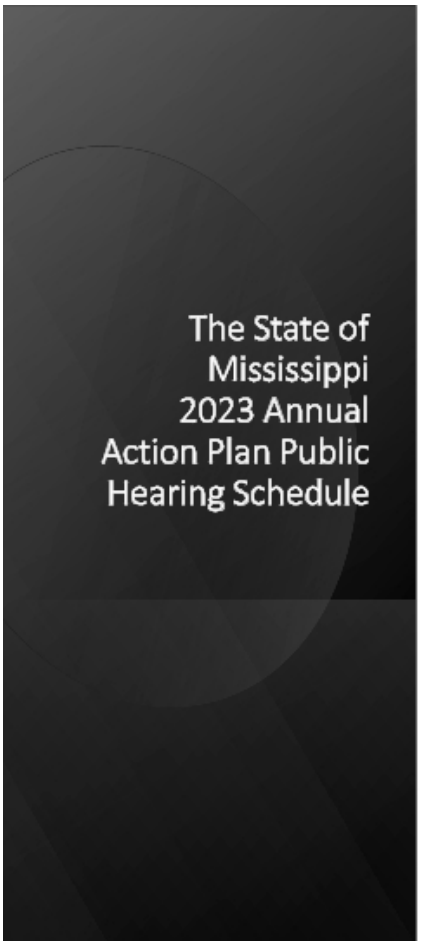
	Name	Organization
1.	Kimberly Stamps	MHC
2.	Sonya Carter	Jackson County Board of Supv.
3.	Darrell Hall	Town of Sumrall
4.	Ming Ming Lin	Gulf Coast Housing Partnership
5.	Lisa Maxwell	MDA
6.	Steve Hardin	MDA
7.	David Hancock	MHC
8.	Tamara Stewart	MHC
9.		
10.		

Mississippi Home Corporation
2023 Second Public Meeting Minutes
South Mississippi Planning and Development District In-Person
Gulfport, MS
Tuesday, March 28, 2023

Steve Hardin:	He stated that it was time to start the meeting. He welcomed everyone and introduced himself and thanked everyone for attending.
	He stated that the Annual Action Plan is a requirement of the U.S. Department of Housing and Urban Development (HUD) and sets forth the state's method of distribution of anticipated program funds under the Community Development Block Grant (CDBG) Program, Emergency Solutions Grant (ESG) Program, HOME Investments Partnerships (HOME) Program, Housing Opportunities for Persons With AIDS (HOPWA) Program, and the National Housing Trust Fund (NHTF) Program.
	He asked staff present from MHC and MDA to introduce themselves.
Tamara Stewart:	Introduced herself, MHC staff
Kimberly Stamps:	Introduced herself, MHC staff
David Hancock:	Introduced himself, MHC staff
Lisa Maxwell:	Introduced herself, MDA staff
	He noted that they we had 3 people in attendance and asked everyone to introduce themselves.
Ming Ming Lin:	Gulf Coast Housing Partnership
Sonya Carter	Jackson County Board of Supervisors
Darrell Hall	Town of Sumerall
Kimberly Stamps:	She gave an overview of the HOME and HTF Programs and commented on the annual amount typically received from HUD. She also talked about CHDOs and the 15% set-aside for them.
	She gave a PowerPoint presentation and discussed the HTF Program, and the funding amounts expected from HUD. She told the group what MHC's funding expectations were from HUD and that we expected the funding process to begin in September 2023.
Tamara Stewart:	She gave a PowerPoint presentation overview of the ESG and HOPWA Programs describing Rapid Rehousing, Prevention, and Street Outreach. She stated that HUD provides approximately $2.3 million annually and that 50% is used on outreach. She also stated that HOPWA receives approximately $1.6 million annually from HUD and that funds are used to increase housing opportunities, provide rental assistance, and supportive services, etc. She told the participants that the grant cycle will begin on April 1.

Steve Hardin:	He gave an online PowerPoint overview of the CDBG Program. He told participants that CDBG is used to increase the number of better jobs to improve communities. He stated that funds go to Community Development and Economic Development activities.
Lisa Maxwell:	She added that HUD provides approximately $26 million annually to Mississippi. She also stated that funds for Public Facilities and Economic Development are distributed evenly. She told participants that the state uses $800 thousand for administration and that Public Facilities applications are accepted once a year in May and Economic development applications are accepted year-round.
David Hancock:	He discussed the needs for Broadband and the state's commitment to helping provide it. Ray also mentioned that a Broadband workshop would be presented at MHC's Annual Conference in April. He also said that in 2020, HUD required Mississippi to gather input for broadband and natural hazards. He said the state must evaluate input on both subjects and that the state must consider use of funds for them. He added the Fair Housing Disclaimer. He said that MHC and MDA do not discriminate on the basis of disability in the admissions or access to or treatment or employment in its programs or activities. We are pledged to the letter and spirit of U.S. Policy for the achievement of equal housing opportunity throughout the Nation. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing because of race, color, religion, sex, handicap, familial status, or national origin.
Kimberly Stamps:	She asked participants how well they thought HUD funds were being used by the state and what they thought might be missing. She opened the floor up to discussion.
Ming Ming Lin:	He asked if CDBG funds would ever be considered for housing related activities.
Steve Hardin:	He agreed that there will always be a need to increase the supply of affordable housing statewide. He also said that public comments will be taken into consideration along with all the many other CDBG eligible activities, as they review the potential program activities.
Sonya Carter:	She asked if the HOME -ARP program would allow new partners to participate and if it would provide different opportunities beyond housing.
Tamara Stewart:	She acknowledged Ms. Carter's comments and stated that MHC looks forward to working with partners to find new ways to create affordable housing solutions for Mississippi's most needy with HUD's limited funding. She asked if there were any more questions. Seeing that there were none, she turned it over to David.

David Hancock:	He summarized the meetings details and said the PowerPoint presentation would be available on the MHC and MDA websites and upon requests. He asked if there were any additional questions. He turned it over to Steve.
Steve Hardin:	He reminded everyone of the 30-Day Public Comment period which will begin on April 1, 2023, and end on May 1, 2023. All comments can be sent via email to David Hancock at david.hancock@mshc.com, or via U.S. Mail to David Hancock, 735 Riverside Drive, Jackson, MS, 39202. Lastly, he stated that citizens, local officials, nonprofit organizations, stakeholders, and community groups are invited and encouraged to participate. He then adjourned the meeting.



When

Thursday, March 23, 2023

Time

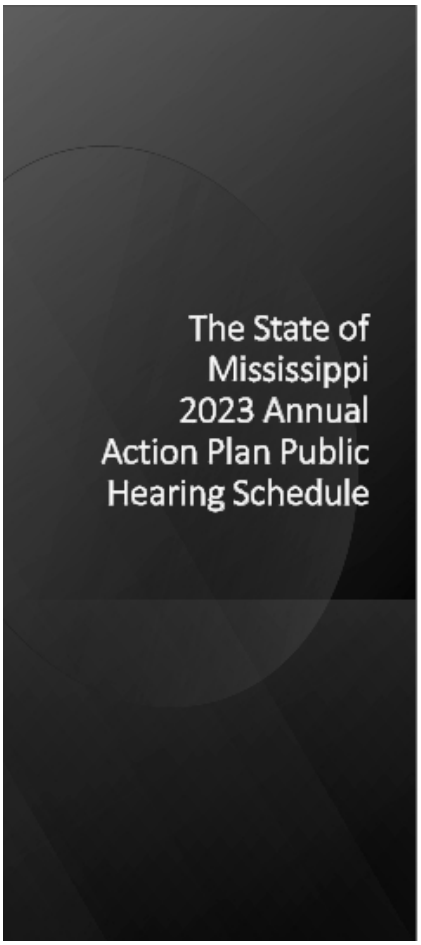
11:00 A.M.

Location

North Delta Planning and Development District

220 Power Drive

Batesville, MS 38606



When

Tuesday, March 28, 2023

Time

11:00 A.M.

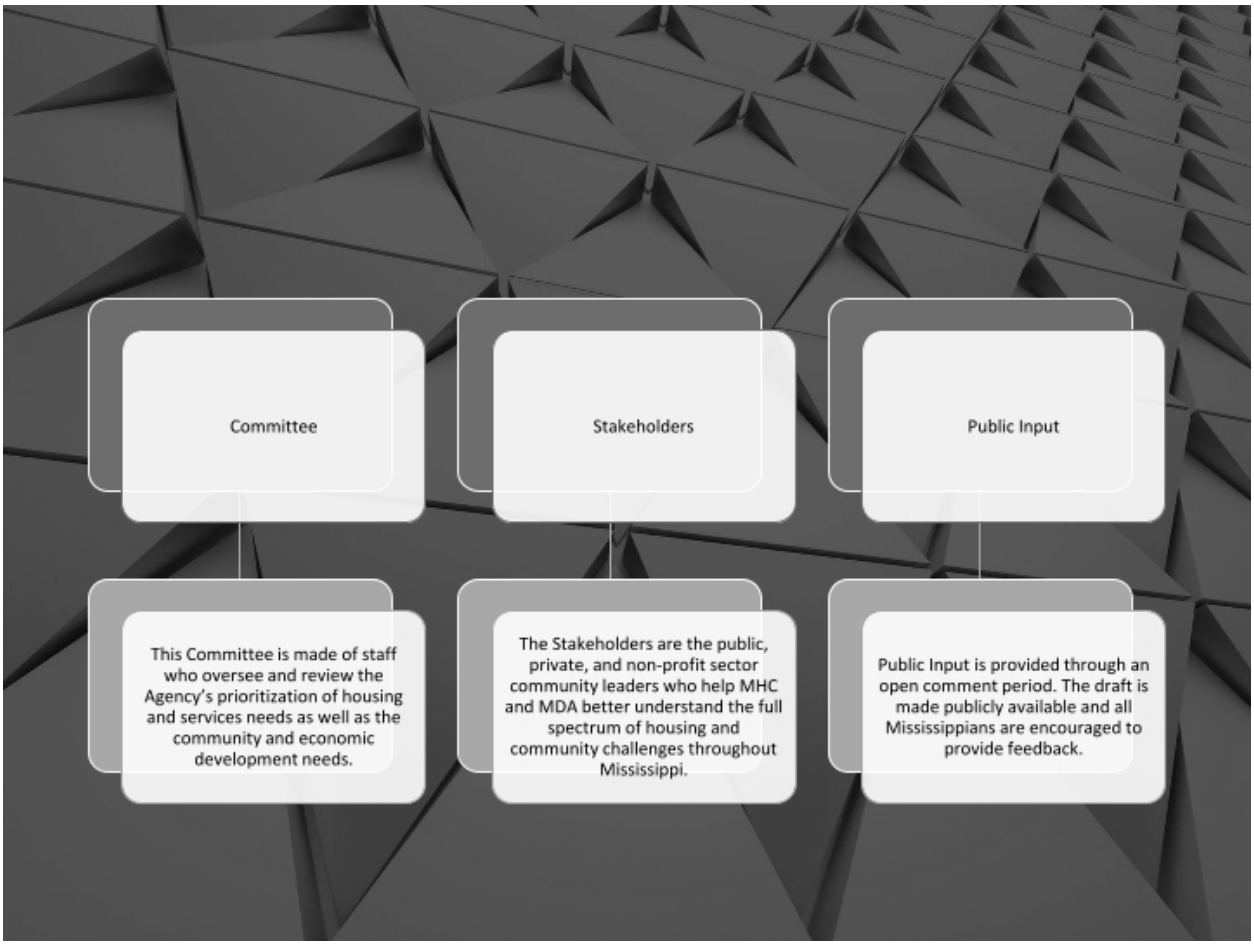
Location

Southern Mississippi Planning and Development District
10441 Corporate Drive, Suite 1,
Gulfport, MS 39503

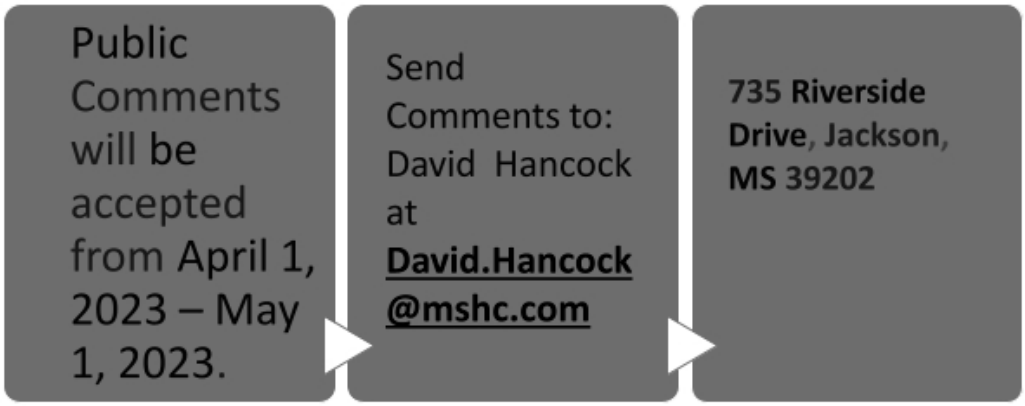

Mississippi Home Corporation (MHC) Staff
David Hancock
• Vice President
• Executive Division
Kimberly Stamps
• Assistant Vice President
• Grant Management- HOME/HTF
Tamara Stewart
• Assistant Vice President
• Grant Management-ESG/HOPWA


Mississippi Development Authority (MDA) Staff
Steve Hardin
• Executive Director
• Community Incentives Division
Lisa Maxwell
• Bureau Manager
• Community Incentives Division
Erin Hovanec
• Compliance Manager
• Community Incentives Division

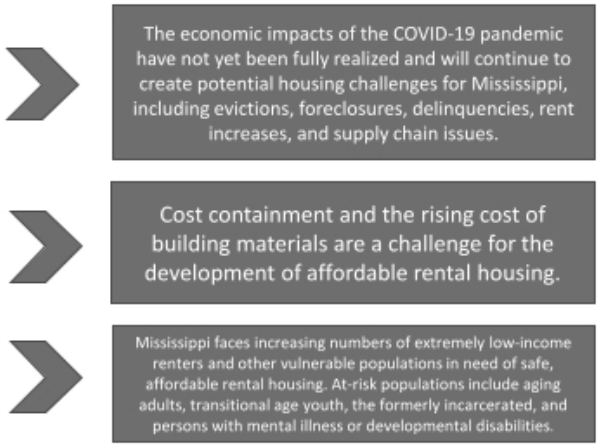

Participants in the Annual Planning Process
The Annual Plan is developed in collaboration with a broad range of internal and external stakeholders. Each stakeholder and partner helps identify housing needs and priorities in Mississippi.


Committee
Stakeholders
Public Input
This Committee is made of staff who oversee and review the Agency's prioritization of housing and services needs as well as the community and economic development needs.
The Stakeholders are the public, private, and non-profit sector community leaders who help MHC and MDA better understand the full spectrum of housing and community challenges throughout Mississippi.
Public Input is provided through an open comment period. The draft is made publicly available and all Mississippians are encouraged to provide feedback.

Public Comment Process



FY2022-23 KEY CHALLENGES

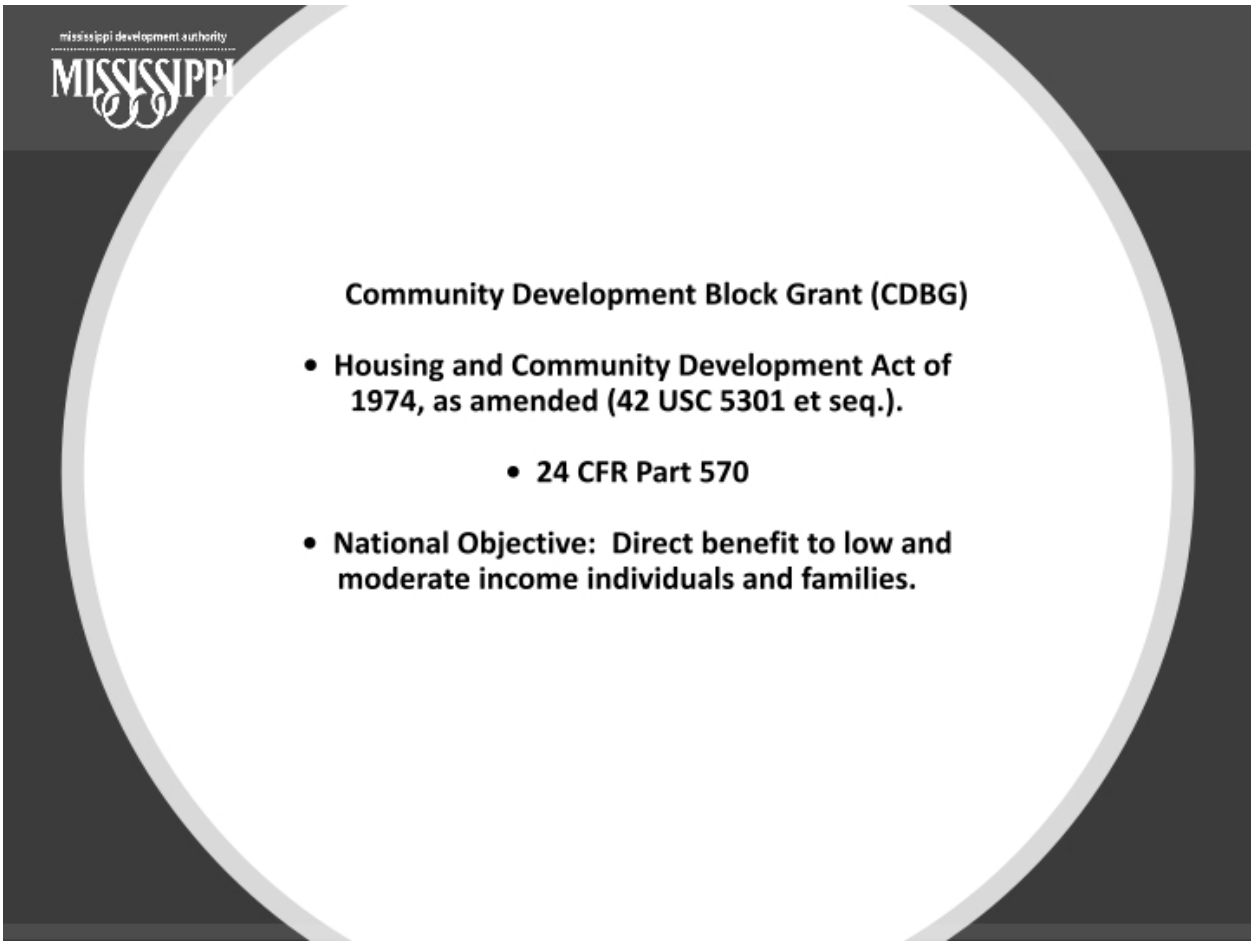


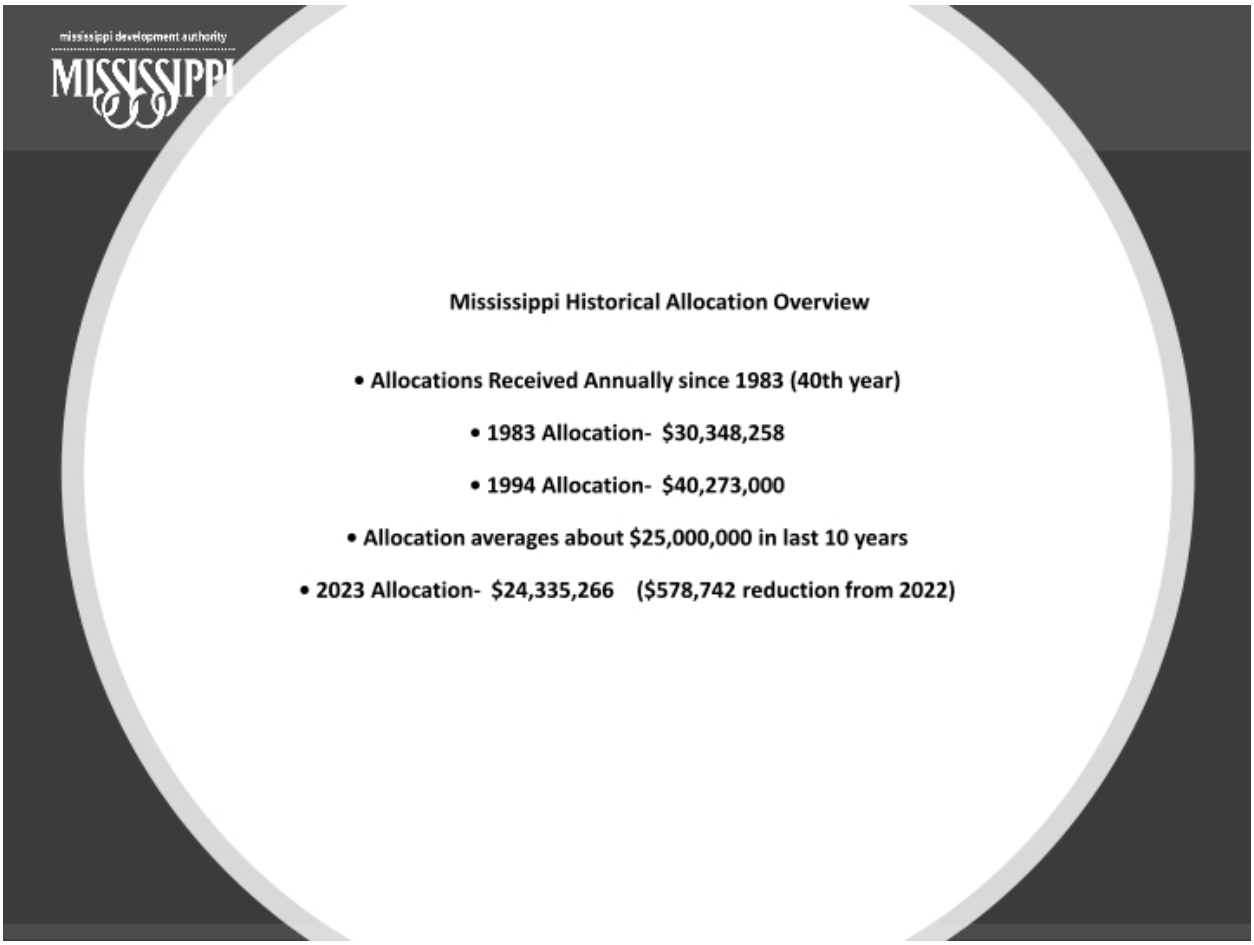
FY2022-23 KEY OPPORTUNITIES

The State of Mississippi has been awarded American Rescue Plan (ARP) funds to assist individuals or households who are homeless, at risk of homelessness, and other vulnerable populations, by providing housing, rental assistance, supportive services, and non-congregate shelter, to reduce homelessness and increase housing stability across the country.

Through the Grant Management Division of HOME/HTF, there is an opportunity to help increase the supply of affordable housing with an open application funding cycle on a continuous basis.


MISSISSIPPI DEVELOPMENT AUTHORITY (MDA) OVERVIEW
The State Economic and Community Development Agency


mississippi development authority
MISSISSIPPI
Community Development Block Grant (CDBG)
• Housing and Community Development Act of 1974, as amended (42 USC 5301 et seq.).
• 24 CFR Part 570
• National Objective: Direct benefit to low and moderate income individuals and families.


mississippi development authority
MISSISSIPPI
Mississippi Historical Allocation Overview
• Allocations Received Annually since 1983 (40th year)
• 1983 Allocation- $30,348,258
• 1994 Allocation- $40,273,000
• Allocation averages about $25,000,000 in last 10 years
• 2023 Allocation- $24,335,266 ($578,742 reduction from 2022)

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MISSISSIPPI

Economic Development Strategies:
(2020 – 2024 Consolidated Plan)

- Create, expand, and retain more jobs for lower-income persons
- Create or Expand Employment at For-Profit Businesses
- Invest in Eligible Infrastructure That Supports Better Paying Jobs



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Community Development Strategies:
(2020 – 2024 Consolidated Plan)

- Improve the quality of Mississippi's infrastructure and public facilities
- Improvement of Local Community Living Environment
- Construction, rehabilitation or improvement of community service facilities
- Eliminating conditions detrimental to health, safety and public welfare



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MISSISSIPPI

ACCOMPLISHMENTS FOR 2022 CDBG

Program Categories	Category	Projects Funded	Project Amounts
Public Facilities			
	Regular	12	$5,901,797
	Small Government	25	$13,724,229
Economic Development	Public Improvements	3 (Pending Award)	$7,038424
State Administration			$800,000



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MISSISSIPPI

2022 CDBG Awarded Activities

Project Activity Type	Number of Projects	Total
ADA Improvements	3	$801,865
Fire Protection	1	$499,205
Sewer Improvements	29	$16,494,811
Water Improvements	4	$2,092,318
Road Improvements	3	$1,135,827
Rail Improvements	1	$1,375,000
Total Allocation		$22,399,026

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MISSISSIPPI

2023 CDBG Proposed Budget Estimate

Proposed Categories			Allocation
Public Facilities			$12,560,266
	Regular	$ 3,750,000	
	Small Government	$ 8,810,266	
	Additional Funding		TBD
Economic Development	Public Improvements		$11,000,000
State Administration			$ 775,000
Total Allocation			**$24,560,266**

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MISSISSIPPI

CDBG 2023 Overview

Eligible Applicants: Incorporated municipalities and counties (excluding entitlements: Biloxi, Gulfport, Hattiesburg, Jackson, Moss Point, and Pascagoula)

National Objective: Benefit 51% Low- and Moderate-Income Individuals or Families

Economic Development Projects

- **Minimum Job Creation: 20 net new jobs created**
- **Grant Amount: Maximum of $25,000 per job up to $2,500,000**

Public Facilities Projects

- **Small Government Category- local governments less than 3,500 pop. Maximum Grant Size $600,000**
- **Regular Government Category- all local units of government**
  - **Maximum Grant Size $750,000**

EQUAL HOUSING OPPORTUNITY



Economic Development:

Applications for Economic Development will be accepted throughout the year.

CDBG 2023 Compliance Overview

Acquisition *Uniform Relocation Assistance and Real Property Acquisition Act 49 CFR Part 24*

Audits *Uniform Administrative Requirements 2 CFR Part 200 Subpart F*

Citizen Participation *Section 104(a)(2) of the Housing and Community Development Act, 24 CFR 570.486(a)(6)*

Environmental *National Environmental Policy Act of 1969 (NEPA), HUD environmental review regulations set forth at 24 CFR Part 58*

Fair Housing and Equal Opportunity *The Fair Housing Act, Title VI of the Civil Rights Act of 1964, Section 504 of the Rehabilitation Act of 1973, Title II of the Americans with Disabilities Act of 1990, Architectural Barriers Act of 1968, Section 109 of Title I of the Housing and Community Development Act of 1974, Age Discrimination Act of 1975, Title IX of the Education Amendments Act of 1972, Executive Orders 11063, 11246, 12898, 13166 and 13217*

Labor Standards *Davis-Bacon Act, Copeland Anti-Kickback Act, Contract Work Hours and Safety Standards Act*

Procurement *2 CFR Part 200 subpart D*

Section 3 *24 CFR 75*

mississippi development authority

MISSISSIPPI

CDBG 2023 Compliance Overview

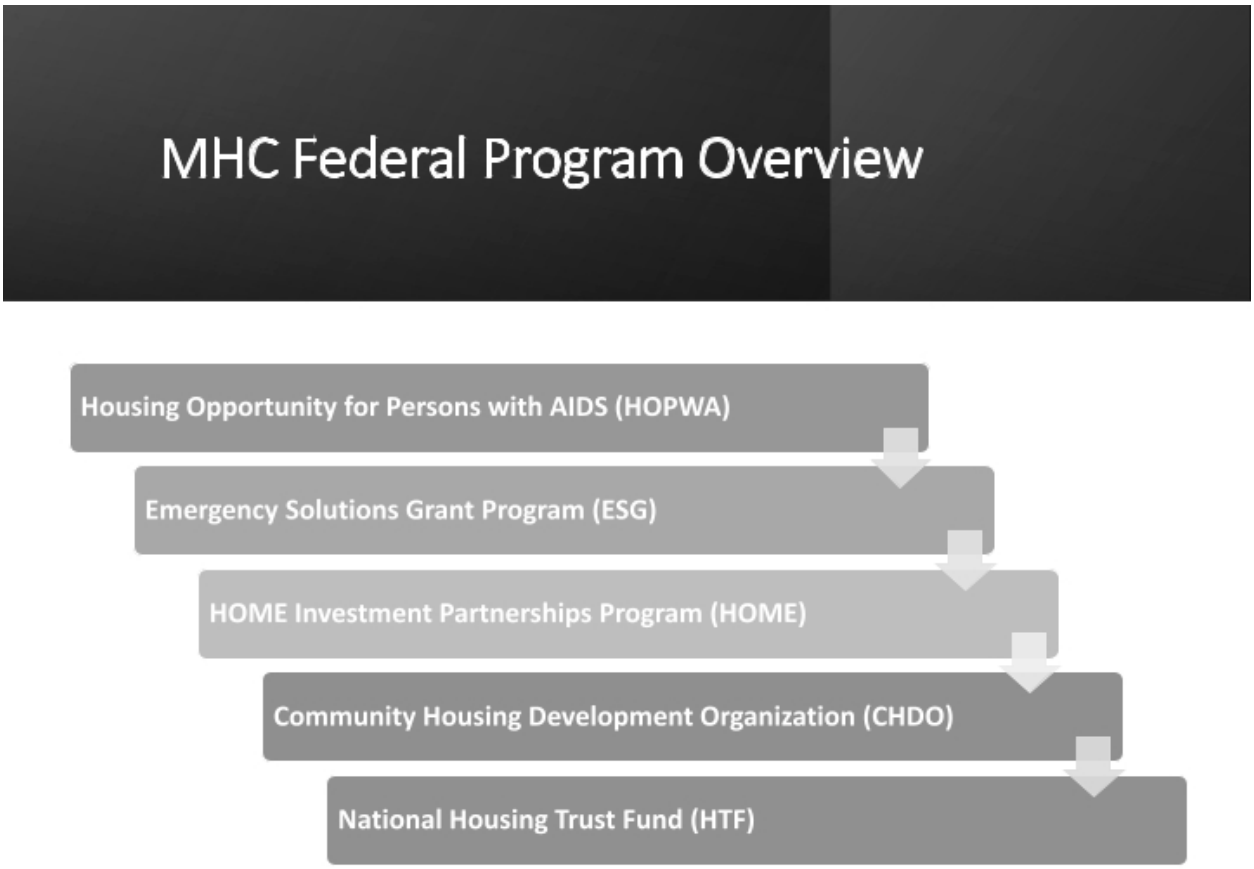
All Sub-recipients will be monitored at least once over the life of a funded project.

A Risk Assessment may be performed on all Sub-recipients to determine program progress and compliance.

MDA will continue to Affirmatively Further Fair Housing by supporting local fair housing efforts, non-profit partnerships, thru MDA sponsored trainings and outreach efforts and partnership efforts with MHC.

MDA will ensure Sub-recipients Affirmatively Further Fair Housing within their respective communities as required by the federal funds received and conduct a fair housing activity during the grant implementation stage.




MHC Federal Program Overview
Housing Opportunity for Persons with AIDS (HOPWA)
Emergency Solutions Grant Program (ESG)
HOME Investment Partnerships Program (HOME)
Community Housing Development Organization (CHDO)
National Housing Trust Fund (HTF)


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 2023 are:
• Short-Term Rent, Mortgage and Utility assistance
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


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 2023:
• Services for persons who are homeless, at risk of homelessness
• Services for special populations such as homeless youth, victim services (victims of human trafficking)
The (5) 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.

2022 (ESG) Estimated Units and Individuals Assisted

ESG	19 Projects awarded	Total= $2,355,191	Avg/month
Shelter	1478		123
Rapid Rehousing	686		57
Homeless Prevention	440		37
HOPWA	4 Projects	$2,413,573.00	Avg/month
Total unique clients	482		
STRMU	199		16
TBRA	185		185
PHP	129		10
Master Leasing	32		32

Emergency Solutions Grant

Rapid Re-Housing
$712,119.60
Shelter
$867,240.00
Homeless Prevention
$558,293.40
Street Outreach
$39,700.00
HMIS*
$57,838.00
State Administration
$120,000.00
TOTAL ESG
$ 2,355,191.00

Tentative Funding Availability Dates

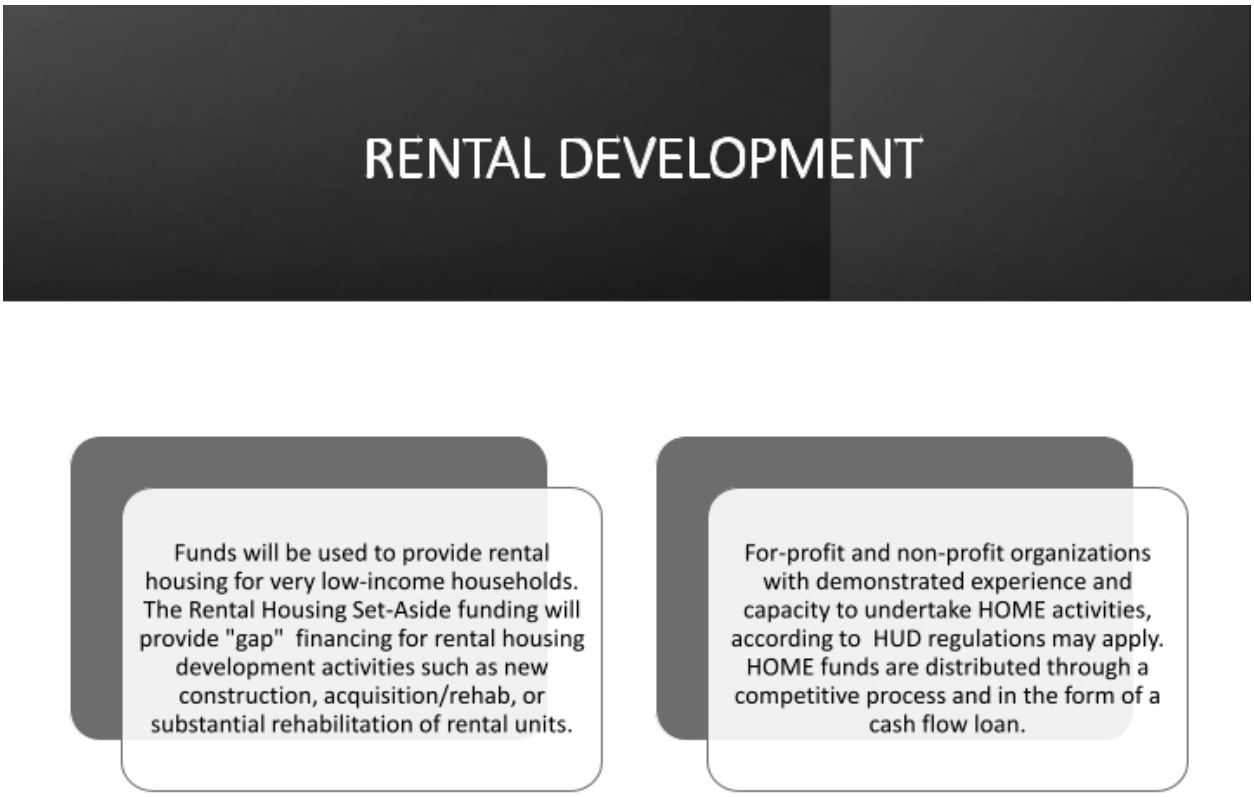
Available Grants	Application Open	Application Closed
ESG	June 1, 2023	June 30, 2023
HOPWA	June 1, 2023	June 30, 2023

Housing Opportunities for Persons With Aids (HOPWA)	Substantial Rehab/New Construction
	(based on applications received)
	$600,000.00
	Services- $1,741,165.81
	State Admin-$72,407.19
	TOTAL HOPWA
	$2,413,573.00


HOME Investment Partnerships Program (HOME)
The HOME Investment Partnership Program, "HOME Program", provides safe, decent, affordable housing for very-low and low-income citizens.


FY 2022-23
Strategic
Priorities
• Promote awareness of affordable housing programs in Mississippi through marketing and outreach efforts
• Improve technical assistance to strengthen partnerships.
• Increase the availability of affordable housing through both the production of new affordable rental units and the preservation of existing affordable rental units.


HOME Program Activites
• Rental Development
• Community Housing Development Organizations (CHDOs)
• Homeowner Rehabilitation
• Homeowner Disaster Recovery
• Homebuyer Assistance


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

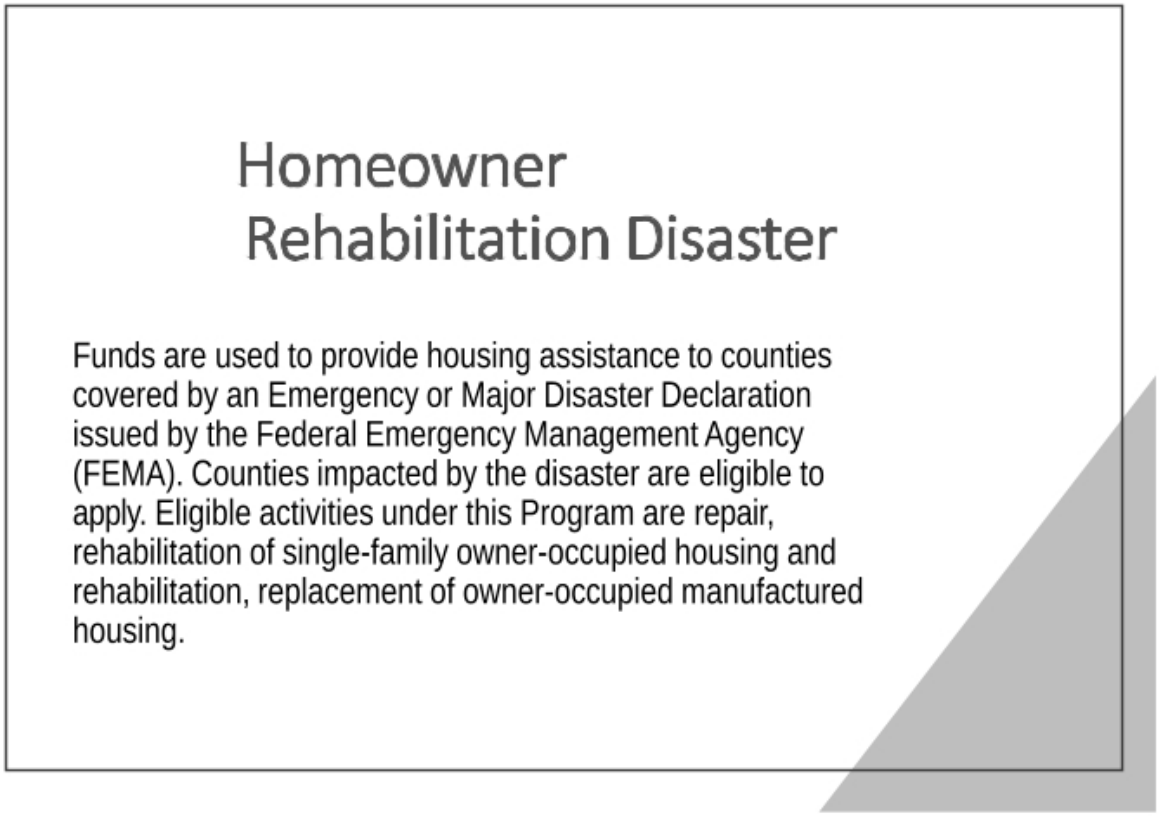
Community Housing Development Organization (CHDO)

-Applicants applying for this set-aside must first be certified as a CHDO through the State.

-This funding provides eligible non-profit organizations that act in the capacity of Owner and/or Developer to undertake HOME activities in the development of very low-income housing or substantial rehabilitation of multi-family rental units.




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. Only Local Units of Governments are eligible to apply.

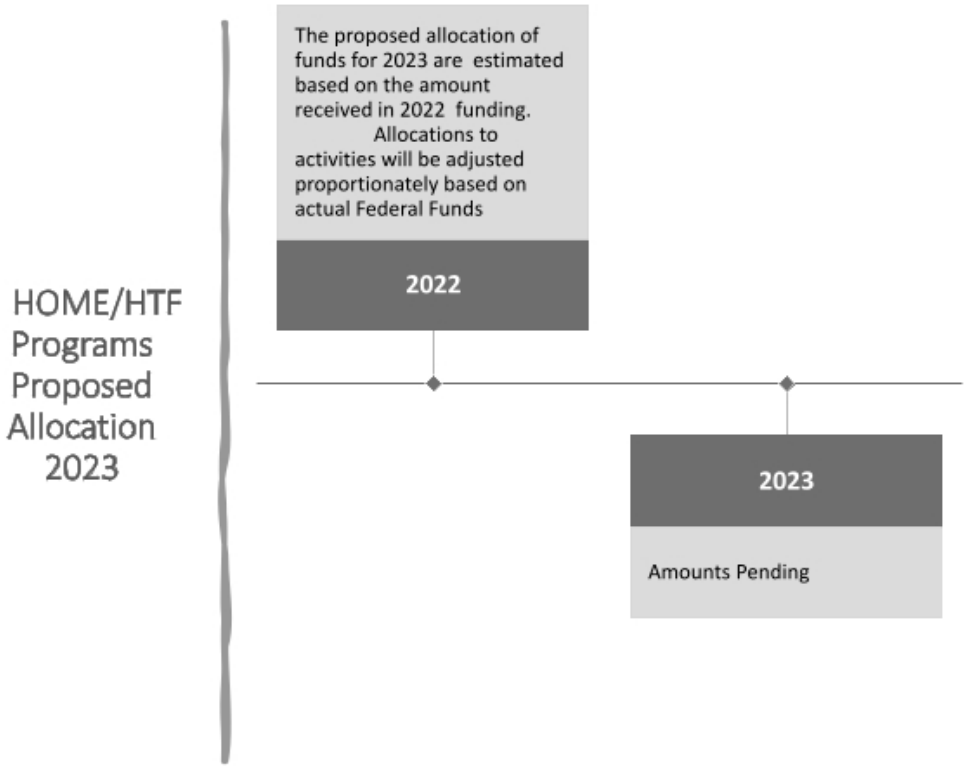

Homeowner
Rehabilitation Disaster
Funds are used to provide housing assistance to counties covered by an Emergency or Major Disaster Declaration issued by the Federal Emergency Management Agency (FEMA). Counties impacted by the disaster are eligible to apply. Eligible activities under this Program are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



- 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.
- MHC will make the final determination about the applicant's eligibility and the amount of financial assistance to be allowed.

National Housing Trust Fund (NHTF)

The primary purposes of the Housing Trust Fund is to increase and preserve the supply of rental housing for extremely low- income households earning less than 30% of area median income (AMI).


HOME/HTF Programs Proposed Allocation 2023
The proposed allocation of funds for 2023 are estimated based on the amount received in 2022 funding. Allocations to activities will be adjusted proportionately based on actual Federal Funds
2022
2023
Amounts Pending

FY 2022 Home Investment Partnerships Program (HOME)

Homeowner Rehabilitation	**$3,000,000**
Rental	$4,055,814
Home Buyer Assistance	$1,000,000
CHDO Set-Aside	$1,721,163
CHDO Operating Expenses	$50,000
Disaster	$500,000
State Administration	$1,147,442
	$11,474,419

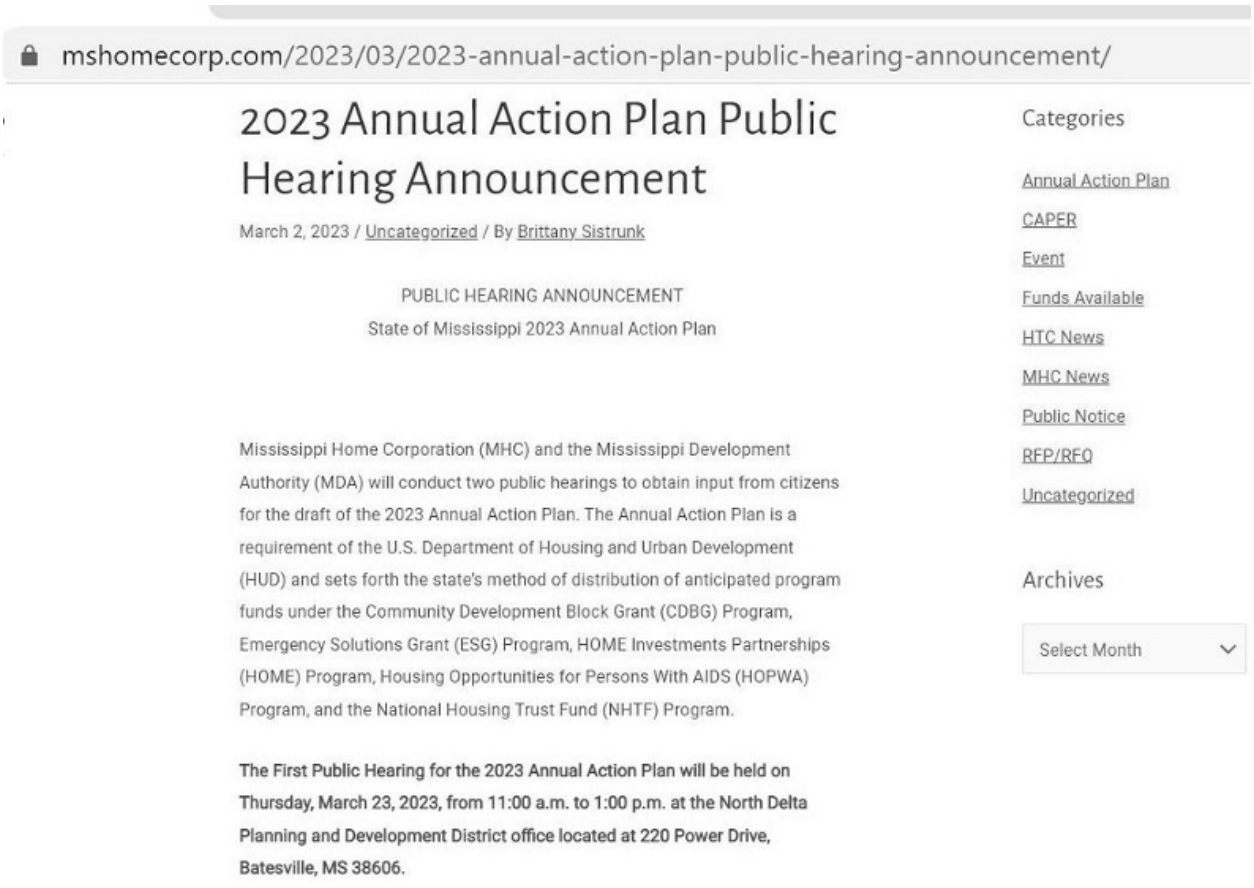
FY2022 Housing Trust Fund (HTF)

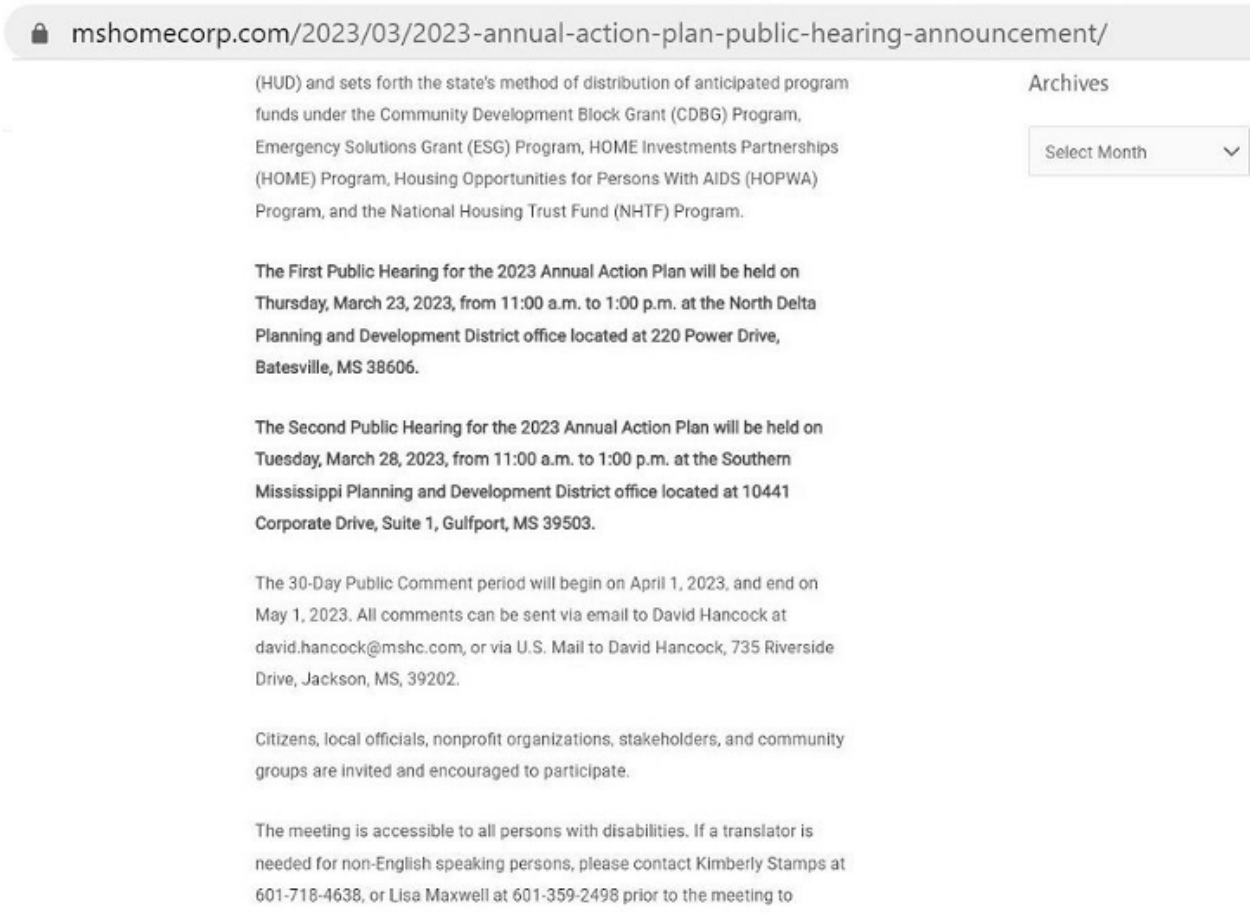
Rental	**$3,987,731**
State Administration	$443,304
	$4,433,035


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2023 Annual Action Plan Public Hearing Announcement
March 2, 2023 / Uncategorized / By Brittany Sistrunk
PUBLIC HEARING ANNOUNCEMENT
State of Mississippi 2023 Annual Action Plan
Mississippi Home Corporation (MHC) and the Mississippi Development Authority (MDA) will conduct two public hearings to obtain input from citizens for the draft of the 2023 Annual Action Plan. The Annual Action Plan is a
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The First Public Hearing for the 2023 Annual Action Plan will be held on Thursday, March 23, 2023, from 11:00 a.m. to 1:00 p.m. at the North Delta Planning and Development District office located at 220 Power Drive, Batesville, MS 38606.
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The Second Public Hearing for the 2023 Annual Action Plan will be held on Tuesday, March 28, 2023, from 11:00 a.m. to 1:00 p.m. at the Southern Mississippi Planning and Development District office located at 10441 Corporate Drive, Suite 1, Gulfport, MS 39503.
The 30-Day Public Comment period will begin on April 1, 2023, and end on May 1, 2023. All comments can be sent via email to David Hancock at david.hancock@mshc.com, or via U.S. Mail to David Hancock, 735 Riverside Drive, Jackson, MS, 39202.
Citizens, local officials, nonprofit organizations, stakeholders, and community groups are invited and encouraged to participate.
The meeting is accessible to all persons with disabilities. If a translator is needed for non-English speaking persons, please contact Kimberly Stamps at 601-718-4638, or Lisa Maxwell at 601-359-2498 prior to the meeting to
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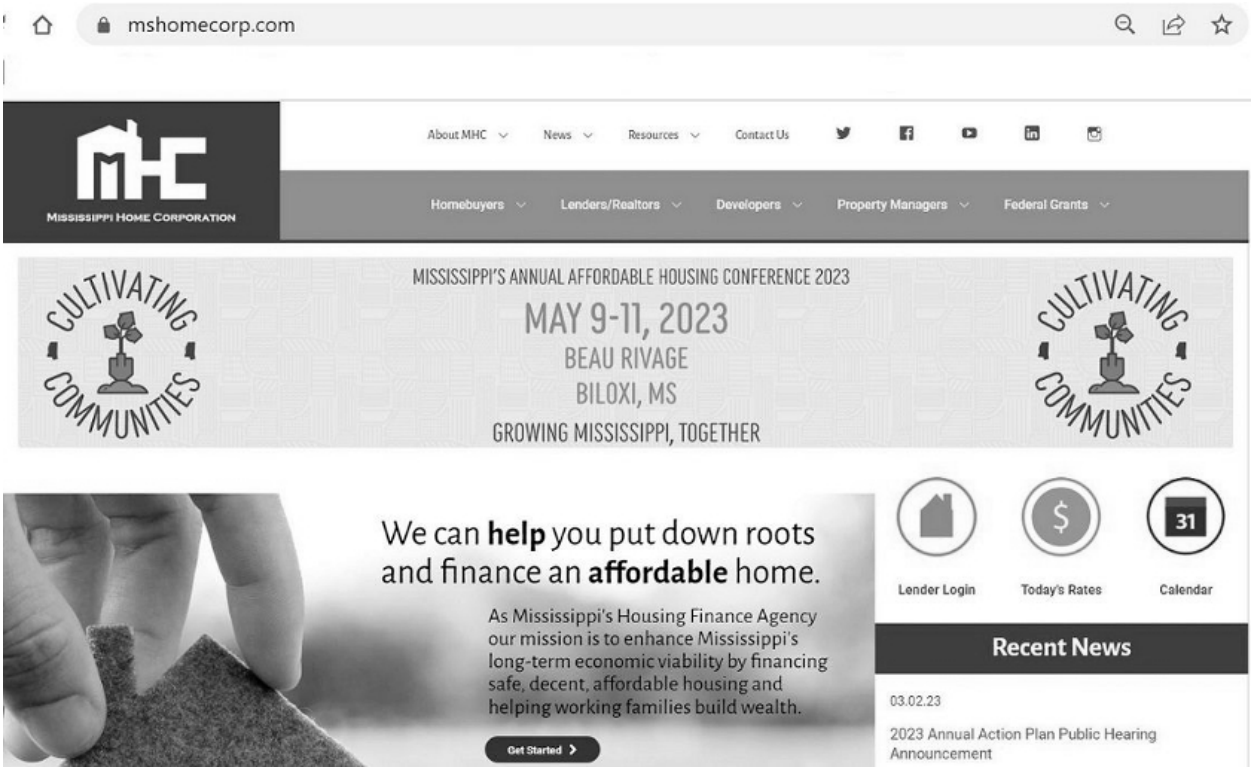
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MHC and MDA do not discriminate on the basis of disability in the admissions or access to or treatment or employment in its programs or activities.

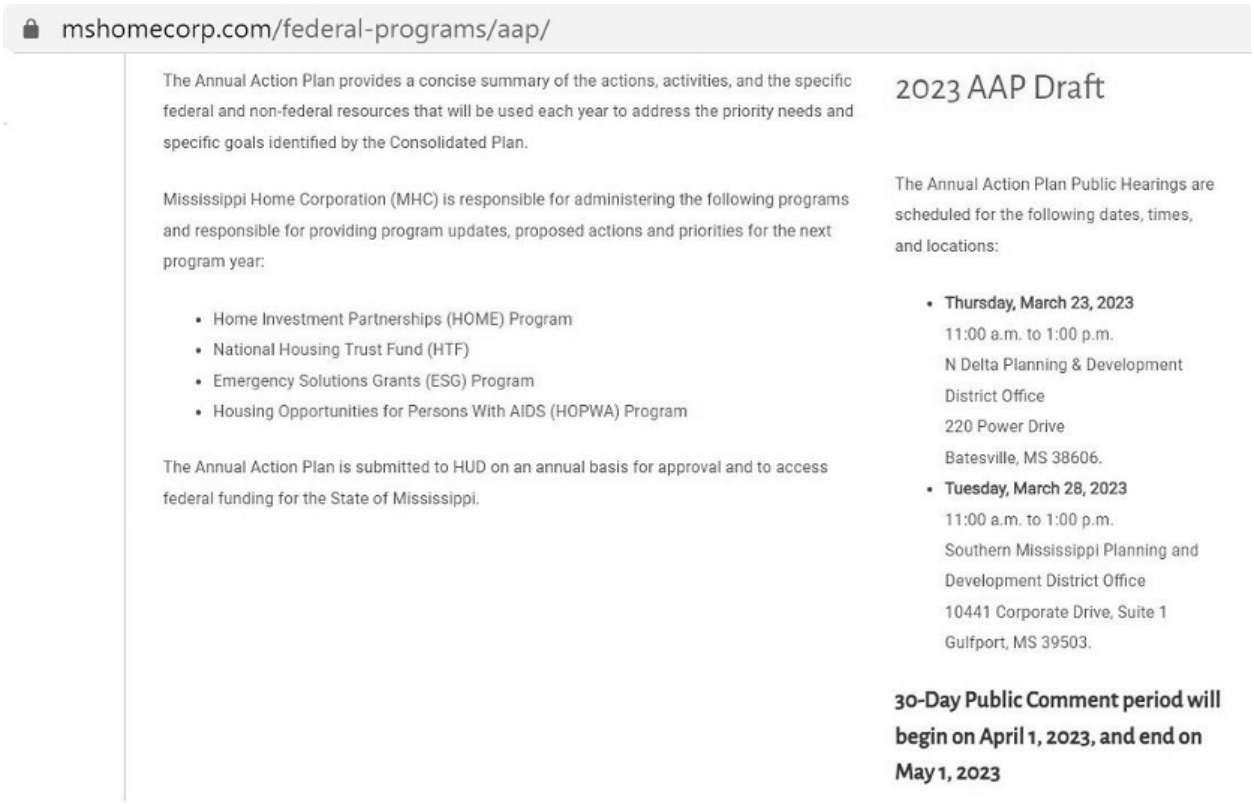
We are pledged to the letter and spirit of U.S. Policy for the achievement of equal housing opportunity throughout the Nation. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing because of race, color, religion, sex, handicap, familial status, or national origin.

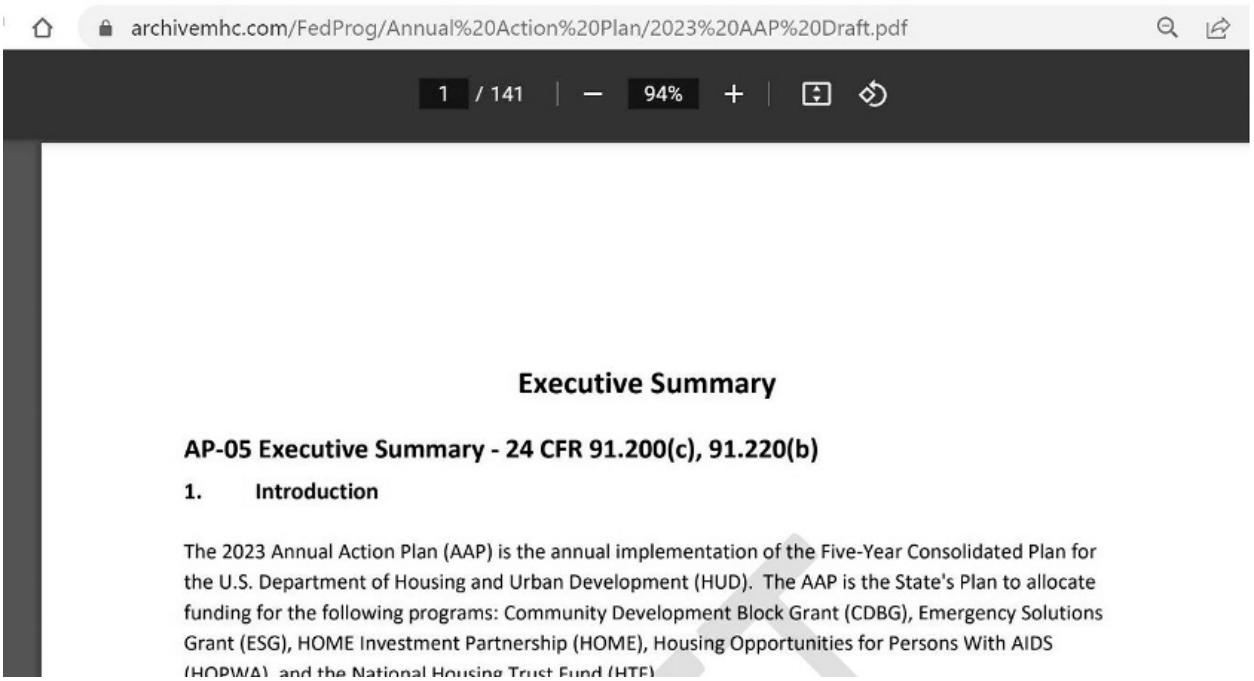
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EQUAL HOUSING OPPORTUNITY


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MAY 9-11, 2023
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BILOXI, MS
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We can help you put down roots and finance an affordable home.
As Mississippi's Housing Finance Agency our mission is to enhance Mississippi's long-term economic viability by financing safe, decent, affordable housing and helping working families build wealth.
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Annual Action Plan
The Annual Action Plan provides a concise summary of the actions, activities, and the specific federal and non-federal resources that will be used each year to address the priority needs and specific goals identified by the Consolidated Plan.
Mississippi Home Corporation (MHC) is responsible for administering the following programs and responsible for providing program updates, proposed actions and priorities for the next program year:
Home Investment Partnerships (HOME) Program
National Housing Trust Fund (HTF)
Emergency Solutions Grants (ESG) Program
Housing Opportunities for Persons With AIDS (HOPWA) Program
The Annual Action Plan is submitted to HUD on an annual basis for approval and to access federal funding for the State of Mississippi.
2023 AAP Draft
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11:00 a.m. to 1:00 p.m.
N Delta Planning & Development District Office
220 Power Drive
Batesville, MS 38606.
Tuesday, March 28, 2023


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Executive Summary
AP-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)
1. Introduction
The 2023 Annual Action Plan (AAP) is the annual implementation of the Five-Year Consolidated Plan for the U.S. Department of Housing and Urban Development (HUD). The AAP is the State's Plan to allocate funding for the following programs: Community Development Block Grant (CDBG), Emergency Solutions Grant (ESG), HOME Investment Partnership (HOME), Housing Opportunities for Persons With AIDS (HOPWA), and the National Housing Trust Fund (HTF)


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2023 Annual Action Plan Public Hearing Announcement
02.17.23
Notice of Public Hearing – Pascagoula Portfolio TEFRA
02.08.23
Notice of Funding Availability – HOME Investment Partnership Program (HOME)

MEMORANDUM

TO: State of Mississippi Broadband Providers

FROM: Mississippi Home Corporation / Mississippi Development Authority

DATE: 4/10/23

SUBJECT: Mississippi Broadband Needs for HUD

The Mississippi Home Corporation (MHC) and the Mississippi Development Authority (MDA) are the State of Mississippi's Housing and Finance Agency and Economic and Community Development Agency, respectively. Both receive direct allocations of funding from the U.S. Department of Housing and Urban Development (HUD) for Community Development and affordable housing activities annually. Each year, the State of Mississippi is required to complete an Annual Action Plan for HUD on how funds will be used.

Beginning in 2020, HUD began requiring the State of Mississippi to gather input from stakeholders to incorporate the consideration of resilience to broadband needs into the planning process.

As a Community Planning and Development (CPD) grantee of HUD, the State must evaluate the availability of broadband access to set informed priorities for actions and uses of funds. If the evaluations demonstrate need, the State must consider how to address that need, including considering the use of HUD funds.

Consultation requirements must include public or private broadband internet service providers, and public or private organizations engaged in narrowing the digital divide. The State must identify the broadband needs of housing occupied by low- and moderate-income households based on an analysis of data, identified by the jurisdiction, for its low- and moderate-income neighborhoods.

Your organization has been identified as a stakeholder that can help provide the State of Mississippi with information related to these needs.

Please respond to this memorandum with any information that you are permitted to share. If you have any questions, please do not hesitate to contact david.hancock@mshc.com

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FROM: Mississippi Home Corporation / Mississippi Development Authority

DATE: 4/10/23

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Broadband and Narrowing Digital Divide
Consultation Addresses
For AAP

Mr. Ron Stewart, VP Communications
Electric Cooperatives of Mississippi
665 Highland Colony Pkwy.
Ridgeland, MS 39157

Cooperative Energy
P.O. Box 15849
Hattiesburg, MS 39404-5849

Fiber Broadband Association
State of Mississippi
3050 K Street NW, Suite 400
Washington, DC 20007

Mississippi Broadband Connect Coalition
225 First St., NE # 409
Washington, DC 39211

Mississippi Public Service Commission
Northern District
431 W. Main Street, Suite 306
Tupelo, MS 38804

Mississippi Public Service Commission
Southern District
1141 Bayview Ave.
Biloxi, MS 39530

Mississippi Public Service Commission
Central District
501 N West St., #201a
Jackson, MS 39202

MEMORANDUM

TO: State of Mississippi Emergency Management Agencies

FROM: Mississippi Home Corporation / Mississippi Development Authority

DATE: 4/10/23

SUBJECT: Mississippi Natural Hazards Evaluation for HUD

The Mississippi Home Corporation (MHC) and the Mississippi Development Authority (MDA) are the State of Mississippi's Housing and Finance Agency and Economic and Community Development Agency, respectively. Both receive direct allocations of funding from the U.S. Department of Housing and Urban Development (HUD) for Community Development and affordable housing activities annually. Each year, the State of Mississippi is required to complete an Annual Action Plan for HUD on how funds will be used.

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As a Community Planning and Development (CPD) grantee of HUD, the State must evaluate the vulnerability of housing occupied by low- and moderate-income households to natural hazard risks taking care to anticipate how risks will increase due to changing environmental conditions. If the evaluations demonstrate need, the State must consider how to address that need, including considering the use of HUD funds.

Consultation requirements must include agencies whose primary responsibilities include the management of flood prone areas, public land, or water resources, and emergency management agencies.

Your organization has been identified as a stakeholder that can help provide the State of Mississippi with information related to these risks.

Please respond to this memorandum with any information that you are permitted to share. If you have any questions, please do not hesitate to contact david.hancock@mshc.com

MEMORANDUM

TO: State of Mississippi Emergency Management Agencies

FROM: Mississippi Home Corporation / Mississippi Development Authority

DATE: 4/10/23

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Natural Hazards
Consultation Addresses
For AAP

MISSISSIPPI EMERGENCY MANAGEMENT AGENCY
P.O. Box 5644
Pearl, MS 39288-5644

Mr. Tyrone Hickman, Bureau Director
Public Lands Division
Mississippi Secretary of State Office
P.O. Box 136
Jackson, MS 39205-0136

Department of the Army
Vicksburg District Corps of Engineers
4155 Clay Street
Vicksburg, MS 39183-3435

Department of the Army
Mobile District Corps of Engineers
218 Summit Parkway, Suite 222
Homewood, AL 35209

MISSISSIPPI DEPARTMENT OF ENVIRONMENTAL QUALITY
Office of Pollution Control
P.O. Box 2261
Jackson, MS 39205

MISSISSIPPI DEPARTMENT OF MARINE RESOURCES
1141 Bayview Avenue
Biloxi, Mississippi 39530

From: lynette.west@yahoo.com
To: David Hancock
Subject: 2023 Action Plan Comment/Concerns
Date: Friday, July 28, 2023 11:35:31 AM

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Good Morning Mr. Hancock,
I would like to submit 2 comments to go on record for the 2023 Action Plan.

1. I have a contractor's concern/complaint in reference to HUD's construction limits. See below

Good morning,

Will you please address the "cost to build" issue with MHC and HUD again.

My issue/concern is that their allocation to build a new house is just too low.

For example: The State average to build is around $127.00 per square foot, which could go up or down, depending on the type of house.

The houses that we are building are around 1500 sf, which should cost about $190,500.00 to build. That's a little high for these style houses, so the cost could drop down to around $100 to $105 per square foot, which would put these houses at about $157,500.00.

The HUD standard of $125,000 drops the price per square foot all the way down to around $88.00 per sf. , and that is still doable if it was only building the house, but the HUD standard is not allowing for the following:

1. Demolition of existing house ($6,500.00)
2. Tree cutting ($2,000-$3,000), if needed.
3. Septic System, if needed ($7,000.00)
4. Appliances ($4,000)
5. Site prep, drives ways, fence, permits, etc.

I know each situation is different, but it seems that they are not considering the full scope of the job. $125,000 will build these houses, but these other items are not part of actual house building and should be allowed for in a different category. Sometimes, these additional items will add between $20,000-$30,000 to the overall cost.

Just asking if someone could take a hard look at this and possibly make some changes…….. maybe separate all the other stuff from the actual cost to build the house, and get the cost to build allowance up to at least $105 -$110 per square foot.

2. My complaint as an administrator and from the grantees': We are not pleased with MHC's "ineligible activity" clause. I have had several homeowners who have passed away at no fault to the grantee. The total amount spent should not have to be paid back when activities were conducted while alive. This is not fair to the applicant (grantee).

Thanks in advance,
Lynette Smith
Planner
SWMPDD
100 S. Wall St.
Natchez, MS 39120
601.446.6044

From: David Hancock
To: lynette.west@yahoo.com
Cc: Lisa Coleman; Kimberly Stamps
Subject: RE: 2023 Action Plan Comment/Concerns
Date: Friday, July 28, 2023 1:46:00 PM

Ms. West,

Thank you for your comment for inclusion in the state's 2023 AAP. This is a valid concern regarding the Rehab program.

Thank you,
David

David Hancock | Vice President
Executive Division
Mississippi Home Corporation
O: 601.718.4620 | www.mshomecorp.com

From: lynette.west@yahoo.com <lynette.west@yahoo.com>
Sent: Friday, July 28, 2023 11:35 AM
To: David Hancock <david.hancock@mshc.com>
Subject: 2023 Action Plan Comment/Concerns

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Thanks in advance,
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Planner
SWMPDD
100 S. Wall St.
Natchez, MS 39120
601.446.6044

MDA/MHC
ANNUAL ACTION PLAN
PUBLIC HEARING
March 23, 2023 11:00 AM

NAME	ORGANIZATION
Richard McCarty	Sandie Mayon
Kimberly Hayes	MHC
Unid Hmach	MHC
Steve Hardin	MDA
Lisa Maxwell	MDA
Thomas C. Harris	North Delta PDD
David Dise	North Delta PDD
Roderick Gordon	North Delta PDD
Granville Sherman	North Delta PDD
Johnny R. Thomas	Glendora
Tamara Stewart	MHC

Mississippi Home Corporation
2023 First Public Meeting Minutes
North Delta Planning and Development District In-Person
Batesville, MS
Thursday, March 23, 2023

Steve Hardin:	He stated that it was 10:30 am and time to start the meeting. He welcomed everyone and introduced himself and thanked everyone for attending.
	He stated that the Annual Action Plan is a requirement of the U.S. Department of Housing and Urban Development (HUD) and sets forth the state's method of distribution of anticipated program funds under the Community Development Block Grant (CDBG) Program, Emergency Solutions Grant (ESG) Program, HOME Investments Partnerships (HOME) Program, Housing Opportunities for Persons With AIDS (HOPWA) Program, and the National Housing Trust Fund (NHTF) Program.
	He asked staff present from MHC and MDA to introduce themselves.
Tamara Stewart:	Introduced herself, MHC staff
Kimberly Stamps:	Introduced herself, MHC staff
David Hancock:	Introduced himself, MHC staff
Lisa Maxwell:	Introduced herself, MDA staff
	He noted that we had 6 participants join in person and asked them to introduce themselves.
Richard McCarthy:	Mayor of Sardis
Thomas Hansen:	North Delta PDD
Darnell Dixon:	North Delta PDD
Roderick Gordon:	North Delta PDD
Granville Sherman:	North Delta PDD
Johnny Thomas:	Mayor of Glendora
Kimberly Stamps:	She gave an overview of the HOME and HTF Programs and commented on the annual amount typically received from HUD. She also talked about CHDOs and the 15% set-aside for them.
	She gave a PowerPoint presentation and discussed the HTF Program, and the funding amounts expected from HUD. She told the group what MHC's funding expectations were from HUD and that we expected the funding process to begin in September 2023.
Tamara Stewart:	She gave a PowerPoint presentation overview of the ESG and HOPWA Programs describing Rapid Rehousing, Prevention, and Street Outreach. She stated that HUD provides approximately $2.3 million annually and that 50% is used on outreach. She also stated that HOPWA receives approximately $1.6 million

annually from HUD and that funds are used to increase housing opportunities, provide rental assistance, and supportive services, etc. She told the participants that the grant cycle will begin on April 1.

Steve Hardin: He gave an online PowerPoint overview of the CDBG Program. He told participants that CDBG is used to increase the number of better jobs to improve communities. He stated that funds go to Community Development and Economic Development activities.

Lisa Maxwell: She added that HUD provides approximately $26 million annually to Mississippi. She also stated that funds for Public Facilities and Economic Development are distributed evenly. She told participants that the state uses $800 thousand for administration and that Public Facilities applications are accepted once a year in May and Economic development applications are accepted year-round.

David Hancock: He discussed the needs for Broadband and the state's commitment to helping provide it. Ray also mentioned that a Broadband workshop would be presented at MHC's Annual Conference in April. He also said that in 2020, HUD required Mississippi to gather input for broadband and natural hazards. He said the state must evaluate input on both subjects and that the state must consider use of funds for them.

He added the Fair Housing Disclaimer. He said that MHC and MDA do not discriminate on the basis of disability in the admissions or access to or treatment or employment in its programs or activities. We are pledged to the letter and spirit of U.S. Policy for the achievement of equal housing opportunity throughout the Nation. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing because of race, color, religion, sex, handicap, familial status, or national origin.

Kimberly Stamps: She asked participants how well they thought HUD funds were being used by the state and what they thought might be missing. She opened the floor up to discussion.

Mayor Thomas: He asked how he could access funds to rehabilitate a multi-family property in Glendora. Kimberly said that MHC will be conducting a training event and that invitations will be sent via email. She also provided Mayor Thomas with her contact information and said that MHC staff can provide direct technical assistance.

Seeing that that there were no more questions, she turned it over to David.

David Hancock: He summarized the meetings details and said presentation would be available on the MHC and MDA websites and upon requests. He asked if there were any additional questions. He turned it over to Ray.

Steve Hardin: He reminded everyone of the additional upcoming meeting. He stated that MHC and MDA would conduct a second public input meeting to obtain input from

citizens for the development of the 2023 Annual Action Plan on March 28, 2023 in Gulfport at the South Mississippi Planning and Development District.

He stated that the in-person meeting is accessible to all persons with disabilities and if a translator is needed for non-English speaking persons, please contact Kimberly Stamps at 601-718-4638, or himself at 601-359-9273 at least 5 days prior to the meeting to accommodate the request. The hearing impaired may contact us at 601-718-4688 or 601-359-3119 (TTY).

He also stated that after the second public hearing, there will be a 30-Day Public Comment period which will begin on April 1, 2023, and end on May 1, 2023. All comments can be sent via email to David Hancock at david.hancock@mshc.com, or via U.S. Mail to David Hancock, 735 Riverside Drive, Jackson, MS, 39202.

Lastly, he stated that citizens, local officials, nonprofit organizations, stakeholders, and community groups are invited and encouraged to participate.

He adjourned the meeting at 11:21 AM.

MDA | MHC
Annual Action Plan
Public Hearing SMPDD - Gulfport
March 28, 2023
11:00 a.m

	Name	Organization
1.	Kimberly Stamps	MHC
2.	Sonya Carter	Jackson County Board of Supv.
3.	Darrell Hall	Town of Sumrall
4.	Ming Ming Lin	Gulf Coast Housing Partnership
5.	Lisa Maxwell	MDA
6.	Steve Hardin	MDA
7.	David Hancock	MHC
8.	Tamara Stewart	MHC
9.		
10.		

Mississippi Home Corporation
2023 Second Public Meeting Minutes
South Mississippi Planning and Development District In-Person
Gulfport, MS
Tuesday, March 28, 2023

Steve Hardin:	He stated that it was time to start the meeting. He welcomed everyone and introduced himself and thanked everyone for attending.
	He stated that the Annual Action Plan is a requirement of the U.S. Department of Housing and Urban Development (HUD) and sets forth the state's method of distribution of anticipated program funds under the Community Development Block Grant (CDBG) Program, Emergency Solutions Grant (ESG) Program, HOME Investments Partnerships (HOME) Program, Housing Opportunities for Persons With AIDS (HOPWA) Program, and the National Housing Trust Fund (NHTF) Program.
	He asked staff present from MHC and MDA to introduce themselves.
Tamara Stewart:	Introduced herself, MHC staff
Kimberly Stamps:	Introduced herself, MHC staff
David Hancock:	Introduced himself, MHC staff
Lisa Maxwell:	Introduced herself, MDA staff
	He noted that they we had 3 people in attendance and asked everyone to introduce themselves.
Ming Ming Lin:	Gulf Coast Housing Partnership
Sonya Carter	Jackson County Board of Supervisors
Darrell Hall	Town of Sumerall
Kimberly Stamps:	She gave an overview of the HOME and HTF Programs and commented on the annual amount typically received from HUD. She also talked about CHDOs and the 15% set-aside for them.
	She gave a PowerPoint presentation and discussed the HTF Program, and the funding amounts expected from HUD. She told the group what MHC's funding expectations were from HUD and that we expected the funding process to begin in September 2023.
Tamara Stewart:	She gave a PowerPoint presentation overview of the ESG and HOPWA Programs describing Rapid Rehousing, Prevention, and Street Outreach. She stated that HUD provides approximately $2.3 million annually and that 50% is used on outreach. She also stated that HOPWA receives approximately $1.6 million annually from HUD and that funds are used to increase housing opportunities, provide rental assistance, and supportive services, etc. She told the participants that the grant cycle will begin on April 1.

Steve Hardin:	He gave an online PowerPoint overview of the CDBG Program. He told participants that CDBG is used to increase the number of better jobs to improve communities. He stated that funds go to Community Development and Economic Development activities.
Lisa Maxwell:	She added that HUD provides approximately $26 million annually to Mississippi. She also stated that funds for Public Facilities and Economic Development are distributed evenly. She told participants that the state uses $800 thousand for administration and that Public Facilities applications are accepted once a year in May and Economic development applications are accepted year-round.
David Hancock:	He discussed the needs for Broadband and the state's commitment to helping provide it. Ray also mentioned that a Broadband workshop would be presented at MHC's Annual Conference in April. He also said that in 2020, HUD required Mississippi to gather input for broadband and natural hazards. He said the state must evaluate input on both subjects and that the state must consider use of funds for them. He added the Fair Housing Disclaimer. He said that MHC and MDA do not discriminate on the basis of disability in the admissions or access to or treatment or employment in its programs or activities. We are pledged to the letter and spirit of U.S. Policy for the achievement of equal housing opportunity throughout the Nation. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing because of race, color, religion, sex, handicap, familial status, or national origin.
Kimberly Stamps:	She asked participants how well they thought HUD funds were being used by the state and what they thought might be missing. She opened the floor up to discussion.
Ming Ming Lin:	He asked if CDBG funds would ever be considered for housing related activities.
Steve Hardin:	He agreed that there will always be a need to increase the supply of affordable housing statewide. He also said that public comments will be taken into consideration along with all the many other CDBG eligible activities, as they review the potential program activities.
Sonya Carter:	She asked if the HOME -ARP program would allow new partners to participate and if it would provide different opportunities beyond housing.
Tamara Stewart:	She acknowledged Ms. Carter's comments and stated that MHC looks forward to working with partners to find new ways to create affordable housing solutions for Mississippi's most needy with HUD's limited funding. She asked if there were any more questions. Seeing that there were none, she turned it over to David.

David Hancock:	He summarized the meetings details and said the PowerPoint presentation would be available on the MHC and MDA websites and upon requests. He asked if there were any additional questions. He turned it over to Steve.
Steve Hardin:	He reminded everyone of the 30-Day Public Comment period which will begin on April 1, 2023, and end on May 1, 2023. All comments can be sent via email to David Hancock at david.hancock@mshc.com, or via U.S. Mail to David Hancock, 735 Riverside Drive, Jackson, MS, 39202. Lastly, he stated that citizens, local officials, nonprofit organizations, stakeholders, and community groups are invited and encouraged to participate. He then adjourned the meeting.

Grantee Unique Appendices

HOME and Housing Trust Fund Homeownership Sales Price Limits - FY 2023

(Data through June 2022; New limits effective July 1, 2023)

		New Homes HOME/HTF Purchase Price Limit			
State	Metropolitan/FMR Area Name	1-Unit	2-unit	3-unit	4-unit
MS	Adams County, MS	$251,000	$321,000	$389,000	$482,000
MS	Alcorn County, MS	$251,000	$321,000	$389,000	$482,000
MS	Amite County, MS	$251,000	$321,000	$389,000	$482,000
MS	Attala County, MS	$251,000	$321,000	$389,000	$482,000
MS	Benton County, MS	$251,000	$321,000	$389,000	$482,000
MS	Bolivar County, MS	$251,000	$321,000	$389,000	$482,000
MS	Calhoun County, MS	$251,000	$321,000	$389,000	$482,000
MS	Carroll County, MS	$251,000	$321,000	$389,000	$482,000
MS	Chickasaw County, MS	$251,000	$321,000	$389,000	$482,000
MS	Choctaw County, MS	$251,000	$321,000	$389,000	$482,000
MS	Claiborne County, MS	$251,000	$321,000	$389,000	$482,000
MS	Clarke County, MS	$251,000	$321,000	$389,000	$482,000
MS	Clay County, MS	$251,000	$321,000	$389,000	$482,000
MS	Coahoma County, MS	$251,000	$321,000	$389,000	$482,000
MS	Jackson, MS HUD Metro FMR Area	$254,000	$325,000	$394,000	$488,000
MS	Covington County, MS HUD Metro FMR Area	$251,000	$321,000	$389,000	$482,000
MS	Memphis, TN-MS-AR HUD Metro FMR Area	$288,000	$368,000	$446,000	$552,000
MS	Hattiesburg, MS HUD Metro FMR Area	$251,000	$321,000	$389,000	$482,000
MS	Franklin County, MS	$251,000	$321,000	$389,000	$482,000
MS	George County, MS	$251,000	$321,000	$389,000	$482,000
MS	Greene County, MS	$251,000	$321,000	$389,000	$482,000
MS	Grenada County, MS	$251,000	$321,000	$389,000	$482,000
MS	Gulfport-Biloxi, MS HUD Metro FMR Area	$265,000	$339,000	$411,000	$509,000
MS	Gulfport-Biloxi, MS HUD Metro FMR Area	$270,000	$345,000	$418,000	$518,000
MS	Jackson, MS HUD Metro FMR Area	$254,000	$325,000	$394,000	$488,000

MS	Holmes County, MS HUD Metro FMR Area	$251,000	$321,000	$389,000	$482,000
MS	Humphreys County, MS	$251,000	$321,000	$389,000	$482,000
MS	Issaquena County, MS	$251,000	$321,000	$389,000	$482,000
MS	Itawamba County, MS	$251,000	$321,000	$389,000	$482,000
MS	Pascagoula, MS HUD Metro FMR Area	$251,000	$321,000	$389,000	$482,000
MS	Jasper County, MS	$251,000	$321,000	$389,000	$482,000
MS	Jefferson County, MS	$251,000	$321,000	$389,000	$482,000
MS	Jefferson Davis County, MS	$251,000	$321,000	$389,000	$482,000
MS	Jones County, MS	$251,000	$321,000	$389,000	$482,000
MS	Kemper County, MS	$251,000	$321,000	$389,000	$482,000
MS	Lafayette County, MS	$251,000	$321,000	$389,000	$482,000
MS	Hattiesburg, MS HUD Metro FMR Area	$251,000	$321,000	$389,000	$482,000
MS	Lauderdale County, MS	$251,000	$321,000	$389,000	$482,000
MS	Lawrence County, MS	$251,000	$321,000	$389,000	$482,000
MS	Leake County, MS	$251,000	$321,000	$389,000	$482,000
MS	Lee County, MS	$251,000	$321,000	$389,000	$482,000
MS	Leflore County, MS	$251,000	$321,000	$389,000	$482,000
MS	Lincoln County, MS	$251,000	$321,000	$389,000	$482,000
MS	Lowndes County, MS	$251,000	$321,000	$389,000	$482,000
MS	Jackson, MS HUD Metro FMR Area	$272,000	$348,000	$421,000	$522,000
MS	Marion County, MS	$251,000	$321,000	$389,000	$482,000
MS	Marshall County, MS HUD Metro FMR Area	$251,000	$321,000	$389,000	$482,000
MS	Monroe County, MS	$251,000	$321,000	$389,000	$482,000
MS	Montgomery County, MS	$251,000	$321,000	$389,000	$482,000
MS	Neshoba County, MS	$251,000	$321,000	$389,000	$482,000
MS	Newton County, MS	$251,000	$321,000	$389,000	$482,000
MS	Noxubee County, MS	$251,000	$321,000	$389,000	$482,000
MS	Oktibbeha County, MS	$251,000	$321,000	$389,000	$482,000
MS	Panola County, MS	$251,000	$321,000	$389,000	$482,000
MS	Pearl River County, MS	$251,000	$321,000	$389,000	$482,000
MS	Hattiesburg, MS HUD Metro FMR Area	$251,000	$321,000	$389,000	$482,000
MS	Pike County, MS	$251,000	$321,000	$389,000	$482,000
MS	Pontotoc County, MS	$251,000	$321,000	$389,000	$482,000
MS	Prentiss County, MS	$251,000	$321,000	$389,000	$482,000
MS	Quitman County, MS	$251,000	$321,000	$389,000	$482,000
MS	Jackson, MS HUD Metro FMR Area	$254,000	$325,000	$394,000	$488,000
MS	Scott County, MS	$251,000	$321,000	$389,000	$482,000
MS	Sharkey County, MS	$251,000	$321,000	$389,000	$482,000

	Simpson County, MS HUD Metro				
MS	FMR Area	$251,000	$321,000	$389,000	$482,000
MS	Smith County, MS	$251,000	$321,000	$389,000	$482,000
	Stone County, MS HUD Metro				
MS	FMR Area	$251,000	$321,000	$389,000	$482,000
MS	Sunflower County, MS	$251,000	$321,000	$389,000	$482,000
MS	Tallahatchie County, MS	$251,000	$321,000	$389,000	$482,000
	Tate County, MS HUD Metro FMR				
MS	Area	$251,000	$321,000	$389,000	$482,000
MS	Tippah County, MS	$251,000	$321,000	$389,000	$482,000
MS	Tishomingo County, MS	$251,000	$321,000	$389,000	$482,000
	Tunica County, MS HUD Metro				
MS	FMR Area	$251,000	$321,000	$389,000	$482,000
MS	Union County, MS	$251,000	$321,000	$389,000	$482,000
MS	Walthall County, MS	$251,000	$321,000	$389,000	$482,000
MS	Warren County, MS	$251,000	$321,000	$389,000	$482,000
MS	Washington County, MS	$251,000	$321,000	$389,000	$482,000
MS	Wayne County, MS	$251,000	$321,000	$389,000	$482,000
MS	Webster County, MS	$251,000	$321,000	$389,000	$482,000
MS	Wilkinson County, MS	$251,000	$321,000	$389,000	$482,000
MS	Winston County, MS	$251,000	$321,000	$389,000	$482,000
MS	Yalobusha County, MS	$251,000	$321,000	$389,000	$482,000
	Yazoo County, MS HUD Metro				
MS	FMR Area	$251,000	$321,000	$389,000	$482,000

HOME and Housing Trust Fund Homeownership Sales Price Limits - FY 2023

(Data through June 2022; New limits effective July 1, 2023)

		Existing Homes HOME/HTF Purchase Price Limit				
State	Metropolitan/FMR Area Name	1-Unit	2-unit	3-unit	4-unit	Unadjusted Median Value
MS	Adams County, MS	$176,000	$225,000	$272,000	$337,000	$185,000
MS	Alcorn County, MS	$176,000	$225,000	$272,000	$337,000	$185,000
MS	Amite County, MS	$176,000	$225,000	$272,000	$337,000	$185,000
MS	Attala County, MS	$176,000	$225,000	$272,000	$337,000	$185,000
MS	Benton County, MS	$176,000	$225,000	$272,000	$337,000	$185,000
MS	Bolivar County, MS	$176,000	$225,000	$272,000	$337,000	$185,000
MS	Calhoun County, MS	$176,000	$225,000	$272,000	$337,000	$185,000
MS	Carroll County, MS	$176,000	$225,000	$272,000	$337,000	$185,000
MS	Chickasaw County, MS	$176,000	$225,000	$272,000	$337,000	$185,000
MS	Choctaw County, MS	$176,000	$225,000	$272,000	$337,000	$185,000
MS	Claiborne County, MS	$176,000	$225,000	$272,000	$337,000	$185,000
MS	Clarke County, MS	$176,000	$225,000	$272,000	$337,000	$185,000
MS	Clay County, MS	$176,000	$225,000	$272,000	$337,000	$185,000
MS	Coahoma County, MS	$176,000	$225,000	$272,000	$337,000	$185,000
MS	Jackson, MS HUD Metro FMR Area	$215,000	$275,000	$333,000	$412,000	$226,000
MS	Covington County, MS HUD Metro FMR Area	$176,000	$225,000	$272,000	$337,000	$185,000
MS	Memphis, TN-MS-AR HUD Metro FMR Area	$261,000	$334,000	$405,000	$502,000	$275,000
MS	Hattiesburg, MS HUD Metro FMR Area	$204,000	$261,000	$316,000	$391,000	$214,597
MS	Franklin County, MS	$176,000	$225,000	$272,000	$337,000	$185,000
MS	George County, MS	$176,000	$225,000	$272,000	$337,000	$185,000
MS	Greene County, MS	$176,000	$225,000	$272,000	$337,000	$185,000
MS	Grenada County, MS	$176,000	$225,000	$272,000	$337,000	$185,000
MS	Gulfport-Biloxi, MS HUD Metro FMR Area	$209,000	$268,000	$324,000	$401,000	$220,000
MS	Gulfport-Biloxi, MS HUD Metro FMR Area	$190,000	$243,000	$295,000	$365,000	$200,000
MS	Jackson, MS HUD Metro FMR Area	$215,000	$275,000	$333,000	$412,000	$226,000
MS	Holmes County, MS HUD Metro FMR Area	$176,000	$225,000	$272,000	$337,000	$185,000
MS	Humphreys County, MS	$176,000	$225,000	$272,000	$337,000	$185,000

MS	Issaquena County, MS	$176,000	$225,000	$272,000	$337,000	$185,000
MS	Itawamba County, MS	$176,000	$225,000	$272,000	$337,000	$185,000
MS	Pascagoula, MS HUD Metro FMR Area	$187,000	$240,000	$290,000	$359,000	$197,000
MS	Jasper County, MS	$176,000	$225,000	$272,000	$337,000	$185,000
MS	Jefferson County, MS	$176,000	$225,000	$272,000	$337,000	$185,000
MS	Jefferson Davis County, MS	$176,000	$225,000	$272,000	$337,000	$185,000
MS	Jones County, MS	$176,000	$225,000	$272,000	$337,000	$185,000
MS	Kemper County, MS	$176,000	$225,000	$272,000	$337,000	$185,000
MS	Lafayette County, MS	$230,000	$294,000	$356,000	$441,000	$241,900
MS	Hattiesburg, MS HUD Metro FMR Area	$216,000	$276,000	$334,000	$414,000	$227,000
MS	Lauderdale County, MS	$176,000	$225,000	$272,000	$337,000	$185,000
MS	Lawrence County, MS	$176,000	$225,000	$272,000	$337,000	$185,000
MS	Leake County, MS	$176,000	$225,000	$272,000	$337,000	$185,000
MS	Lee County, MS	$195,000	$249,000	$302,000	$374,000	$205,000
MS	Leflore County, MS	$176,000	$225,000	$272,000	$337,000	$185,000
MS	Lincoln County, MS	$176,000	$225,000	$272,000	$337,000	$185,000
MS	Lowndes County, MS	$179,000	$229,000	$278,000	$344,000	$188,500
MS	Jackson, MS HUD Metro FMR Area	$253,000	$323,000	$392,000	$485,000	$266,000
MS	Marion County, MS	$176,000	$225,000	$272,000	$337,000	$185,000
MS	Marshall County, MS HUD Metro FMR Area	$185,000	$237,000	$287,000	$356,000	$195,000
MS	Monroe County, MS	$176,000	$225,000	$272,000	$337,000	$185,000
MS	Montgomery County, MS	$176,000	$225,000	$272,000	$337,000	$185,000
MS	Neshoba County, MS	$176,000	$225,000	$272,000	$337,000	$185,000
MS	Newton County, MS	$176,000	$225,000	$272,000	$337,000	$185,000
MS	Noxubee County, MS	$176,000	$225,000	$272,000	$337,000	$185,000
MS	Oktibbeha County, MS	$239,000	$306,000	$371,000	$460,000	$252,000
MS	Panola County, MS	$176,000	$225,000	$272,000	$337,000	$185,000
MS	Pearl River County, MS	$181,000	$231,000	$280,000	$347,000	$190,000
MS	Hattiesburg, MS HUD Metro FMR Area	$204,000	$261,000	$316,000	$391,000	$214,597
MS	Pike County, MS	$176,000	$225,000	$272,000	$337,000	$185,000
MS	Pontotoc County, MS	$176,000	$225,000	$272,000	$337,000	$185,000
MS	Prentiss County, MS	$176,000	$225,000	$272,000	$337,000	$185,000
MS	Quitman County, MS	$176,000	$225,000	$272,000	$337,000	$185,000
MS	Jackson, MS HUD Metro FMR Area	$220,000	$282,000	$342,000	$423,000	$232,000
MS	Scott County, MS	$176,000	$225,000	$272,000	$337,000	$185,000
MS	Sharkey County, MS	$176,000	$225,000	$272,000	$337,000	$185,000
MS	Simpson County, MS HUD Metro FMR Area	$176,000	$225,000	$272,000	$337,000	$185,000
MS	Smith County, MS	$176,000	$225,000	$272,000	$337,000	$185,000

	Stone County, MS HUD Metro					
MS	FMR Area	$176,000	$225,000	$272,000	$337,000	$185,000
MS	Sunflower County, MS	$176,000	$225,000	$272,000	$337,000	$185,000
MS	Tallahatchie County, MS	$176,000	$225,000	$272,000	$337,000	$185,000
	Tate County, MS HUD Metro					
MS	FMR Area	$181,000	$232,000	$281,000	$348,000	$190,950
MS	Tippah County, MS	$176,000	$225,000	$272,000	$337,000	$185,000
MS	Tishomingo County, MS	$176,000	$225,000	$272,000	$337,000	$185,000
	Tunica County, MS HUD Metro					
MS	FMR Area	$176,000	$225,000	$272,000	$337,000	$185,000
MS	Union County, MS	$176,000	$225,000	$272,000	$337,000	$185,000
MS	Walthall County, MS	$176,000	$225,000	$272,000	$337,000	$185,000
MS	Warren County, MS	$182,000	$233,000	$282,000	$349,000	$191,250
MS	Washington County, MS	$176,000	$225,000	$272,000	$337,000	$185,000
MS	Wayne County, MS	$176,000	$225,000	$272,000	$337,000	$185,000
MS	Webster County, MS	$176,000	$225,000	$272,000	$337,000	$185,000
MS	Wilkinson County, MS	$176,000	$225,000	$272,000	$337,000	$185,000
MS	Winston County, MS	$176,000	$225,000	$272,000	$337,000	$185,000
MS	Yalobusha County, MS	$176,000	$225,000	$272,000	$337,000	$185,000
	Yazoo County, MS HUD Metro					
MS	FMR Area	$176,000	$225,000	$272,000	$337,000	$185,000

Mississippi Home Corporation (MHC)
HOME Investment Partnerships Program (HOME)
Homeowner Rehabilitation/Reconstruction
Resale/Recapture Policy and Procedures Guidelines

Resale/Recapture Provisions

The HOME Program regulations governing resale and recapture when a HOME participating jurisdiction (State of Mississippi/MHC) uses HOME funds to assist homeowners are set forth in 24 CFR Part 92.254(a)(5). The State of Mississippi/MHC uses HOME funds to assist homeowners with the Homeowner Rehabilitation/Reconstruction assisted program provided by the State of Mississippi and its sub-recipients must include guidelines for resale and/or recapture as required by HUD.

The 2013 HOME Program Final Rule updated the requirements of Resale and Recapture. As per 24 CFR Part 92.254(b) the requirements set forth for resale/recapture will be provided in a separate written agreement between the State of Mississippi/MHC and the sub-recipient and/or beneficiary.

The State of Mississippi/MHC has adopted a Recapture Provision policy for the Homeowner Rehabilitation/Reconstruction Program activity. The Recapture Provision means that if property is no longer considered as the family's primary residence for the entire Period of Affordability, MHC will recapture all or a portion of the HOME subsidy.

The Period of Affordability is for a period of years beginning on the date of the rehabilitation/reconstruction completion.

HOME Activity	Affordability Period
Homeowner Rehabilitation	5
Homeowner Reconstruction	10

The Homeowner Rehabilitation/Reconstruction program imposes affordability requirements that must be met beyond the initial investment of HOME funds. The period of affordability will be enforced by the recording of a Deed Restriction and the period in which the property remains affordable is based on the amount of HOME funds invested. The deed restriction is recorded and file with the Chancery Court within the area where HOME funds are invested. A copy of the recorded deed restriction must be submitted to MHC within 45 days of the completion of the rehabilitated and reconstructed homeowner unit. The deed of restriction is canceled at the completion of the period of affordability and all HUD requirements are satisfied.

The property must be the principal residence of the family during the Period of Affordability. In the event the property does not remain the principal residence, the Owner must repay MHC an amount equal to a pro rata share of the HOME subsidy, reduced proportionately for every month of the Period of Affordability assigned to the Owner's property. Recapture provision permits the homeowner to sell his/her property at any time during the period of affordability, to any willing buyer, and at the price the market will bear. The provision provides for the recapture of the **HOME subsidy** investment based on the "net proceeds" formula determined by the initial investment and pro-rata for the time left to satisfy the affordability period.

MHC will reduce the direct HOME subsidy investment amount to be recaptured on a pro rata basis for the time the homeowner occupied the housing as the principal residence measured against the required affordability period. **The amount of recapture is limited to the net proceeds from the sale.** The amount

recaptured will be based on a formula consisting of the amount of investment and time property served as homeowner's primary residence. Recaptured funds along with the formula calculations must be submitted to MHC and copies maintained in project file.

"Net proceeds" means the Sales Price minus (-) outstanding loan payment (other than HOME funds) minus (-) closing costs.

Step **1:** Formula Net Proceeds:

- Sales Price of Property
- -Mortgage loan payoff/balance
- -Closing Cost paid by Seller
  =Net Proceeds

Step **2:** Calculate Recapture Amount

- Secure date funds were drawn from IDIS
- Calculate prorate share of grant based on the following:
- Affordability period (term)
- Time homeowner has satisfied affordability period.
- Subtract the prorata share/satisfied amount from the Original grant amount. If Net Proceeds are greater than or equal to the recapture amount, the entire recapture amount must be repaid to the MHC. If Net Proceeds are less than prorate share/amount, MHC will only recapture the lesser amount. If there are no net proceeds, MHC cannot recapture any funds.

MHC must receive prior written notification of any sale, refinancing or foreclosure that occurs during the Period of Affordability at least two (2) business days prior to the transaction taking place for the correct amount of Recapture to be calculated.

In the event of a sale of the Property, an amount equal to a pro rata share of the direct HOME subsidy investment, reduced proportionately for every month of the Period of Affordability satisfied by the selling Owner of the Property, shall be repaid to MHC from any net proceeds realized upon the sale of the Property after deductions as indicated in the Net Proceeds definition. (See Attached)

In the event of a refinancing during the Period of Affordability, an amount equal to a pro rata share of the HOME subsidy/assistance, reduced proportionately for every month of the Period of Affordability satisfied by the selling Owner has owned the Property, shall be repaid to MHC from any net proceeds realized upon the refinancing. **Cash-out refinances are not allowed.**

According to 24 CFR Part 92.205 (e) if a HOME subsidy project is terminated before completion, either voluntarily or otherwise, this constitutes an ineligible activity and any HOME funds invested must be repaid to MHC.

In the event of a foreclosure MHC may only receive the net proceeds up to the original amount of HOME subsidy/assistance. The net proceeds are the sales price minus superior loan repayment(s) and any closing costs. This instrument and these restrictions are subordinate to any valid outstanding lien against the property currently of record. MHC must receive documentation to place in the file to indicate this action has taken place.

On FHA insured mortgages, HOME program restrictions on the property shall terminate upon foreclosure, transfer in lieu of foreclosure or assignment of the FHA insured mortgage to HUD. To the extent that there are any proceeds from the foreclosure or other sale of the property by HUD remaining after the HUD insured loan is

paid, the remaining proceeds shall be paid to MHC.

PRINCIPAL RESIDENCY

MHC policy and procedure guidelines in tracking principal residency involves annual mail outs of certification documents to grant recipients and homeowners within 12 months of project completion date as indicated by IDIS. At the end of each reporting period, the certification form will be sent to recipients of various grant years. The information is tracked and scanned for recordkeeping and for the duration of the period of affordability. This method is used in conjunction with the deed restriction to assist in maintaining compliance.

EXHIBIT A

Prepared by, and after recording, return to:

_____
_____
_____

Indexing Instructions:

_____
_____
_____

STATE OF MISSISSIPPI COUNTY
OF _____

RECAPTURE DEED
RESTRICTION
HOME Investment Partnerships Program

_____
_____
_____

Phone: _____

STATE OF MISSISSIPPI
COUNTY OF _____

The undersigned_____("Owner(s)"), is/are the owner(s) of certain real property and improvements located at, in_____(City/Town), _____(County), Mississippi and more particularly described on **Exhibit A attached** hereto and incorporated herein for all purposes (the "Property"). For value received, the adequacy and sufficiency of which are hereby acknowledged, Owner does hereby impress the Property with the following deed restrictions.

1. For purposes of these deed restrictions, the following terms have the meaning indicated as per the Mississippi Home Corporation adopted HOME Program recapture requirements:

"Period of Affordability" means a period beginning on the date of this instrument ending on the date as indicated below according to activity in which HOME funds were provided.

HOME Activity	Affordability Period
Homeowner Rehabilitation	5
Homeowner Reconstruction	10

"MHC" means the Mississippi Home Corporation, 735 Riverside Drive, Jackson, Mississippi 39202, 601-718-4642, federalprograms@mshc.com

"HOME funds" means the amount funded by MHC for the benefit of Owner, for rehabilitating, reconstructing, or replacing of the Property for the HOME Investment Partnerships Program allocation.

"Recapture Requirements" means that if the Property does not continue as the principal residence of the family for the duration of the required Period of Affordability, that MHC recoups all or a portion of the HOME subsidy/assistance. MHC will reduce the HOME investment amount to be recaptured on a pro rata basis for the time the homeowner has owned and occupied the housing as a principal residence measured against the required affordability period. The amount of recapture is limited to the net proceeds from the sale.

"Net proceeds" means the Sales Price minus (-) outstanding loan payment (other than HOME funds) minus (-) closing costs.

2. MHC must receive prior written notification of any sale that occurs during the Period of Affordability at least two (2) business days prior to the transaction taking place for the correct amount of Recapture to be calculated.

3. **In the event of a sale** of the Property an amount equal to a pro rata share of the HOME investment, reduced proportionately for every month of the Period of Affordability satisfied by the selling Owner of the Property, shall be repaid to MHC from any net proceeds realized upon the sale of the Property after deductions as indicated in the Net Proceeds definition.

4. The provisions of this instrument are hereby declared covenants running with the land and are fully binding on any successors, heirs, and assigns of Owner who may acquire any right, title, or interest in or to the Property, or any part thereof. Owner, its successors, heirs, and assigns hereby agree and covenant to abide by and fully perform the provisions of this instrument.

5. Owner occupant understands and agrees that this instrument shall be governed by the laws of the State of Mississippi and regulations of the U. S. Department of Housing and Urban Development.

6. Owner occupant understands that the property must be the principal residence of the family during the Period of Affordability. In the event the Property does not remain the principal residence, the Owner must repay MHC an amount equal to a pro rata share of HOME assistance, reduced proportionately for every month of the Period of Affordability the Owner has owned the Property.

7. Owner occupant understands the Period of Affordability is for a period of **X** years beginning on the date of this instrument and ending_____. At the ending date of this instrument, this deed restriction is canceled, and all HUD requirements satisfied.

EXECUTED this_____day of_____, 20_____.

By: _____

By: _____

STATE OF MISSISSIPPI COUNTY
OF _____

PERSONALLY, appeared before me, the undersigned authority in and for the said State and County, the within named_____, who acknowledged that **he/she/they** signed and delivered the above foregoing instrument on the day and date therein above stated as for **his/her/their** own voluntary act and deed.

Given under my hand and Official Seal, this the_____day of_____, 20 .

_____ _____

(SEAL) Notary Public

My commission expires:

EXHIBIT B

Description of Property

Filing instructions to Clerk:



735 Riverside Drive
Jackson, MS 39202

EMERGENCY SOLUTIONS GRANT
PROGRAM APPLICATION NOTICE

APPLICATION SUBMISSION DATE AND INSTRUCTIONS

The ESG application submission date is **July 31, 2023, no later than 4:00 p.m.** An electronic version of the Excel application, along with a signed certification page and required attachments, must be submitted through email to tamara.stewart@mshc.com and copy to faye.mccall@mshc.com, and mail a cop. **Email Subject**: "ESG23 Application". **A hard copy of the ESG application is also required.**
If your application is too big to submit electronically, consider sending the packet as an electronic compressed zipped folder.

ALLOCATION/ELIGIBLE ACTIVITIES

The 2023 One-Year Action Plan is based on the allocation of **$2,341,416.00.** Mississippi Home Corporation published in the Federal Register. This allocation is from the U. S. Department of Housing and Urban Development (HUD).

ESG 2023 Estimated Allocation Categories

PROGRAM CATEGORIES	APPROXIMATE %	ALLOCATION*
Emergency Shelters**	Not more than 60%	$874,110
Street Outreach		$530,739
Rapid Re-Housing Assistance	Not less than 40%	$447,570
Homelessness Prevention		$236,437
HMIS		$132,560
Administration		$120,000
TOTAL ALLOCATION		$2,341,416

ESG 2023 Allocation Categories
MHC reserves the right to adjust the amount designated for any program category based on the demand created by the applications and to meet programmatic and budgetary requirements.

***** Emergency Shelter Category funds may be awarded to a non-profit (sub- recipient) that does not own (or run) a shelter for the purpose of paying for hotel/motel vouchers when no appropriate emergency shelter is available with caveats.***

****** No administrative costs are allowed for grant recipients.***

FUNDING CAPS

When applying for ESG funding, agencies can request between $75,000 and $500,000. However, it is important to note that the caps do not ensure that your agency will receive the exact amount requested. The final amount awarded depends on the available funds and the number of agencies receiving funding. As a result, it is possible for agencies to receive less than $75,000 in their contract award.

TWO-YEAR APPLICATIONS

Applications will be accepted for one or two-year grant cycles. To be considered for a two-year cycle application, you must be a previously funded MHC ESG agency in "good standing."
Two-year grant applicants must provide a budget, match, and expenditure report for the current program year (2023-2024) only. A new budget proposal will be collected during FY 2024 grant cycle.

Two-year grant applicants are subject to annual evaluations, an end-of-FY grant close-out report, and CAPER. Agreeing to a two-year contract means agreeing to spend at least 90% of your first-year allocation by the end of that grant year. Two-year application approval does not guarantee that your agency will be funded in the same capacity during the second grant year. A new budget and supporting documentation will be evaluated with a first-year monitoring report and ranked competitively to determine the second-year funding amount. Evaluate your agency's capacity to meet funding deadlines before considering a two-year term.

The ESG application must be completed in its entirety as it is related to the agency's proposed project.

ESG RECAPTURED FUNDS

The Corporation may recapture funds previously awarded to an ESG recipient. The Corporation may reallocate any recaptured funds in any eligible category to any eligible applicant. Requests for supplemental funds will be considered on a case-by-case basis with funds granted only in those instances where the Corporation can readily determine that additional funding is justified. Grant award limits are not applicable when considering the allocation of these funds.

ELIGIBLE APPLICANTS

The three Continua of Care (Mississippi Balance of State (BOS) CoC, Open Doors Homeless Coalition CoC, Central Mississippi CoC) and their member homelessness services provider organizations (to include faith-based organizations), and non-entitlement local units of government that operate existing homeless shelters, are eligible to submit applications in the ESG Program. Non-profit agencies that are not members of the CoC but provide services to populations that are identified as low-income, homeless, or at risk of homelessness can apply for ESG funding; however, these agencies will be expected to join their local CoC if awarded. Local units of government are not eligible to submit applications on behalf of non-profit agencies. MHC recognizes that the City of Jackson is an entitlement community that receives HUD and ESG funding; therefore, MHC will work with the City Of Jackson to ensure that resources are provided that best fit the unmet need of the community. **Non-profit organizations within the City of Jackson will be eligible to submit applications for categories and activities allowable through ESG.**

Pursuant to 24 CFR 576.406, faith-based activities, organizations that are religious or faith-based are eligible, on the same basis as any other organization, to receive ESG funds. Neither the Federal Government nor a State or local government receiving funds under ESG shall discriminate against an organization based on the organization's religious character or affiliation. Organizations that are directly funded under the ESG program **may not** engage in inherently religious activities, such as worship, religious instruction, or proselytization as part of the programs or services funded under ESG. If the organization conducts these activities, the activities must be offered separately, in time or location, from the programs or services funded under ESG, and participation **must** be voluntary for program participants. Any religious organization that receives ESG funds retains its independence from Federal, State, and local governments, and may continue to carry out its mission, including the definition, practice, and expression of its religious beliefs, provided that the religious organization does not use direct ESG funds to support any inherently religious activities.

THRESHOLD REQUIREMENTS

1. Applications submitted by a non-entitlement local unit of government must include a copy of the Resolution authorizing submission of their application. The Resolution must be adopted by the local unit of government and must be signed and dated by the local unit of government's Chief Elected Official.

2. Applications from private non-profit organizations that are considering shelter activities must provide a certification of approval from the unit of general-purpose local government for the geographic area in which those activities are to be carried out. 24 CFR 576.202 (2)

**Requirements 1& 2 will be collected retrospectively as a condition of contract for first time ESG applicants.

3. **Match requirement must be documented in the application**. **The matching amount must be equal to the amount of ESG funds being requested**. Matching contributions may be obtained from any source, including any Federal source other than the ESG program, as well as state, local, and private sources: the value or FMV of any donated material or building (this source can only be utilized as match one time); the value of any lease on a building; any salary paid to staff to carry out the program and the value of the time and services (at a **minimum rate of $7.25 per hour**) contributed by volunteers to carry out the program.

   If match includes funds from other services or the value of the time and services contributed by volunteers to carry out the program, applicants must provide a copy of the Memorandum of Understanding, or an Agreement, or a letter of support from the entities providing match. This documentation must identify the match type, match amount, and must cover the current grant program year time period for this application cycle.

   If a facility is used as match, a current appraisal (less than two years) of the facility must be included with the application.

   If the value of any lease on a building is used as match funds, a copy of the lease showing the lease amount must be included.

   If donated materials are utilized as match, documentation from the donor indicating the type of materials and their value and the date or proposed date of the donation must be submitted in the application.

4. **Match exemptions**. Applications will be accepted from agencies that have the capacity to provide ESG services in their community but are unable to meet the match requirements. Up to $100,000 of a

State's fiscal year grant is not required to be matched; therefore, MHC is passing this benefit to subrecipients that are least capable of providing the match contributions and to encourage new applications. The match in its entirety must equal the grant request amount. MHC will select up to three agencies to split the $100,000 match exemption.

5. Applicants **must not have any unresolved audit or monitoring findings associated with the ESG program.**

6. Applicants **must disclose any loan or grant received from MHC for which MHC has issued a letter of findings associated with use of an MHC operated program.** Applicants must provide evidence that findings have been resolved. MHC may disqualify the applicant from consideration in funding based on this information. Findings may include, but is not limited to, failing to submit required reports.

7. Any application that has been prepared by an application preparer that is involved in a pending debarment or suspension proceeding before a state or federal agent shall not be reviewed until such time as the debarment proceeding has been finally resolved. No person who is involved in a suspension or debarment proceeding shall be allowed to administer an ESG project until such time as the suspension or debarment process finding is resolved.

8. Homeless participation. If a sub-recipient is unable to meet the participation of homeless individuals' requirement in section 416(d) of the McKinney-Vento Act, the sub-recipient need not obtain approval of a formal waiver so long as the sub-recipient develops a plan to consult with homeless or formerly homeless individuals in considering and making policies and decisions regarding any facilities, services or other assistance that receive ESG funding.

9. Applicant must make known that the use of their facility, assistance, and services are available to all on a nondiscriminatory basis, conducts affirmative outreach and ensure effective communication to persons with disabilities and persons with limited English proficiency? 24 CFR Part 576.407(a)(b).

10. Applicant must have program-specific audit if they expended $750,000 or more in Federal awards during your fiscal year §200.501; 24 CFR 576.407(c); 24 CFR 576.500(s)(2).

11. Applicant must disclose if they received any grants from MHC for which MHC has de-obligated part or all of the grant.

12. Indirect Cost: Applicants are allowed to charge indirect costs to the ESG grant using the 10 % de minimis rate. Agencies are encouraged to review HUD's Indirect Cost Toolkit for CoC and ESG programs before electing to use indirect cost.

Section 416(f) of the McKinney-Vento Act, as amended by the HEARTH Act requires that projects receiving funding under the ESG program must participate in the Homeless Management Information System (HMIS). The data collected is essential to measuring what works and what does not. **Accurate HMIS** data will enable HUD to gain a more informed understanding of the problems of homelessness in our communities; the Continuum(s) of Care will assist in the participation of HMIS. Any applicant applying without the HMIS confirmation will be ineligible for the 2023 ESG funding cycle, with no exceptions. Domestic Violence (DV) service providers and Legal Services Provider can use a comparable database that meets Data Standards and must collect all the Universal Data Elements. 24 CFR 576.400(f)

The CoCs are eligible applicants for any services that can be provided in all ESG categories. ESG applicants must be an active participating member in good standing of a Continuum of Care and documented as such in the application. Applications will be considered from agencies that apply for ESG funds for the first time that are not members of their local CoC; however, these agencies will be required to join their local CoC if awarded funds. Consultation with the CoCs will occur through not only standard means of public hearings and public comment solicitation, but also one-on-one communications during the public comment period as well as throughout the year.

APPLICATION REVIEW PROCESS

A. Eligibility Prescreening Review
MHC will review applications to determine if all required documentation is included in the application packet. Failure to submit all required documentation by the deadline will result in elimination from consideration of funding.

B. Deficiencies
Applications that meet the prescreening eligibility requirements will be reviewed for completeness. Applicants may be contacted for clarification of the information presented in the application.

C. Ranking of Applications
Applications will be evaluated and scored based on the Grant Review Scoring Guide.

Applicants' past performance, past experience, capacity, and ability to meet community needs will be considered in the ranking process. Applicants are encouraged to partner and coordinate with other agencies to increase services and to consider the need for transportation and income as it is relevant for housing stability.

D. Site Visits
Site visits will be conducted to verify information submitted in the application. A site visit does not imply or denote that an applicant will be funded. MHC will make the final determination on the Habitability Standards of the shelter/facility. The shelters must meet HUDs' Habitability Standards to receive funding.

APLLICATION SCORING GUIDE

Factors	**Max Score**	
Capacity and Experience	15	**New ESG applicants' maximum points =**
Need or Extent of Problem	22	
Collaboration Partnership	10	
CES and HMIS/Data monitoring	10	
Program Evaluation	28	
Program Goals	5	
Financial Controls	10	
Total	100	72

SELECTION PROCESS

The ESG funds will be awarded based on the final points of ESG Grant Review Scoring Guide. **Applicants must score at least 75% out of 100%.** MHC reserves the right to adjust the amount awarded, based on the amount of funds available, and based on the demand created by the applications submitted. MHC will mail and email all applicants a letter with the funding decision. Proposed outputs and outcomes will be incorporated into contracts as performance outcome measurements for applicants selected as sub-recipients.

MISSISSIPPI HOME CORPORATION

EMERGENCY SOLUTIONS GRANTS PROGRAM

2023

APPLICATION MANUAL

735 Riverside Drive
Jackson, Mississippi 39202
Telephone (601) 718-4642
Fax (601) 718-4643

mshomecorp.com

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2023 ESG APPLICATION
GRANT REVIEW SCORING GUIDE
FEDERAL REGULATIONS

OVERVIEW

The Emergency Solutions Grants program was designed to improve administrative efficiency and enhance response coordination and effectiveness in addressing the needs of homeless persons. The ESG program will provide funding to non-profits to assist individuals experiencing homelessness or persons at risk of homelessness to quickly regain stability in permanent housing after experiencing a housing crisis and/or homelessness.

BACKGROUND

The Homeless Emergency Assistance and Rapid Transition to Housing Act of 2009 (HEARTH ACT) consolidates three of the separate homeless assistance programs administered by the Department of Housing and Urban Development (HUD) under the McKinney-Vento Homeless Assistance Act into a single grant program, revised the Emergency Shelter Grants program (ESG) and renamed the program the Emergency Solutions Grants program (ESG). The HEARTH Act also codifies into law the Continuum of Care (CoC) planning process. The Continuum of Care program established by the HEARTH ACT and the new consultation requirements found in 24 CFR Part 91 states that ESG recipients consult with CoCs when allocating ESG funds to carry out eligible activities.

The change in the program's name, from Emergency Shelter Grants to Emergency Solutions Grants, reflects the change in the program's focus from addressing the needs of homeless people in emergency shelters to assisting people to quickly regain stability in permanent housing after experiencing a housing crisis and/or homelessness.

The Department of Housing and Urban Development (HUD) allocates funds by formula grant to eligible states and units of general-purpose local government for the administration of the Emergency Solutions Grants (ESG) program. ESG funds will be distributed statewide to eligible local units of government that operate existing homeless shelters and private non-profit organizations that demonstrate the capacity to provide homelessness prevention and rapid rehousing assistance**. Local units of government are not eligible to submit applications on behalf of non-profit agencies.**

HUD provides general oversight of the regulatory guidance and directions the program should follow. This allows recipients to create their own rules required to implement a program if those rules do not violate the overall intent of the program. Mississippi Home Corporation has chosen to implement stricter regulations based on the funds allocated and the timeliness necessary for implementation of the program. **Organizations interested in applying for ESG funds must adhere to the directives that MHC has provided.**

The Governor designated Mississippi Home Corporation ("MHC" or "Corporation") to administer the Emergency Solutions Grant in Mississippi, effective July 1st, 2015.

NATIONAL STRATEGIC GOALS/ PRIORITIES/ OBJECTIVES

HOME together is focused on federal strategies that will support states and communities to make homelessness a rare, brief, and one-time experience that will sustain that success once achieved. That focus is reflected in its structure.

Ensure Homelessness is a Rare Experience	Objective1.1: Collaboratively build lasting systems that end homelessness • Build momentum behind a common vision • Understand the size and scope of the problem • Reduce fragmentation • Drive cost-effective solutions Objective 1.2: Increase capacity and strengthen practices to prevent housing crises and homelessness • Reduces the prevalence of risk of housing crises • Reduce the risk of homelessness while households are engaged with or transitioning from systems • Target assistance to prevent housing crises
Ensure Homelessness is a Brief Experience	Objective 2.1: Identify and engage all people experiencing homelessness as quickly as possible • Identify every individual and family • Coordinate comprehensive strategies • Use HMIS and other data sources to build and maintain active lists of people experiencing homelessness Objective 2.2: Provide immediate access to low-barrier emergency shelter or other temporary accommodations to all who need it • Provide access to low-barrier emergency shelter • Provide access to service-enriched, long-term temporary accommodations when needed and appropriate Objective 2.3: Implement coordinated entry to standardize assessment and prioritization processes and streamline connections to housing and services Objective 2.4: Assist people in moving swiftly into permanent housing with appropriate and person-centered services • Expand access to new and existing affordable housing for people experiencing homelessness • Connect people to rapid re-housing • Connect people with the most intense needs to permanent supportive housing • Link people experiencing unsheltered homelessness to housing services

Ensure Homelessness is a One-Time Experience	Objective 3.1: Prevent Returns to Homelessness through Connections to Adequate Services and Opportunities
Sustain an End to Homelessness	Objective 4.1: Sustain Practices and Systems at a Scale Necessary to Respond to Future Needs

MHC's GOALS

MHC collaborates with Continuum of Care (CoC) agencies and develops strategic goals guiding the use of ESG funds. The goals and priorities are:

1. Achieve the federal goals stated in *Opening Doors: The Federal Strategic Plan to Prevent and End Homelessness* and accomplish ambitious goals related to the U.S. Supreme Court decision in *Olmstead vs L.C.*:
   a. End and sustain an end to homelessness among veterans (funding sources have been defined by VA and SSVF but needs in this population may be addressed using HOME, CoC, and ESG, though could be eligible)
   b. End and sustain an end to chronic homelessness (the partnerships between ESG, HOME, National Housing Trust Fund, CoC and CHOICE could help achieve this goal while also accomplishing *Olmstead* goals as the populations often overlap homeless persons living with mental illness)
   c. End and sustain an end to homelessness among families and youth (CoC resources, HOME TBRA, HOME units, National Housing Trust Fund, ESG shelter operations for domestic violence shelters, shelters for women and children, runaway and homeless youth programs, and children's shelters willing to address trafficking, ESG rapid re-housing, and prevention coupled with appropriate services)
   d. End homelessness among unaccompanied youth.
   e. End homelessness among all other individuals including developing systems to prevent homelessness among high-risk populations.
2. Create standards within the CoCs to ensure that ESG and CoC programs align with the goals, utilize evidence-based practices, and promote coordination. Outcomes expectations will be defined and measured by HMIS reports and site visits. The CoCs will work together to create statewide CoC expectations and standards.

3. MHC will consider measurable outcomes, service delivery standards and models, and clearly stated actions by a grantee to meaningfully collaborate with the CoC and other service organizations in local communities during the ESG application review. Sub-recipients are required to participate in local Coordinated Entry, HMIS, or compatible database for Domestic Shelters only, PIT, and CoC committee work. MHC will also consider agencies' impact on homelessness, including serving those most in need (chronically homeless and the disabled population), the provision of case management to include

4. The CoCs' HMIS systems will continue to coordinate efforts and provide data to the community, HUD, and MHC. The HMIS data over time, coupled with the PIT counts, will inform the goals and strategies to achieve those goals at a local level. Funding will align with data-driven goals.

5. MHC, CoCs, and ESG-funded agencies will coordinate with the Department of Mental Health and Community Mental Health Centers regarding Assertive Community Treatment Teams (ACT Teams) and other community-based services with newly created housing options.

6. Create a system to ensure that all homelessness is rare, brief, and non-reoccurring. Prevent homelessness among individuals released from institutional settings (ESG outreach services and homeless prevention services coupled with CoC resources, CHOICE, and reentry programs can prevent this high-risk population from entering into homelessness upon discharge from institutionalization)

Expenditure limits. The 2023 ESG program significantly changes amounts that can be expended within certain program categories:

- Not more than 60% of the fiscal year grant may be used for emergency shelter and street outreach activities.
- Not less than 40% of the fiscal year grant must be used for homelessness prevention, rapid rehousing and/or HMIS activities.
- Subject to the cost principles in OMB Circulars A-87 (2 CFR 225) and A-122 (2 CFR 230) and other requirements in this part, employee compensation and other overhead costs directly related to carrying out emergency shelter, homelessness prevention, rapid re-housing and HMIS are eligible costs of these program components. These costs are not subject to the expenditure limit for administrative activities.
- Indirect Cost: Applicants are allowed to charge indirect costs to the ESG grant using the 10 % de minimis rate. Agencies are encouraged to review HUD's Indirect Cost Toolkit for CoC and ESG programs before electing to use indirect cost.

ESTIMATED ALLOCATION/ELIGIBLE ACTIVITIES

The 2023 One-Year Action Plan is based on the allocation of **$2,341,416.00.** Mississippi Home Corporation published in the Federal Register. This allocation is from the U. S. Department of Housing and Urban Development (HUD).

ESG 2023 Estimated Allocation Categories

PROGRAM CATEGORIES	APPROXIMATE %	ALLOCATION*
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HMIS		$132,560
Administration		$120,000
TOTAL ALLOCATION		$2,341,416

**** MHC reserves the right to adjust the amount designated for any program category based on the demand created by the applications and to meet programmatic and budgetary requirements.***

***** Emergency Shelter Category funds may be awarded to a non-profit (sub-recipient) that does not own (or run) a shelter for the purpose of paying for hotel/motel vouchers when no appropriate emergency shelter is available with caveats.***

****** No administrative costs are allowed for grant recipients.***

Funding Caps

When applying for ESG funding, agencies can request between **$75,000 and $500,000**. **However, it is important to note that the caps do not ensure that your agency will receive the exact amount requested**. The final amount awarded depends on the available funds and the number of agencies receiving funding. **As a result, it is possible for agencies to receive less than $75,000 in their contract award.**

Two-Year Applications

Applications will be accepted for one or two-year grant cycles. To be considered for a two-year cycle application, you must be a previously funded MHC ESG agency in "good standing."

Two-year grant applicants must provide a budget, match, and expenditure report for the current program year (2023-2024) only. A new budget proposal will be collected during FY 2024 grant cycle.

Two-year grant applicants are subject to annual evaluations, an end-of-FY grant close-out report, and CAPER. Agreeing to a two-year contract means agreeing to spend at least 90% of your first-year allocation by the end of that grant year. Two-year application approval does not guarantee that your agency will be funded in the same capacity during the second grant year. A new budget and supporting documentation will be evaluated with a first-year monitoring report and ranked competitively to determine the second-year funding amount. Evaluate your agency's capacity to meet funding deadlines before considering a two-year term.

The ESG application must be completed in its entirety as it is related to the agency's proposed project.

ESG Recaptured Funds

The Corporation may recapture funds previously awarded to an ESG recipient. The Corporation may reallocate any recaptured funds in any eligible category and reallocate them to any eligible applicant. Requests for supplemental funds will be considered on a case- by-case basis with funds granted only in those instances where the Corporation can readily determine that additional funding is justified. Grant award limits are not applicable when considering the allocation of these funds.

Application Submission Date

The ESG application submission date is **June 14, 2023 to July 31, 2023, no later than 4:00 p.m.** Applications must be submitted to Mississippi Home Corporation, Attn: Tamara Stewart and Faye McCall,735 Riverside Drive, Jackson, Mississippi 39202. No applications will be accepted after 4:00 p.m. MHC's time clock will be used for meeting the submission deadline.

ELIGIBLE APPLICANTS

The three Continua of Care (Mississippi Balance of State (BOS) CoC, Open Doors Homeless Coalition CoC, Central Mississippi CoC) and their member homelessness services provider organizations (to include faith-based organizations), and non-

entitlement local units of government that operate existing homeless shelters, are eligible to submit applications in the ESG Program. Local units of government are not eligible to submit applications on behalf of non-profit agencies**.** The City of Jackson, as an entitlement community, receives direct annual allocation of ESG funds from HUD and will not be eligible to apply with MHC. **Non-profit organizations within the City of Jackson will be eligible to submit applications in the street outreach, homelessness prevention, rapid rehousing and HMIS categories only.**

Pursuant to 24 CFR 576.406, faith-based activities, organizations that are religious or faith-based are eligible, on the same basis as any other organization, to receive ESG funds. Neither the Federal Government nor a State or local government receiving funds under ESG shall discriminate against an organization based on the organization's religious character or affiliation. Organizations that are directly funded under the ESG program **may not** engage in inherently religious activities, such as worship, religious instruction, or proselytization as part of the programs or services funded under ESG. If the organization conducts these activities, the activities must be offered separately, in time or location, from the programs or services funded under ESG, and participation **must** be voluntary for program participants. Any religious organization that receives ESG funds retains its independence from Federal, State, and local governments, and may continue to carry out its mission, including the definition, practice, and expression of its religious beliefs, provided that the religious organization does not use direct ESG funds to support any inherently religious activities.

MATCH REQUIREMENTS

Applicants must provide "dollar for dollar" matching funds. Pursuant to 24 CFR Part 576.201and 42 U.S.C. 11375, the ESG program requires that ESG funds provided by HUD be matched (cash and in-kind) with an equal amount of funds from other sources.

Matching contributions may be obtained from any source, including any Federal source other than the ESG program, as well as state, local, and private sources.

- In order to meet the matching requirement, the matching contributions **must** meet all requirements that apply to the ESG funds provided by HUD.
- The matching contributions **must** be provided after the date that HUD signs the grant agreement.
- To count toward the required match for the recipient's fiscal year grant, cash contributions must be expended within the expenditure deadline in 24 CFR Part 576.203.
- Contributions used to match a previous ESG grant **may not** be used to match a subsequent ESG grant.
- Contributions that have been or will be counted as satisfying a matching requirement of another Federal grant or award may not count as satisfying the matching requirement of this section.

Requirements for using cash and noncash contributions to match ESG grant:

- Cash expended for allowable costs as defined in OMB Circulars 2 CFR Part 225 and 2 CFR Part 230 of the recipient or sub-recipient.
- Cash donations and cash receipts from sale of donated items (thrift store), however, there may not be any duplication of this transaction, i.e., clothing donated and then sold through Thrift Store would be a duplication if counted both times.
- Noncash contributions may include but are not limited to real property, equipment, goods, or services. The value of any real property, equipment, goods, or services is determined by the cost, -the recipient or sub-recipient had to pay for them with grant funds, or if the activity represents indirect costs; and value may also include the purchase value of any donated building.

Calculating the amount of noncash contributions:

- Calculating noncash contributions: the value or fair market value of any donated material or building (this source can only be utilized as match one time), the value of any lease on a building.

- Services provided by individuals must be valued at rates consistent with those ordinarily paid for similar work in the sub-recipient's organization. If the sub-recipient does not have employees performing similar work, the rates must be consistent with those ordinarily paid by other employers for similar work in the same labor market (at a **minimum rate of $7.25 per hour**).

THRESHOLD REQUIREMENTS

1. Applications submitted by a non-entitlement local unit of government must include a copy of the Resolution authorizing the submission of their application. The Resolution must be adopted by the local unit of government and must be signed and dated by the local unit of government's Chief Elected Official.

2. Applications submitted by private non-profit organizations that are operating **existing** homeless shelters must include a copy of the authorizing Resolution. The Resolution must be adopted by the non-profit organization's Board and must be signed and dated by the President of the Board.

3. Applications from private non-profit organizations that are operating existing homeless shelters must also include a letter from the local unit of government approving the submission of the application. The letter must refer to the current ESG program year for which the application is being submitted and is signed by the Chief Elected Official.

4. **Match requirement must be documented in the application. The matching amount must be equal to the amount of ESG funds being requested**. Matching contributions may be obtained from any source, including any Federal source other than the ESG program, as well as state, local, and private sources: the value or FMV of any donated material or building (this source can only be utilized as match one time); the value of any lease on a building; any salary paid to staff to carry out the program and the value of the time and services (at a **minimum rate of $7.25 per hour**) contributed by volunteers to carry out the program.

   If the match includes funds from other services or the value of the time and services contributed by volunteers to carry out the program, applicants must provide a copy of the Memorandum of Understanding, or an Agreement, or a letter of support from the entities providing match. This documentation must identify the **match type**, **match amount**, and must cover the **current grant program year** time period for this application cycle.

   If a facility is used as match, a current appraisal (less than two years) of the facility must be included with the application.

   If the value of any lease on a building is used as match funds, a copy of the lease showing the lease amount must be included.

If donated materials are utilized as match, documentation from the donor indicating the type of materials and their value and the date or proposed date of the donation must be submitted in the application.

5. Match exemptions. Applications will be accepted from agencies that have the capacity to provide ESG services in their community but are unable to meet the match requirements. Up to $100,000 of a State's fiscal year grant is not required to be matched; therefore, MHC is passing this benefit to subrecipients that are least capable of providing the match contributions and to encourage new applications. The match in its entirety must equal the grant request amount. MHC will select up to three agencies to split the $100,000 match exemption.

6. Applicants **must not have any unresolved audit or monitoring findings associated with the ESG program**.

7. Applicants must disclose any loan or grant received from MHC for which MHC has issued a letter of **findings associated with the use of an** MHC operated program. Applicants must provide evidence that findings have been resolved. MHC may disqualify the applicant from consideration in funding based on this information. Findings may include, but is not limited to, failing to submit required reports.

8. Any application that has been prepared by an application preparer that is involved in a pending debarment or suspension proceeding before a state or federal agent **shall not** be reviewed until such time as the debarment proceeding has been finally resolved. No person who is involved in a suspension or debarment proceeding shall be allowed to administer an ESG project until such time as the suspension or debarment process finding is resolved.

9. Homeless participation. If a sub-recipient is unable to meet the participation of homeless individuals' requirement in section 416(d) of the McKinney-Vento Act, the sub-recipient need not obtain approval of a formal waiver so long as the sub-recipient develops a plan to consult with homeless or formerly homeless individuals in considering and making policies and decisions regarding any facilities, services or other assistance that receive ESG funding.

10. Applicants that have demonstrated through experience the ability to provide rapid rehousing and homelessness prevention services to program participants within their service areas will be given additional consideration for funding.

Section 416(f) of the McKinney-Vento Act, as amended by the HEARTH Act requires that projects receiving funding under the ESG program must participate in the Homeless Management Information System (HMIS). The data collected is essential to measuring what works and what doesn't. Accurate HMIS data will enable HUD to gain a more informed understanding of the problems of homelessness in our communities; the

Continuum(s) of Care will assist in the participation of HMIS. Any applicant applying without the HMIS confirmation will be ineligible for the 2023 ESG funding cycle, with no exceptions. Domestic Violence (DV) service providers must use a comparable database that meets Data Standards and must collect all the Universal Data Elements.

The CoCs are eligible applicants for any services that can be provided in all ESG categories. ESG applicants must be an active participating member in good standing of a Continuum of Care and documented as such in the application. Consultation with the CoCs will occur through not only standard means of public hearings and public comment solicitation, but also one-on-one communications during the public comment period as well as throughout the year.

APPLICATION REVIEW PROCESS

A. Eligibility Prescreening Review
   MHC will review applications to determine if all required documentation is included in the application packet. Failure to submit all required documentation by the deadline will result in elimination from consideration of funding.

B. Deficiencies
   Applications that meet the prescreening eligibility requirements will be reviewed for completeness. Applicants may be contacted for clarification of the information presented in the application.

C. Ranking of Applications
   Applications will be evaluated and scored based on the Grant Review Scoring Guide.

APLLICATION SCORING GUIDE

Factors	**Max Score**	
Capacity and Experience	15	**New ESG applicants' maximum points =**
Need or Extent of Problem	22	
Collaboration Partnership	10	
CES and HMIS/Data monitoring	10	
Program Evaluation	28	
Program Goals	5	
Financial Controls	10	
Total	100	72

Capacity and Experience 15 points

In the application, points are given to agencies that have experience with administering federal grants. Max points can be obtained if the agency has ten or more years of experience in administering federal grants, has experienced key staff overseeing their grants, has sufficient staff to operate the program, and has the financial capacity to operate a reimbursement grant.

Agencies can describe their capacity and experience on the "**Application Info**" tab, the "**Project Budget"** tab, and the "**Attachment A**" tab in the ESG PY23 application.

Need or Extent of Problem 22 points

In the application, points are given to agencies who have identified a need for services in their coverage area. Max points will be given to agencies that use appropriate data to describe the needs their proposed program will address clearly.

Agencies can describe the need and extent of the problem their proposed program will address on the "**Program Description**" tab, "**Project Info**…" tabs, and the "**Needs Analysis**" tab in the ESG PY 23 application.

Program Description- In the application:

- Describe the proposed program.
- If a returning applicant, describes the length of time the program has operated.
- Describe how the proposed program will operate in detail. The description should include how clients are referred and what types of services are provided from entry to exit of the proposed program.
- Describe your agency's client intake procedures, evaluation, and the determination of case management needs for each client. Describe efforts to lower barriers for clients.

Demonstrated Need- In the application:

- Describe the needs of the community and/or service area and how the need was determined. Include, but not limit to:
  - Local and national data supporting the need;
  - Statistical data and information from a Needs Assessments; and
  - Statistical data from other sources
- Describe the expected level of need (measured by VI-SPDAT) for the clients
- Describe how the proposed program will fulfill these needs; agency priorities; expected length of time in ESG for individuals and families; expected movement through the system for individuals and families.

Collaboration Partnership 10 points

In the application, points will be given to agencies who clearly describe and provide evidence of their community partnerships. Max points will be given to agencies with strategic and meaningful partnerships that have goals to improve outreach efforts and

housing stability among the target population.

Agencies can provide Memorandums of Understanding/Agreements and letters of support from partnering agencies. Applicants are encouraged to partner and coordinate with other agencies to increase services and to consider the need for transportation and income as it is relevant for housing stability. Additionally, agencies can describe their strategic partnerships on the "**Program Info**…" tabs in the ESG PY23 application.

Collaboration- In the application:

- Provide a description of outreach efforts.
- Describe any coordination of services with other homeless programs.
- Describe partnerships and collaborations established with other organizations, agencies, volunteer services, and funders to operate the proposed program effectively.
- Describe how the services provided through these partnerships help to meet the needs of the client and promote self-sufficiency

CES and HMIS/Data monitoring 10 points

In the application, points will be given to agencies that use HMIS or other HUD acceptable databases. These agencies must demonstrate their ability to provide accurate data in data reports and participate in their local Coordinated Entry System (CES). Agencies can describe their use of HMIS and participation in CES on the "**Project Info ESG Components**" tab, Section C- HMIS. Additional information will be obtained from the CoC regarding the agency's participation and HMIS data quality.

Reporting

The HEARTH Act requires that ESG Subrecipients participate in HMIS as well as all HUD data collection requirements. ESG Subrecipients must comply with HUD's standards on participation, data collection, and reporting requirements. Victim service providers are prohibited from utilizing HMIS but must use a comparable database. The comparable database must produce unduplicated and aggregated reports, including the CAPER. Please describe how your agency ensures compliance with HMIS or comparable data requirements, data entry, and data quality standards as well as ESG CAPER data requirements.

Program Evaluation 28 points

In the application, points will be given to agencies based on their past performance. Agencies can describe their past performance on the "**Past Performance**" tab in the application. Additionally, the agency's performance in past MHC awards will be consider including agencies' ability to meet the terms of their contract, past monitoring results, and history of de-obligation.

Past Performance

- In the application, describe previous performance utilizing ESG funds (if applicable); discuss the number of individuals/households served and the outcome (i.e. permanent housing, increased income).

Program Goals - 5 points

In the application, points will be given to agencies whose program goals are clearly described and are in line with the National Strategic Goals-HOME and MHC goals and ConPlan.
Agencies can describe their goals on the "**Proposed Outcomes**" tab, and "**Program Description**" tab in the application.

Proposed Outcomes and Goals

- In the application, describe the impact that will result from the program being funded including, but not limited to, the following, as applicable:
  - Increased accessibility to affordable housing.
  - Overall reduction in number of persons who experience homelessness.
  - Reduction in the length of homelessness.
  - Reduction in returns to homelessness.
  - Increased employment and income growth for persons who are experiencing homelessness.
  - Average length of time between intake and assistance given.
  - Other goals and objectives of your program
- In the application, describe what processes are in place for tracking program outcomes.
- In the application, describe how the proposed program outcomes and performance is/will be measured.

Financial Controls -10 points

In the application, agencies are marked on their financial controls and feasibility to manage the ESG reimbursement grant. Agencies can describe their financial controls on the "**Program Description**", the "**Match Funds**" tab, the "**Program Budget**" tab, and the "**Budget Summary**" tab in the application.

Financial Information

- In the application, describe your organization's financial control system and procedures. Include an explanation of how ESG funds will be monitored to ensure dollars are spent in a timely manner and how funds will be applied and tracked against eligible activities. Include a description of the draw and reimbursement process.
- In the application, describe budgeting priorities/activities to stretch ESG funds through the grant period.
- In the application, describe the sources of funds that are available for the proposed program; describe matching funds; discuss how funding sources will be used if ESG is not funded.

SELECTION PROCESS

The ESG funds will be awarded based on the final points of the ESG Grant Review Scoring Guide. **Applicants must score at least 75% out of 100 points.** MHC reserves the right to adjust the amount awarded based on the amount of funds available and based on the demand created by the applications submitted. MHC will mail all applicants a letter with the funding decision. In addition, proposed outputs, and outcomes, along with a CoC-approved outcome evaluation and performance standards, will be incorporated into contracts as performance outcome measurements for applicants selected as sub-recipients. See the policy procedure manual for information on outcome measurements.

SHELTER AND HOUSING STANDARDS

Pursuant to 24 CFR 576.403, HUD requires the following for lead-based paint and minimum standards:

Lead-based paint remediation and disclosure: The Lead-Based Paint Poisoning Prevention Act (42 U.S.C. 4821-4846), the Residential Lead-Based Paint Hazard Reduction Act of 1992 (42 U.S.C. 4851-4856), and implementing regulations in 24 CFR part 35, subparts A, B, H, J, K, M and R apply to all shelters assisted under ESG program and all housing occupied by program participants.

Listed below are the **minimum standards** that an emergency shelter **must** meet for an applicant to receive funding according to the shelter and housing standards.

Structure and Materials: The shelter building **must** be structurally sound to protect residents from the elements and not pose any threat to health and safety of the residents.

Access: The shelter **must** be accessible in accordance with Section 504 of the Rehabilitation Act (20 U.S.C. 794) and implementing regulations at 24 CFR part 8; the Fair Housing Act (42 U.S.C. 3601 et seq.) and implement regulations at 24 CFR part 100; and Title II of the Americans with Disabilities Act (42 U.S.C. 1213 et seq.) and 28 CFR part 35; where applicable and there **must** be a second means of exiting the facility in the case of an emergency or fire.

Space and Security: Except where the shelter is intended for day use only, the shelter **must** provide each program participant in the shelter with an acceptable place to sleep and adequate space and security for themselves and their belongings.

Interior Air Quality: Each room or space within the shelter/facility **must** have a natural or mechanical means of ventilation. The interior air must be free of pollutants at a level that might threaten or harm the health of residents.

Water Supply: The shelter's water supply **must** be free of contamination.

Sanitary Facilities: Each program participant in the shelter **must** have access to sanitary facilities that are in proper operating condition, are private, and are adequate for personal cleanliness and the disposal of human waste.

Thermal-Environment: The shelter/facility **must** have any necessary heating/ cooling facilities in proper operating condition.

Illumination and Electricity: The shelter/facility **must** have adequate natural or artificial illumination to permit normal indoor activities and support health and safety. There must be sufficient electrical sources to permit the safe use of electrical appliances in the shelter.

Food Preparation: Food preparation areas, if any, **must** contain suitable space and equipment to store, prepare and serve food in a safe and sanitary manner.

Sanitary Conditions: The shelter **must** be maintained in a sanitary condition.

Fire Safety-Sleeping/Common Areas: There **must** be **at least one** working smoke detector in each occupied unit of the shelter facility. Where possible, smoke detectors **must** be located near sleeping areas. The fire alarm system **must** be designed for hearing-impaired residents. All public areas of the shelter **must** have **at least one** working smoke detector. There **must** also be a second means of exiting the building in the event of fire or another emergency.

PROGRAM COMPONENTS

The Emergency Solutions Grant is comprised of five (5) program components: emergency shelter, street outreach, homelessness prevention, rapid re-housing assistance and Homeless Management Information System (HMIS).

Mississippi Home Corporation has elected to make funding available in all components for ESG:

- Emergency Shelter
- Street Outreach
- Homelessness Prevention
- Rapid Rehousing, and
- HMIS

A. Emergency Shelter Component

ESG funds may be used for costs of providing maintenance (including minor repairs), rent, security, fuel, equipment, insurance, utilities, food, furnishings, and supplies necessary for the operation of the emergency shelter. ESG funds may also be used to provide *essential services* and *case management* to homeless families and individuals in emergency shelters. Case management includes the cost of assessing, arranging, coordinating, and monitoring the delivery of individualized services to meet the needs

of the program participant is an eligible expense. The maximum allowable case management/staff cost will be reimbursed up to **fifty percent (50%) of the total amount of the grant award**.

The transportation costs of travel by outreach workers, social workers or other service providers are eligible, provided this travel takes place during the provision of services. If service workers/case managers use their own vehicle, travel is reimbursable at the current **federal mileage rate;** the cost of gas, insurance, taxes, and vehicle maintenance is also an eligible expense for agency vehicles used for ESG purposes. Another eligible cost includes program participant's travel on public transportation.

B. Street Outreach

ESG funds may be used for costs of providing essential services necessary to reach out to unsheltered homeless people; connect them with emergency shelter, housing, or critical services; and provide urgent, non-facility-based care to unsheltered homeless people who are unwilling or unable to access emergency shelter, housing, or an appropriate health facility. Case management is essential to assessing housing and service needs, arranging, coordinating, and monitoring the delivery of individualized services to meet the needs of program participants. These essential services and staff cost are maximized at **fifty percent (50%) of the total amount of the grant award.**

C. Homelessness Prevention Component

ESG funds may be used to provide housing relocation and stabilization services and short- and/or medium-term rental assistance necessary to prevent an individual or family who is "at risk" of moving into an emergency shelter or other place as described in the homeless definition. Case management is a critical element in the delivery of this service, the maximum allowable case management/staff cost will be reimbursed up to **fifty percent (50%) of the total grant award**. Travel for case management is reimbursable at the current **federal mileage rate.** This assistance may be provided under the "at risk of homelessness" criteria and **the program participant must have an annual income below 30 percent of median family income for the area as determined by HUD.** The costs of homelessness prevention are eligible because the assistance is necessary to help the program participant regain stability in the program participant's current housing or move into other housing and achieve stability in that housing. Homelessness prevention must be provided in accordance with the housing relocation and stabilization requirements. These requirements are for short-term rental assistance up to three (3) months. Medium-term rental assistance is assistance for more than 3 months but not more than 24 months of rent. Payment of rental arrears consists of a one-time payment for up to six (6) months in arrears, including any late fees on those arrears. Case managers must reassess eligibility monthly.

Eligibility for this service requires that a current signed lease between the program participant and the landlord or property owner be in place. The program participant must also have a signed **typed eviction notice** from the landlord or property owner.

In other words, the eviction notice can be a letter/notice from the landlord, property owner or an official legal court document. The document must minimally:

- ✓ Identify the ESG applicant and unit where the applicant is the leaseholder,
- ✓ Indicate the date applicant must leave their housing; and
- ✓ Be signed and dated by the owner/landlord or court.

The MHC also requires the following documentation be provided in addition to the eviction notice:

- ✓ An affidavit of arrears (MHC form) completed and signed by the owner/landlord and
- ✓ A rental payment ledger must be provided by the landlord or property manager.

The ESG applicant (program participant) and the lessee (tenant) must be the same. A person who is listed as "in the household" cannot make application for ESG assistance unless that person is a party to the lease agreement and utilities.

D. Rapid Re-Housing Component

ESG funds may be used to provide housing relocation and stabilization services and short- and/or medium-term rental assistance necessary to help a homeless individual or family move as quickly as possible into permanent housing and achieve stability in that housing. Case management is a critical element in the delivery of this service, the maximum allowable case management/staff cost will be reimbursed up to **50% of the total grant award**. Travel for case management is reimbursable at the current **federal mileage rate.** This assistance may be provided to program participants who meet the criteria under the homeless definition or are living in an emergency shelter or other place as described in the homeless definition. Rapid re-housing must be provided in accordance with the housing relocation and stabilization requirements. These requirements are for short-term rental assistance up to three (3) months. Medium-term rental assistance is assistance for more than 3 months but not more than 24 months of rent. Payment of rental arrears consists of a one-time payment for up to six (6) months in arrears, including any late fees on those arrears. Case managers must reassess eligibility monthly.

E. HMIS Component

Section 416(f) of the McKinney-Vento Act, as amended by the HEARTH Act requires that projects receiving funding under the ESG program must participate in the Homeless Management Information System (HMIS). The data collected is essential to measuring what works and what doesn't. Accurate HMIS data will enable HUD to gain a more informed understanding of the problems of homelessness in our communities; the Continuum(s) of Care will assist in the participation of HMIS. **Any applicant applying without the HMIS confirmation will be ineligible for the 2023 ESG funding cycle,**

with no exceptions. Also, in accordance with Sections 402(f) and 413(b) of the McKinney-Vento Act, ESG recipients are to consult with CoCs on procedures for the administration and operation of HMIS.

REMEDIAL ACTIONS AND SANCTIONS

Remedial actions and sanctions for failure to meet the ESG program requirement will be designed to prevent a continuation of the deficiency; mitigate, to the extent possible, its adverse effects or consequences; and prevent its recurrence through the following actions:

- MHC may instruct the recipient to submit and comply with proposals for action to correct, mitigate, and prevent noncompliance with ESG requirements including:
  - ✓ Preparing and following a schedule of actions for carrying out activities affected by the noncompliance, including schedules, timetables, and milestones necessary to implement the affected activities.
  - ✓ Establishing and following a management plan that assigns responsibilities for carrying out the remedial actions.
  - ✓ Canceling or revising activities likely to be affected by the noncompliance, before expending ESG funds for the activities.
  - ✓ Reprogramming ESG funds that have not yet been expended from affected activities to other eligible activities.
  - ✓ Suspending disbursement of ESG funds for some or all activities.
  - ✓ Reducing or terminating the remaining grant of sub-recipient and reallocating those funds to other sub-recipients; and
  - ✓ Requiring match contributions before or as withdrawals are made from the recipients' ESG grant.
- MHC may suspend payments to the extent HUD deems it necessary to preclude further expenditure of funds for affected activities.
- MHC may remove the recipient from participation in reallocations of funds.
- MHC may deny matching credit for all or part of the cost of the affected activities and require the recipient to make further matching contributions to make up for the contribution determined ineligible.
- MHC may place conditions on future grants.
- MHC may take other remedies that are legally available.

GENERAL REQUIREMENTS

Sub-recipients are required to carry out their projects in accordance with the regulations for the Emergency Solutions Grants Program, McKinney-Vento/HEARTH Act, Title IV (42 U.S.C. 11371) and 24 CFR 576.

The ESG program shall be governed by MHC's 2023 application package; the Program Description; MHC's recommended policy and procedure manual, agencies policy and procedure manual, 24 CFR 576 and any subsequent changes, additions, clarifications, requirements, or assurances issued by MHC or HUD that relate to the program.

Applicants are strongly encouraged to read MHC's ESG/ESG-CV Policy and Procedures Manual which is available at https://www.mshomecorp.com/federal-programs/esg/.

If questions or interpretation of any rule, requirement, or regulation arise, MHC's or HUD's decision shall be final.

During the review of the applications, MHC shall verify information for accuracy and determine feasibility and readiness of the project. This review may result in disqualification of an application.

During the review of the 2023 ESG application, MHC reserves the right to adjust the amount of the request. This adjustment will be based on verification of cost, availability of other funds and the availability of ESG funds.

A site visit does not imply that an applicant will be funded.

Exceptions to minimum and maximum grant amounts may be allowed by MHC.

Anyone receiving ESG funds must comply with 24 CFR Part 570, Equal Opportunity and Fair Housing, Affirmative Marketing and MBE/WBE requirements. In order to comply, the applicant must at a minimum meet the requirements set forth in the regulations and/or MHC's plan.

MHC may recapture funds previously awarded to an ESG recipient for reasons such as failure to satisfy timeliness of the implementation of the project, failure to comply with contractual conditions, or failure to complete project closeout. Recaptured or de-obligated ESG funds may be used to supplement Administration, supplement existing projects which may require additional funds, fund other eligible applicants, or fund ESG eligible activities.

In order to minimize displacement in accordance with 24 CFR Part 576.408, Displacement, Relocation and Acquisition, applications which include permanent displacement of any resident **will not** be accepted.

Applications must contain documentation evidencing a firm commitment of matching

funds. The matching amount must be equal to the amount of ESG funds being requested. The match amount may include funds from other sources; the value or fair rental value of any donated material or building (**this source can only be utilized as match one time**); the value of any lease on a building; any salary paid to staff to carry out the program of the recipient; and the value of the time and services (**at a minimum rate of $7.25 per hour**) contributed by volunteers to carry out the program of the recipient. If match includes funds from other sources or the value of time and services contributed by volunteers to carry out the program, applicants must provide a copy of the Memorandum of Understanding or Agreement, or a letter of support from the entities providing match. This documentation must identify the match type, match amount and must cover the grant Program Year period for the 2023 application cycle.

If a facility is to be used as matching funds, a recent appraisal (**less than two years**) of the facility must be included with this application package. If the value of any lease on a building is to be used as matching funds, a copy of the lease information indicating the lease amount must be included with this application. If donated materials are to be utilized as match, documentation from the donor indicating the type of materials and their value and the date or proposed date of the donation must be submitted in the application.

FEDERAL REQUIREMENTS

All sub-recipients will be required to comply with certain federal and state requirements. The following briefly describes major requirements that may apply:

McKinney-Vento Act, as amended by the HEARTH ACT: 24 CFR Parts 91 and 576 This Act authorized the ESG Program, all applicable provisions of the Act shall be adhered to by recipients. The ESG Program broadens existing emergency shelter and homelessness prevention activities and to add short- and medium-term rental assistance and services to rapidly re-house homeless people.

- ESG funds from each federal fiscal year (i.e. the allocation and any reallocated funds from the particular federal fiscal year appropriated) will be closed out when all program requirements have been met.

- Each applicant must establish and maintain sufficient records to enable MHC and HUD to determine whether the ESG requirements are being met of **24 CFR Part 576.500, Recordkeeping and Reporting Requirements.**

- Applicants must comply with the requirements of **24 CFR Part 576.404**, **Conflict of Interest**. The conflict-of-interest provisions under this section (24 CFR Part 576.404(b) (1) apply to any person who is an employee, agent, consultant, officer, or elected or appointed official of the recipient or its sub-recipients. No person just mentioned who exercises or has exercised any functions or responsibilities with respect to activities assisted under the ESG program, or who is in a position to participate in a decision-making process or gain inside information with regard to activities assisted under the program, may obtain a

financial interest or benefit from an assisted activity; have a financial interest in any contract, subcontract, or agreement with respect to an assisted activity; or have a financial interest in the proceeds derived from an assisted activity, either for him or herself or for those with whom he or she has family or business ties, during his or her tenure or during the one-year period following his or her tenure. **MHC has no waiver under the conflict of interest provision**.

- The federal requirements of **24 CFR Part 576.408, Displacement, Relocation, and Acquisition**, concerning relocation must be followed at all times when a unit to be rehabilitated is occupied prior to the beginning of construction of rehabilitating the unit.

- Affirmative outreach. The recipient or sub-recipient must make known that use of the facilities, assistance, and services are available to all on a nondiscriminatory basis. If it is unlikely that the procedures that the recipient or sub-recipient intends to use to make known the availability of the facilities, assistance, and services will be to reach persons of any particular race, color, religion, sex, age, national origin, familial status, or disability who may qualify for those facilities and services, the recipient or sub-recipient must establish additional procedures that ensure that those persons are made aware of the facilities, assistance, and services. The recipient and its sub-recipients must take appropriate steps to ensure effective communication with persons with disabilities including, but not limited to, adopting procedures that will make available to interested persons. Consistent with **Title VI and Executive Order 13166**, recipients and sub-recipients are also required to take reasonable steps to ensure meaningful access to programs and activities for Limited English Proficiency (LEP) persons.

HEARTH ACT – This Act consolidates, and amends three separate homeless assistance programs carried out under Title IV of the McKinney-Vento Homeless Assistance (42 U.S.C. 11371) into a single grant program designed to improve administrative efficiency and enhance response coordination and effectiveness in addressing the needs of homeless persons and revises the Emergency Shelter Grants program and renames it as the Emergency Solutions Grants (ESG) program.

The Civil Rights Act – This Act provides that no person in the United States shall on the grounds of race, color, or national origin, be excluded from participation, be denied the benefits of, or otherwise be subjected to discrimination under any program or activity for which the recipient receives federal financial assistance. The recipient shall also administer all programs and activities relating to housing and community development in a manner to affirmatively further fair housing.

Age Discrimination Act of 1975 – This Act states that no person on the basis of age shall be subject to discrimination, be excluded from participation in, or be denied the benefits of any program or activity for which the recipient receives federal funds.
Section 504 of the Rehabilitation Act of 1973 – This Act provides that no person shall be denied due to physical or mental handicap, be excluded from participation in, be denied the benefits of, or be subject to discrimination under any program or activity for

which the recipient receives federal funds. **HUD's regulations at 24 CFR part 8** apply to the ESG program accessibility requirements under Subpart C – Program Accessibility. Grantees are required to provide reasonable accommodations for persons with disabilities in order to enable program participants with a disability to have an equal opportunity to participate in the program or activity.

National Environmental Policy Act and 24 CFR Part 58 – This act provides for the identification of environmental impacts of proposed projects utilizing federal funds. This includes the preparation of environmental assessments and, where necessary, environmental impact statements.

Lead-Safe Housing Regulation – Under this Act the construction or rehabilitation of residential structures or non-dwelling facilities commonly used by children under seven years of age with federal assistance is subject to regulations contained in 24 CFR Part 58.

Government-Wide Restriction on Lobbying – This Act ensures that no federal funds will be paid for influencing or attempting to influence an office or employee of any agency or Member of Congress in conjunction with awarding of any federal contracts, grants, loans, etc.

Executive Order 11246 – This Order and the regulations issued pursuant to 24 CFR Part 130 and 41 CFR Chapter 60, provides that no person shall be discriminated against on the basis of race, color, religion, sex or national origin in all phases of employment during the performance of federal and federally assisted construction contracts.

Section 3 – Section 3 of the Housing and Urban Development Act of 1968, 12 U.S.C. 1701(u) and implementing regulations at 24 CFR part 135 apply, **except that homeless individuals have priority over other Section 3 residents in accordance with Section 576.405(c)**. To the maximum extent practicable, the recipient or sub-recipient **must** involve homeless individuals and families in constructing, renovating, maintaining, and operating facilities assisted under ESG, in providing services assisted under ESG, and in providing services for occupants of facilities assisted under ESG. This involvement may include employment or volunteer services.

Confidentiality – 24 CFR 500(x)(i)(2) The recipient and its sub-recipients must development and implement written procedures to ensure:

- ✓ All records containing personally identifying information (as defined in HUD's standards for participation, data collection, and reporting in a local HMIS) of any individual or family who applies for any/or receives ESG assistance will be kept secure and confidential.
- ✓ The address or location of any domestic violence, dating violence, sexual assault, or stalking shelter project assisted under the ESG will not be made public, etc.
- ✓ The address or location of any housing of a program participant will not be

made public, etc.

- ✓ The confidentiality procedures of the recipient and its sub-recipients must be in writing and must be maintained in accordance with this section. **Period of record retention for each fiscal year of ESG funds is the greater of 5 years or as specified in this section 24 CFR 576.500(y)(1)(2)(3).**

Audit Requirements - The OMB's Circular 2 CFR 200.501 requires that a state, local government or non-profit organization expending $750,000 or more a year in total cumulative Federal funds must have a Single Audit made in accordance with the Single Audit Act. A copy of the audit report must be received by MHC no later than nine months following the end of the grant recipient's fiscal year in which the Federal funds were expended.

If less than $750,000 in total cumulative Federal funds were expended within the fiscal year, and any of the funds were received through MHC, an acceptable MHC Funding Certification Form (for that year only) shall be submitted. It must be received by MHC no later than nine months following the end of the grant recipient's fiscal year in which the Federal funds were expended, and no sooner than the end of the same fiscal year.

Cost Principles - Subject to the cost principles in OMB Circulars 2 CFR 225 and 2 CFR 230 and other requirements in this part, employee compensation and other overhead costs directly related to carrying out emergency shelter, homelessness prevention, rapid re-housing and HMIS are eligible costs of these program components. These costs are not subject to the expenditure limit for administrative activities.

Procurement – 24 CFR 85 outlines the standards and guidelines for the procurement of supplies, equipment, construction, and services to ensure that they are obtained as economically as possible through an open and competitive process, and that contracts are managed with good administrative practices and sound business judgment

Procurement of Recovered Materials – The recipient and its contractors must comply with Section 6002 of the Solid Waste Disposal Act, as amended by the Resource Conservation and Recovery Act.

POLICY & PROCEDURES IMPLEMENTATION MANUAL



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INTRODUCTION & BACKGROUND

Emergency Solutions Grant (ESG)

On May 20, 2009, the Homeless Emergency Assistance and Rapid Transition to Housing Act of 2009 (HEARTH) was enacted into law. The HEARTH Act consolidates three of the separate homeless assistance programs administered by HUD under the McKinney-Vento Homeless Assistance Act into a single grant program and revises the Emergency Shelter Grants program and renames it the Emergency Solutions Grants (ESG) program.

The change in the programs' name from Emergency Shelter Grants to Emergency Solutions Grants reflects the change in the programs' focus from addressing the needs of homeless people in emergency or transitional shelters to assisting people to quickly regain stability in permanent housing after experiencing a housing crisis and/or homelessness. There are two (2) major additions to the program: the Homelessness Prevention component and the Rapid Re-Housing program component. The homelessness prevention component includes various housing relocation and stabilization services with short-term rental assistance to help people avoid becoming homeless. Medium-term rental assistance may be provided for up to 24 months. The rapid re-housing assistance component includes similar services to help people who are homeless move quickly into permanent housing and achieve stability in that housing.

A third component of the ESG program includes the provision of street outreach. Street Outreach allows for ESG funds to be used for essential services including the utilization of case management activities and other services.

In accordance with 24 CFR 576.400(e)(ii) Written standards must developed by subrecipients. This manual will help guide standards required by subrecipients. Standards must include requirements listed in 24 CFR 576.400 (e)(ii) and follow requirements of all related federal regulations and this manual.

CARES Act

The Secretary of Health and Human Services (HHS) declared a public health emergency on January 31, 2020, under section 319 of the Public Health Service Act (42 U.S.C. 247d), in response to the coronavirus disease 2019 (COVID-19). On March 27, 2020, President Trump signed the Coronavirus Aid, Relief, and Economic Security Act (CARES Act) in response to the economic fallout of the COVID-19 pandemic. Funding from the CARES Act included direct appropriations to support federal departments and agencies and appropriations to disperse through grants, loans, and other mechanisms to combat the outbreak and support the economy during this turbulent time.

As the State's Housing Finance Agency, the Mississippi Home Corporation (MHC) is responsible for administering an $18,594,331 allocation of Emergency Solutions Grant-Coronavirus (ESG-CV) program funds appropriated under the CARES Act.

RAMP ESG-CV

Utilizing CARES Act funding, MHC established the Rental Assistance for Mississippians Program (RAMP) to prevent, prepare for, and respond to the coronavirus. Specifically, RAMP provides rental assistance for individuals and families impacted by the coronavirus.

OVERVIEW

Purpose

This Policy and Procedures Implementation Manual applies to the implementation of the Emergency Solutions Grants (ESG) Program as authorized by subtitle B of title IV of the McKinney-Vento Homeless Assistance Act (42 U.S.C. 11371-11378). Mississippi Home Corporation allocates grants to non-profit organizations for reimbursement of eligible expenses related to operating shelters, for street outreach, homelessness prevention and rapid-rehousing assistance. This Policy and Procedures Implementation Manual can be used to provide guidance and recommendations for subrecipients when developing their agency's ESG Policy. However, agencies' program performance is monitored according to that agency's program policy as long as it is in accordance with 24CFR576.

The manual outlines the Federal and State requirements of the Emergency Solutions Grant (ESG) Program and incorporates the requirements of the Emergency Solutions Grant-COVID (ESG-CV) funding under the Rental Assistance for Mississippians Program (RAMP) established to prepare for, prevent the spread of and respond to the coronavirus. This manual is the primary resource for implementing projects, but it is not the only resource needed to successfully administer such projects. This manual is a living document and therefore, will include updates as necessary to reflect changes in MHC's policies and procedures as well as new HUD regulations, notices, and other guidance. This manual follows federal guidance provided by 24 CFR Part 576 and waivers implemented through CARES.

Program Administration

The U.S. Department of Housing and Urban Development (HUD) awards ESG grants to the State of Mississippi through the Mississippi Home Corporation (MHC). MHC administers these funds for the State and delegates the implementation to subrecipients; however, as the HUD grantee (or "recipient"), MHC is responsible for ensuring that subrecipients carry out activities in compliance with all applicable requirements. Subrecipients are responsible for making sure that compliance with program requirements occurs at all applicable levels. ESG grant applications can be submitted for one to two-year grant cycle. First time ESG applicants are encouraged to apply for a one-year grant application. Two-year grant application is not allowable for the MHC's ESG-CV2 grant.

Controlling Statutes, Regulations and Authority

Agencies must comply with applicable laws and guidance including the requirements of:

- The Health Act of 2009;
- The ESG Interim Rule found at 24 CFR Part 576;
- OMB Uniform Guidance;
- The requirements of this Policy and Procedures Implementation Manual
- The terms and conditions of the sub-grant agreement; and
- Any subsequent HUD Regulations, Notices, and Guidance.

In addition to the above, the ESG-CV funds are administered by MHC under the provisions of:

- The Coronavirus Aid, Relief, and Economic Security Act (CARES Act), Public Law 116-136, signed by President Trump on March 27, 2020.

Objectives

The objectives of the programs are to assist sub-recipients in accomplishing the following:

1. Providing financial assistance to homeless persons and/or those at risk of homelessness;
2. Meeting the needs of special groups within the homeless population;
3. Providing essential services; and
4. Shelter Operation and Maintenance.
5. Reducing the length of time spent in homelessness, preventing the experience of homelessness, and decreasing returns to homelessness.

The Emergency Solutions Grants, including the ESG-CV grant, continues to prioritize programs' focus from addressing the needs of homeless people in emergency shelters to assisting people to quickly regain stability in permanent housing after experiencing a housing crisis and/or homelessness. MHC's overall goal for ESG programs is to work with community agencies in ending and preventing the experience of homelessness in Mississippi.

National Strategic Goals/ Priorities/ Objectives

HOME together is focused on federal strategies that will support states and communities to make homelessness a rare, brief, and one-time experience—and that will sustain that success once achieved. That focus is reflected in its structure.

Ensure Homelessness is a Rare Experience	Objective1.1:	Collaboratively build lasting systems that end homelessness • Build momentum behind a common vision • Understand the size and scope of the problem • Reduce fragmentation • Drive cost-effective solutions
	Objective 1.2:	Increase capacity and strengthen practices to prevent housing crises and homelessness • Reduces the prevalence of risk of housing crises • Reduce the risk of homelessness while households are engaged with or transitioning from systems • Target assistance to prevent housing crises

Ensure Homelessness is a Brief Experience	Objective 2.1:	Identify and engage all people experiencing homelessness as quickly as possible • Identify every individual and family • Coordinate comprehensive strategies • Use HMIS and other data sources to build maintain active lists of people experiencing homelessness
	Objective 2.2:	Provide immediate access to low-barrier emergency shelter or other temporary accommodations to all who need it • Provide access to low-barrier emergency shelter • Provide access to service-enriched, long-term temporary accommodations when needed and appropriate
	Objective 2.3:	Implement coordinated entry to standardize assessment and prioritization processes and streamline connections to housing and services
	Objective 2.4:	Assist people to move swiftly into permanent housing with appropriate and person-centered services • Expand access to new and existing affordable housing for people experiencing homelessness • Connect people to rapid re-housing • Connect people with the most intense needs to permanent supportive housing • Link people experiencing unsheltered homelessness to housing services
Ensure Homelessness is a One-Time Experience	Objective 3.1:	Prevent Returns to Homelessness through Connections to Adequate Services and Opportunities
Sustain an End to Homelessness	Objective 4.1:	Sustain Practices and Systems at a Scale Necessary to Respond to Future Needs

MHC Goals

MHC collaborates with Continuum of Care (CoC) agencies and develops strategic goals guiding the use of ESG funds. The goals and priorities are:

1. Achieve the federal goals stated in *Opening Doors: The Federal Strategic Plan to Prevent and End Homelessness* and accomplish ambitious goals related to the U.S. Supreme Court decision in *Olmstead vs L.C.*:
    a. End and sustain an end to homelessness among veterans (funding sources have been defined by VA and SSVF but needs in this population may be addressed using HOME, CoC, and ESG, though could be eligible)
    b. End and sustain an end to chronic homelessness (the partnerships between ESG, HOME, National Housing Trust Fund, CoC and CHOICE could help achieve this goal while also accomplishing *Olmstead* goals as the populations often overlap homeless persons living with mental illness)
    c. End and sustain an end to homelessness among families and youth (CoC resources,

HOME TBRA, HOME units, National Housing Trust Fund, ESG shelter operations for domestic violence shelters, shelters for women and children, runaway and homeless youth programs, and children's shelters willing to address trafficking, ESG rapid re-housing and prevention coupled with appropriate services)

d. End homelessness among unaccompanied youth.
e. End homelessness among all other individuals including developing systems to prevent homelessness among high-risk populations.

2. Create standards within the CoCs to ensure that ESG and CoC programs align with the goals, utilize evidence-based practices, and promote coordination. Outcomes expectations will be defined and measured by HMIS reports and site visits. The CoCs will work together to create statewide CoC expectations and standards.

3. In awarding ESG funding to applicants, MHC will consider measurable outcomes proposed, service delivery standards and models used, and clearly stated actions by a grantee to meaningfully collaborate with the CoC and other service organizations in local communities whether funded by ESG or other sources. Sub- recipients are required to participate in local Coordinated Entry, HMIS, or compatible database (Domestic Shelters only) PIT, and CoC committee work. MHC will also consider agencies impact on homelessness including serving those most in need (chronically homeless and the disabled population), the provision of case management to include the development of an individualized housing stability plan and returns to homelessness.

4. The CoCs' HMIS systems will continue to coordinate efforts and provide data to the community, HUD, and MHC. The HMIS data over time coupled with the PIT counts will inform the goals and strategies to achieve those goals at a local level. Funding will align with data-driven goals.

5. MHC, CoCs and ESG funded agencies will coordinate with the Department of Mental Health and Community Mental Health Centers regarding Assertive Community Treatment Teams (ACT Teams) and other community-based services with newly created housing options.

6. Create a system to ensure that all homelessness is rare, brief, and non-reoccurring Prevent homelessness among individuals released from institutional settings (ESG outreach services and homeless prevention services coupled with CoC resources, CHOICE, and reentry programs can prevent this high-risk population from entering into homelessness upon discharge from institutionalization)

RAMP ESG-CV

To prevent, prepare for and respond to the spread of the coronavirus for people experiencing homelessness, Congress appropriated $4 billion for the Emergency Solutions Grant program via the CARES Act (ESG-CV). This is an enormous investment (approximately 17 times the usual annual ESG appropriation) that has the potential to help countless people exit homelessness and stay safer and

healthier during the pandemic. The Rental Assistance for Mississippians Program (RAMP) was developed from this appropriation to prepare, prevent, and respond to the coronavirus (COVID-19) pandemic by providing activities to reduce homelessness and to serve those individuals and families that have been adversely affected by COVID-19.

Program Staff

The staff involved in ESG and ESG-CV/RAMP program management may be contacted for assistance at the following:

ESG & ESG-CV/RAMP	Tamara Stewart- Assistant Vice President of Grant Management tamara.stewart@mshc.com 601-718-4654
ESG	Faye McCall - Federal Grant Program Coordinator faye.mccall@mshc.com (601) 718-4668

Document Version

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PROGRAM REQUIREMENTS

Annual ESG

The ESG/ESG-CV program is designed to assist people to quickly regain stability in permanent housing after experiencing a housing crisis and/or homelessness. Sub-recipients are required to carry out projects in accordance with the regulations for the Emergency Solutions Grants Program, McKinney-Vento/HEARTH Act, Title IV (42 U.S.C. 11371) and 24 CFR 576. Projects funded with ESG/ESG-CV must be low barrier with a housing first orientation. Per HUD guidance, individuals and families assisted with these funds must not be required to receive treatment or perform any other prerequisite activities as a condition for receiving shelter, housing, or other services for which these funds are used. Programs may also not use health status to discriminate or restrict access to programs.

The ESG/ESG-CV programs provide 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 rehouse homeless individuals and families, and (6) prevent families/individuals from becoming homeless.

ESG/ESG-CV funds may be used for five program components: street outreach, emergency shelter, homelessness prevention, rapid re-housing assistance, and HMIS; as well as administrative activities. Administrative activities are not an eligible charge for subrecipients. Subrecipients can charge staff and overhead costs directly to ESG/ESG-CV activities 24 CFR 576.108(a).

All ESG/ES-CV subrecipients are required to have internal program policies that are in line with this manual and CFR 576 standards. ESG-CV may be subject to special waivers.

RAMP ESG-CV

The program requirements for ESG-CV under RAMP are the same as the requirements for the annual ESG, with the exception that the ESG-CV funds must be used to prevent, prepare for, and respond to the coronavirus. The following definitions are used:

- *Prevent…coronavirus* means an activity designed to prevent the initial or further spread of the virus to people experiencing homelessness, people at risk of homelessness, recipient or subrecipient staff, or other shelter or housing residents.
- *Prepare for…coronavirus* means an activity carried out by a recipient or subrecipient prior to or

during a coronavirus outbreak in their jurisdiction to plan to keep people healthy and reduce the risk of exposure to coronavirus and avoid or slow the spread of disease. This includes updating standards to prioritize people at severe risk of contracting coronavirus consistent with fair housing and nondiscrimination requirements, updating Coordinated Entry policies, and recruiting landlords.

- *Respond to…coronavirus* means an activity carried out once coronavirus has spread to people experiencing homelessness, provider staff, or once individuals and families lose or are at-risk of losing their housing as a result of the economic downturn caused by the coronavirus.

All ESG-CV subrecipients must update their Written Standards to clarify how resources will be used in response to the coronavirus.

Exceptions to 24 CFR 576 are detailed in HUD Notice CPD-20-08 and summarized under CARES Act Waivers. ESG-CV appropriate waivers are listed in this manual.

Eligible Activities

ESG Eligible Activities

The Emergency Solutions Grant (ESG) Program is designed to end and prevent homelessness. Towards that end, it has four main components under which services and activities are provided to program participants: *Street Outreach, Emergency Shelter, Homelessness Prevention,* and *Rapid Re-housing*. Two other components, *Homeless Management Information System (HMIS)* and *Administration*, facilitate data collection and program management. Each component of ESG contains specific activities that may be paid for using ESG funds provided that certain requirements are met.

Component	Serving	
	Those who are **Homeless**	Those who are **At-Risk** of Homelessness
Street Outreach	✓	
Emergency Shelter	✓	
Homelessness Prevention		✓
Rapid Re-housing	✓	

For every component MHC requires sub-recipients to serve each participant and/or potential participant with the "total needs support". This emphasizes case management as essential to assessing housing and service needs, arranging, coordinating, and monitoring the delivery of individualized services to meet the needs of program participants.

Services/Activities Components

24 CFR 576 – Subpart B details the allowable activities that may be funded with ESG. A summary of these components and the activities associated are as follow:

1. **Street Outreach Component** (24 CFR 576.101)

ESG funds may be used for costs of providing essential services necessary to reach out to unsheltered homeless people; connect them with emergency shelter, housing, or critical services; and provide urgent, non-facility-based care to unsheltered homeless people who are unwilling or unable to access emergency shelter, housing, or an appropriate health facility. Essential services are targeted towards unsheltered homeless individuals. Essential services includes case management, engagement, transportation, emergency health services, and transportation.

Case management is essential to assessing housing and service needs, arranging, coordinating, and monitoring the delivery of individualized services to meet the needs of program participants.

Additional eligible cost under ESG street outreach component include:

- Engagement which includes assessment, providing crisis counseling, addressing urgent physical needs (providing meals, blankets, clothes, or toiletries).
- Case management which includes the cost of assessing housing and service needs, arranging, coordinating, and monitoring the delivery of individualized services to meet the needs of the participant. Identification cards are an allowable expense under Street Outreach case management as long as it is needed to access shelter and other emergency services.
- Cost of program participant's travel on public transportation
- Emergency health services (physical health and mental health). Eligible cost is for direct outpatient treatment provided by licensed medical professionals operating in community-based settings. ESG funds may only be used for these services to the extent that other appropriate mental health services are unavailable or inaccessible within the community.

ESG-CV can provide all eligible activities under ESG Street Outreach Component in addition to CARES specific activities. Activities available under ESG-CV Street Outreach include:

- Training
- Hazard Pay
- Handwash Stations and Portable Bathroom
- Volunteer Incentives

Street Outreach activities funded with ESG and ESG-CV must be consistent with CDC guidance related to street outreach and engaging people at increased risk of severe illness when contracting coronavirus, as well as established best practices. Subrecipients should update their Written Standards to state whether their local standards/activities for providing street outreach have been updated or modified to prevent, prepare, or respond to the coronavirus. Changes to standards, activities include:

- Distribution of masks, hand sanitizer, or other PPE to households experiencing

unsheltered homelessness;
- Outfitting staff with PPE
- Provision of handwashing stations and portable bathrooms
- Coordinating medical care, hazard pay for staff, and providing reasonable incentives to volunteers (e.g. cash or gift cards)
- Maintaining social distancing requirements during engagement

2. **Emergency Shelter Component** (24 CFR 576.102)
Emergency shelter operations and services funded under this component provide access to emergency shelters and improve shelter quality. ESG funds may be used to provide essential services to homeless individuals and households in emergency shelters and fund shelter operations. All items purchased must be for the operation of the shelter.

For regular ESG, Emergency Shelter + Street Outreach cannot exceed 60% of the total ESG annual award. **Emergency Shelter Component activities used with ESG-CV funds are waived from caps.** Emergency shelter activities funded with ESG and ESG-CV must align with recommended guidance to effectively manage infectious disease within the shelter during coronavirus.
Eligible essential services cost under ESG shelter component include:
    - Hotel or motel vouchers for families or individuals who are unable to access shelter.
    - Cost of program participant's travel on public transportation
    - Life skills training which includes but not limited to budgeting resources and managing money (which may include payee services).
    - Mental health services for outpatient treatment by licensed professionals of mental health conditions. ESG funds may only be used for these services to the extent that other appropriate mental health services are unavailable or inaccessible within the community.
    - Substance abuse treatment services designed to prevent, reduce, eliminate, or deter relapse to substance abuse or addictive behavior and are provided by licensed or certified professionals. ESG funds may only be used for these services to the extent that other appropriate substance abuse treatment services are unavailable or inaccessible within the community.
        - Treatment cost consists of outpatient treatment for up to 30 days. Group and individual counseling are eligible cost; inpatient detoxification and other inpatient drug or alcohol treatment are NOT eligible costs.
    - Outpatient health services may be provided through ESG only to the extent that other appropriate health services are unavailable within the community.
    - Educational services are an eligible cost when necessary, for the program participant to obtain and maintain housing. Educational services include General Educational Development (GED) programs, and English as a Second Language program.
        - The State of Mississippi has many free GED classes, but limited resources that pay for GED testing. The Corporation recommends that subrecipients are interested in using the education resources to identify and partner

with existing GED programs in the community.

- Employment Assistance and Job Training programs are eligible including services that assist individuals in securing employment, acquiring learning skills, and/or increasing earning potential. Learning skills include those skills that can be used to secure and retain a job, including the acquisition of vocational licenses and/or certification.

Essential services are targeted and prioritized for individuals who are homeless (except for when the ESG-CV essential service waiver is applied) and are in need of essential services to secure housing. Agencies are encouraged to use essential services to help eligible individuals obtain self-sustainability.

If no appropriate emergency shelter is available, grantees may use ESG or ESG-CV funds to provide unsheltered homeless individuals with hotel/motel vouchers. Hotel/motel vouchers may be provided if shelter beds are unavailable, but it is not safe for them to use because of the need for social distancing.

Hotel or motel vouchers may be paid for a homeless family or individual when no appropriate shelter is available. Hotel or motel stays should be limited to no more than one week. If participants require longer than a 7 day stay, sub-recipients must get approval from MHC staff.

ESG eligible cost include:

- A hotel or motel voucher

ESG-CV eligible costs include:

- A hotel or motel room directly or through a hotel or motel voucher
- Cleaning of hotel or motel rooms used by program participants.
- Repairs for damage caused by program participants above normal wear and tear of the room.

ESG-CV can provide all eligible activities under ESG Emergency Shelter Component in addition to CARES specific activities. Activities available under the ESG-CV Emergency Shelter component include:

- Training
- Hazard Pay
- Temporary Emergency Shelter
- Volunteer Incentives
- Shelter rehab and conversion- Sub-recipients must work closely with MHC to ensure adherence to HUD requirements.

No household shall be denied access to safe housing, which may include alternative housing or a hotel room, even if they have been exposed or are symptomatic with coronavirus. Health-related questions should not determine admission, access to programs and should not be asked in order to screen people out of shelter.

If applicable, subrecipients must describe how their Emergency Shelter and Temporary Emergency Shelter programs prevent, prepare for and respond to the coronavirus. This should include:

- Any changes to assessment or prioritization to accommodate for coronavirus vulnerabilities such as age, specific health conditions and/or medical frailty.

- Steps for assessing whether a household needs a hotel/motel room, emergency shelter, or should be transferred to a Temporary Emergency Shelter.
- Admission requirements for someone to be eligible for a hotel/motel room, emergency shelter and/or a Temporary Emergency Shelter
- For Emergency Shelter, length of stay limits, if any (note: if the subrecipient has standards regarding length of stay, the standards should also include the process for requesting extensions)
- Description of referral pathways to isolation and quarantine if a household needs such services.
- Safeguards to meet the safety and shelter needs of special populations, such as victims of domestic violence, sexual assault, etc.

Sub-recipients must provide low-barrier access to ESG funded shelters. Subrecipients are required to develop shelter standards that dictates the admission process, length of time and diversion. Length of time can be no longer than twelve months. Funded shelters must meet shelter and housing standards identified in 576.403, have accessibility to special needs populations, meet VAWA requirements, and have safeguards in place to meet safety and shelter needs of special populations.

3. **Homelessness Prevention Component** (24 CFR 576.103)

   ESG funds may be used to prevent an individual or a family from moving into an emergency shelter of another place described in paragraph (1) of the "homeless" definition in §576.2. Allowable activities for services provided with homeless prevention is in accordance with the housing relocation and stabilization services requirements in § 576.105. Homeless prevention assistance may be provided to individuals and families who meet the criteria under the "at risk of homelessness" definition, or who meet the criteria in paragraph (2), (3), or (4) of the "homeless" definition in §576.2 and have an annual income at or below 30% of median family income for the area as determined by HUD. Funds may be used as described by §576.103 to prevent homelessness which may include relocation and stabilization services as described by §576.105.

   - Homeless prevention assistance may be provided for short-term assistance (up to 3 months), or a medium-term assistance (up to 24 months). Re-evaluation of need and eligibility must be conducted and documented every three months.
   - The applicant and the program participant must be the same. A person who is listed as "in the household" cannot make an application for assistance unless that person is a party to the lease agreement and utility bills.

   Homeless Prevention under ESG-CV

   ESG-CV can provide all eligible activities under ESG Homeless Prevention Component however ESG-CV homeless prevention is subject to specific changes in the regulations.

   - Eligible applicants who meet the "at risk of homelessness" definition, or meet the criteria in paragraph (2) (3) or (4) of the "homeless" definition, and have an annual income at or below **50% AMI**.
   - The applicant and the program participant must be the same. A person who is listed as "in the household" cannot make an application for assistance unless that person is a party to the lease agreement and utility bills.

- ESG-CV homeless prevention assistance is **capped at 12 months**, not including arrears with a reevaluation every six months.
- Subrecipients are encouraged to prioritize ESG-CV homelessness prevention assistance for households earning less than the 50% of the Area Median Income who are determined to have no alternative resources and no other place to go.

4. **Rapid Re-housing Component** (24 CFR 576.104)
   ESG funds may be used to provide rapid re-housing services/activities in accordance with the housing relocation and stabilization services requirements in § 576.105 and the short- and medium-term rental assistance requirements in § 576.106. Housing relocation and stabilization services/activities must be provided as necessary to help homeless individuals and households (meeting Category 1 or 4 of the HUD Homeless Definition) to quickly move to permanent housing and achieve stability.

   - Eligible participants must meet Categories 1 or 4 of the HUD Homeless Definition
   - For Annual ESG, rental assistance may be short-term (up to three months) or medium-term (up to 24 months).

   Rapid Rehousing under ESG-CV

   RRH under ESG-CV is subject to the same eligible activities as ESG RRH and housing relocation and stabilization services requirements. ESG-CV sub-recipients are encouraged to prioritize rent assistance and housing relocation and stabilization services for households with the longest history of homelessness and for households with the most severe service needs including coronavirus related needs.

   - RRH ESG-CV activities are capped at 12 months of assistance.

5. **Data Management and Program Management Components**

   A. **Homeless Management Information System** (HMIS) (24 CFR 576.107)
      a. Funding to facilitate data collection through the participation in and contribution to the HMIS designated by the Continuum of Care for the area. The following guidelines must be adhered to:

         1. The sub-recipient must ensure, in accordance with HUD standards of participation that data on all persons served and all activities assisted under the ESG program are entered into the applicable community wide HMIS (or comparable database) in the area in which those persons and activities are located.
         2. The subrecipient must report and track all data collection and reporting under a local HMIS.
         3. If the sub-recipient is a victim services provider or a legal services

provider, it may use a comparable database that collects client-level data over time and generates unduplicated aggregate reports based on the data. Information entered into a comparable database must not be entered directly into or provided to an HMIS.

HUD Notice: As permitted by HUD Notice CPD-20-08, a recipient may use ESG-CV funds to pay the costs of upgrading or enhancing its local HMIS to incorporate data on ESG participants and activities related to COVID-19.

B. **Administration** (24 CFR 576.108)

a. Up to 7.5% of a recipient's fiscal year grant can be used for administrative activities, such as general management, oversight, coordination, and reporting on the program. State recipients must share administrative funds with their local government sub-recipients and may share administrative funds with their nonprofit sub-recipients.

b. ***HUD Notice: As permitted by HUD Notice CPD-20-08, a recipient may use up to 10% of its total ESG-CV grant for administrative costs specified in 24 CFR 576.108.***

c. Administrative activities are not an eligible charge for subrecipients through annual ESG. Subrecipients can charge staff and overhead costs directly to ESG activities 24 CFR 576.108(a). **However, admin charges are allowable for ESG-CV.**

Allowable activities for RRH and HP

Housing Relocation and Stabilization Services (24 CFR 576.105)

Annual ESG funds can be used to pay housing owners, utility companies, and other third parties for the below listed costs. Qualified individuals who meets the homeless criteria under paragraph (1) or (4) of the "homeless" definition in §576.2 for RRH, or qualified individuals who meets the homeless criteria under paragraph (2), (3), or (4) and/or the "at risk of homelessness" definition for HP qualifies for assistance described the Housing Relocation and Stabilization category. All funds must be paid directly to the service provider. The following financial assistance activities are eligible expenses:

1. Rental application fees that are charged by the owner to all applicants.
2. Security deposits that are equal to no more than two (2) months' rent.
3. Last months' rent if it is necessary to obtain housing for a program participant. The last months' rent may be paid to the housing owner at the time the owner is paid the security deposit and the first months' rent. This assistance must be included in determining total rental assistance.
4. Prior rental arrears may be paid to a previous landlord if the arrears negatively impact the program participants' ability to get new housing. To pay this service, the old lease must be provided, and the Affidavit of Arrears must be completed and signed by the prior landlord.
5. Utility deposits as required by the utility company for all customers. The only eligible utility services are gas, electric, water and sewage.
6. Utility payments may be paid for up to 24 months per program participant, per service, including up to 6 months of utility payments in arrears, per service.
7. Moving costs may be paid for truck rental or hiring a moving company. Temporary storage fees for up to 3 months are allowable provided the fees are accrued after the program participants begin receiving assistance and before he/she moves into permanent housing. Payment of temporary storage fees that are in arrears is not an eligible expense.

Short-term and medium-term rental assistance (24 CFR 576.106)

To qualify for short- and medium-term rental assistance, a program participant and a housing owner must have a typed and signed lease for the provision of rental assistance. Sub-recipients can provide program participants with up to 24 months of rental assistance during any 3-year period.

- Short-term rental assistance may be provided for up to three (3) months. The case manager must reassess the program participants' circumstances at least monthly and update case notes into HMIS. The case manager must provide reasonable timelines for the program participant to submit information necessary to determine program eligibility.

- Medium-term rental assistance may be provided for up to twenty-four (24) months. The case manager must reassess the program participants' circumstances at least monthly and must update case notes into HMIS.

HUD Notice: The alternative requirement under HUD Notice: CPD-20-08 for ESG-CV changes the medium-term assistance to "more than 3 months but not more than 12 months".

Rental Assistance

1. **Deposits and Move-In Assistance**

   The Housing Relocation and Stabilization Services section in this manual and CFR §576.105 describes allowable move-in cost and deposits. ESG/ESG-CV funds can be used to pay for activities directly related to obtaining stable housing. Qualified individuals who meets the homeless criteria under paragraph (1) or (4) of the "homeless" definition in §576.2 for RRH, or qualified individuals who meets the homeless criteria under paragraph (2), (3), or (4) and/or the "At Risk of Homelessness" definition for HP qualifies for deposits and other move-in assistance described the Housing Relocation and Stabilization category. Eligible activities include deposits, and eligible moving equipment. Program participants who receive rent payments from another financial assistance program (e.g. Section 8), are eligible for security deposits only.

2. **Rental Arrears.**

   Under Annual ESG, the payment of rental arrears consists of a one-time payment for up to 6 months of rent in arrears (delinquent), including any late fees on arrears. Any subsequent payment of late fees must be paid with non-ESG funds. The costs of rental and utility arrears assistance are only eligible to the extent that the assistance is necessary to help the program participant regain stability in their housing or move into other permanent housing and achieve stability in that housing. Rental assistance or arrears to pay for a lot on which a manufactured home is located will require prior MHC approval.

   Except for a one-time payment of rental arrears on the tenant's portion of the rental payment, rental assistance cannot be provided to a program participant who is receiving tenant-based rental assistance, or living in a housing unit receiving project-based rental assistance or operating assistance, through other public sources. Rental assistance may not be provided to a program participant who has been provided with replacement housing payments under the URA during the period of time covered by the URA payments §576.106 (c).

3. **Maximum Amount of Rent to be Paid.**

   Sub-recipient of ESG and ESG-CV funds must determine what percentage or amount of rent and utilities cost each program participant must pay while receiving homelessness prevention or rapid re-housing assistance. Such standards must be included in the sub-recipient's Written Standards and must be applied consistently across all ESG and ESG-CV funded projects.

Additional rental activities that are only allowable for ESG-CV, including landlord incentives are found in the RAMP (ESG-CV) Specific Eligible Activities section of this manual.

Record Keeping

Documentation Order of Priority.

It is the subgrantees responsibility to collect the required documentation to determine eligibility and provide services. Documentation must be collected in order of preference:

- Third party verification
- Case management verification with appropriate forms
- Self-declaration with appropriate forms

*Agencies cannot withhold or deny services if third party documentation is not accessible.

Sub-recipients will be responsible for ensuring the following:

- Before financial services are provided, collect eligibility documentation and documentation to justify financial assistance.
- Emergency/Arrearage payments must be made to the provider (e.g. landlord, utility company) of such items or services on behalf of an individual or family, and not directly to an individual family, or debt collections agency.
- Proper documentation must be maintained to ensure that all costs incurred are eligible.
- Proper documentation must be maintained that shows how the amount of assistance provided was determined to be necessary and reasonable.
- Proper documentation and support must be uploaded into HMIS

Homeless Status §576.500.

Subrecipients must maintain and follow intake procedures to ensure compliance with the homeless definition in §576.2. The procedures must require documentation at intake of the evidence relied upon to establish and verify homeless status. Consider the documentation order of priority section of this manual for obtaining "homeless" or "at risk of homelessness" evidence. Lack of third-party documentation must not prevent an individual from accessing shelter, receiving street outreach, or from receiving services provided by victim service providers. Records contained in an HMIS or comparable database used by victim service or legal service providers are acceptable evidence of third-party documentation. Reference Mandatory Documentation in this manual for acceptable verification of "Homeless".

At Risk of Homelessness Status §576.500.

For each individual or family who receives Emergency Solutions Grant (ESG) homelessness prevention (HP) assistance, the records must include the evidence relied upon to establish and verify the individual or family's "at risk of homelessness" status. This evidence must include an intake and certification form that meets HUD specifications and is completed by the subrecipient. To qualify for HP under the "At Risk of Homelessness" the individual or family must meet one of the At Risk of Homelessness Status as described in §576.2 paragraph (1), (2), and (3). Reference Mandatory Documentation in this manual for acceptable verification of "At Risk of Homelessness".

Rent Reasonableness.

Under ESG, rent must meet rent reasonableness standards and cannot exceed HUD's published FMRs

for the area. The rent for the unit assisted with ESG funds must not exceed the lesser of the FMR or the rent reasonableness standard. Rent reasonableness is determined by comparing the gross rent of three to four units in a set community to the Fair Market Rent (FMR updated annually) of that community.

A. To calculate the gross rent of a unit that is being tested for rent reasonableness and the FMR standard in a unit where the tenant is responsible for paying the utilities:

1. Total contract rent amount of the unit + Any fees required for occupancy under the lease (excluding late fees and pet fees) + Monthly **utility allowance*** (excluding telephone) = Gross Rent Amount

a) Utility Allowance is established by a local Public Housing Authority (PHA) and includes all utilities paid for by the tenant.

B. To calculate the gross rent of a unit that is being tested for rent reasonableness and the FMR standard in a unit where the tenant is NOT responsible for paying the utilities:

1. Total contract rent amount of the unit + Any fees required for occupancy under the lease (excluding late fees and pet fees) = Gross Rent Amount

Subrecipients must establish their own written policies and procedures for documenting comparable rents to establish transparency and consistency across all projects. Written policies and procedures should include:

- A methodology for documenting comparable rents
- Case file checklists and forms
- Standards for certifying comparable rents as reasonable
- Determination must be supported by documentation in the case file.

A grantee must determine, and document rent reasonableness for all units for which ESG rent assistance (including arrears) and/or security deposit assistance is being provided. The requirement applies whether homelessness prevention or rapid rehousing assistance is provided.

Fair Market Rent.

Rental assistance cannot be provided for a unit that exceeds the Fair Market Rent established by HUD. Fair Market Rent amounts are based on units that include utilities. Rent must follow HUD standard of rent reasonableness (comparable like units).

Rental Assistance Agreement.

Rental assistance payments may only be paid to the property owner with whom the sub-recipient has entered into a rental assistance agreement. The rental assistance agreement must be very specific and set forth the terms under which the assistance will be provided (i.e., when the assistance begins and ends). The agreement must also provide that during the term of the agreement, the owner must give the program participant a copy of any notice to vacate the housing unit. This shall also include any complaint used under state or local law to commence an eviction action against the program participant. Only ESG agreements provided by MHC are acceptable documents. All others may result in ineligible costs. The rental assistance agreement must contain the same cost, same payment due date, grace period, and late payment penalty requirements as the program participant's lease.

Late Fees.

Payment of late fees are allowable cost in connection to payments of rental/utility arrears. The subrecipient is solely responsible for paying late payment penalties that it incurs with non-ESG funds, and for late payment penalties incurred due to subrecipient internal policies.

a. Annual ESG – The program pays for the initial late fees at the time of assessment. This will cover late fees related to arrangement to bring the rental payments current. No additional late fees will be paid once the rent is current.
b. ESG-CV – The program pays for the initial late fees at the time of assessment. This will cover late fees related to arrangement to bring the rental payments current. No additional late fees will be paid once the rent is current.

Lease Agreement.

Each program participant must have a legally binding typewritten lease agreement for the rental unit. The lease must be between the property owner or landlord and the program participant (tenant). The lease must be signed by the landlord and the tenant(s). The lease must clearly provide a full and complete address for the rental property. If the lease agreement is between parent and child, siblings or other relatives, it is invalid, and not reimbursable. If an employee, spouse or other family members of the sub-recipient program has rental property, that employee is not eligible for rental reimbursement through the ESG program.

If the property owner is renting a single-family unit, the lease must also be typewritten. Handwritten lease agreements or notices from the property/landlord are no longer acceptable.

Program Income

24 CFR 576.2, 576.407(c)(1). Allowable income generated from ESG program activities may be used for matching contributions, subject to the requirements in §576.201, 2 CFR 200.80, and this manual. ESG-CV is exempt from Match requirements.

Habitability Standards

The Emergency Solutions Grants (ESG) Program interim rule, at 24 CFR 576.403, establishes minimum standards for safety, sanitation, and privacy in emergency shelters funded with ESG, and minimum habitability standards for permanent housing funded under the Rapid Re-housing and Homelessness Prevention components of ESG.

ESG and ESG-CV funds cannot be used to help a program participant remain in or move into housing that does not meet the minimum habitability standards under §576.403(c). This restriction applies to all activities under the Homelessness Prevention and Rapid Re-housing components, including rental assistance and housing relocation and stabilization services.

ESG-CV HUD Notice: As permitted by HUD Notice CPD-20-08, where assistance is provided due to COVID-related activities, the habitability requirements at 24 CFR 576.403(b) do not apply to temporary

emergency shelters that have been determined by State or local health officials to be necessary to prevent, prepare for, and respond to coronavirus. However, recipients and subrecipients must still comply with nondiscrimination and applicable accessibility requirements, including requirements under Section 504 of the Rehabilitation Act, the Fair Housing Act, the Americans with Disabilities Act, and their implementing regulations.

Environmental Review

The environmental review is an examination of the potential environmental impacts of a project to ensure compliance with the National Environmental Policy Act (NEPA) and all related laws and authorities. Sub-recipients must submit all available relevant information necessary for MHC's Environmental Impact Officer to perform an environmental review required by 24 CFR Part 50 and must carry out mitigating measures deemed necessary.

Sub-recipients may not expend any funds, regardless of source, on any project funded (except temporary emergency shelters) in whole or in part with an ESG sub-grant until the environmental review has been completed. Failure to comply with this requirement may result in cancellation of the sub-grant.

Coordination of Service & Systems

ESG funded programs must coordinate and integrate, to the maximum extent practicable, ESG-funded activities with other programs targeted to homeless people in the state of Mississippi.
sub-recipients must develop their ESG program with the Federal Strategic Plan, MHC's Annual Action Plan, and the Consolidated Plan goals in mind. In working towards these goals, sub-recipients must:

- Work with their local Continuum of Care agencies to end homelessness
- Work with publicly funded institutions and systems to prevent homelessness (such as foster care and other youth facilities, mental health facilities, correctional programs or institutions, and health-care facilities)
- Work with local agencies that serve the most in need populations.

In coordinating services, subrecipients must also consider affordable permanent housing placements. Sub-recipients are encouraged to coordinate with:

- Local Housing Authority
- Tax-credited housing
- Income-based housing

RAMP (ESG-CV) Specific Eligible Activities

ESG-CV. RAMP consists of funding provided for the Emergency Solutions Grants Program (ESG) under the Coronavirus Aid, Relief, and Economic Security Act (CARES Act). These ESG-CV funds must be used to prevent, prepare for, and respond to coronavirus, among individuals and families who are homeless or receiving homeless assistance and to support additional homeless assistance and homelessness prevention activities to mitigate the impacts created by coronavirus. Requirements at 24 CFR Part 576 -Emergency Solutions Grant Program- will apply to the use of these funds, unless otherwise provided by the alternative requirements and flexibilities established under the CARES Act, or

subsequent waivers, amendments or additional changes made by HUD.

Funding Source	Income Limit	Assistance Type	Term of Assistance
ESG-HP	30% AMI	• One-time Rental and/or Utility Arrears • Relocation and Stabilization Services • On-going monthly payments	up to 24 months
ESG RRH		• Relocation and Stabilization Services • On-going monthly payments	Up to 24 months
ESG-CV RRH & HP	50% AMI	• One-time Rental and/or Utility Arrears	Up to 12 months
ESG-CV Shelter		• Eligible activities identified under the Emergency shelter component	No cap

Eligibility. Eligible RAMP participants utilizing ESG-CV must either be homeless or at-risk of homelessness. ESG and ESG-CV follow the same "Homeless" and "At Risk of Homelessness" defined found in this manual and in §576.2. ESG-CV can provide the same eligible activity as ESG (except for time and income waivers) along with additional activities eligible through CARES Waivers.

576 – Subpart B, ESG-CV funds may also be used for the following activities:

1. **Temporary emergency shelters.** Funds may be used to pay for temporary emergency shelters for individuals and families experiencing homelessness. Eligible costs related to temporary emergency shelters include: leasing of real property, renovation, conversion, shelter operations, and services. Additional requirements for temporary emergency shelters are established in Section III.E.3.a of the Notice.

   Temporary emergency shelters are exempt from:
   - Minimum standards for emergency shelters at 24 CFR 403(b) – however, lead-based paint requirements still apply
   - Environmental review
   - Minimum period of use requirement (24 CFR 576.102(a)(xi)(4)(c))

   Sub-recipients must retain documentation that the shelter met the definition of temporary shelter, and has written approval from a public health official that this temporary emergency shelter is needed for the community's COVID response.

2. **Training.** Funds may be used for training on infectious disease prevention and mitigation for staff working directly to prevent, prepare for, and respond to coronavirus among persons who are homeless or at risk of homelessness. The costs are eligible as a standalone activity, not an

administrative cost and is, therefore, not subject to the administrative cap on funding.

Training costs are allowable under all ESG components and can be provided to both homeless assistance providers and to those who do not receive funding through the CARES Act.

Sub-recipients must maintain meeting agendas and notes to support eligibility of this expense.

3. **Hazard Pay.** As permitted by the CARES Act, funds may be used to pay hazard pay for recipient- or subrecipient-staff working directly to prevent, prepare for, and respond to coronavirus among persons who are homeless or at risk of homelessness.

   Examples of staff working directly in support of coronavirus response includes:
   - Street outreach teams
   - Emergency shelter staff
   - Staff providing essential services (e.g. outpatient health or mental health, housing navigators)
   - Staff in proximity to persons with coronavirus or working in locations with a high likelihood of contracting the coronavirus (e.g. security staff, kitchen staff)

   Hazard pay may be billed under Homelessness Prevention, RRH, Emergency Shelter and Street Outreach program components. While sub-recipients have the authority to establish their own hazard pay amounts and their cap, all sub-recipients should ensure the following criteria are met:
   - They are provided under the organization's established written compensation policies.
   - The costs are equally allocated to all related activities including federal awards; and,
   - Grantees must maintain records that include job descriptions, policies and procedures or other program records that detail positions receiving hazard pay. Grantees also must have documentation indicating temporary pay increases that correspond with a period in which staff works directly to prevent, prepare and respond to the coronavirus.

4. **Handwashing Stations and Portable Bathrooms.** Funds may be used for portable hygiene services and the staffing, equipment, supplies and services to clean and maintain these facilities to support households experiencing unsheltered homelessness. Examples include portable handwashing stations, bathrooms and shower trucks in outdoor locations for people experiencing unsheltered homelessness.

5. **Landlord Incentives.** Funds may be used to pay for landlord incentives for households experiencing homelessness and at-risk of homelessness. All payments must be reasonable and necessary to assist households in obtaining housing and supported with proper documentation. Subrecipients may not use ESG-CV funds to pay the landlord incentives an amount that exceeds three times the rent charged for the unit (not the tenant portion of the rent). Security deposits, which are an eligible cost under 576.105(a)(2) of the ESG Program Interim Rule, are treated as separate and distinct types of assistance from landlord incentives and do not count against a program participant's months of landlord incentives or rental assistance.

Landlord incentives can include:

- Signing bonuses equal to up to 2 months of rent
- Security deposits equal to up to 3 months of rent
- Costs to repair damages incurred by the program participant not covered by the security deposit or that are incurred while the program participant is still residing in the unit.
- Extra cleaning fees or payment of additional maintenance for the unit or appliances.

Landlord incentives may be charged under the Rapid Re-Housing and Homelessness Prevention budget categories. Sub-recipients must maintain program records that document that:

- Costs are reasonable and appropriate
- Costs are allowable and necessary to obtain housing for households experiencing homelessness and at-risk of homelessness
- Total amount for all incentives combined does not exceed three times the rent charged for the unit.

6. **Volunteer Incentives**. Funds may be used to provide reasonable incentives to volunteers who are currently helping to provide necessary street outreach, emergency shelter, essential services, and housing relocation and stabilization services during the coronavirus outbreak.
   Subrecipient must define what a volunteer is, who qualifies to receive volunteer services, the type of incentives provided and documentation that the amount/type of incentives provided are reasonable and appropriate. Before incurring related costs, subrecipients must request MHC approval.

CARES Act Waivers

Regulatory Waivers

On March 31, 2020, HUD issued a memorandum stating the availability of waivers for certain regulatory requirements associated with ESG to prevent the spread of COVID-19 and to facilitate assistance to eligible communities economically impacted by COVID-19.

MHC officially requested and was approved for the below listed waivers. The effective date of these waivers is June 30, 2021, but may change pending federal approved extensions.

MHC's Approved Waivers

1. Citizen Participation Public Comment Period for Consolidated Plan Amendment
2. Citizen Participation Reasonable Notice and Opportunity to Comment
3. HMIS Lead Activities
4. Re-evaluations for Homelessness Prevention Assistance
5. Housing Stability Case Management
6. Restriction of Rental Assistance to Units with Rent at or Below FMR

7. Self-Certification of Income and Credible Information on HIV Status
8. FMR Rent Standard
9. Property Standards for TBRA
10. Space and Security

Waivers and Alternative Requirements for ESG

On September 1, 2020, HUD issued Notice CPD-20-08, *Waivers and Alternative Requirements for the Emergency Solutions Grants (ESG) Program Under the CARES Act*, that detailed flexibilities authorized by the CARES Act. The waivers and additional eligible activities established in the Notice apply to ESG-CV funds and annual ESG funds as long as those funds are used to prevent, prepare for, and respond to coronavirus. The CARES Act and Notice do not apply to annual ESG funds used for purposes NOT related to preventing, preparing for, and responding to coronavirus. All approved waivers received are applicable to both ESG and ESG-CV funds, as long as the ESG funds are used to prevent, prepare and respond to the coronavirus. Internal agency policies must be updated to include the use of ESG-CV eligible activities and waivers.

These waivers and flexibilities are summarized as follow:

The requirements of 24 CFR 576 – Subpart B apply, **except** that:

1. Emergency Shelter and Street Outreach cap in section 576.100(b) does not apply. Recipients may expend as much of their funding on street outreach and emergency shelter activities as needed to prevent, prepare for, and respond to coronavirus.

2. Pre-Award Costs incurred before the period of performance (after January 21, 2020) may be reimbursed provided that the costs were directly related to preventing, preparing for, and responding to the coronavirus.

   MHC will reimburse for COVID-related costs that occurred from January 2020 through the end of the performance period (ESG-CV 1 and ESG-CV 2 in accordance with their respective grant cycle). Reimbursement is based on the date subrecipients began preparing, preventing, and providing COVID-19 related services.

3. Additional eligible activities are allowed for COVID-related activities as listed under RAMP Eligible Activities.
4. Summary of Waivers, Alternative Requirements and Statutory Flexibilities for Existing Eligible Activities.

   - **Short-Term and Medium-Term Rental Assistance**—changed definition of medium-term assistance from "for more than 3 months but not more than 24 months of rent" to "**for more than 3 months but not more than 12 months"**.
   - **At Risk of Homelessness Definition**—Income limit raised from 30 percent to the Very Low-Income limit of the area.
   - Re-evaluations for Homelessness Prevention Assistance- Required frequency of re-

evaluations under section 576.401(b) is waived for up to two years beginning 06/23/2020(date of the memorandum) Re-evaluation are conducted once every 6-months.

- Housing Stability Case Management – The original order started 03/31/2020, lifting the 3-month limitation established May 22, 2020, and making the waiver of 24 CFR 576.401(e)(1) apply throughout the period the recipient or subrecipient uses funds to prevent, prepare for, and respond to coronavirus.
- Temporary Stays in Institutions of 90 Days or Less – Waived -24 CFR 576.2 participants who are exiting an institutional stay of 120 days or less and were in shelter or a place not meant for human habitation immediately prior to entering the institution. To use this waiver, the justification must explain how the institutional stay was prolonged by the COVID-19 crisis.
- **Emergency Shelter & Street Outreach Cap**— Waived.
- **Administrative Cap**—Waived. Recipient may use up to 10 percent of total ESG-CV grant for administrative costs specified in 24 CFR 576.108.
- **Match Requirement**—Waived.
- **Fair Market Rent Limit**—Waived. Units must still meet Rent Reasonableness standards.
- **Homeless Management Information System (HMIS) Lead Activities**—Recipients may pay for HMIS Lead activities specified in 576.107(a)(2) even when not the HMIS Lead.
- **Consultation with the Continuum of Care (CoC)**—Waived.
- **Coordination with Other Targeted Homeless Services**—Waived.
- **System and Program Coordination with Mainstream Resources**—Waived.
- **Hotel/Motel Costs**—. Hotel/motel vouchers may be provided if shelter beds are available, but it is not safe for them to use because of the need for social distancing. Eligible costs include:
    - hotel or motel rooms, directly or through a voucher,
    - cleaning of hotel and motel rooms used by program participants,
    - repair damages caused by program participants above the normal wear and tear of the room.
- **Extension of RRH and HP Assistance**—Program participants who receive the maximum amount of assistance (24 months within 3 years) between January 21, 2020 and March 1, 2021 may receive an additional 6 months of rental assistance and services.
- **Coordinated Entry, Written Standards, and HMIS Requirements**— For new activities under the ESG-CV Notice Requirements to participate in coordinated entry, administer assistance in accordance with ESG written standards, and participate in HMIS are waived for costs incurred between the beginning of a community's coronavirus response (January 21, 2020 or later) and June 30, 2020. Coordinated entry, ESG written standards, and HMIS must be used going forward.
- **Procurement**—Recipient may deviate from applicable procurement standards when procuring goods to prevent, prepare for, or respond to coronavirus. Recipients must establish and maintain documentation on alternative procurement standards.

- **Program Income (PI)**—Waived. Defined at 2 CFR 200.80, PI includes: 1) any amount of a security or utility deposit returned to recipient/subrecipient, and 2) costs incidental to generating PI and not charged to the ESG-CV grant/subgrant may be deducted from gross income to determine PI. PI may be treated as an addition to the recipient's/subrecipient's grant/subgrant, provided PI is used in accordance with the purposes and conditions of that grant/subgrant. PI otherwise must be deducted from allowable costs as provided by 2 CFR 200.307(e)(1).
- **Consolidated Annual Performance and Evaluation Report (CAPER)**—Waived. Recipients have 180 days from their program year end date to submit their CAPER for annual ESG reporting.
- **Shelter Standards**—Waived for temporary emergency shelter activities used to prevent, prepare for, and respond to coronavirus.
- **Environmental Review Requirements**—Waived for temporary emergency shelter activities used to prevent, prepare for, and respond to coronavirus. An Environmental Review Exempt form must be submitted for each agency providing a temporary emergency shelter.

Highlighted changes in *Notice CPD-21-08* include As of July 26, 2021:

1. *Emergency Shelter Activities.* Removes the prior January 31, 2022 deadline for using ESG-CV for the costs of providing emergency shelter.
2. *Temporary Emergency Shelter Activities.* Removes the prior January 31, 2022 deadline for using ESG-CV for the costs of providing temporary emergency shelter. Also, jurisdictions ("recipients") may convert temporary emergency shelter acquired or improved with ESG-CV into emergency shelter without triggering disposition requirements.
3. *New Eligible Activities.* New eligible activities include:

- Loaning cell phones with wireless plans to assisted people ("program participants") so that they can obtain and maintain housing
- Providing personal protective equipment to assisted people
- Providing laundry services to people living in unsheltered locations
- Making vaccine incentive payments to people experiencing homelessness
- Providing furniture and household furnishings to assisted people while they are receiving rapid re-housing or homelessness prevention assistance
- Providing essential services to people receiving rapid re-housing and homelessness prevention assistance as well as those living in hotels and motels paid for with ESG-CV

- Paying for renters' insurance for people receiving rapid re-housing or homelessness prevention assistance
- Assuring that the coordinated entry system can quickly prioritize and connect people to appropriate housing and services to prevent and respond to coronavirus
- Providing sponsor-based rental assistance for people receiving rapid re-housing or homelessness prevention assistance

4. *Aligning Eligibility and Re-evaluation Income Limits.* The income limit to be eligible for homelessness prevention and to continue to receive homelessness prevention or rapid re-housing assistance is raised from 30% of median family income to "very low-income" (in general, 50% of median family income).
5. *New Rental Assistance Allowances.* Jurisdiction or subrecipients providing project-based rental assistance may pay for rent for a maximum of 30 days from the end of the month in which a unit was vacated while a jurisdiction or subrecipient attempts to house another household in that unit. In addition, if a household moves into a unit in the middle of the month, the initial payment of a half month's rent does not count toward a household's total rental assistance. Also, jurisdictions and subrecipients may allow households to enter into subleases when receiving rapid re-housing or homelessness prevention assistance.
6. *Helping Current ESG Program Participants Maintain Housing.* Waives the prior 24 months in a 3-year period limit for receiving services or rental assistance. Also, if someone moves into a unit in the middle of the month, the initial payment of a half-month's rent does not count toward a household's total rental assistance. In addition, the Notice removes the 12-month limit on medium-term rental assistance.
7. *Permanent Housing - Habitability and Housing Quality Standards.* Jurisdictions and subrecipients must ensure that housing meets minimum habitability standards established in 24 CFR 576.403(c) or Housing Quality Standards (HQS) established under 24 CFR 982.401 before helping people remain or move into housing. In addition, jurisdictions may provide housing relocation and stabilization services for people receiving homelessness prevention assistance without conducting habitability or HQS inspections.

8. *Housing Stability Case Management.* Jurisdictions and subrecipients may pay for housing stability case management for up to 60 days (instead of 30 days) while people seek housing.

5.

ESG-CV Program Deadlines

ESG-CV Expenditure Deadlines:
All funds awarded (both first and second allocations), excluding funding for Temporary Emergency Shelters must be expended by September 30, 2023. Funding for Temporary Emergency Shelters January 31, 2022 date was waived and no longer applies. MHC will monitor grant spending to ensure that sub-recipients are on track to spend out funds. If sub-recipients are not spending down in a timely manner, funds may be recaptured.

Spending Milestone	Deadline Date
50% of Funds Expended	06/16/2022
All Funds Expended	09/30/2023

DETERMINING PROGRAM PARTICIPANT ELIGIBILITY

Eligible Program Participants

There are five eligible populations identified for ESG and ESG-CV:

1. Homeless Definition Category 1: Literally Homeless (Living on the Street or in Emergency Shelter)
2. Homeless Definition Category 2: Imminently Homeless (within 14 days)
3. Homeless Definition Category 3: Unaccompanied youth/families who meet other Federal homeless definitions and additional criteria required by HUD.
4. Homeless Definition Category 4: Fleeing/attempting to flee Domestic Violence
5. At Risk of Homelessness as defined by HUD

Note: MHC is not funded to serve Category 3.

Assessment

All applicants must be assessed to determine eligibility for receipt services. The type and length of assistance for which an eligible household qualifies is determined by their household income, stability of their current housing, and/or their homeless status. During the pandemic, ESG-CV subrecipients are

expected to change assessment or prioritization to include COVID vulnerabilities such as age, specific health conditions, and/or medical fragility. Prioritization policy must be aligned with CDC recommendations for people at-risk of severe illness if they contract COVID.

An initial evaluation to determine program eligibility of individuals and/or families will be conducted by the sub-recipients. Sub-recipients are expected to include documentation on the results of the eligibility assessment in the client's case file and identify which program source and program component the individuals or families are being assisted with, and the length of assistance needed. After the initial evaluation, the type and amount of assistance will be established to ensure the individual or family's needs are met to regain stability.

Eligible applicant must meet the homeless or at risk of homelessness definition and have no other resources available. Subrecipients must keep all supporting documents in applicants' file.

Coordinated Entry/Assessment System §576.400(d).

Each Continuum of Care in Mississippi has developed a coordinated entry system or a coordinated assessment system in accordance with requirements to be established by HUD. Each ESG and ESG-CV funded program within the Continuum of Care's area **MUST** use that assessment system. The recipient and subrecipient must work with the Continuum of Care to ensure the screening, assessment and referral of program participants are consistent with the written standards. Subrecipients may modify/expedite the assessment, scoring and eligibility determination to prioritize those at high-risk for severe illness from coronavirus.

Coordinated assessment systems must be low-barrier and may be utilized to prioritize households with zero/low income, disabilities, and long-term histories of homelessness.

A victim service provider may choose not to use the Continuum of Care's centralized or coordinated entry system for participants impacted by domestic violence.

Income Eligibility

Household Income	Eligible Program Funds
Household income at or below 30% AMI	Annual ESG, ESG-CV
Household income at or below 50% AMI	ESG-CV

When calculating income, temporary income (i.e. Federal Pandemic Unemployment Compensation Program payments, stimulus checks) should not be included in the calculations. A lack of income does not preclude any household from receiving services. Households without income are eligible to receive ESG and ESG-CV assistance in any of the following components:

- Street Outreach
- Emergency Shelter

- Homelessness Prevention
- Rapid Re-housing

Homeless or At-Risk of Homelessness

HUD's definition of Homeless or At-risk of Homelessness should be used to determine an applicant's eligibility.

But For

To establish eligibility, an initial consultation with a case manager is to be conducted and an assessment made as to whether the household will require emergency shelter or be literally homeless **"but for"** this financial assistance. The case manager should be able to make the determination that the household has no other available housing options or lacks financial resources that would prevent them from becoming homeless. This includes no family support and no other social support networks.

The initial consultation conducted by the case manager should make the necessary determination of the range of services that may be required for the program participant. The structure of the ESG program is designed to provide and promote comprehensive services to the program participant. This is an effort to assist the program participant with gaining and maintaining stability in all facets of life, not just housing. The case manager must be knowledgeable of all services that are available in a community to effectively service the program participant.

Additionally, each program participant receiving homelessness prevention or rapid rehousing assistance must be required to meet regularly with a case manager (except where prohibited by the Violence Against Women Act (VAWA) and the Family Violence Prevention and Services Act (FVPSA), and the assistance provider must develop an individualized plan to help that program participant retain housing after the ESG assistance ends.

Rent Limitation and Duration

Subrecipients must use a rent limit policy that is used consistently for all units receiving a rent subsidy, including arrears and must be completed before the rent subsidy is paid. The rent limit is the maximum rent subsidy that can be paid for a unit of a given size.

Subrecipients are encouraged to extend/adjust the rent limit to address unemployment, loss of income, or benefits due to the coronavirus.

Determining Rent Subsidy

Subrecipients must have a standardized procedure for determining the amount of rent subsidy for each household. The procedure should include a consideration of the household's resources and expenses.

Although each household may receive a different amount of rent subsidy, the procedure for determining the subsidy must be standardized.

Client files must include documentation of the subsidy amount and determination process. Rent subsidy should be adjusted when there is a change in household circumstance, income, or need.

If utilities are not included in the rent but are the responsibility of the resident, a utility allowance for reasonable rent utility consumption must be subtracted from the rent. Subrecipients must use their local Public Housing Authority's (PHA) schedule of utility allowances per CPD Notice 17-11.

Duplication of Benefits (DOB)

Duplication of Benefits (DOB) occur when an individual or household receives financial assistance for the same service, during the same period, from multiple funding sources.

The goal of the RAMP regarding DOB:

The ESG-CV requires that the subrecipients completes the following analysis to avoid DOB

1. Assess the needs of the applicant.
2. Ask the applicant if they have received/receiving any additional support or any kind.
3. Calculate the unmet need
4. Document the calculation
5. Make sure all applicant subrogation forms are complete.

ESG and ESG-CV funds may not be used to cover costs that have already been paid for or that will be paid for by another federal program or other sources. Sub-recipients must determine and document if the household is receiving assistance from other sources (e.g. ERAP, FEMA costs for temporary shelter, Emergency Housing Vouchers, philanthropy, faith-based, CDBG-CV, etc.) to avoid duplication of benefits as well as verify that the other form of assistance does not disqualify the eligibility of the individual or household (Section 312 (42 U.S.C. 5155)).

To prevent a duplication of benefits, tenants and landlords are required to sign the Duplication of Benefits Certification which does the following:

- Provides a self-certification to the landlord and tenant indicating that they have not received a duplicative benefit;
- Request disclosure of any potentially duplicative assistance that they have already received, or reasonably anticipate receiving;
- Certifies that the landlord and applicant agrees to repay assistance that is determined to be duplicative.

Case Management

Case management is essential to assessing housing and service needs, arranging, coordinating, and monitoring the delivery of individualized services to meet the needs of program participants.

Determination of eligibility of a program participant for ESG, and ESG-CV, financial services must be conducted by the sub-recipient through an initial consultation with a case manager. The case manager should be able to determine the amount and types of assistance the individual or family needs to regain permanent housing stability.

Case management is an eligible activity with ESG and ESG-CV to ensure housing stability for participants. Case management time and eligible activities can be charged to the grant. The activity sheets and HMIS must detail the work and amount of time dedicated to ESG and ESG-CV. The activity worksheet is MANDATORY for ALL staff members carrying out duties that the organization is requesting reimbursement.

Requests for reimbursement for ALL staff MUST be accompanied by an activity sheet, detailing the work they have completed in the component pertaining to ESG and ESG-CV.
*Please refer to the appendix for a sample Activity Sheet.

Note: An Activity Sheet is applicable if you are requesting salary reimbursement and accompany each service/activity component that is listed on the Request for Cash. Please note a separate activity sheet is a needed for each program that salary reimbursement is requested.

Case management activities provided through homeless prevention or rapid re-housing assistance to a program participant must:

- Require the program participant to meet with a case manager not less than once per month to assist the program participant in ensuring long-term housing stability; and
- Develop a plan to assist the program participant to retain permanent housing after the ESG assistance ends, taking into account all relevant considerations, such as the program participant's current or expected income and expenses; other public or private assistance for which the program participant will be eligible and likely to receive; and the relative affordability of available housing in the area.

*The subrecipient is exempt from the requirement to "meet with a case manager not less than once per month" if the Violence Against Women Act of 1994 (42 U.S.C. 13701 et seq.) or the Family Violence Prevention and Services Act (42 U.S.C. 10401 et seq.) prohibits that recipient or subrecipient from making its shelter or housing conditional on the participant's acceptance of services.

ESG-CV Case Management. Case management must be provided under ESG-CV to ensure housing stability; however, the requirement to meet with a case manager once a month is waived under ESG-CV. Subrecipients are still required to contact participants and create appropriate housing stability service plans.

- Participant contact and service plan activities must be reported in HMIS.

Housing Engagement & Case Management

Housing stability case management includes approved housing placement activities identified with §567.105 Housing Relocation and Stability Services section (2*) Housing Stability Case Management*. Housing placement cannot exceed 30 days during the period the program participant is seeking permanent housing and cannot exceed 24 months during the period the program participant is living in permanent housing and seeking relocation. Component services and activities includes:

- Using Coordinated Entry System to evaluate participants for homeless prevention or rapid re-housing assistance
- Conducting the initial evaluation
- Counseling
- Developing, securing, and coordinating services
- Developing an initial housing and service plan.

Individual Service Plan

The individualized service plan is a plan developed by case managers and participants and serves as a path to permanent housing stability. The initial plan should start at initial intake and assessment and may evolve over time. At minimum, the service plan should address:

  - Housing
  - Employment/Income
  - Identified barriers to stability

Case Management Best Practices

Services provided should be case management focus. Determining the best approach to case management can be difficult; however, there are server best practice case management modals to consider when providing case management.

1. Housing First
2. Critical Time Intervention
3. Motivational Intervention
4. Rapid Resolution
5. Trauma-Informed Care
6. Diversion
7. Rapid Rehousing: Housing Barriers Assessment
8. Discharge planning
9. Employment First

ESG, ESG-CV and the Eviction Moratorium

The eviction moratorium was enacted in March 2020 by the Center of Disease Control as a way to combat the increase of homelessness and the spread of COVID-19 during a pandemic. The eviction moratorium does not prohibit a landlord for removing tenants; however, thanks to the moratorium, many individuals are allowed to stay in their homes.

- If someone would be at risk of eviction, but covered by the moratorium, then they are not at risk of homelessness and not eligible for ESG prevention assistance.

In response to the rental need due to COVID-19 impact and ESG restrictions, the ERA program was funded to fill the gap.

- ERA is provided by MHC to pay for rental and utility arrears for qualified applicants.

Subrecipients must provide and document whether "reasonable assistance" was provided to the household to prevent their eviction. Subrecipients are encouraged to use available community legal and rental services to prevent evictions of applicants.

Mandatory Documentation

Verification of Eligibility

Sub-recipients must obtain documentation to support a program participant's eligibility. Documentation is required to provide the circumstances that resulted in he/she becoming homeless or at risk for homelessness. Documentation that supports the program participant's eligibility must be obtained by either:

- A third-party (e.g. employer, landlord)
  - Not applicable to RAMP
- Case manager notes
- Certification from the person seeking assistance.

Although third party verification is preferable, lack of third-party documentation must not prevent an individual or family from being immediately admitted to emergency shelter, receiving street outreach services, or being immediately admitted to shelter or receiving services provided by a victim service provider.

Homeless Prevention documentation

Eligible participants must provide the following:

- An active, signed lease agreement between the program participant and the landlord or property owner. Leases with a month-to-month clause will also be accepted. *Verbal rental agreements are not eligible.*
- An eviction notice. The eviction notice can be a letter/notice from the landlord,

property owner or an official legal court document. At the minimum, the document must:

- Identify the ESG applicant and unit location where the applicant is the leaseholder,
- Indicate that the applicant must leave their housing within a certain number of days,
- Be signed and dated by the owner/landlord or court
- List the total amount that must be paid to remain in the unit.

- A signed affidavit of arrears signed by the landlord, property manager or property owner.
- A Rental Assistant Agreement is required in addition to a signed lease. The rental assistant agreement is a signed agreement between the grant subrecipient and the housing owner.
- A verification of payment ledger/history provided by the landlord or applicant. The ledger is used as backup documentation to the affidavit and certifies the delinquent amount and additional charges.
- Verification of current individual/household income is an eligibility requirement for homeless prevention services. See income eligibility section in this document for information regarding income restrictions with homeless prevention.
- The ESG applicant and the program participant must be the same. A person who is listed as "in the household" cannot apply for ESG assistance unless that person is a party to the lease agreement and utility bills and that person qualifies for ESG assistance.

NOTE that if an eviction moratorium is in place, "reasonableness assistance" must also be provided for evictions due to non-payment of rent prior.

Client File Documentation

Program participants that are eligible for assistance must provide all applicable mandatory documentation to complete the application process. Sub-recipients are required to upload the following documents to the client file, as applicable:

1. ***Homeless Status*** §576.500. Required documentation for verification of homelessness as defined in the "homeless" definition under paragraph (1), (4) (eligible activities includes Outreach, Shelter, RRH) and under paragraph (2), (3), (4) (eligible activities if individual does not meet category (1) HP).
    - If individual or family qualifies as homeless under paragraph (1) (i) or (ii) of the homeless definition, allowable activities are Outreach, Shelter, RRH and acceptable evidence includes:
        - a written observation by outreach worker/case manager of conditions where the individual or family was living,
        - a written referral by another services provider, or

- a self-certification by the head of household seeking assistance.

- If the individual qualifies as homeless under paragraph (1)(iii) of the homeless definition, because he or she resided in a shelter or place not meant for human habitation and is exiting an institution where he or she resided for 90 days or less allowable activities are Outreach Shelter, RRH and acceptable documentation includes appropriate homeless verification and one of the following:
  - Discharge paperwork or a written or oral referral from appropriate official of the institution. Discharge information must state the beginning and end dates of the time residing in the institution.
  - Written record of the intake worker's due diligence in attempting to obtain evidence.
- If the individual or family as homeless under paragraph (2) of the homeless definition because they will imminently lose their housing allowable activity is HP and appropriate evidence including:
  - A court order resulting from an eviction action that requires the individual or family to leave their residence in 14 days after the date of their application for assistance; or equivalent notice under Mississippi state law, or a Notice to Terminate.
  - For individuals and families whose primary nighttime residence is a hotel or motel room NOT PAID for by charitable organization, evidence that the individual or family lacks the resources necessary to reside there for more than 14 days after the date of application; or
  - An oral statement by the individual or head of household that the owner or renter of the housing they currently reside will not allow them to stay for more than 14 days after their application for assistance.
    - If documentation is not available, evidence of due diligence must be recorded.
  - Certification by the head of household that NO subsequent residence has been identified; and
  - Certification or other written documentation that the individual or family LACKS the resources and support networks needed to obtain other permanent housing.
- If the individual or family qualifies as homeless under paragraph (3) of the homeless definition in §576.2, because the individual or family does not otherwise qualify as homeless under the homeless definition but is an unaccompanied youth under 25 years of age, or homeless family with one or more children or youth, and is defined as homeless under other Federal statute or section 725(2) of the McKinney-Vento Homeless Assistance Act (42 U.S.C 11434a(2)), allowable activity is HP and appropriate and documented evidence includes:
  - For paragraph (3)(i) of the homeless definition in § 576.2, certification of homeless status by the local private nonprofit organization or state or local governmental entity responsible for administering assistance under the Runaway and Homeless Youth Act (42 U.S.C. 5701 et seq.), the Head Start Act (42 U.S.C. 9831 et seq.), subtitle N of the Violence Against Women Act of 1994 (42 U.S.C. 14043e et seq.), section 330 of the Public Health Service Act (42 U.S.C. 254b), the Food and

Nutrition Act of 2008 (7 U.S.C. 2011 et seq.), section 17 of the Child Nutrition Act of 1966 (42 U.S.C. 1786), or subtitle B of title VII of the McKinney-Vento Homeless Assistance Act (42 U.S.C. 11431 et seq.).

- For paragraph (3)(ii) of the homeless definition in § 576.2, referral by a housing or service provider, written observation by an outreach worker, or certification by the homeless individual or head of household seeking assistance;
- For paragraph (3)(iii) of the homeless definition in § 576.2, certification by the individual or head of household and any available supporting documentation that the individual or family moved two or more times during the 60-day period immediately preceding the date of application for homeless assistance.
- For paragraph (3)(iv) of the homeless definition in § 576.2, written diagnosis from a professional who is licensed by the state to diagnose and treat that condition (or intake staff-recorded observation of disability that within 45 days of date of the application for assistance is confirmed by a professional who is licensed by the state to diagnose and treat that condition); department of corrections records; literacy, or other reasonable documentation of the conditions required under paragraph (3)(iv) of the homeless definition.

- If the individual or family qualifies under paragraph (4) of the homeless definition in § 576.2, because the individual or family is fleeing domestic violence, dating violence, sexual assault, stalking, or other dangerous or life-threatening conditions related to violence, then acceptable evidence includes an oral statement by the individual or head of household seeking assistance that they are fleeing that situation, that no subsequent residence has been identified and that they lack the resources or support networks.

2. ***At Risk of Homelessness Status*** *§576.500*. Required documentation for verification "At Risk of Homelessness" as defined in §576.2 (eligible activities include HP). Documentation must include an intake and certification form that meets HUD specifications and is completed by the recipient or subrecipient. The evidence must also include:
   - If the program participant meets the criteria under paragraph (1) of the "at risk of homelessness" definition in § 576.2:
     i. The documentation specified for determining annual income (ESG 30% AMI; ESG-CV 50% AMI);
     ii. The program participant's certification that the program participant has insufficient financial resources and support networks; e.g., family, friends, faith-based or other social networks, immediately available to attain housing stability and meets one or more of the conditions under paragraph (1)(iii) of the definition of "at risk of homelessness" in § 576.2. Appropriate evidence:
        1. Source documents (e.g. termination notice, unemployment statement, bank statement, arrears);
        2. If the source documents are unobtainable: a written statement by a relevant third party (e.g. former employer…), or written certification by intake staff of the oral verification by a third party.

3. If documents and statements are unobtainable, a written statement by the intake staff describing the efforts taken to obtain evidence; and
4. The most reliable evidence available to show that the participant meets the conditions of "at risk of homelessness".

- If the program participant meets the "at risk of homelessness" definition due to exiting a public funded institution, documentation must be obtained to include lack of support to prevent homelessness.

3. ***Application***. This document is to be completed by the case manager and signed by the program participant. The case manager must provide complete detail of how the program participant became homeless or has been put "at risk" of becoming homeless. All information provided in the application should be certified as true and correct to the best of the parties' knowledge. Any application that is not signed by **both** the case manager and the program participant is not a valid document. The ESG, and ESG-CV application is mandatory for all program participants.

4. **Income verification**. HUD defines income as "any money that goes to, or on behalf of, the head of household or spouse (even if temporarily absent) or to any other household member". Annual income includes the current gross income of all adult household members and unearned income attributable to a minor. The types of income to be counted include:

   - Earned Income
   - Self-Employment/Business Income
   - Interest & Dividend Income
   - Pension/Retirement Income
   - Unemployment & Disability Income
   - TANF/Public Assistance
   - Alimony, Child Support and Foster Care Income
   - Armed Forces Income

   Annual income must be calculated using HUDs income calculation worksheet. The case manager must obtain verification of all income reported by the program participant. If the program participant has indicated previous employment but is not currently employed, the case manager must provide documentation from the previous employer or from unemployment compensation. **This documentation is mandatory for all program participants and adult household members.**

   The following forms (as applicable) must be complete for income verification:

   - Unemployment verification
   - Self-Declaration
   - Zero Income Certification (if the program participant was self-employed or without any income to report.)
   - Income Calculation Worksheet

6. **Asset verification, if applicable**. Assets are defined as cash or material items that can be converted to cash quickly. They include real and/or personal property and investments that a household may possess, including assets that are owned by more than one person, but allow unrestricted access to the applicant. Assets include:

   - Amounts in checking and saving bank accounts.
   - Stocks, bonds, savings certificates, money market funds, and other investment accounts.
   - The cash value of trusts that may be withdrawn by the household.
   - IRA, Keogh and similar retirement savings accounts, even when early withdrawal will result in a penalty.
   - Lump sum receipts of cash received and accessible by household, such as inheritances, capital gains, lottery winnings, insurance settlements, and other claims.

   Household assets generally are not counted as income, except for interest and dividend income. However, household assets should be taken into consideration when determining whether a household has other financial resources to obtain or maintain housing.

7. **Lease Agreement**. This document must :

   - Be typed and signed.
   - Clearly list all the parties to the lease;
   - Provide terms and conditions;
   - Have a beginning and ending date; and
   - Be signed by all involved parties (landlord and tenant)
   - For arrearage rental assistance, the lease agreement must be signed by all involved parties (landlord and tenant) prior to the application date.

   If the lease has expired, it must have a clause addressing the continuance of the agreement on a month- to- month arrangement unless State law dictates that the lease automatically continues under a month-to-month or annual arrangement until the lease is renewed or is otherwise terminated. In the event the lease is extended on a month- to- month agreement, the landlord must still provide a written statement which clearly indicates this is month- to- month. The written lease agreement is mandatory for all program participants applying for ESG and ESG-CV assistance.

8. **Eviction Notice, if applicable**. This document must be typewritten and indicate the amount of rent due, the amount of time tenant has failed to pay rent and the length of time he/she must pay the delinquent rent or vacate the property within a certain number of days. The eviction notice must be signed and dated by the landlord or provided in a court order. This document is required for those "at risk" of becoming homeless.

9. **Rental Assistance Agreement.** The rental assistance agreement must be very specific and set forth the terms under which the assistance will be provided (i.e., when the assistance

begins and ends). This document is mandatory for all program participants.

10. **Rent Reasonableness checklist**. Rent reasonableness should be determined by considering the following:

    1. The reasonableness in relation to rents being charged for comparable unassisted units, taking into account the location, size, type, quality, amenities, management, and maintenance of each unit; and

    2. The rent should not be in excess of the rent currently being charged by the same owner for properties (if comparable to the unit in which the participant will be leasing) as well as those actual rents charged.

    Rent reasonableness must be determined for all units for which rental assistance, arrears and/or security deposit assistance is being provided. If the rent for the unit does not meet rent reasonableness, then ESG, or ESG-CV funds cannot be used to assist the household in that unit. Furthermore, these funds cannot be used to pay the rent up to the rent reasonableness standard, while the tenant pays the remainder. This document is mandatory for all program participants. All subrecipients must ensure their Written Standards include standards for how their agency will document rent reasonableness.

    See the Record keeping section of this manual to determine how to calculate Rent Reasonableness.

11. **Habitability Standards**. These standards apply when a program participant is receiving financial assistance and moving into a new (different) unit, as well as homelessness prevention. Inspections must be conducted upon initial occupancy. This document is mandatory for all program participants.

12. **Lead-Based Paint, if applicable**. All grantees funded with ESG and ESG-CV funds must follow minimum standards for compliance with the lead-based paint remediation and disclosure requirements identified in 24 CFR 576.403 and 578.99(f), including the Lead-Based Paint Poisoning Prevention Act, the Lead-Based Paint Hazard Reduction Act of 1992 and implementing regulations in 24 CFR part 35, subparts A, B, H, J, K, M and R. All subrecipients must include in their Written Standards policies and procedures on how they will document need for and inspections for lead-based paint.

    An example checklist (see Appendix) is included as a tool to guide grantees through the lead-based paint inspection process to ensure compliance. ESG and ESG-CV staff may use this checklist to document any exemptions that may apply, whether any potential hazards have been identified, and if safe work practices and clearances are required and used. This document should be kept in each program participants' file.

13. **Affidavit of Arrears, if applicable**. This document must be signed and dated by the landlord and provide the specific amounts and the number of months that the tenant has failed to pay rent. This document is required for those "at risk" of becoming homeless.

14. **Rental Payment Ledger, if applicable**. This document must come from the apartment management and must be in alignment with the affidavit of arrears. If the tenant is renting from a homeowner, this information may not be available, so the affidavit of arrears will be enough. This document is required for those "at risk" of becoming homeless.

15. **Termination of Assistance, if applicable**. If a program participant violates program requirements, the sub-recipient may terminate the assistance in accordance with a formal process established by the subrecipient that recognizes the rights of individuals affected. The agency must exercise judgment and examine all extenuating circumstances in determining when violations warrant termination so that a program participant's assistance is terminated only in the most severe cases.

    To terminate rental assistance or housing relocation and stabilization services to a program participant, the required formal process, at a minimum, must consist of:

    - Written notice to the program participant containing a clear statement of the reasons for termination;
    - A review of the decision, in which the program participant is given the opportunity to present written or oral objections before a person other than the person who made or approved the termination decision; and
    - Prompt written notice of the final decision to the program participant.

    Subrecipients must provide in their Written Standards a description of their formal termination process.

16. **Check.** A copy of the check showing that the sub-recipients have paid the property owner/landlord. Sub-recipients must also provide bank statements with canceled checks paid to landlords and vendors on a quarterly basis.

17. **Confidentiality/ Privacy Statement.** This document must be uploaded in the HMIS file under the client number.

Re-Evaluation

Sub-recipients are required to re-evaluate the participant's eligibility and the types and amounts of assistance needed if they are to receive ongoing assistance.

Re-evaluation of the program participant's continued eligibility must include:

- Detailed case notes showing the program case manager's assessment of eligibility (i.e.

monthly rent payment).

- Case notes must be completed and uploaded to the program participant's file, prior to submitting the Request for Cash.

Income Re-evaluation timeline

Component	Funding Source	Income at Intake	Income at Re-evaluation	Frequency of Re-evaluation - not less than once
RRH	ESG-CV, Annual ESG for all purposes	N/A	at or below 30% AMI	annually
HP	Annual ESG (used for Non-COVID purposes)	Below 30% AMI	At or below 30% AMI	every 3 months
HP	ESG-CV and Annual ESG (used for COVID purposes)	At or below 50% AMI	At or below 50% AMI	every 6 months

ESG

For participants receiving rapid re-housing assistance, they must be re-evaluated not less than once **annually**, and for homelessness prevention participants, they must be re-evaluated not less than once every **three** months. At a minimum, each re-evaluation must establish that: (a) the program participant does not have an annual income that exceeds thirty percent (30%) of the median family income for the area for homeless prevention, as determined by HUD; and (b) the program participant lacks enough resources and support networks necessary to retain housing without ESG assistance.

The sub-recipient may also require each program participant receiving homelessness prevention or rapid re-housing assistance to provide notification of changes in income or other circumstances (household composition) that affect the program participant's need for assistance under ESG.

ESG-CV

For homeless prevention under ESG-CV, sub-recipients will be required to re-evaluate the program participant's eligibility at least once every 6 months (per HUD waiver expiring on 03/31/2022). These evaluations must, at a minimum, establish that:

- Program participant's household size and income has not changed;
- Program participant has not and is not receiving a duplication of benefits.
- The household lacks sufficient resources and support networks necessary to retain housing without ESG and ESG-CV assistance.

HMIS Evaluation

MHC relies on program information collected in HMIS to be up-to-date and correct. HMIS helps MHC verify that services are provided in accordance to ESG regulation including MHC ability to verify the following:

- Participant service dates
- Case management activities
- Service plan development
- Referrals from Coordinated Entry
- Returns to homelessness
- Participant income changes
- Required program documentation
- Discharge destination

MHC collects "active client" data from HMIS and reports for Domestic Violence agencies monthly to determine the number of participants served with program funds.

Agencies are required to discharge participants timely to prevent data discrepancies. MHC will provide subrecipients with a data discrepancy report as needed.

Program Participant Confidentiality and Privacy Policies

Each subrecipient must incorporate into their policies and procedures a process that will ensure the confidentiality of applicant's/program participant's identifying information; records pertaining to any individual or family provided family violence prevention; and treatment services offered under any project assisted with ESG or ESG-CV funds. Furthermore, the address or location of any shelter for victims of domestic violence assisted must be anonymous except upon written authorization from the person or persons responsible for the operation of the shelter for this information to be made public.
The subrecipient must provide the program participant with a confidentiality and privacy policy form, which is signed and dated in the participant file.

Grievance and Appeals Process

Sub-recipients are required to have an established process for addressing program participant's grievances for decisions, including termination or reduction of benefit, denial of benefit or other grievance. At a minimum, the process must include the following components:

- Informs the participant/applicant of the policy and documents participant/applicant acknowledgement of grievance and appeal procedure in client file;
- The grievance and appeal language will accompany all denial, reduction, and termination documentation.
- Informs the participant/applicant that they may contest and appeal any decision that denies (for

any reason) or limits eligibility of participant/applicant and/or terminates or modifies any benefits;

- Allows any aggrieved person a minimum of thirty days within which to request an administrative review;
- Informs the applicant/participant of their right to present written or oral objections before a person other than the person (or a subordinate of that person) who made or approved the decision;
- Informs the applicant/participant and MHC in writing of the final determination and basis for the decision within ten days of the determination. Any person or persons designated by sub-recipient can complete the administrative review, other than the person who made or approved the decision under review or a subordinate of this person. MHC retains the right to require modification of any review or appeals process that in its determination does not meet basic principles for notification, instruction, time allowance, impartiality and access.
- Sub-recipients must make accommodations for clients who have language or disability barriers that would prevent them from participating in the appeals process.

Conflicts-of-Interest

HUD guidance states "no person who exercises or has exercised any functions or responsibilities with respect to activities under the ESG program, or who is in a position to participate in a decision-making process or gain inside information with regard to activities assisted under the program, may obtain a financial interest or benefit from an assisted activity; have any financial interest in any contract, subcontract, or agreement with respect to an assisted activity; or have a financial interest in the proceeds derived from an assisted activity, either for him or herself or for those with whom he or she has family or business ties, during his or her tenure or during the one-year period following his or her tenure".

The state issued guidance which expanded the definition of relative to include a "spouse, child, parent or any person related by blood or marriage within the third degree". This definition is based on the Ethics in Government Act and the state nepotism statute. It is the responsibility of the Grant Administrator to properly disclose the conflict-of-interest provision to interested participants. If it is found that a conflict-of-interest has occurred, the grant recipient may be required to repay program funds, using non-federal funds. Failure to repay the funds may result in termination of participation in any future HUD funded programs. There will be no exceptions to this guidance granted by MHC.

Written Standards

Sub-recipients are required to develop their own written standards for ESG and ESG-CV as described in 24 CFR 56.400(e) of the ESG Interim Rule and adapt them for ESG-CV. These written policies and procedures will vary among sub-recipients; however, they must all be written in accordance with federal regulations as well as MHC requirements. ESG-CV policy must include:

- Summary of how ESG-CV funds are being used to prevent, prepare for and respond to coronavirus.

PROGRAM IMPLEMENTATION

Implementation Process

Subrecipients should view the implementation of a project as a continuous learning process. All staff of subrecipients should be knowledgeable of program requirements. Communication with MHC Staff, review of policy statements and instructions, attending workshop events conducted by MHC and a thorough review of this manual should assist in developing a strong knowledge base of the program.

The following summarizes the implementation process:

- MHC provides contracts/agreements to subrecipients and conducts the implementation workshop to provide guidance and materials necessary to implement a project.
- Subrecipients should begin the environmental review process immediately to meet the necessary federal requirements and timelines. If the activity is exempt from Environmental Review due to ESG-CV waivers or other ESG eligible program exemptions, subrecipients must complete an Environmental Review exempt form.
- Subrecipients should begin the procurement process for all services required for the project. Instructions for this process are outlined in the procurement section of this manual.
- Subrecipients must submit to MHC the documentation necessary to allow Contract Special Conditions clearance.
- Subrecipients must submit to MHC a Signatory Authority Letter for future Requests for Cash and program reporting. There should be no more than two (2) authorized signatories.
- Subrecipients must establish a financial management system that identifies the activity and line item budgets contained in the contract. The amount of funds approved in the contract budget will be closely monitored to avoid exceeding the allocated limits.
- Subrecipients must establish a recordkeeping system for the project.

Implementation Workshop

MHC will host a mandatory implementation workshop following an award of funds. Subrecipients will be notified in writing of the date, time and location of the workshop.

Grant Agreement

Upon being awarded funds, a grant agreement is executed between Mississippi Home Corporation and

the subrecipient for the award amount and selected activity. The agreement is a very important document throughout the life of the project. It identifies the description of the activities funded, budgeted costs, general terms and conditions, and any special conditions which must be met before the MHC will release funds.

The agreement contains the following:

Signature Sheet	The Signature Sheet identifies the sub-recipient, effective dates of the contract, grant number, amount of funds awarded, and the attachments detailed below. This sheet is signed by senior management of Mississippi Home Corporation and requires the signature of the chief executive officer of the sub-recipient.
Special Conditions	The environmental regulation is the only special condition that requires written clearance.
General Terms and Conditions	The terms and conditions cite program authority, rules, and regulations pertinent to all ESG Grants.
Assurances	Compliance with the assurances is committed to by the signature of the chief executive officer of the subrecipient in the original project application. The sub-recipient contract signatory should carefully review all assurances prior to signing the contract, as that office is ensuring compliance with all applicable laws, regulations and other requirements of the ESG program.
Budget	This section of the contract reflects the funds allocated to each project activity area. Subrecipients not sure of an eligible expense should contact MHC Staff for clarification prior to making a commitment of funds. Although not intended to be exhaustive, the following list of allowable program activities is included in the contract.

The term of the agreement will be outlined under "Project Period Beginning and Ending Dates". Extensions and budget modifications may be considered by MHC on a case by case basis. Subrecipients must submit to MHC a written request for program extension and/or budget modifications with an explanation of why an extension is needed. If a requested change is found to be advantageous to the project, MHC will prepare the necessary final documents for review. Once all parties have received copies of the executed revised agreement, the requested action may proceed. MHC must approve all changes prior to local action. Noncompliance may result in ineligible costs and may result in the repayment of grant funds.

Effective Date of Award

All Grant Agreements will require signature by MHC and the Executive Director of the subrecipient to become fully executed. When fully executed, the sub-grant awards are effective as of the date indicated with MHC's signature.

Funds are available for use after:

- A budget has been approved by MHC;
- The contract/agreement has been fully executed;
- The start of the performance period; and
- The Environmental Review has been completed.

Expenses incurred prior to the completion of any of the above four milestones will not be reimbursed and may result in cancellation of the sub-grant, unless approved in writing by MHC.

Performance Period

Annual ESG

The performance period for each annual ESG sub-grant is twelve (12) months. Sub-recipients must provide services to homeless individuals and families for at least the period during which ESG funds are provided.

ESG-CV

All funds awarded to a recipient through the first and second allocations of ESG-CV funds must be expended for eligible activity costs by September 30, 2023.

FINANCIAL MANAGEMENT

Budget

ESG and ESG-CV sub-recipients must propose a budget based on the actual amount awarded. The budget must be approved by MHC prior to any reimbursable expenditure. **Reimbursement will not be made for activities that are not specified in an approved budget even though such activities may be classified as an eligible activity**.

MHC requires sub-recipients to receive MHC's written approval prior to making contract amendments, modifications, or extensions. For MHC to consider a contract change, the sub-recipient must submit an explanation of the need for the change with the executive director's signature. Some changes to original contracts may require the re-evaluation of an applicant's eligibility and could result in funding being withdrawn. The sub-recipient will be notified in writing when the State cannot approve a requested revision.

A request for budget modification must include the executive director's signature and a detailed allocation of funds. If approved, a modification of the contract budget will be prepared by MHC and submitted to the sub-recipient for signature. Budget modifications may include the creation of budgets for new activities/line items and/or the transfer of funds among existing budgeted activities/line items. All budget modifications require written MHC approval.

Administrative Costs

Administrative costs will be used for costs related to the planning and execution of the ESG activities. The total amount for administration will be 7.5 percent of the total allocation of ESG funding grant. Match funding for this activity will be provided under other ESG funded activities (i.e. Street Outreach, Emergency Shelter, Homeless Prevention and Rapid Re-housing Activities). Administrative dollars will be retained by the MHC, and match support for this activity will be provided by awarded agencies in conjunction with other homeless activities.

ESG-CV allows for up to 10% administrative charges. Administrative dollars related to ESG-CV are allowed by subrecipients of ESG-CV.

Matching Requirements

MHC ensures that 100 percent of the Emergency Solutions Grant received is matched with equal resources. Sub-recipients must submit match documentation to MHC quarterly and provide a description of the nature of the reported matching expenses and a certification that the match funds were used for ESG-eligible expenses. In addition, at the annual monitoring, MHC will pull samples of match documentation for verification purposes. The match may be cash or an in-kind amount but cannot be counted as satisfying the matching requirement of another federal grant.

Types of match that may be accepted include:

- Cash contributions expended for allowable costs including staff salaries and fringe benefits
- Noncash contributions
- Services provided by volunteers are matched at the current minimum wage salary unless the recipient can verify a higher rate of pay for current employees performing similar work
- Real property, equipment, goods or services that if the recipient had to pay for them with grant funds, the payments would have been indirect costs
- The value of donated goods and services such as clothing, food, diapers, haircuts, etc. The value placed should be consistent with 2 CFR 200, Uniform Administrative Requirements, Cost Principals, and Audit Requirements for Federal Awards, Final Guidance.
- Costs paid by program income provided the costs are eligible ESG costs that supplement the recipient's ESG program. All sources listed as match must meet these criteria:
- The matching contribution must be made after the date that HUD signed the ESG Grant Agreement;
- Cash contributions must be expended within the expenditure deadline in 576.203;
- Non-cash contributions must be made within the expenditure deadline in 576.203.
- Contributions used to match a previous ESG grant may not be used to match a subsequent ESG grant;
- Contributions that have been or will be counted as satisfying a match requirement of other federal funds may not be used as match for ESG funding;
- The matching funds must be used for ESG eligible clients and activities; and

If ESG funds are used to satisfy matching requirements of another federal program, funding from that program cannot be used to satisfy the matching requirements of ESG.

ESG Match Exceptions

Applications will be accepted from subrecipients who have the capacity to provide ESG services in their community but are unable to meet the match requirements. Up to $100,000 of a State's fiscal year grant is not required to be matched; therefore, MHC is passing this benefit to subrecipients that are least capable of providing the match contributions and to encourage new applications.

Requirements for match exceptions:

- Must be a new ESG applicant or an agency who has not received ESG funding in two or more years.
- The subrecipient does not have the required contributions to meet ESG Match Requirements listed above.
- The subrecipient can request 100% of its grant for consideration under this Match Exception. Grant requests will be capped as funds allowed/at $33,000.

ESG-CV Match

Match requirements are waived for ESG-CV activities.

Subrecipient Financial Management Requirements

- Signatory Authorization Letter that identifies authorized parties responsible to sign Request for Cash and reporting documents;
- The subrecipient must submit the CoCs Financial Management policy to MHC;
- The subrecipient shall submit the internal control policy for the request for cash as a section of the Financial Management policy;
- The procedures submitted must correspond with the submission of each Request for Cash.

Requests for Cash

Funds are requested by using the Request for Cash form and the Consolidated Support Sheet which can be viewed on MHC's website at www.mshomecorp.com. These forms must be accurately completed or the request will be returned to the sub-recipient. All forms that require a signature must be signed for the Request for Cash to be reviewed and processed.

Prior to drawing down funds, the sub-recipient must have completed the following:

- Grant Agreement executed and returned to MHC;
- Environmental Review Record Clearance;
- Clearance of all contract special conditions;

- W9 Form submitted to MHC;

Submission Requirements

Annual ESG

- For annual ESG, requests for cash must be submitted on the 15th of every month for the previous month's activities. **IF YOU CHOOSE TO SUBMIT MORE THAN ONE ESG REQUEST A MONTH, ON REQUEST MUST BE SUBMITTED ON THE 15th AND THE SECOND ON THE 30th OF THE MONTH.**

  Requests for reimbursements must be submitted within ninety (90) days of services provided. *Example: If you are submitting an RFC for 08/01/2021-08/15/2021, your request for reimbursement documentation must be dated between May 1, 2021 -July 31,2021.*

- Expenses incurred after June 30th must be on a separate RFC.

- Requests for Cash for annual ESG must be emailed to Faye McCall at faye.mccall@mshc.com and Raven Williams at ravin.willias@mshc.com .

- MHC is required to make timely payments to each of its subrecipients within 30 days after the date of receiving the subrecipient's complete payment request. If the sub-recipient submits an incomplete or incorrect request for payment, staff will make notification via email and return the request as necessary.

- Once the submitted RFC is approved, payment to a recipient will be made through automatic deposit.

ESG-CV (RAMP)

- Subrecipients requesting funds under RAMP (ESG-CV) may submit weekly draw requests. The RFC and its supporting documentation must be submitted by the close of business day on Tuesday to receive payment by the following week on Wednesday.

- MHC will conduct a cursory review of the supporting documentation. Subrecipients will receive monthly reports detailing any missing or incomplete documentation needing corrective action for RFCs submitted. Subrecipients must correct any deficiencies notated.

- RAMP (ESG-CV) requests for cash must be submitted by email to faye.mccall@mshc.com, vickie.palfrey@mshc.com, and tamra.stewart@mshc.com. Questions regarding RFC payments may be submitted to Faye McCall or Tamara Stewart.

- Once the submitted RFC is approved, payment to a recipient will be made through automatic deposit.

Request for Cash Form Instructions

The Request for Cash (RFC) form is used by subrecipients on a cost reimbursement basis to requisition funds. All applicable sections of the form must be complete.

Request for Cash Submission Process

1) Agencies are required to submit an RFC for the awarded grant at minimum of one a month.
2) Agencies must submit all RFC by 15th of each month. If the 15th falls on a weekend, the RFC must be submitted the following business day.
3) Agencies are required to submit verification of payment to vendors identified on the RFC.
    a. For example, cancel checks (front & back) or bank statements.
4) Cost incurred on the RFC must be during the agency's contract period.

Section A: General Information

Recipient
Name of Sub-recipient (selected from the drop-down menu)

Mailing Address
Sub-recipient's mailing address is automatically populated based on the sub-recipient.

Street Address
Sub-recipient's street address is automatically populated based on the sub-recipient.

City, State Zip
Sub-recipient's City, State Zip is automatically populated based on the sub-recipient.

Section B: Project Information

Grant No.
Provided by MHC based on the Program Year

Contract No.
Provided by MHC based on the Program Year, Program and Sub-recipient.

Project No.
N/A

Services Rendered
This period must fall within the contract period and the timeframe in which costs occurred. The dates provided in this field are the dates that purchases were made or the dates that an action became known to the sub-recipient (i.e., mail date, invoice date). The Services Rendered period cannot overlap state or subrecipient fiscal years.

Request No.
The draw number for the contract

MHC Staff Initials
To be completed by MHC staff.

Section C: Request per Activity

Activity Description
ESG Activity Components are Shelter, Street Outreach, Rapid Rehousing, Homeless Prevention and HMIS. CDBG-CV Activity Component is Homeless Prevention.

Budget Amount
The budget amount for each activity will be based on the amounts approved in the Grant Agreement.

Total Prior Request to Date
Total amount of funds previously disbursed for each activity.

This Request
Total amount of funds being requested for each activity.

Remaining Balance
Total amount of funds remaining for each activity after the current request.

Activity Numbers
Number assigned in IDIS for each activity.

Required Accomplishment Narrative:
Total number of persons served during the service period.

Signatory Section

Is this your final request for cash on this contract?
Must check "Yes" if there will be no future requests on this contract.

Signature of Authorized Official
The authorized official who must sign the Request for Cash (RFC) must be the same official who signed the contract or the approved authorized signatory official.

In case of signatory designation, an authorization letter will be required to be on file with Mississippi Home Corporation. The authorized official responsible for signing the RFC should not be the same as the preparer of the document. There should be a clear separation of duties.

Typed Name and Title of Authorized Official:
Name and Title of authorized signer must be typed on form.

Date Signed
Date Request of Cash form signed by authorized officials.

Prepared by
Name of person preparing the Request for Cash form. This should be the person most familiar with the data reported, in case of questions. The preparer of the RFC should not be the same as the authorized official responsible for signing the RFC. There should be a clear separation of duties. This signature can be typed in.

Preparer's Telephone No.:
Telephone number of the person preparing the RFC form.

Date Prepared
Date Request of Cash form prepared by the Preparer.

Consolidated Support Sheet Form Instructions

The Consolidated Support Sheet is provided to the subrecipient for use in documenting the cost proposed for reimbursement in the Request for Cash. It allows the subrecipient to report individual cost incurred per each activity area and to tie that cost by invoice numbers to support documentation. This support sheet allows a sub-recipient to maintain budget balances of activity area costs, federal expenditures, matching contributions, and total expenditures. Completed Consolidated Support Sheets are to be submitted each time a Request for Cash is submitted to MHC. Cost reported must equal the amount requested and disbursed. **No Request for Cash will be processed if the Consolidated Support Sheet and the Cumulative Support Sheet is not attached, signed and completed correctly**. The Request for Cash will be returned to the sub-recipient and must be re-submitted when completed or corrected. A duplicate copy of each Request for Cash must be retained in the subrecipient's file.

General instructions are as follows:

Program
Name of Program funds are being requested

Recipient
Name of Sub-recipient

Request for Cash Number
Draw request number for this contract

Contract Number
Provided by MHC based on the Program Year, Program and Sub-recipient.

Total Amount Requested
Automatically calculated field based on data entered for each line item.

IDIS #
The activity number assigned based on the Request for Cash form.

Date
Date of activity.

Line Item
Description of the eligible cost for the activity.

CAPER Category
The sub-category for an activity.

Vendor Name / Invoice Number
Enter the individual vendor name, month of payment and corresponding vendor invoice numbers, ID

numbers or names of program participants to reference attached cost documentation.
For the RAMP (ESG-CV and CDBG-CV) participants, please submit only the HMIS ID number associated with the participant not the name.

Total Invoice
Total amount of the invoice.

Amount of This Request
Amount of funds being requested for reimbursement for each line item.

Match Amount
Enter the amount of match funds to be used towards the activity area based on the available documentation. Enter a line item which describes the type of match (cash donation, value of donated materials, lease value, rent value, staff salary, or volunteer time value), vendor name, and invoice number for each match amount. Federal share and match share must maintain a 1 to 1 ratio as the project progresses and must be at least 1 to 1 at project completion. **Match funds are not included in the last three columns of the Consolidated Support Sheet. Match funds and match documentation is not required for ESG-CV.**

Amount Budgeted
Total amount budgeted for each activity based on the contract.

Amount Requested to Date
This column contains previously approved and presently requested federal cost. This amount must match the amount showing in IDIS for this activity. If the prior amount requested is incorrect. The RFC will be returned to the subrecipient for correction. The changes must be initiated by the signer also. An entry is made of the previously approved federal reimbursement activity total on the same row as "Amount Budgeted" for requests other than the initial. Entries are made for each federal cost item in the same amount as was shown for that item under "Amount of This Request". These cost entries will automatically inhabit the Balance column and be deducted from the activity area balance.

Balance
Automatically calculated field based on the "Amount of This Request" column.

Grand Total
Activity Area Totals will automatically inhabit the "Total" row for respective activity areas. From these activity totals a grand total will automatically inhabit the "Grand Total" row for each column.

Service Rendered (Beginning and Thru)
Automatically populated from the Request for Cash form.

Cumulative: Program Expenditures
(Federal Share) The total amount of federal funds requested to date for all activities. This should equal the grand total for "Amount Requested to Date".

Cumulative: Matching Expenditures
(Match Share) The total amount of matching funds reported to date for all activities. This should equal

the grand total for the match column.

Total Expenditures
Enter the sum of the cumulative program expenditures and the cumulative matching expenditures reported to date.

Typed Name and Title of Authorized Official
Enter the name of the authorized official who must sign the Request for Cash. This is the same official who signed the contract or an approved authorized signatory official. In case of signatory designation, an authorization letter will be required to be on file with Mississippi Home Corporation.

Mississippi Home Corporation RESPONSIBILITIES

1. The program staff shall process Requests for Cash/Consolidated Support Sheets and forward the documents to the MHC Finance Department. The total process time for each RFC is within 30 days of a **correctly submitted** Request for Cash.

   In the event of questions, errors, or discrepancies regarding submitted document(s), the MHC staff shall contact the designated subrecipient financial officer to discuss the issue. **The staff will not make any corrections or other changes to the Request for Cash and/or Consolidated Support Sheets. It is the subrecipient's responsibility to submit a true and correct documentation.**

2. All Requests for Cash/Consolidated Support Sheets submitted by the subrecipient shall be maintained by both the ESG and ESG-CV staff and the Finance Department of the MHC.

SUBRECIPIENT RESPONSIBILITIES

1. The Request for Cash shall always be accompanied by the Consolidated Support Sheet and invoices to support all costs.

2. At least one Request for Cash must be submitted monthly. You may submit more than one after approval, but you must submit AT LEAST one month.

3. For the ESG-CV (RAMP) Requests for Cash must be submitted at least bi-monthly. The Requests for Cash can be submitted weekly.

4. A Request for Cash must not include cost incurred during two of the subrecipient State's fiscal years. An individual cost falls into the fiscal year in which it is incurred based on the invoice date.

5. Costs eligible for reimbursement must be incurred during the contract period.
   - See ESG-CV waiver for COVID related activities dating to January 2020.

6. Requests for Cash MUST include documentation to support matching expenditures. When additional documentation or clarification is requested from the subrecipient, it must be submitted before the next request for cash will be processed. NO Additional Request for Cash Reimbursement will be processed, until outstanding items are resolved.

   Request for Cash proper documentation must include

   - Receipts for all purchases for which reimbursement is requested.
   - Proof of payment for all items for which reimbursement is being requested (i.e. payment check copies, credit card statement showing purchases, zero balance receipt showing the payment type.)

7. The subrecipient is responsible for providing a CAPER Summary Report monthly. This shall include beneficiary and financial reporting. Failure to submit these documents monthly will result in a delay of processing the Request for Cash.

8. Sub-recipients must comply with policies and procedures for submitting the annual CAPER (HMIS/Comparable Database). All ESG sub-recipients must submit the report to MHC by July 15th of each reporting year. Reporting periods run from July 1 through June 30th of the subsequent year.

9. Sub-recipients must comply with policies and procedures for HUD's Section 3 Form #60002 for each open grant. All ESG sub-recipients must submit the form to MHC by July 15th of each reporting year. Reporting periods run from July 1 through June 30th of the subsequent year.

Review of RAMP's Subrecipient Grants Management:

An example of questions that will be presented in the review detailed below:

1. Does the subrecipient participate in a coordinate assessment system that meets HUD's requirements:
    a. Does the subrecipient (unless it is a victim service provider) use an assessment system?
    b. Are all initial evaluations conducted in accordance with the coordinated assessment system requirements?

    NOTE: ESG and ESG-CV-funded victim service providers may choose not to use the CoC's coordinated assessment system. [24 CFR 576.400(d); 24 CFR 576.401(a); 24 CFR 576.500(g)

2. Was the screening, assessment, and referral of the program participants consistent with ESG written standards required under 24 CFR 576.400(e) 24 CFR 576.400(d)

Internal Reviews for Requests for Cash

Purpose
The purpose of internal reviews is to examine request for cash requests received from subrecipients and to provide objective and independent assurance of the existence, accuracy, completeness, and eligibility of the items requested for reimbursement to all material respects.

Periodic Review
Reviews will initially be conducted quarterly. On-going reviews will be semi-annually or more frequently based on prior findings and/or risk assessment. Reports will be issued semi-annually and will cover two reviews.

Scope
Review procedures should be sufficient to establish the following to all material respects.

1) No duplicates in reimbursements based on the beneficiary or the subrecipient
2) Existence of the beneficiary and existence of the expenditure
3) Accuracy of the expenditure
4) Completeness of the supporting documents
5) Eligibility of the person and of the expenditure

Independence and Objectivity
The review will be conducted with independents and objectivity without regard to the subrecipient.

Method

1) Payment will be made based on Request for Cash (RFC) requests submitted by the subrecipients for reimbursement of eligible expenses.

Sample Selection

1) A random nonstatistical sample will be selected based on the assessed risk of the subrecipient and the results of past reviews.
2) The sample will be selected from the Consolidated Support Sheets submitted as support for the Request for Cash.

Review

1) All items are tested against required documentation and support sufficient to cover the scope described above.
2) After the completion of the quarterly review, all findings will be provided to the subrecipient's executive director for review. The subrecipient will then have 5 working days to provide a written response or to cure the findings.
3) Once all review responses have been received from the subrecipient, a final determination will be made on each finding and a semi-annual report will be issued after the completion of two quarterly reviews.

4) If the findings are deemed sufficient in severity and/or demonstrate a trend, after the issuance and approval of the final report, the amount of the findings will be projected over the population and funds will be recaptured. The formula used to calculate the amount of the recapture when projected over the populations is as follows: *Error Amount in Dollars / Sample Amount in Dollars X Total Dollars of the Request for Cash.*

Reporting

1) A draft report will be completed detailing the results of the review and the recapture of funds if any, will be detailed.
2) Any recapture of funds will be deducted from the subrecipient's next RFC.

REPORTING

Homeless Management Information System (HMIS)

A Homeless Management Information System (HMIS) is a client-level data collection and management system that allows for better coordination among agencies providing services to clients. It is not a national reporting system, and it is not designed to be a financial reporting/accounting system. Agencies providing ESG and ESG-CV assistance MUST enter client-level data into HMIS so the subrecipient can provide aggregate data to MHC.

Subrecipients must enter data on all persons served and all activities assisted under ESG and ESG-CV into HMIS or, in the case of victim service providers, a comparable database in accordance with HUD's standards on participation, data collection, and reporting under a local HMIS. Comparable systems must be able to export data suitable for Consolidated Annual Performance and Evaluation Report (CAPER) submission through the ESG-CAPER Annual Reporting Tool (eCart).

Integrated Disbursement and Information System (IDIS)

IDIS is HUD's financial management system through which funds are drawn down and reports on performance data for HUD's Consolidated Annual Performance and Evaluation Report (CAPER).

CAPER Reporting

The purpose of CAPER is to generate the Emergency Solutions Grant Consolidated Annual Performance and Evaluation Report. The CAPER needs to be COMPLETED ANNUALLY BY SUBRECIPIENTS of projects receiving Emergency Solution Grant (ESG) funding and is designed to provide an unduplicated count of persons served in ESG projects, as well as demographic breakdowns of those clients.

ESG-CV CARES Act Reporting

MHC will report on uses of the ESG-CV funds in the CAPER within 180 days from program year end.

In addition, the CARES Act requires quarterly reports to be submitted that includes the following information:

- Information regarding the amount of funds received;
- The amount of funds obligated or expended for each project or activity;
    - If a new activity is provided during the contract year, subrecipients must respond to:
        - "Briefly describe what you provided through this service, including how you used these services to prevent, prepare for, and respond to the COVID-19 response and recovery and why you believe it was necessary for your crisis response effort."

- A detailed list of all such projects or activities, including a description of the project or activity; and
- Any detailed information on any subcontractor or subgrants awarded by the recipient.

MHC Reporting Requirements for ESG-CV RAMP

Sub-recipients receiving ESG-CV funds under RAMP must submit bi-weekly reports to MHC that contain the following project level data:

- The number of applications/calls received,
- The number of persons eligible for ESG, and ESG-CV and Homelessness Prevention and Rapid Re-housing,
- The number of person declined/rejected, and
- Health metrics.
- The number of cases of Duplication of Benefits captured by the subrecipients.

Quarterly submission of the SAGE required reporting.

- MHC will send a quarterly data request to ESG-CV subrecipients via SAGE.

MONITORING AND CLOSEOUT PROCEDURES

Compliance with regulatory and programmatic requirements of the ESG and ESG-CV subgrant is generally determined through on-site monitoring by MHC. Monitoring concentration will include, but is not limited to, financial management, eligible beneficiaries and Homeless Management Information Systems (HMIS)/Comparable Database. Monitoring will generally be conducted after advance notice and at a date and time convenient to both MHC and sub-grant recipients but may be conducted without notice and at any normal hour of business operation at the discretion of MHC.
When preparing for a monitoring visit, ensure that agencies policies, ESG/ESG-CV funded activities, and files are in line with CPD ESG monitoring guide Chapter 28 and this manual.

Responsibilities of the Subrecipient

Subrecipients who receive ESG, and ESG-CV assistance must understand it is their primary responsibility to enforce **ALL** obligations and regulations in complying with the intent of Congress as declared by the HEARTH Act Final Rule.

Subrecipients must ensure that activities undertaken meet the primary objectives of the Act, its regulations, and the State's ESG and ESG-CV program objectives.

If the State determines that a subrecipient of ESG and/or ESG-CV funds has failed to comply with any provision of this subpart, the State shall notify the non-profits' chief executive officer of the noncompliance and shall request the officer to ensure conformity in a timely manner.

Remedial actions and sanctions for failure to meet the ESG/ESG-CV:RAMP program requirements will be designed to prevent a continuation of the deficiency; mitigate, to the extent possible, its adverse effects or consequences; and prevent its recurrence.

Mississippi Home Corporation may instruct the subrecipient to submit and comply with proposals for actions to correct, mitigate, and prevent noncompliance with ESG, and ESG-CV requirements including but not limited to the following:

- Prepare and follow a schedule of actions for carrying out activities affected by the noncompliance, including schedules, timetables, and milestones necessary to implement the affected activities;
- Establish and follow a management plan that assigns responsibilities for carrying out the remedial actions;
- Cancel or revise activities likely to be affected by the noncompliance, before expending ESG/ESG-CV funds for the activities;
- Reprogram ESG/ESG-CV funds that have not yet been expended from affected activities to other eligible activities;
- Suspend disbursement of ESG/ESG-CV funds for some or all activities;

- Reduce or terminate the remaining grant of sub-recipient and reallocate those funds to other subrecipients.

In addition, MHC may impose the following Remedial Plan of action for the noncompliance of subrecipients:

- The MHC may suspend payments to the extent HUD deems it necessary to preclude the further expenditure of funds for affected activities.
- The MHC may remove the sub-recipient from participation in reallocations of funds.
- The MHC may deny matching credit for all or part of the cost of the affected activities and require the sub-recipient to make further matching contributions to make up for the contribution determined ineligible.
- The MHC may require the subrecipient to reimburse its line of credit in an amount equal to the funds used for the affected areas.
- The MHC may reduce or terminate the remaining grant of a subrecipient and reallocate those funds to other recipients;
- The MHC may condition a future grant.
- The MHC may take other remedies that are legally available.

Performance Standards and Outcomes

MHC consulted with each CoC to develop appropriate program outcomes and performance standards. ESG activities performance will be measured based on the CoC performance outcomes and the outcomes each subrecipients identified in their grant application.
Performance outcomes include:

1. Housing Measure
    a. Emergency Shelter- persons, exiting to permanent housing during the operating year.
    b. Emergency Shelter/Street Outreach- person's length of time remaining in homelessness
    c. Street Outreach- successful placement of persons from street outreach to permanent housing
    d. Permanent Housing- persons who remain in the permanent housing at the end of the operating year or were exited into permanent housing
    e. Permanent Housing- persons who returned to homelessness within a year of receiving assistance
2. Income Measure
    a. Persons age 18 and older who increased their total income
    b. Persons age 18 and older who increased their earned income

Common Errors on Request for Cash Submissions

It is the responsibility of the State to ensure the activities of the ESG and ESG-CV projects are administered in accordance with the HEARTH Act. The sub-recipient must ensure that project activities are carried out to avoid problems which violate the intent of the Act. Although the duties may be delegated, the ultimate responsibility for compliance rests with the non-profit's executive officers, as a State sub-recipient of ESG and ESG-CV funding.

Listed below are some common problems that subrecipients of ESG and ESG-CV projects should be aware of and try to avoid:

Environmental (not applicable for the ESG-CV)

- Contracts were executed prior to MHC environmental clearance apart from contracts for administrative services.
- Failure to provide MHC with necessary documentation.

Financial Management

- Eligible Matching funds were not expended at a proportionate ratio with ESG funds. In-kind services were not properly documented. (Not applicable for the ESG-CV RAMP)
- Representatives of the subrecipient agency were not adequately bonded; if applicable.
- Financial records were not maintained on a current basis or not kept in accordance with standards contained in the State or federal regulations.
- All receipts are not recorded in Cash Receipts Ledger.
- Bank reconciliation and subsidiary ledgers are not maintained, such as payments and balances.
- Unsupported or insufficient support for payments.
    - Missing copies of checks/credit card statement showing payment of purchases requested for reimbursement.
    - New rental agreements uploaded in HMIS
    - Missing Activity sheets for staff costs.
- Expenditures made prior to the date of the contract or special conditions clearance.
- Inadequate procedures for verification of allowable costs.
- **Program modifications were implemented without prior MHC approval**. Any new activity not described in sub-recipients original budget or grant will require a modification.
- Inadequate separation of duties (i.e. person approving expenditures is also disbursing and recording; executive directors paid as case managers).

Administration

Currently, Administration fees are not eligible expenses under ESG. Therefore, attending conferences, conventions, membership fees are not allowed.

Procurement

- Solicitations for MBE/WBE participation were not obtained.
- The subrecipient fails to have written Procurement Procedures or fails to follow the procurement process.

Subrecipient Recordkeeping/ Record Retention

The subrecipient must provide a Record Retention policy. The subrecipient's review will follow the guide provided for accuracy and completeness.

File Organization and Maintenance

A subrecipient should structure its project/case files and other records to comply with the general requirements to facilitate preparation of progress and other reports, including all submissions necessary for input into the Integrated Disbursement and Information System (IDIS) and the Consolidated Annual Performance and Evaluation Report (CAPER).

In setting up (or reviewing the adequacy of) its record-keeping system, a subrecipient should use this handbook to develop a list of all the items for which it must maintain documentation on a case/project basis and/or an activity basis.

The subrecipient must maintain records for the ESG, and ESG-CV programs for the greater of five (5) years or for the period specified below. Copies made by microfilming, photocopying, or similar methods may be substituted for the original records. This includes documentation of each programs participants' qualification as a family or individual at risk of homelessness or as a homeless family or individual and other program participant which must be retained for five (5) years after the expenditure of all funds from the grant under which the program participant was served.

MHC Record Retention

MHC shall retain records related to ESG and ESG-CV, including supporting documentation, for a period of not less than five years after the fiscal year of the grant or three years after the closeout of the grant from HUD, whichever is greater.

MHC will maintain files and records that relate to the overall administration of ESG, and ESG-CV as follows:

- Consolidated Plan submission to HUD
- Executed Grant Agreements
- Eligibility and national objective determinations for each activity under CDBG
- Citizen participation compliance documentation
- Fair Housing and Equal Opportunity records

Access to records

The HUD Office of the Inspector General, the Comptroller General of the United States, Mississippi Home

Corporation, or any of their authorized representatives, must have the right of access to all books, documents, papers, or other records of the sub-recipients that are pertinent to the ESG, and ESG-CV grants, to make audits, examinations, excerpts, and transcripts. These rights of access are not limited to the required retention period but last if the records are retained.

GENERAL COMPLIANCE

Compliance with regulatory and programmatic requirements of the ESG and ESG-CV, sub-grant is generally determined through on-site monitoring by MHC. Monitoring will be conducted annually at a minimum but may be conducted more frequently at the discretion of MHC. Monitoring will generally be conducted after advance notice and at a date and time convenient to both MHC and sub-recipients but may be conducted without notice and at any normal hour of business operation at the discretion of MHC.

Procurement Requirements

Procurement policy for programs administered by MHC is governed by Federal Regulation **2 CFR 200** and the policies are set forth in MHC Policy Statements and/or Instructions. The following procurement standards are currently in effect.

These policies and procedures are modified periodically in response to changing state laws or program conditions.

Small Purchases

Nonprofessional services or supplies which do not involve an expenditure of more than $5,000 may be purchased without advertising. This method of procurement lends itself best to simple, informal purchases in which written price quotations (at least two) are obtained from an adequate number of qualified sources. If the purchase of one item is at least $1,000 but not more than $5,000, then certain documentation is necessary. Documentation of procurement would include a description of supplies or services needed, a list of vendors or suppliers called, and price quotes obtained. Selection would be based on the lowest and best supplier.

If the aggregate cost is more than $5,000, but not more than $50,000, supplies or nonprofessional services may be obtained from the lowest and best bidder without advertising for bids, provided at least two (2) competitive written bids have been obtained. Documentation of procurement would include description of supplies or service needed, list of vendors or suppliers called or notified, and written individual quotes from each contacted vendor or supplier. Selection would be based on the lowest and best supplier.

Written procurement policy should be available for review and all contracts should be in writing.

Procurement History Records

Procurement history records must include the rationale for the method of procurement used, selection of contract type, contractor selection/rejection, and basis for contract price.

Conflict of Interest

Recipients will maintain a written code of standards of conduct governing the performance of their employees engaged in the award and administration of contracts. Conflict of interest provisions listed at 2 CFR 200 is to be incorporated. Also see conflict of interest standards in this manual.

Fair Housing/ Equal Opportunity

The guarantee of civil rights has a constitutional as well as a statutory base. Several laws overlap in their coverage of certain actions and activities.

The authority for complaint investigation and compliance determination is retained within HUD.

Affirmative Outreach

Sub-recipient must communicate and make known that use of ESG, and ESG-CV, funded facilities, assistance and services are available to all on a nondiscriminatory basis. All individuals, including transgender individuals and other individuals who do not identify with the sex they were assigned at birth, must receive equal access to program, benefits, services and accommodations in accordance with their gender identity without being subjected to intrusive questioning or being asked to provide documentation, in accordance with the HUD final rule entitled "Equal Access in Accordance with an Individual's Gender Identity in Community Planning and Development Programs." Subgrantee must develop and implement affirmative outreach written procedures and communication tools and materials to inform persons without regard to race, color, ethnicity, religion, sex, gender, sexual orientation, age, national origin, familial status, or disability, how to obtain access to facilities and services. If it appears the procedures subgrantee intends to use to accomplish this will not reach persons of any particular race, color, religion, sex, gender, sexual orientation, age, national origin, familial status, or disability who may qualify for those activities and services, subgrantee must establish additional procedures to ensure those persons are made aware of assistance opportunities. Reasonable accommodations for persons with disabilities must be available in order to ensure disabled participants have an equal opportunity to utilize housing, including shelters, and receive essential services. Greater levels of accessibility may be required for some shelters in compliance with The Americans with Disabilities Act.

Nondiscrimination

Subgrantee is required to comply with all state and federal statutes relating to nondiscrimination, including the Fair Housing Act, Section 504 of the Rehabilitation Act, Title VI of the Civil Rights Act, Title II of the Americans with Disabilities Act, and Title III of the American with Disabilities Act. Subgrantee may not take any of the following actions based on race, color, national origin, religion, gender, familial status, disability, marital status, source of income, sexual orientation, including gender identity, honorably

discharged veterans/military status, and survivors of domestic violence: • Refuse to rent housing or provide services • Make housing or services unavailable • Deny a dwelling or service • Set different terms, conditions or privileges for rental of a dwelling or obtaining services • Provide different housing services or facilities or different services • Falsely deny that housing is available for inspection or rental or that services are available • Deny anyone access to a facility or service.

Civil Rights Requirements

All recipients of Mississippi ESG and ESG-CV funds are required to comply with the Civil Rights requirements of Title I of the Housing and Community Development Act and the Fair Housing Laws including the following:

- Title VI, Civil Rights Act of 1964
- Housing and Community Development Act of 1974, as amended
- Title VIII, Civil Rights Act of 1968, as amended--or, the Fair Housing Act
- Housing and Urban Development Act of 1968
- Section 504, Rehabilitation Act of 1973, as amended
- Age Discrimination Act or 1975, as amended
- Executive Order 11063, as amended
- Executive Order 11246 as amended
- Executive Order 13279 as amended
- Section (3) Three, Housing and Urban Development Act of 1969, as amended

The Fair Housing and Equal Opportunity requirements affect every aspect of the Emergency Solutions Grant Program including the CARES component. . Civil rights laws are designed to protect individuals from discrimination based on the following:

- Race
- Color-ethnicity
- Sex
- National Origin
- Age
- Handicap
- Families with children

As Civil Rights apply to all MHC funded programs, they protect individuals from discrimination in the following categories:

- Housing
- Benefits and services created by ESG projects

Applicable Regulations

24 CFR Part I
24 CFR Part 8 issued 6/2/88
24 CFR Parts 105, 107, 108, 109, 110, 115, 135
41 CFR Chapter 60
28 CFR Part 42
24 CFR Part 576

- Employment
- Business opportunities
- Relocation resulting from ESG/ESG-CV funded activities

The following are individuals protected:

- Minorities
- Women
- Groups Distinguished by Age
- Handicapped Persons

The States by certifying their compliance with applicable civil rights laws, assure that methods of administration at the state and local level will be adequate to meet the requirements of the civil rights laws.

Sub-recipient records for fair housing requirements compliance must adhere to 24 CFR Parts 1 and 107.

To document compliance with fair housing requirements, sub-recipient's records must include the following:

- Documentation of any sub-recipient actions to affirmatively further fair housing (including providing funds, if applicable, for each action).

- For direct benefit activities, data must be maintained on the extent of participation and benefit by individuals involved in a program or activity funded totally or partially with ESG/ESG-CV funds. Such records must be kept by race, ethnicity, and gender of head of household, children, and handicap status. For area wide activities, documentation must include the following:

- A description of geographic boundaries of the service area,

- A description of the service being provided to the area, and

- The race and ethnicity of the area

- Data on employment in each of the local government's operating units funded totally or partially with ESG funds. Data must be maintained for the categories prescribed in the Equal Employment Opportunity Commission's EEO-4 form.

- Data on persons in households displaced because of ESG/ESG-CV activities, including the

following:

- The race and ethnicity of the households,
- The handicap status of any displaced persons, and
- The address to which each displaced household is relocated

- Where ESG activities cause a significant level of displacement of businesses, records must include data indicating the impact on businesses owned by minorities and women.

By signing the Certification of Assurance, the applicant is required to follow the bidding and negotiation requirements under Section 135.25 of the Section 3 Regulations (Title 24 CFR Part 135) and shall develop an affirmative action plan as specified in Section 135.70 for the use of businesses located in or owned in substantial part by persons residing in the area. Sub-recipients must document all efforts to meet these required actions and must report the progress made toward achieving these goals in the Contract and Subcontract Activity Report that is due every 6 months.

- Data must be submitted on each business entity that receives a contract or subcontract to be paid, with ESG funds, including data on the following:

  - The amount of the contract or subcontract
  - The racial/ethnic character
  - Any women's business enterprise as defined in Executive Order 12138.

- Documentation of the recipient's affirmative actions taken to overcome the effects of prior discrimination as determined through a formal compliance review or court proceeding, where the recipient has previously discriminated against persons on the ground of race, color, national origin, religion, sex, or handicap in administering a program or activity funded in whole or in part with ESG/ESG-CV funds.

- Documentation indicating that the recipient has taken steps to affirmatively further fair housing.

Action to Affirmatively Further Fair Housing

Under the ESG, and ESG-CV grant agreement, the sub-recipient is required to provide assurance that the program will be conducted and administered in conformity with Title VIII of the Civil Rights Act of 1968. Therefore, all projects must be administered in a manner to affirmatively further fair housing. Sub-recipients must act to affirmatively further fair housing.

Examples of actions available to sub-recipients to fulfill this requirement include:

- Counseling Services
- Passage of a fair housing ordinance Creation of Human Rights Commission Education program
- Assistance to fair housing groups
- Assistance to minorities in locating in non-minority area Voluntary affirmative lending plans
- Voluntary affirmative realtor plans Voluntary affirmative home builder plans Local compliance and monitoring process
- Advertising the benefits of an open community
- Operation of a "New Horizons" program for providing fair housing Fair Housing Proclamation

The sub-recipient must indicate the type of action taken and the results of the efforts. For example, if a sub-recipient provides a counseling service to low and moderate-income persons, the sub-recipient must specify the type of counseling services provided and the number of beneficiaries by race and sex.

Fair Housing and Equal Opportunity (FHEO) Posters and Displays

FHEO posters, English, and Spanish versions, must be posted in all grant sub- recipients administration buildings and shelter locations. These posters should be in a **public** place and located in **plain view** to those entering and/or exiting the building in or near the common thoroughfare.

Participation of Businesses owned by Minorities or Women

The sub-recipient must also have a procedure to encourage and use minority/female businesses as a source of supplies, equipment, construction, and services.

Fair Housing Amendments Act of 1988

(P.L. 100-430)

The Fair Housing Amendments Act of 1988 provides stronger federal enforcement measures against discrimination in housing. It gives the Department of Housing and Urban Development authority to initiate enforcement actions and to penalize those who discriminate in the sale, rental, or financing of housing. In addition, the act adds persons with handicaps and families with children to those protected under Title VIII of the Civil Rights Act of 1968.

CIVIL RIGHTS REGULATIONS AND REQUIREMENTS APPLICABLE TO MISSISSIPPI'S EMERGENCY SOLUTIONS GRANT PROGRAM

Communities funded under the ESG/ESG-CV Program should familiarize themselves with the following civil rights regulations and/or requirements concerning Fair Housing and Equal Employment Opportunity. These issues include the handbook, "Mississippi Minority Business Directory." The purpose of the directory is to "enable program participants to assure that small and minority businesses are utilized, when possible, as sources of supplies, equipment, construction and services."

Included in the packet of civil rights regulations are the Fair Housing and Equal Employment Opportunity posters. Sub-recipients are to display these posters where they will be visible around their offices and on or near job sites. Also included are the following regulations and requirements which communities are urged to familiarize themselves with:

1. Title VI of the Civil Rights Act of 1964 (Pub. L. 88-352) and the regulations issued pursuant thereto (24 CFR Part 1) provide that no person in the United States shall, on the grounds of race, color, or national origin, be excluded from participation in, be denied the benefits of, or be otherwise subjected to discrimination under any program or activity for which the applicant receives federal financial assistance and will immediately take any measures necessary to effectuate this assurance. If any real property or structure thereon is provided or improved with the aid of federal financial assistance extended to the applicant, this assurance shall obligate the applicant, or in the case of any transfer of such property, any transferee, for the period during which the real property or structure is used for a purpose for which the federal financial assistance is extended, or for another purpose involving the provision of similar services or benefits.

2. Title VIII of the Civil Rights Act of 1968 (Pub. L. 90-284), as amended, administering all programs and activities relating to housing and community development in a manner to affirmatively further fair housing; and will act to affirmatively further fair housing in the sale or rental of housing, the financing of housing, and the provision of brokerage services.

3. Section 3 of the Housing and Urban Development Act of 1968, as amended (12 U.S.C. 1701u) requiring that to the greatest extent feasible opportunities for training and employment be given to lower-income residents of the project area and contracts for work in connection with the project be awarded to eligible business concerns which are located in, or owned in substantial part by, persons residing in the area of the project.

4. Section 109 of the Housing and Community Development Act of 1974, as amended, which requires that no person in the United States shall on the ground of race, color, national origin or sex be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any program or activities funded in whole or in part with federal funds made available pursuant to the Act. Section 109 further provides that any prohibition against discrimination based on age under the Age Discrimination Act of 1975 (42 U.S.C. 6101 et seq) or with respect to an otherwise qualified handicapped individual as provided in Section 504 of the Rehabilitation Act of 1973 (29 U.S.C. 794) shall also apply to any such program or activity.

5. Executive Order 11063, as amended by Executive Order 12259, on equal opportunity in housing and nondiscrimination in the sale or rental of housing built with federal assistance.

6. Executive Order 11246, and the regulations issued pursuant thereto (24 CFR Part 130 and 41 CFR Chapter 60), which provides that no person shall be discriminated against based on race, color, religion, sex or national origin in all phases of employment during the performance of federal or federally assisted construction contracts. Contractors and subcontractors on federal and

federally assisted construction contracts shall take affirmative action to ensure fair treatment in the following categories:

- employment
- upgrading
- demotion
- transfer
- recruitment or recruitment advertising
- layoff or termination
- rates of pay or other forms of compensation and
- selection for training and apprenticeship

Violence Against Women Act (VAWA) protections

§ 5.2005 VAWA protections.

Subrecipients must provide **ALL** program participants with a notification of their VAWA rights. (See Appendix)

(a) Notification of occupancy rights under VAWA, and certification form.

(1) Subrecipients must provide to each of its applicants and to each of its tenants the notice of occupancy rights and the certification form as described in this section:

(i) A "Notice of Occupancy Rights under the Violence Against Women Act," as prescribed and in accordance with directions provided by HUD, that explains the VAWA protections under this subpart, including the right to confidentiality, and any limitations on those protections; and

(ii) A certification form, in a form approved by HUD, to be completed by the victim to document an incident of domestic violence, dating violence, sexual assault or stalking, and that:

(A) States that the applicant or tenant is a victim of domestic violence, dating violence, sexual assault, or stalking;

(B) States that the incident of domestic violence, dating violence, sexual assault, or stalking that is the ground for protection under this subpart meets the applicable definition for such incident under § 5.2003; and

(C) Includes the name of the individual who committed the domestic violence, dating violence, sexual assault, or stalking, if the name is known and safe to provide.

(2) The notice required by paragraph (a)(1)(i) of this section and certification form required by paragraph (a)(1)(ii) of this section must be provided to an applicant or tenant no later than at each of the following times:

(i) At the time the applicant is denied assistance or admission under a covered housing program;

(ii) At the time the individual is provided assistance or admission under the covered housing program;

(iii) With any notification of eviction or notification of termination of assistance; and

(iv) During the 12-month period following December 16, 2016, either during the annual recertification or lease renewal process, whichever is applicable, or, if there will be no recertification or lease renewal for a tenant during the first year after the rule takes

effect, through other means.

(3) The notice required by paragraph (a)(1)(i) of this section and the certification form required by paragraph (a)(1)(ii) of this section must be made available in multiple languages, consistent with guidance issued by HUD in accordance with Executive Order 13166 (Improving Access to Services for Persons with Limited English Proficiency, signed August 11, 2000, and published in the Federal Register on August 16, 2000 (at 65 FR 50121).

(b) Prohibited basis for denial or termination of assistance or eviction -

(1) General. An applicant for assistance or tenant assisted under ESG/ESG-CV programs may not be denied admission to, denied assistance under, terminated from participation in, or evicted from the housing on the basis or as a direct result of the fact that the applicant or tenant is or has been a victim of domestic violence, dating violence, sexual assault, or stalking, if the applicant or tenant otherwise qualifies for admission, assistance, participation, or occupancy.

(2) Termination on the basis of criminal activity. An applicant in ESG/ESG-CV housing programs must not be denied tenancy or occupancy rights solely on the basis of criminal activity directly relating to domestic violence, dating violence, sexual assault, or stalking if:

(i) The criminal activity is engaged in by a member of the household of the tenant or any guest or other person under the control of the tenant, and

(ii) The tenant or an affiliated individual of the tenant is the victim or threatened victim of such domestic violence, dating violence, sexual assault or stalking.

(c) Construction of lease terms and terms of assistance. An incident of actual or threatened domestic violence, dating violence, sexual assault, or stalking shall not be construed as:

(1) A serious or repeated violation of a lease executed under a covered housing program by the victim or threatened victim of such incident; or

(2) Good cause for terminating the assistance, tenancy, or occupancy rights under a covered housing program of the victim or threatened victim of such incident.

(d) Limitations of VAWA protections.

(1) Nothing in this section limits the authority of an ESG/ESG-CV subrecipient, when notified of a court order, to comply with a court order with respect to:

(i) The rights of access or control of property, including civil protection orders issued to protect a victim of domestic violence, dating violence, sexual assault, or stalking; or

(ii) The distribution or possession of property among members of a household.

(2) Nothing in this section limits any available authority of a covered housing provider to evict or terminate assistance to a tenant for any violation not premised on an act of domestic violence, dating violence, sexual assault, or stalking that is in question against the tenant or an affiliated individual of the tenant. However, the covered housing provider must not subject the tenant, who is or has been a victim of domestic violence, dating violence, sexual assault, or stalking, or is affiliated with an individual who is or has been a victim of domestic violence, dating violence, sexual assault or stalking, to a more demanding standard than other tenants in determining whether to evict or terminate assistance.

(3) Nothing in this section limits the authority of a covered housing provider to terminate assistance to or evict a tenant under a covered housing program if the covered housing provider can demonstrate an actual and imminent threat to other tenants or those employed at or providing service to property of the covered housing provider would be present if that tenant or lawful occupant is not evicted or terminated from assistance. In this context,

words, gestures, actions, or other indicators will be considered an "actual and imminent threat" if they meet the standards provided in the definition of "actual and imminent threat" in § 5.2003.

(4) Any eviction or termination of assistance, as provided in paragraph (d)(3) of this section should be utilized by a covered housing provider only when there are no other actions that could be taken to reduce or eliminate the threat, including, but not limited to, transferring the victim to a different unit, barring the perpetrator from the property, contacting law enforcement to increase police presence or develop other plans to keep the property safe, or seeking other legal remedies to prevent the perpetrator from acting on a threat. Restrictions predicated on public safety cannot be based on stereotypes, but must be tailored to particularized concerns about individual residents.

(e) Emergency transfer plan. Each subrecipient, as identified in the program-specific regulations for the covered housing program, shall adopt an emergency transfer plan, no later than June 14, 2017 based on HUD's model emergency transfer plan, in accordance with the following:

(1) For purposes of this section, the following definitions apply:

(i) Internal emergency transfer refers to an emergency relocation of a tenant to another unit where the tenant would not be categorized as a new applicant; that is, the tenant may reside in the new unit without having to undergo an application process.

(ii) External emergency transfer refers to an emergency relocation of a tenant to another unit where the tenant would be categorized as a new applicant; that is the tenant must undergo an application process in order to reside in the new unit.

(iii) Safe unit refers to a unit that the victim of domestic violence, dating violence, sexual assault, or stalking believes is safe.

(2) The emergency transfer plan must provide that a tenant receiving rental assistance through, or residing in a unit subsidized under, a covered housing program who is a victim of domestic violence, dating violence, sexual assault, or stalking qualifies for an emergency transfer if:

(i) The tenant expressly requests the transfer; and

(ii)

(A) The tenant reasonably believes there is a threat of imminent harm from further violence if the tenant remains within the same dwelling unit that the tenant is currently occupying; or

(B) In the case of a tenant who is a victim of sexual assault, either the tenant reasonably believes there is a threat of imminent harm from further violence if the tenant remains within the same dwelling unit that the tenant is currently occupying, or the sexual assault occurred on the premises during the 90-calendar-day period preceding the date of the request for transfer.

(3) The emergency transfer plan must detail the measure of any priority given to tenants who qualify for an emergency transfer under VAWA in relation to other categories of tenants seeking transfers and individuals seeking placement on waiting lists.

(4) The emergency transfer plan must incorporate strict confidentiality measures to ensure that the covered housing provider does not disclose the location of the dwelling unit of the tenant to a person who committed or threatened to commit an act of domestic violence, dating violence, sexual assault, or stalking against the tenant.

(5) The emergency transfer plan must allow a tenant to make an internal emergency transfer under VAWA when a safe unit is immediately available.

(6) The emergency transfer plan must describe policies for assisting a tenant in making an internal emergency transfer under VAWA when a safe unit is not immediately available, and

these policies must ensure that requests for internal emergency transfers under VAWA receive, at a minimum, any applicable additional priority that housing providers may already provide to other types of emergency transfer requests.

(7) The emergency transfer plan must describe reasonable efforts the covered housing provider will take to assist a tenant who wishes to make an external emergency transfer when a safe unit is not immediately available. The plan must include policies for assisting a tenant who is seeking an external emergency transfer under VAWA out of the covered housing provider's program or project, and a tenant who is seeking an external emergency transfer under VAWA into the covered housing provider's program or project. These policies may include:

(i) Arrangements, including memoranda of understanding, with other covered housing providers to facilitate moves; and

(ii) Outreach activities to organizations that assist or provide resources to victims of domestic violence, dating violence, sexual assault, or stalking.

(8) Nothing may preclude a tenant from seeking an internal emergency transfer and an external emergency transfer concurrently if a safe unit is not immediately available.

(9) Where applicable, the emergency transfer plan must describe policies for a tenant who has tenant-based rental assistance and who meets the requirements of paragraph (e)(2) of this section to move quickly with that assistance.

(10) The emergency transfer plan may require documentation from a tenant seeking an emergency transfer, provided that:

(i) The tenant's submission of a written request to the covered housing provider, where the tenant certifies that they meet the criteria in paragraph (e)(2)(ii) of this section, shall be sufficient documentation of the requirements in paragraph (e)(2) of this section;

(ii) The covered housing provider may, at its discretion, ask an individual seeking an emergency transfer to document the occurrence of domestic violence, dating violence, sexual assault, or stalking, in accordance with § 5.2007, for which the individual is seeking the emergency transfer, if the individual has not already provided documentation of that occurrence; and

(iii) No other documentation is required to qualify the tenant for an emergency transfer.

(11) The covered housing provider must make its emergency transfer plan available upon request and, when feasible, must make its plan publicly available.

(12) The covered housing provider must keep a record of all emergency transfers requested under its emergency transfer plan, and the outcomes of such requests, and retain these records for a period of three years, or for a period of time as specified in program regulations. Requests and outcomes of such requests must be reported to HUD annually.

(13) Nothing in this paragraph (e) may be construed to supersede any eligibility or other occupancy requirements that may apply under a covered housing program.

HUD Section 3

The U.S. Department of Housing and Urban Development (HUD) invests billions of federal dollars into distressed communities for urban planning, community development and projects that build and rehabilitate housing to help families achieve the American Dream. Section 3 of the Housing and Urban Development Act of 1968 recognizes that federal financial assistance can also become a tool to expand economic opportunities for low- and very low-income families and businesses of the neighborhoods and

communities where HUD invests public resources.

As a recipient of federal funds, MHC shall comply with Section 3 requirements set forth at 24 CFR Part 135 of the federal regulation which states that, to the greatest extent possible, businesses and employers working on HUD-funded projects must make a good faith effort to train and employ low-income individuals (Section 3 residents) living in the local area and also to contract with businesses owned by or that employ Section 3 residents. The regulatory threshold of Section 3 applicability to HUD-assisted projects is $200,000 for Sub-Recipients and $100,000 for Contractors and Sub-Contractors.

MHC has determined that all projects, regardless of the dollar amount, will be subject to compliance with Section 3 Requirements. This means that all sub-recipients, contractors, and/or subcontractors of MHC funded HUD projects will be obligated to comply with Section 3 requirements as set forth at 24 CFR 135 and MHC Section 3 Policy and Procedures. MHC believes that eliminating the regulatory threshold for Section 3 compliance will allow more residents of low- income communities generally – and more people who live in assisted housing in particular – to build work histories and obtain the work experience and skills they need to succeed in the labor market.

Therefore, strengthening Section 3 will make job training available to those who need it most and create a path of economic opportunity for Mississippians struggling with unemployment and low incomes.

Audits

The Federal Office of Management and Budget (OMB) Circular No. 2 CFR 200 requires that a state, local government or non-profit organization expending $750,000 or more a year in total cumulative Federal funds must have a Single Audit made in accordance with the Single Audit Act. This audit report must be submitted and received by the Federal clearinghouse designated by OMB and the Federal awarding agency or pass-through entity, **no later than nine months following the end of the grant recipient's fiscal year in which the Federal funds were expended.**

If a Single Audit is required, and any of the funds expended were received through MHC requires that a copy of the Single Audit report must be submitted and received by the ESG/ESG-CV staff **no later than nine months following the end of the grant recipient's fiscal year in which the Federal funds were expended.**

If a Single Audit **is not** required, (and any of the funds expended were received through MHC), MHC requires that an acceptable Funding Certification Form (for that year only) be submitted and received by the ESG/ESG-CV staff. It must be received **no later than nine months following the end of the grant recipient's fiscal year in which the Federal funds were expended,** but no sooner than the end of the same fiscal year.

While a qualified Funding Certification Form will exempt the grant recipient from submitting a Single Audit to the ESG staff for the specified fiscal year, it does not exclude the grant recipient from any other requirements of audits or financial statements as requested by MHC or any other Agency or Authority.

Within six months after receipt of the grant recipient's Single Audit report or Funding Certification Form, the ESG staff will send a written management decision regarding the review of the submitted reports.

Audits should be mailed to:

Mississippi Home Corporation
ESG Department
735 Riverside Drive
Jackson, MS 39202

DEFINITIONS

Homeless means:

1. An individual or family who lacks a fixed, regular, and adequate nighttime residence, meaning:

   (i) An individual or family with a primary nighttime residence that is a public or private place not designed for or ordinarily used as a regular sleeping accommodation for human beings, including a car, park, abandoned building, bus or train station, airport, or camping ground;

   (ii) An individual or family living in a supervised publicly or privately operated shelter designated to provide temporary living arrangements (including congregate shelters, transitional housing, and hotels and motels paid for by charitable organizations or by federal, state, or local government programs for low-income individuals); or

   (iii) An individual who is exiting an institution where he or she resided for 90 days or less and who resided in an emergency shelter or place not meant for human habitation immediately before entering that institution;

2. An individual or family who will imminently lose their primary nighttime residence, provided that:

   i. The primary nighttime residence will be lost within 14 days of the date of application for homeless assistance;

   ii. No subsequent residence has been identified; and

   iii. The individual or family lacks the resources or support networks, ***e.g.,*** family, friends, faith-based or other social networks, needed to obtain other permanent housing;

3. Unaccompanied youth under 25 years of age, or families with children and youth, who do not otherwise qualify as homeless under this definition, but who:

   i. Are defined as homeless under section 387 of the Runaway and Homeless Youth Act (42 U.S.C. 5732a), section 637 of the Head Start Act (42 U.S.C. 9832), section 41403 of the Violence Against Women Act of 1994 (42 U.S.C. 14043e-2), section 330(h) of the Public Health Service Act (42 U.S.C. 254b(h)), section 3 of the Food and Nutrition Act of 2008 (7 U.S.C. 2012), section 17(b) of the Child Nutrition Act of 1966 (42 U.S.C. 1786(b)) or section 725 of the McKinney-Vento Homeless Assistance Act (42 U.S.C. 11434a);

   ii. Have not had a lease, ownership interest, or occupancy agreement in permanent housing at any time during the 60 days immediately preceding the date of application for homeless assistance;

   iii. Have experienced persistent instability as measured by two moves or more during the 60-day period immediately preceding the date of applying for homeless assistance; and

iv. Can be expected to continue in such status for an extended period of time because of chronic disabilities, chronic physical health or mental health conditions, substance addiction, histories of domestic violence or childhood abuse (including neglect), the presence of a child or youth with a disability, or two or more barriers to employment, which include the lack of a high school degree or General Education Development (GED), illiteracy, low English proficiency, a history of incarceration or detention for criminal activity, and a history of unstable employment; or

4. Any individual or family who:

   i. Is fleeing, or is attempting to flee, domestic violence, dating violence, sexual assault, stalking, or other dangerous or life-threatening conditions that relate to violence against the individual or a family member, including a child, that has either taken place within the individual's or family's primary nighttime residence or has made the individual or family afraid to return to their primary nighttime residence;

   ii. Has no other residence; and

   iii. Lacks the resources or support networks, ***e.g.,*** family, friends, faith-based or other social networks, to obtain other permanent housing.

Definitions from 24 CFR 576.2. For purposes of ESG-CV funds, the definitions at 24 CFR 576.2 apply, except that:

At Risk of Homelessness. The CARES Act raised the income limit in paragraph (1)(i) of the "at risk of homelessness" definition at 24 CFR 576.2 from 30 percent of area median income to the Very Low-Income limit of the area, as determined by the Secretary. The entire definition of "at risk of homelessness," incorporating the higher income limit for ESG-CV activities, is included below for reference.

At Risk of Homelessness means an individual or family who:

- Has an annual income that does not exceed the Very Low-Income Limit of the area, as established for HUD's Section 8 and Public Housing programs at www.huduser.gov/portal/datasets/il.html;
- Does not have sufficient resources or support networks, e.g., family, friends, faith-based or other social networks, immediately available to prevent them from moving to an emergency shelter or another place described in paragraph (1) of the "homeless" definition in 24 CFR 576.2; and
- Meets one of the following conditions:
  - Has moved because of economic reasons two or more times during the 60 days immediately preceding the application for homelessness prevention assistance;
  - Is living in the home of another because of economic hardship;
  - Has been notified in writing that their right to occupy their current housing or living situation will be terminated within 21 days after the date of application for assistance;
  - Lives in a hotel or motel and the cost of the hotel or motel stay is not paid by charitable organizations or by Federal, State, or local government programs for low-income individuals;

- Lives in a single-room occupancy or efficiency apartment unit in which there reside more than two persons or lives in a larger housing unit in which there reside more than 1.5 persons reside per room, as defined by the U.S. Census Bureau;
- Is exiting a publicly funded institution, or system of care (such as a health-care facility, a mental health facility, foster care or other youth facility, or correction program or institution); or
- Otherwise lives in housing that has characteristics associated with instability and an increased risk of homelessness, as identified in the recipient's approved consolidated plan.

A child or youth who does not qualify as "homeless" under 24 CFR 576.2, but qualifies as "homeless" under section 387(3) of the Runaway and Homeless Youth Act (42 U.S.C. 5732a(3)), section 637(11) of the Head Start Act (42 U.S.C. 9832(11)), section 41403(6) of the Violence Against Women Act of 1994 (42 U.S.C. 14043e-2(6)), section 330(h)(5)(A) of the Public Health Service Act (42 U.S.C. 254b(h)(5)(A)), section 3(m) of the Food and Nutrition Act of 2008 (7 U.S.C. 2012(m)), or section 17(b)(15) of the Child Nutrition Act of 1966 (42 U.S.C. 1786(b)(15)); or

A child or youth who does not qualify as "homeless" under 24 CFR 576.2, but qualifies as "homeless" under section 725(2) of the McKinney-Vento Homeless Assistance Act (42 U.S.C. 11434a(2)), and the parent(s) or guardian(s) of that child or youth if living with her or him.

Local government and unit of general purpose local government mean a "unit of general purpose local government," as defined in 24 CFR 576.2 (i.e., any city, county, town, township, parish, village, or other general purpose political subdivision of a State) and, as established by section 100261(1) of the Moving Ahead for Progress in the 21st Century Act (MAP-21 Act), Public Law 112–141, includes:

- an instrumentality of a unit of general purpose local government, provided that the instrumentality is not a public housing agency, is established pursuant to legislation, and is designated by the chief executive of the general purpose local government to act on that government's behalf with regard to activities funded under title IV of the McKinney-Vento Homeless Assistance Act; and
- a combination of general-purpose local governments, such as an association of governments that is recognized by HUD.

State means a "State" as defined in 24 CFR 576.2 (i.e., each of the several States and the Commonwealth of Puerto Rico); and, as provided by section 100261(2) of the MAP-21 Act, includes any instrumentality of any of the several States designated by the Governor to act on behalf of the State and does not include the District of Columbia;

Definitions not in 24 CFR 576.2.

The McKinney-Vento Act means the McKinney-Vento Homeless Assistance Act (42 U.S.C. 11371 et seq.).

Coronavirus means SARS–CoV–2 or another coronavirus with pandemic potential, as defined by section 23005 of the CARES Act.

Annual ESG means, unless otherwise specified, the Emergency Solutions Grants Program whether funded through annual fiscal year (FY) appropriations or CARES Act funding. For example, a program participant assisted using only FY2021 ESG funding and a program participant assisted using only ESG-CV funding are both ESG program participants.

ESG-CV means the Emergency Solutions Grants Program as funded by the CARES Act and governed by requirements HUD established in accordance with that Act. ESG-CV funds do not include annual ESG funds (e.g., FY 2020 ESG grant funds), although annual ESG funds may be used in accordance with the requirements established for purposes of ESG-CV funds as further described in Section IV of this Notice.

Temporary Emergency Shelter means any structure or portion of a structure, which is used for a limited period of time because of a crisis, such as a natural disaster or public health emergency, to provide shelter for individuals and families displaced from their normal place of residence or sheltered or unsheltered locations. Examples of temporary emergency shelters include:

- an overnight, daytime, or 24-hour shelter in which program participants are only provided a safe place to sleep, rest, bathe, and eat;
- a shelter where one or more services are made available on-site, whether by shelter staff or contractors or through a memorandum of understanding with another subrecipient or service provider; and
- a shelter designed to facilitate the movement of homeless individuals and families into permanent housing within a fixed period of time (e.g., within 12 months) and employs or contracts with one or more case managers or service providers to provide services as specified under sections III.E.3.a.(i)(e) and III.E.3.a.(ii)(e) through (h).

Prevent, Prepare for, and Respond to Coronavirus. To assist recipients in ensuring that an activity being paid for with ESG-CV funds is eligible, or determining whether annual ESG funding may follow the waivers and alternative requirements established in this Notice, recipients and subrecipients should consider the following:

> **Prevent**…coronavirus means an activity designed to prevent the initial or further spread of the virus to people experiencing homelessness, people at risk of homelessness, recipient or subrecipient staff, or other shelter or housing residents. This includes providing Personal Protective Equipment to staff and program participants, paying for non-congregate shelter options such as hotels and motels, paying for handwashing stations and portable toilets for use by people living in unsheltered situations, and providing rapid re-housing or homelessness prevention assistance to individuals and families who are homeless or at risk of homelessness (as applicable) to reduce their risk of contracting or further spreading the virus.

Prepare for…coronavirus means an activity carried out by a recipient or subrecipient prior to or during a coronavirus outbreak in their jurisdiction to plan to keep people healthy and reduce the risk of exposure to coronavirus and avoid or slow the spread of disease. This includes updating written standards to prioritize people at severe risk of contracting coronavirus for shelter and housing consistent with fair housing and nondiscrimination requirements, adapting coordinated entry policies and procedures to account for social distancing measures or increased demand, developing a strategy and recruiting landlords to provide housing to people experiencing homelessness or at risk of homelessness, training homeless providers on infectious disease prevention and mitigation, and implementing a non-congregate shelter strategy to reduce the spread of coronavirus.

Respond to coronavirus means an activity carried out once coronavirus has spread to people experiencing homelessness, provider staff, or once individuals and families lose or are at risk of losing their housing as a result of the economic downturn caused by coronavirus. This includes transporting individuals and families experiencing homelessness to medical appointments, paying for shelter to isolate individuals who have contracted coronavirus from other program participants and people experiencing homelessness, providing rental assistance to those who are at risk of losing their housing, have already become homeless, or continue to experience homelessness due to the economic downturn caused by coronavirus, and providing hazard pay to recipient or subrecipient staff who put their own health at risk to continue to provide necessary services to individuals and families experiencing and risk of homelessness.

APPENDIX



Homeless Definition

ELIGIBILITY BY COMPONENT (Emergency Solutions Grants Program)		
	Street Outreach	Individuals defined as Homeless under the following categories are eligible for assistance in SO: • Category 1 – Literally Homeless • Category 4 – Fleeing/Attempting to Flee DV (where the individual or family also meets the criteria for Category 1) SO projects have the following additional limitations on eligibility within Category 1: • Individuals and families must be living on the streets (or other places not meant for human habitation) and be unwilling or unable to access services in emergency shelter
	Emergency Shelter	Individuals and Families defined as Homeless under the following categories are eligible for assistance in ES projects: • Category 1 – Literally Homeless • Category 2 – Imminent Risk of Homeless • Category 3 – Homeless Under Other Federal Statutes • Category 4 – Fleeing/Attempting to Flee DV
	Rapid Re-housing	Individuals defined as Homeless under the following categories are eligible for assistance in RRH projects: • Category 1 – Literally Homeless • Category 4 – Fleeing/Attempting to Flee DV (where the individual or family also meets the criteria for Category 1)
	Homelessness Prevention	Individuals and Families defined as Homeless under the following categories are eligible for assistance in HP projects: • Category 2 –Imminent Risk of Homeless • Category 3 – Homeless Under Other Federal Statutes • Category 4 – Fleeing/Attempting to Flee DV Individuals and Families who are defined as At Risk of Homelessness are eligible for assistance in HP projects. HP projects have the following additional limitations on eligibility with homeless and at risk of homeless: • Must only serve individuals and families that have an annual income below 30% of AMI



At Risk of Homelessness

CRITERIA FOR DEFINING AT RISK OF HOMELESSNESS	**Category 1**	Individuals and Families	An individual or family who: (i) Has an annual income below 30% of median family income for the area; AND (ii) Does not have sufficient resources or support networks immediately available to prevent them from moving to an emergency shelter or another place defined in Category 1 of the "homeless" definition; AND (iii) Meets one of the following conditions: (A) Has moved because of economic reasons 2 or more times during the 60 days immediately preceding the application for assistance; OR (B)Is living in the home of another because of economic hardship; OR (C) Has been notified that their right to occupy their current housing or living situation will be terminated within 21 days after the date of application for assistance; OR (D) Lives in a hotel or motel and the cost is not paid for by charitable organizations or by Federal, State, or local government programs for low-income individuals; OR (E) Lives in an SRO or efficiency apartment unit in which there reside more than 2 persons or lives in a larger housing unit in which there reside more than one and a half persons per room; OR (F) Is exiting a publicly funded institution or system of care; OR (G) Otherwise lives in housing that has characteristics associated with instability and an increased risk of homelessness, as identified in the recipient's approved Con Plan
	Category 2	Unaccompanied Children and Youth	A child or youth who does not qualify as homeless under the homeless definition, but qualifies as homeless under another Federal statute
	Category 3	Families with Children and Youth	An unaccompanied youth who does not qualify as homeless under the homeless definition, but qualifies as homeless under section 725(2) of the McKinney-Vento Homeless Assistance Act, and the parent(s) or guardian(s) or that child or youth if living with him or her.

Mississippi Home Corporation

Request for Cash Form

Program: Emergency Solutions Grant Program

Section A: General Information		Section B: Project Information		
Recipient		Grant No	Contract No.	Type No.
Mailing Address	#N/A	#N/A	#N/A	
Street Address	#N/A	Services Rendered		Recertify
City, State Zip	#N/A	From	To	
Telephone No	#N/A	Thru		MHC Certified

Section C: Request Per Activity

	Activity Description	Budget Amount	Total Prior Request to Date	This Request	Remaining Balance	Activity Number
1	Shelter	$0.00	$0.00	$0.00	$ -	15070
2	Street Outreach	$0.00	$0.00	$0.00	$ -	15070
3	Rapid Rehousing	$0.00	$0.00	$0.00	$ -	15080
4	Homeless Prevention	$0.00	$0.00	$0.00	$ -	15081
5	HMIS	$0.00	$0.00	$0.00	$ -	15082
	Total	$ -	$ -	$ -	$ -	

Required Accomplishment Narrative

Is this your final request for cash on this contract? YES X NO

Signature of Authorized Official | Date Signed | Prepared By | Date Prepared

Typed Name and Title of Authorized Official | Preparer's Telephone No.

To be completed by MHC Authorized Official

APPROVED BY: DATE:

Signature, Authorized MHC Representative

AUTHORIZED BY: DATE:

Signature, Authorized MHC Representative

IDIS APPROVED BY: DATE:

Signature, Authorized MHC Representative

IDIS Voucher Number	Vendor Number	Issue/Series	Fund/Sub-Fund	Servicer			

Consolidated Support Sheet

Mississippi Home Corporation
Consolidated Support Sheet

EXH #	Line Items	CAPER Category	Vendor	Invoice #	Total Invoice	Amount of This Request	Match	Amount Budgeted	Amount Requested to Date	Balance
	ISSUE #NIB								$0.00	$0.00
									$0.00	$0.00
									$0.00	$0.00
									$0.00	$0.00
									$0.00	$0.00
									$0.00	$0.00
									$0.00	$0.00
									$0.00	$0.00
									$0.00	$0.00
	#NIB				$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
	MATCH									
	MATCH						$0.00			
	GRAND TOTAL				$0.00	$0.00	$0.00	$0.00	$0.00	$0.00

Service Personal Expense

Cumulative

Program Expenditures

Matching Expenditures

Total Expenditures

Signature and Title

Date Signed

Preparer Telephone No.

Annual Action Plan
2023

OMB Control No: 2506-0117 (exp. 09/30/2021)

ESG Allowable Program Activities Chart

Shelter	Rapid Rehousing and Prevention	Street Outreach
Shelter and Office Rent	Rental Arrears	Engagement
Shelter Food	Utility Arrears	Case Management
Supplies	Security Deposits	Emergency Health Services
Postage	Utility Deposits	Emergency Mental Health Services
Buildings/Grounds Maintenance and Repair	Rent Payments	Transportation
Pest Control	Moving Costs	
Vehicle Maintenance	Case Management	
Utilities (Electricity, Telephone, Gas [Fuel], Water/Sewer, and Internet Service)		
Equipment (Purchase and Maintenance/Repair)		
Furnishings		
Travel to support operations		
Insurance (Liability, Fiduciary, Building, and Vehicle)		
Storage Cost		
Security Workers - (Not counted as "Staff Cost")		
Janitorial Workers - (Not counted as "Staff Cost")		
Maintenance Workers - (Not counted as "Staff Cost")		
Professional Services such as Accounting		
Case Management		
Transportation/Mileage		
Hotel Voucher		

Staff Activity Report Sample

EXAMPLE: MONTHLY TIME ACTIVITY REPORT FOR PROJECT STAFF

Agency: _____

Month: May				Name
DATE	**TIME IN**	**TIME OUT**	**TOTAL HOURS**	**PRINCIPAL ACTIVITIES**
5/1/18	7:00am	3:30pm	8	Assist with Crisis Calls, case management, grant reimbursements, payables
5/2/18	7:00am	3:30pm	8	Assist with Crisis Calls, case management, grant reimbursements, review resumes
5/3/18	7:00am	3:30pm	8	Assist with Crisis Calls, case management, grant reimbursements, match documentation
5/4/18	7:00am	3:30pm	8	Assist with Crisis Calls, case management, grant reimbursements
5/7/18	7:00am	3:30pm	8	Payroll Assist with Crisis Calls, case management, Grant reimbursement
5/8/18	7:00am	3:30pm	8	Assist with Crisis Calls, case management, review resumes
5/9/18	7:00am	3:30pm	8	Answer calls during Treatment Team Meeting, case management, work with Accountant
5/10/18	7:00am	3:30pm	8	Assist with Crisis Calls, case management, payables
5/11/18	7:00am	3:30pm	8	Assist with Crisis Calls, case management, donation documentation
5/14/18	7:00am	3:30pm	8	case management, financials, DAIP & 2nd Chance Reconciliation
5/15/18	7:00am	3:30pm	8	Assist with Crisis Calls, Board Meeting Prep
5/16/18	7:00am	3:30pm	8	Assist with Crisis Calls, case management, match documents
5/17/18	7:00am	3:30pm	8	Assist with Crisis Calls, case management, donations
5/18/18	7:00am	3:30pm	8	Assist with Crisis Calls, case management, payables
5/21/18	7:00am	3:30pm	8	Payroll Assist with Crisis Calls, case management, interviews
5/22/18	7:00am	3:30pm	8	Assist with Crisis Calls, case management, grant reimbursements
5/23/18	7:00am	3:30pm	8	Answer calls during Treatment Team Meeting, case management, grant reimbursements
5/24/18	7:00am	3:30pm	8	Assist with Crisis Calls, case management, financial reconciliation
5/25/18	7:00am	3:30pm	8	Assist with Crisis Calls, case management, budgets
5/28/18	7:00am	3:30pm	8	Holiday
5/29/18	7:00am	3:30pm	8	Assist with Crisis Calls, case management, purchasing
5/30/18	7:00am	3:30pm	8	Assist with Crisis Calls, case management, review resumes
5/31/18	7:00am	3:30pm	8	Assist with Crisis Calls, case management, grant reimbursements, payables

EMPLOYEE SIGNATURE:_____DATE: _____
EXECUTIVE DIRECTOR SIGNATURE: _____DATE: _____

Timesheet

Name:

Jun 17 to Jun 23, 2018

Customer:Job	Service Item	Notes	Class	Su	M	Tu	W	Th	F	Sa	Total	Billable
ESG 2018	Client Conference Calls	10432, 10440, 10376, J0135			2:00	2:45					4:45	N
ESG 2018	Client Conference Calls	10460, 10455, 10432, 10392, 10375					2:45	2:30			5:15	N
ESG 2018	Client Management Activity	10432, 10375, 10409						1:00			1:00	N
ESG 2018	Data Entry and Document Support	10393, 10152, 10194,			2:15						2:15	N
ESG 2018	File Processing, Invoices							3:30			3:30	N
ESG 2018	Invoice Preparation	10432, 10440, 10460				1:00	0:45	1:30			3:15	N
ESG 2018	Rental Commissioning	staff meeting			1:00						1:00	N
ESG 2018	Staff Training	10152, 10375, 10393			1:15	1:30		0:30			3:15	N
ESG 2018	Staff Training Activities	training			2:30	2:15	5:30				10:15	N
ESG 2018	Staff Training Activities					1:30					1:30	N
			Totals	0:00	9:00	9:00	9:00	9:00	0:00	0:00	36:00	

Signature _____

CAPER Summary Report

Sub recipient	Mountain of Faith Ministries
Contract Number	1726-ESG-MOFM-16
Request for Cash Number	0
Reporting Period From	January 0, 1900
To	January 0, 1900

	Emergency Solutions Grant Expenditures by Categories July 1, 2016 thru June 30, 2017
ESG Expenditures for Emergency Shelter	
Essential Services	
Operations	
Subtotal	$0.00
ESG Expenditures for Rapid Rehousing	
Expenditures for Rental Assistance	
Expenditures for Housing Relocation and Stabilization Services - Financial Assistance	
Expenditures for Housing Relocation and Stabilization Services - Services	
Subtotal Rapid Rehousing	$0.00
ESG Expenditures for Homelessness Prevention	
Expenditures for Rental Assistance	
Expenditures for Housing Relocation and Stabilization Services - Financial Assistance	
Expenditures for Housing Relocation and Stabilization Services - Services	
Subtotal Homelessness Prevention	$0.00
Other Grant Expenditures	
Street Outreach	
HMIS	
Administration	
Total ESG Grant Funds	$0.00
Match Source	
Other Non-ESG HUD funds	
Other Federal Funds	
State Government	
Local Government	
Private Funds	
Other	
Total Match Amount	$0.00
Total ESG Funds Expended	$0.00

Caper Instructions

The purpose of CAPER is to generate the Emergency Solutions Grant Consolidated Annual Performance and Evaluation Report. The CAPER needs to be COMPLETED ANNUALLY BY SUB-RECIPIENTS of projects receiving Emergency Solution Grant (ESG) funding and is designed to provide an unduplicated count of persons served in ESG projects, as well as demographic breakdowns of those clients.

The CAPER generated in AWARDS includes only data-related questions. Please follow the steps below in submitting your CAPER report:

Please follow the steps below in submitting your CAPER report:

1. From the AWARDS Home screen, click Administration from the left-hand menu, and then click Fiscal/Program. The Fiscal/Program Reports Menu page is displayed.



2. Click ESG CAPER. The Emergency Solutions Grant Consolidated Annual Performance and Evaluation Report (ESG CAPER) page is displayed.



3. Click the Project drop-down arrow and select your organization for which the report is to be viewed.

4. By default, the report's Date Range is July 1st of the previous year, through June 30th of the current year. If necessary, make changes to this default date range using mm/did/yyyy format, or

by selecting the correct dates using the available date picker icons.

5. If necessary, click the Show Individual Detail? box to include a table of individual client-level detail at the bottom of the report page.

    a. When individual detail is included, each client in the report (for any question) is listed on a separate row in the detail table, and each data element needed for the report is shown in a separate column. The table also includes which project (program) each client was active in, and the HMIS Project Type associated with that project. Inclusion of these client details can be particularly useful if it's necessary to troubleshoot report content; however, keep in mind that not every client listed there is counted in every question, as some questions only apply to certain project types.

6. The Send in AWARDS Messages check box is selected by default and cannot be un-checked. As a result, you need not wait for the report to generate, and can navigate away from the ESG CAPER feature after finishing the configuration process. Once the report is ready for viewing, it is sent to you in the body of a message accessed via your Messages module inbox.

    a. The report will remain in your messages for one month, after which time it will be deleted. (The exact date of deletion will be displayed in red at the top of the report message for your reference.) If you know you will need the report content after that time, be sure to download the Excel file (Excel File.zip) or HTML content (Report Content.html) attached to the report message. If you don't download one of these attachments before the message is deleted, you will need to manually re-generate the report if you need access to it in the future.

7. Clicks CONTINUE. The report is displayed on the Emergency Solutions Grant Consolidated Annual Performance and Evaluation Report (ESG CAPER) page.

    a. Because the Send in AWARDS Messages option is automatically used by this report, a notice is first displayed on the page to let you know that report generation is in process and that the report will be sent to your Messages module upon completion. You can then navigate away from the page or wait for the report to complete and display.

    Download the CSV file versions of the report content for the purposes of submission to HUD; click the CSV Export Files link at the bottom of the report. A zip file containing a CSV for each report question is downloaded to your computer and can then be used by providers to submit data into eCART.

8. Shelter Utilization
    - Number of Beds- Rehabbed
    - Number of Beds- Conversion

- Total Number of bed- nights available
- Total Number of bed- nights provided
- Capacity Utilization

Recordkeeping Checklist

The State requires that a recordkeeping system be maintained by all ESG sub- recipients receiving funds administered by MHC. The system must be at least the equivalent of the files as listed below. **Failure to maintain an adequate system as determined by MHC staff could result in a finding. Records must be maintained for a period of five (5) years after the project closes out.**

The following file system checklist has been established to help maintain your records:

Project Name

Project Number

APPLICATION FILE

_____ Full application as submitted to State

_____ Additional information submitted

CONTRACT FILE

_____ Award letter

_____ Executed contract

_____ Correspondence concerning contract conditions

_____ Contract modifications and letters of approval

GENERAL CORRESPONDENCE

_____ General correspondence

_____ State general correspondence/memorandums

ESG/ESG-CV REPORT

_____ Certification of Match (N/A for ESG-CV)

_____ Confidentiality Procedures

_____ Monthly Statistical Reports

STATE MONITORING FILE

_____ State reports of results of monitoring reviews/ recommendations

_____ Sub-recipient's response to State monitoring reports

_____ Other correspondence related to State monitoring visits

ENVIRONMENTAL REVIEW RECORD FILE

_____ Copy of "Environmental Review Record" as submitted to MHC

_____ Notice of "Removal of Contract Conditions and Release of Funds"

_____ Letter of Clearance from the Department of Archives and History (only for renovations)

_____ Finding of Exemption

FINANCIAL MANAGEMENT FILE

_____ "Authorized Signature Letter"

_____ "Requests for Cash" and Support Sheets

_____ General ledger and disbursements journal (Example included in Exhibits)

_____ Invoices, pay estimates, receipts of payments of program costs

_____ Documentation of "In-Kind" expenditures (if applicable)

_____ Documentation to support cash contributions or any match funds (if applicable)

PROCUREMENT FILE (if applicable)

_____ Proof of Publication of Requests for proposals/bids

_____ Written Selection Procedures

_____ Proof of Solicitations for proposals/bids

_____ Proposals/bids received

_____ Evaluations of proposals/bids received

_____ Written statements of acceptance of proposals/bids

_____ Executed contracts for each service required; NOTE: All contracts must contain the provisions listed in 24 CFR Part 85 or 24 CFR Part 84, whichever applies.

_____ Copies of written notification of procurement Requests for Proposals to the Mississippi Contract Procurement Center

EQUAL OPPORTUNITY/FAIR HOUSING FILE/VAWA REQUIREMENTS

_____ Documentation of total number of female heads of households, minorities, handicapped, elderly and children who are beneficiaries

_____ Documentation of affirmatively promoting fair housing or of making known availability of services

_____ Employment information of the administrative agency

_____ Community population (if applicable)

_____ Contractor/Subcontractor Activity Reports (if applicable)

_____ Documentation of attempts to solicit minority/female businesses

_____ Documentation of compliance with VAWA regulations

AUDITS

_____ Audit for each year included in grant period

_____ Evidence clearing all audit exceptions

SECTION 3

_____ HUD Form 60002

Section 3 Summary Report

Economic Opportunities for
Low – and Very Low-Income Persons

U.S. Department of Housing
and Urban Development
Office of Fair Housing
And Equal Opportunity

OMB Approval No: 2528-0043
(exp. 8/31/2007)

Hud Field Office:

See page 2 for Public Reporting Burden statement

1. Recipient Name & Address: (street, city, state, zip)	2. Federal Identification: (contract/award no.)	3. Dollar Amount of Award:
	4. Contact Person	5. Phone: (Include area code)
	6. Reporting Period:	7. Data Report Submitted:
8. Program Code * (Use a separate sheet for each program code)	9. Program Name:	

Part I: Employment and Training (** Include New Hires in columns E & F.)

A Job Category	B Number of New Hires	C Number of New Hires that are Sec. 3 Residents	D % of Aggregate Number of Staff Hours of New Hires that are Sec. 3 Residents	E** % of Total Staff Hours for Section 3 Employees and Trainees	F** Number of Section 3 Employees and Trainees
Professionals					
Technicians					
Office/Clerical					
Construction by Trade (List) Trade					
Trade					
Trade					
Trade					
Trade					
Other (List)					
Total					

* Program Codes
1 = Flexible Subsidy
2 = Section 202/811
3 = Public/Indian Housing
A = Development,
B = Operation
C = Modernization
4 = Homeless Assistance
5 = HOME
6 = HOME State Administered
7 = CDBG Entitlement
8 = CDBG State Administered
9 = Other CD Programs
10 = Other Housing Programs

Page 1 of 2

form HUD-60002 (8/2001)
Ref 24 CFR 135

Part II: Contracts Awarded

1. Construction Contracts:		
A. Total dollar amount of all contracts awarded on the project	$	
B. Total dollar amount of contracts awarded to Section 3 businesses	$	
C. Percentage of the total dollar amount that was awarded to Section 3 businesses		%
D. Total number of Section 3 businesses receiving contracts		
2. Non-Construction Contracts:		
A. Total dollar amount all non-construction contracts awarded on the project/activity	$	
B. Total dollar amount of non-construction contracts awarded to Section 3 businesses	$	
C. Percentage of the total dollar amount that was awarded to Section 3 businesses		%
D. Total number of Section 3 businesses receiving non-construction contracts		

Part III: Summary

Indicate the efforts made to direct the employment and other economic opportunities generated by HUD financial assistance for housing and community development programs, to the greatest extent feasible, toward low- and very low-income persons, particularly those who are recipients of government assistance for housing. (Check all that apply.)

- ☐ Attempted to recruit low-income residents through: local advertising media, signs prominently displayed at the project site, contracts with community organizations and public or private agencies operating within the metropolitan area (or nonmetropolitan county) in which the Section 3 covered program or project is located, or similar methods.
- ☐ Participated in a HUD program or other program which promotes the training or employment of Section 3 residents.
- ☐ Participated in a HUD program or other program which promotes the award of contracts to business concerns which meet the definition of Section 3 business concerns.
- ☐ Coordinated with Youthbuild Programs administered in the metropolitan area in which the Section 3 covered project is located.
- ☐ Other; describe below.

I hereby certify that the above information is correct, accurate and in compliance with Section 3 regulations and statutes.

Signature of Authorized Official	Date Signed	Prepared By	Date Prepared

Typed the Name and Title of Authorized Official	Preparer's Telephone No.

Section 3 of the Housing and Urban Development Act of 1968, as amended, 12 U.S.C. 1701u, mandates that the Department ensure that employment and other economic opportunities generated by its housing and community development assistance programs as directed toward low- and very-low income persons, particularly those who are recipients of government assistance housing. The regulations are found at 24 CFR Part 135. The information will be used by the Department to monitor program recipients' compliance with Section 3, to assess the results of the Department's efforts to meet the statutory objectives of Section 3, to prepare reports to Congress, and by recipients as self-monitoring tool. The data is entered into a database and will be analyzed and distributed. The collection of information involves recipients receiving Federal financial assistance for housing and community development programs covered by Section 3. The information will be collected annually to assist HUD in meeting its reporting requirements under Section 808(a)(6) of the Fair Housing Act and Section 916 of the HCDA of 1992. An assurance of confidentiality is not applicable to this form. The Privacy Act of 1974 and OMB Circular A-108 are not applicable. The reporting requirements do not contain sensitive questions. Data is cumulative; personal identifying information is not included.

Form HUD-60002, **Section 3 Summary Report, Economic Opportunities for Low- and Very Low-Income Persons.**

Instructions: This form is to be used to report annual accomplishments regarding employment and other economic opportunities provided to low- and very low-income persons under Section 3 of the Housing and Urban Development Act of 1968. The Section 3 regulations apply to any ***Public and Indian Housing programs*** that receive: (1) development assistance pursuant to Section 5 of the U.S. Housing Act of 1937; (2) operating assistance pursuant to Section 9 of the U.S. Housing Act of 1937; or (3) modernization grants pursuant to Section 14 of the U.S. Housing Act of 1937 and to **recipients of housing and community development assistance in excess of $200,000** expended for: (1) housing rehabilitation (including reduction and abatement of lead-based paint hazards); (2) housing construction; or (3) other public construction projects; and to ***contracts and subcontracts in excess of $100,000*** awarded in connection with the Section-3-covered activity.

Form HUD-60002 has three parts which are to be completed for all programs covered by Section 3. Part I relates to ***employment and training***. The recipient has the option to determine numerical employment/training goals either on the basis of the number of hours worked by new hires (columns B, D, E and F). Part II of the form relates to ***contracting***, and Part III summarizes recipients' ***efforts*** to comply with Section 3.

Recipients or contractors subject to Section 3 requirements must maintain appropriate documentation to establish that HUD financial assistance for housing and community development programs were directed toward low- and very low-income persons.* A recipient of Section 3 covered assistance shall submit two copies of this report to the local HUD Field Office. Where the program providing assistance requires an annual performance report, this Section 3 report is to be submitted at the same time the program performance report is submitted. Where an annual performance report is not required, this Section 3 report is to be submitted by January 10 and, if the project ends before December 31, within 10 days of project completion. ***Only Prime Recipients are required to report to HUD. The report must include accomplishments of all recipients and their Section 3 covered contractors and subcontractors.***

HUD Field Office: Enter the Field Office name forwarding the Section 3 report.

1. Recipient: Enter the name and address of the recipient submitting this report.
2. Federal Identification: Enter the number that appears on the award form (with dashes). The award may be a grant, cooperative agreement or contract.
3. Dollar Amount of Award: Enter the dollar amount, rounded to the nearest dollar, received by the recipient.

4 & 5. Contact Person/Phone: Enter the name and telephone number of the person with knowledge of the award and the recipient's implementation of Section 3.

6. Reporting Period: Indicate the time period (months and year) this report covers.
7. Date Report Submitted: Enter the appropriate date.
8. Program Code: Enter the appropriate program code as listed at the bottom of the page.
9. Program Name: Enter the name of HUD Program corresponding with the "Program Code" in number 8.

Part I: Employment and Training Opportunities

Column A: Contains various job categories. Professionals are defined as people who have special knowledge of an occupation (i.e. supervisors, architects, surveyors, planners, and computer programmers). For construction positions, list each trade and provide data in columns B through F for each trade where persons were employed. The category of "Other" includes occupations such as service workers.

Column B: Enter the number of new hires for each category of workers identified in **Column A** in connection with this award. New Hire refers to a person who is not on the contractor's or recipient's payroll for employment at the time of selection for the Section 3 covered award or at the time of receipt of Section 3 covered assistance.

Column C: Enter the number of Section 3 new hires for each category of workers identified in **Column A** in connection with this award. Section 3 new hire refers to a Section 3 resident who is not on the contractor's or recipient's payroll for employment at the time of selection for the Section 3 covered award or at the time of receipt of Section 3 covered assistance.

Column D: Enter the percentage of all the staff hours of new hires (Section 3 residents) in connection with this award.

Column E: Enter the percentage of the total staff hours worked for Section 3 employees and trainees (including new hires) connected with this award. Include staff hours for part-time and full-time positions.

Column F: Enter the numbers of Section 3 residents that were employed and trained in connection with this award.

Part II: Contract Opportunities

Block 1: Construction Contracts

Item A: Enter the total dollar amount of all contracts awarded on the project/program.

Item B: Enter the total dollar amount of contracts connected with this project/program that were awarded to Section 3 businesses.

Item C: Enter the percentage of the total dollar amount of contracts connected with this project/program awarded to Section 3 businesses.

Item D: Enter the number of Section 3 businesses receiving awards.

Block 2: Non-Construction Contracts

Item A: Enter the total dollar amount of all contracts awarded on the project/program.

Item B: Enter the total dollar amount of contracts connected with this project awarded to Section 3 businesses.

Item C: Enter the percentage of the total dollar amount of contracts connected with this project/program awarded to Section 3 businesses.

Item D: Enter the number of Section 3 businesses receiving awards.

Part III: Summary of Efforts – Self -explanatory

Submit one (1) copy of this report to the HUD Headquarters Office of Fair Housing and Equal Opportunity, at the same time the performance report is submitted to the program office. The Section 3 report is submitted by January 10. Include only contracts executed during the period specified in item 6. PHAs/IHAs are to report all contracts/subcontracts.

* The terms "low-income persons" and very low-income persons" have the same meanings given the terms in section 3 (b) (2) of the United States Housing Act of 1937. ***Low-income persons*** mean families (including single persons) whose incomes do not exceed 80 per centum of the median income for the area, as determined by the Secretary, with adjustments for smaller and larger families, except that The Secretary may establish income ceiling higher or lower than 80 per centum of the median for the area on the basis of the Secretary's findings such that variations are necessary because of prevailing levels of construction costs or unusually high- or low-income families. *Very low-income persons* mean low-income families (including single persons) whose incomes do not exceed 50 per centum of the median family income area, as determined by the Secretary with adjustments or smaller and larger families, except that the Secretary may establish income ceilings higher or lower than 50 per cent of the median for the area on the basis of the Secretary's findings that such variations are necessary because of unusually high or low family incomes.

AUDIT REQUIREMENTS OF MISSISSIPPI HOME CORPORATION

Funding Certification Form

Organization: _____ **Fiscal Year End:** _____/____/_____
Month Day Year

☐ We **have exceeded** the federal expenditure threshold of $750,000. We will have our Single Audit or Program Specific Audit completed and will submit by_____, which is no later than nine (9) months after the end of the audited fiscal year.

☐ We **have exceeded** the federal expenditure threshold of $750,000 but **did not receive** any of these funds from Mississippi Home Corporation.

☐ We **did not exceed** the $750,000 federal expenditure threshold required for a Single Audit or a Program Specific Audit to be performed this fiscal year. ***(Fill out schedule below)***

Must be filled out if Single Audit or Program Audit is not required:

Federal Funds				
Federal Grantor	**Pass-through Grantor**	**Program Name & CFDA Number**	**Contract Number**	**Expenditures**
		Total Federal Expenditures for this Fiscal Year		$

Authorized Signature *(Executive Director, Mayor, Board President)*	Printed Name	Title
Mailing Address:	City, State	Zip Code
Email Address:	Phone Number	Fax Number
Chief Financial Officer / Comptroller	Phone Number	Fax Number

Failure to submit this completed form or a completed Single Audit package as described in the audit requirements by the required due date will affect eligibility for future funding.

Submit this form to:
Mississippi Home Corporation
ESG Department
735 Riverside Drive
Jackson, Mississippi 39202

Emergency Solutions Grant (ESG)

Homelessness Prevention and Rapid Re-Housing Program Application

To be completed by case manager only:

Organization:	
Case Manager:	Phone Number:

Name:		
Address:		
Phone Number:	County:	
SSN:	DOB:	Race:
Age:	Sex:	Marital:

Why is participant requesting housing assistance? What incident/circumstances caused the participant to become homeless or to be "at risk of homelessness"? **Be specific and provide documentation**:

Household Size: Number of Bedrooms:

List all household members:

Name	SS (last 4 digits)	Age	Relationship
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	

_____

*Copy of the full social security number should be maintained in participants' file.

Does participant report any other source of income? ☐ Yes ☐
If yes, list all sources and amount of income (SS, SSI, unemployment, child support, etc.):

Is participant currently employed? ☐ Yes ☐ No
If no, please provide unemployment documentation.

Does participant have any of the following assets? ☐ Yes ☐ No

☐ Checking ☐ Savings ☐ IRAs ☐ CDs ☐ Interest/Dividends from checking/savings

If yes to any resources listed above, verification **must** be provided.

Provide estimated value of each asset. $ _____

Provide participant's average household monthly income amount. $

Provide participant's average household monthly expenses (rent & utilities). $ _

Has participant attempted to identify other resources to secure housing assistance? ☐ Yes ☐ No
If yes, provide names of agency(s):

Type of assistance:

Amount of assistance received: $ _____
If assistance is from another ESG Funded Agency, participant is not eligible.

Is a signed lease agreement in participants' name provided? ☐ Yes ☐ No

Is participants' rent subsidized? ☐ Yes ☐ No
If yes, then participant is not eligible for ESG rental assistance.

If participant is responsible for utilities, are they in the participants' name? ☐ Yes ☐ No
*If no, participant is **not** eligible for utility assistance.*

Was participant evicted from previous housing? ☐ Yes ☐ No
If yes, date of eviction.

Was participant previously residing in a shelter, car, tent, woods, etc.? ☐ Yes ☐ No
If participant resided in a shelter, documentation is needed.

I understand that any assistance received is temporary and I will continue to be responsible for maintaining my living expenses. Also, I agree not to sublease the rental unit as long as ESG assistance is received.

I certify that the information I have provided is true and correct to the best of my knowledge. Title 18, Section 1001 of the U.S. Code states that a person is guilty of a felony for knowingly and willingly making false or fraudulent statements to any department of the United States Government.

Participant Signature: _____ **Date:** _

To be completed by ESG Case Manager Only:

"But For" Does participant qualify for ESG Assistance *Yes___* *No ___*
If yes, short term rental assistance may be provided for up to three (3) months.

Type of Assistance: RRH_____HP_____Date Approved: _____

Does participant's file adequately document household income at or below 30% of the Area Median Income (AMI)? *Yes___* *No ___*

To be completed by ESG Case Manager Only if participant is approved.

Has rent reasonableness requirement been met? *Yes___* *No___*

Have habitability standards been met? *Yes___* *No___*

Has a lead-based paint inspection been conducted? *Yes___* *No___* *N/A___*

Has all information been entered in HMIS/Comparable Database? Yes___No____

I certify that the information I have provided is true and correct to the best of my knowledge. Title 18, Section 1001 of the U.S. Code states that a person is guilty of a felony for knowingly and willingly making false or fraudulent statements to any department of the United States Government.

Case Manager: _____ *Date:* _____
Signature

Affidavit of Rental Arrears

I,_____, herein referred to as the "landlord" or "property manager", acknowledge that the lessee whose name and address listed below is currently in arrears:

_____
Lessee Name

_____
Physical Address

_____
Mailing Address

_____
City, State, Zip

The lessee has not paid rent on the property since_____and therefore, is delinquent in the amount of $_____. The lessee is obligated to pay_____/month by the 1st or no later than the _____ of each month and late fees of $_____/month. As of this date, lessee has failed to pay rent and/or late fees (**court costs are not eligible for payment**) for the following months:

_____
_____
_____
_____
_____
_____

I understand if the lessee has applied for and been approved for Section 8 housing assistance, at any time during this lease period, as landlord, I am responsible for returning funds received. Rental assistance cannot be made on behalf of eligible individuals or families for the same period of time and for the same cost types that are being provided through another federal, state or local subsidy program. Return funds to:

_____
_____
_____
_____

I further understand that the information I have provided is true and correct to the best of my knowledge. Title 18, Section 1001 of the U. S. Code states that a person is guilty of a felony for knowingly and willingly making false or fraudulent statements to any department of the United States Government.

_____ _____
Lessor Signature and date Title

_____ _____
Printed Name Telephone Number

A copy of the lease agreement must be attached.

Employment Verification

The individual named below is an applicant of a housing program that requires verification of income. The information provided will remain confidential and will be used for housing purposes only. Your prompt response is crucial and greatly appreciated.

THIS SECTION TO BE

TO: (Name & address of employer)

Name:_____

Street: _____

City, State, Zip Code: _____

RE:_____
Applicant Name /Social Security Number (last 4 digits only)

I hereby authorize release of my employment information:

_____ _____
Signature of Applicant Date

Return to:

Name:_____

Street: _____

City, State, Zip Code: _____

THIS SECTION TO BE COMPLETED BY EMPLOYER

Employee Name: Job Title:

Presently Employed: Please select one Date first employed:

If no, last date of employment:

Employee paid (circle one): hourly wages or salaried

a) If hourly wage, what is rate of pay $____per hour? Average # of hours per week?
b) If salaried employee, what is monthly or yearly pay? $_(indicate per month or year)

What is the frequency of pay (circle one): Please select one

Year-to-date earnings: $_____through ____

List any anticipated change in the employee's rate of pay within the next 12 months:_____Effective date: _ If the employee's work is seasonal or sporadic, please indicate the layoff period(s): _

Additional remarks: _____

Employee's Signature Employee's Printed Name/Title Date

_____ _____ _____

Employer's Signature/Title Employer (Company) Name and Address

_____ _____

Phone #:_____ Fax #:_____ E-Mail _____

Note: Section 1001 of Title 18 of the U.S. Code makes it a criminal offense to make willful false statements or misrepresentations to

any department or Agency of the United States as to any matter within its jurisdiction.

Emergency Solutions Grant (ESG)

Rental Assistance Agreement

Mississippi Home Corporation has received funding from the U. S. Department of Housing and Urban Development (HUD) for the specific purpose of providing rapid rehousing and homelessness prevention rental assistance to program participant(s). MHC has sub- awarded ESG funds to the following non-profit service agency to disburse the assistance.

This rental assistance agreement is being provided on behalf of the following individual or head of household:

Program Participant: ___

Address: _____

_____

____

Unit number: ____

Name of apartment complex: _____ Name of landlord: _____

Monthly rent for this unit is:_____. Payment is due on the_____day of the month every month. Payments received after the___day of the month will be assessed a late fee in the amount of_____. ***Agency receiving ESG funds is solely responsible for paying late fees incurred with non-ESG funds.**

Term of Agreement (dates): From_____To_____, during this initial term the landlord/owner may not raise tenant rent.

During the term of the agreement, the owner/landlord must provide the agency a copy of any notice to the program participant (tenant) to vacate the housing unit, or any complaint used under state or local law to commence an eviction action against the program participant. 24 CFR 576.106(e).

Typed/Printed Name of landlord/owner: _____

Landlord/owner signature: _____

Typed/Printed Name of agency representative: _____

Representative signature: _____

This rental assistance agreement does not take the place

Rent Reasonableness Checklist and Certification

	Proposed Unit	UNIT #1	UNIT #2	UNIT #3
ADDRESS				
NUMBER OF BEDROOMS				
SQUARE FEET				
TYPE OF UNIT/CONSTRUCTION				
HOUSING CONDITION				
LOCATION/ACCESSIBILITY				
AMENITIES UNIT: SITE: NEIGHBORHOOD:				
AGE IN YEARS				
UTILITIES (TYPE)				
UNIT RENT UTILITY ALLOWANCE GROSS RENT				
HANDICAP ACCESSIBLE?				

CERTIFICATION:

A. COMPLIANCE WITH PAYMENT STANDARD

_____ _____ _____

PROPOSED CONTRACT RENT + UTILITY ALLOWANCE = PROPOSED GROSS RENT

APPROVED RENT DOES NOT EXCEED APPLICABLE PAYMENT STANDARD OF FMR

$_____.

B. RENT REASONABLENESS

Based upon a comparison with rents for comparable units, I have determined that the proposed rent for the unit [ ] is[ ] is not reasonable.

NAME:	SIGNATURE:	DATE:

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Housing Habitability Standards Inspection Checklist

About this Tool

The standards for housing unit inspections under ESG are the housing habitability standards described in the HUD ESG Interim Rule. These standards apply when a program participant is receiving financial assistance and moving into a new (different) unit or remaining in a current unit. Inspections must be conducted upon initial occupancy and then on an annual basis for the term of ESG assistance.

The habitability standards are different from the Housing Quality Standards (HQS) used for other HUD programs. Because the HQS criteria are more stringent than the habitability standards, a grantee could use either standard. In contrast to HQS inspections, the habitability standards do not require a certified inspector. As such, ESG program staff could conduct the inspections, using a form such as this one to document compliance.

Instructions: Mark each statement as 'A' for approved or 'D' for deficiency. The property must meet all standards in order to be approved. A copy of this checklist should be placed in the client file.

Approved or Deficient	Element
	1. *Structure and materials*: The structures must be structurally sound so as not to pose any threat to the health and safety of the occupants and so as to protect the residents from hazards.
	2. *Access*: The housing must be accessible and capable of being utilized without unauthorized use of other private properties. Structures must provide alternate means of egress in case of fire.
	3. *Space and security*: Each resident must be afforded adequate space and security for themselves and their belongings. Each resident must be provided with an acceptable place to sleep.
	4. *Interior air quality*: Every room or space must be provided with natural or mechanical ventilation. Structures must be free of pollutants in the air at levels that threaten the health of residents.
	5. *Water Supply*: The water supply must be free from contamination.
	6. *Sanitary Facilities*: Residents must have access to sufficient sanitary facilities that are in proper operating condition, may be used in privacy, and are adequate for personal cleanliness and the disposal of human waste.

	7. *Thermal environment*: The housing must have adequate heating and/or cooling facilities in proper operating condition.
	8. *Illumination and electricity*: The housing must have adequate natural or artificial illumination to permit normal indoor activities and to support the health and safety of residents. Sufficient electrical sources must be provided to permit use of essential electrical appliances while assuring safety from fire.
	9. *Food preparation and refuse disposal*: All food preparation areas must contain suitable space and equipment to store, prepare, and serve food in a sanitary manner.
	10. *Sanitary condition*: The housing and any equipment must be maintained in sanitary condition.
	11. *Fire safety*: Both conditions below must be met to meet this standard. a. Each unit must include at least one battery-operated or hard-wired smoke detector, in proper working condition, on each occupied level of the unit. Smoke detectors must be located, to the extent practicable, in a hallway adjacent to a bedroom. If the unit is occupied by hearing impaired persons, smoke detectors must have an alarm system designed for hearing-impaired persons in each bedroom occupied by a hearing-impaired person. b. The public areas of all housing must be equipped with a sufficient number, but not less than one for each area, of battery-operated or hard-wired smoke detectors. Public areas include, but are not limited to, laundry rooms, day care centers, hallways, stairwells, and other common areas.

(Source: U.S. Department of Housing and Urban Development, Docket No. FR-5307-N-01,)

CERTIFICATION STATEMENT

I certify that I am not a HUD certified inspector and I have evaluated the property located at the address below to the best of my ability and find the following:

☐ Property meets all of the above standards.

☐ Property does not meet all of the above standards.

Therefore, I make the following determination:

☐ Property is approved.

☐ Property is not approved.

Case Name:
Street Address:
Apartment: City: State: Zip:
Evaluator's Signature: Date:
Please Print. Name: _____
Exec. Dir. Initial:

ESG Lead Screening Worksheet

A

bout this Tool

The *ESG Lead Screening Worksheet* is intended to guide grantees through the lead-based paint inspection process to ensure compliance with the rule. ESG staff can use this worksheet to document any exemptions that may apply, whether any potential hazards have been identified, and if safe work practices and clearance are required and used. A copy of the completed worksheet along with any additional documentation should be kept in each program participant's case file.

INSTRUCTIONS

To prevent lead-poisoning in young children, ESG grantees must comply with the Lead-Based Paint Poisoning Prevention Act of 1973 and its applicable regulations found at 24 CFR 35, Parts A, B, M, and R. Under certain circumstances, a visual assessment of the unit is not required. This screening worksheet will help program staff determine whether a unit is subject to a visual assessment, and if so, how to proceed. A copy of the completed worksheet along with any related documentation should be kept in each grantee or program participant's file.

Note: ALL pre-1978 properties are subject to the disclosure requirements outlined in 24 CFR 35, Part A, regardless of whether they are exempt from the visual assessment requirements.

PART 1: DETERMINE WHETHER THE UNIT IS SUBJECT TO A VISUAL ASSESSMENT

If the answer to one or both of the following questions is 'no,' a visual assessment is not triggered for this unit and no further action is required at this time. Place this screening worksheet and related documentation in the program participant's file.

If the answer to both of these questions is 'yes,' then a visual assessment is triggered for this unit and program staff should continue to Part 2.

1. Was the leased property constructed before1978?

☐ Yes

☐ No

2. Will a child under the age of six be living in the unit occupied by the household receiving ESG assistance?

☐ Yes

☐ No

PART 2: DOCUMENT ADDITIONAL EXEMPTIONS

If the answer to any of the following questions is 'yes,' the property is exempt from the visual assessment requirement and no further action is needed at this point. Place this screening sheet and supporting documentation for each exemption in the program participant's file.

If the answer to all of these questions is 'no,' then continue to Part 3 to determine whether deteriorated paint is present.

1. Is it a zero-bedroom or SRO-sized unit?

   ☐ Yes
   ☐ No

2. Has X-ray or laboratory testing of all painted surfaces by certified personnel been conducted in accordance with HUD regulations and the unit is officially certified to not contain lead-based paint?

   ☐ Yes
   ☐ No

3. Has this property had all lead-based paint identified and removed in accordance with HUD regulations?

   ☐ Yes
   ☐ No

4. Is the client receiving Federal assistance from another program, where the unit has already undergone (and passed) a visual assessment within the past 12 months (e.g., if the client has a Section 8 voucher and is receiving ESG assistance for a security deposit or arrears)?

   ☐ Yes (Obtain documentation for the case file.) No

5. Does the property meet any of the other exemptions described in 24 CFR Part 35.115(a).

   ☐ Yes
   ☐ No

   Please describe the exemption and provide appropriate documentation of the exemption.

PART 3: DETERMINE THE PRESENCE OF DETERIORATED PAINT

To determine whether there are any identified problems with paint surfaces, program staff should conduct a visual assessment prior to providing HPRP financial assistance to the unit as outlined in the following training on HUD's website at:
http://www.hud.gov/offices/lead/training/visualassessment/h00101.htm.

If no problems with paint surfaces are identified during the visual assessment, then no further action is required at this time. Place this screening sheet and certification form (Attachment A) in the program participant's file.

If any problems with paint surfaces are identified during the visual assessment, then continue to Part 4 to determine whether safe work practices and clearance are required.

1. Has a visual assessment of the unit been conducted?

☐ Yes
☐ No

2. Were any problems with paint surfaces identified in the unit during the visual assessment?

☐ Yes
☐ No (Complete Attachment A – Lead-Based Paint Visual Assessment Certification Form)

PART 4: DOCUMENT THE LEVEL OF IDENTIFIED PROBLEMS

All deteriorated paint identified during the visual assessment must be repaired prior to clearing the unit for assistance. However, if the area of paint to be stabilized exceeds the de minimus levels (defined below), the use of lead safe work practices and clearance is required.

If deteriorating paint exists but the area of paint to be stabilized does not exceed these levels, then the paint must be repaired prior to clearing the unit for assistance, but safe work practices and clearance are not required.

1. Does the area of paint to be stabilized exceed any of the de minimus levels below?
   - 20 square feet on exterior surfaces ☐ Yes ☐ No
   - 2 square feet in any one interior ☐ room or space Yes No
   - 10 percent of the total surface area on an interior or exterior component with a small surface area, like windowsills, baseboards, ☐ and ☐ trim Yes No

If *any* of the above are 'yes,' then safe work practices and clearance are required prior to clearing the unit for assistance.

PART 5: CONFIRM ALL IDENTIFIED DETERIORATED PAINT HAS BEEN STABILIZED

Program staff should work with property owners/managers to ensure that all deteriorated paint identified during the visual assessment has been stabilized. If the area of paint to be stabilized does not exceed the de minimus level, safe work practices and a clearance exam are not required (though safe work practices are always recommended). In these cases, the ESG program staff should confirm that the identified deteriorated paint has been repaired by conducting a follow-up assessment.

If the area of paint to be stabilized exceeds the de minimus level, program staff should ensure that the clearance inspection is conducted by an independent certified lead professional. A certified lead professional may go by various titles, including a certified paint inspector, risk assessor, or sampling/clearance technician. Note, the clearance inspection cannot be conducted by the same firm that is repairing the deteriorated paint.

1. Has a follow-up visual assessment of the unit been conducted?

☐ Yes
☐ No

2. Have all identified problems with the paint surfaces been repaired?

☐ Yes
☐ No

3. Were all identified problems with paint surfaces repaired using safe work practices?

☐ Yes
☐ No

☐ Not Applicable – The area of paint to be stabilized did not exceed the de minimus levels.

4. Was a clearance exam conducted by an independent, certified lead professional?

☐ Yes

☐ No

☐ Not Applicable – The area of paint to be stabilized did not exceed the de minimus levels.

5. Did the unit pass the clearance exam?

☐ Yes

☐ No

☐ Not Applicable – The area of paint to be stabilized did not exceed the de minimus levels.

Note: A copy of the clearance report should be placed in the program participant's file.

ATTACHMENT 1: LEAD-BASED PAINT VISUAL ASSESSMENT CERTIFICATION TEMPLATE

I,_____, certify the following:

(Print name)

- I have completed HUD's online visual assessment training and am a HUD-certified visual assessor.
- I conducted a visual assessment at_____on

(Property address and unit number)

_____.

(Date of Assessment)

- No problems with paint surfaces were identified in the unit or in the building's common areas.

_____

(Signature)

_____

(Date)

Client Name:_____

Case Number: _____

Emergency Solutions Grant

Termination of Assistance Notice

1. Your application for financial assistance for the Emergency Solutions Grant Program (ESG) has been denied. Eligibility to participate in this program cannot be determined because of your failure to provide the following document(s): _____

2. Your participation in ESG has been terminated, because the following reason(s):

State Reason for Termination

_____

_____

_____

Your assistance is terminated as of_____.
Date

Program Applicant/Participant Responsibility

You have the right to an appeal if you feel this decision was made in error. To appeal you must follow the process as indicated below:

1. Present the reason(s) why you feel the decision was in error, either verbally or in writing, to the assigned case manager within three (3) business days of the notice of termination. If the case manager cannot or will not reassess the decision, then

2. Present the reason why you feel the decision was in error, either verbally or in writing, to the manager in charge within five (5) business days. The decision of the manager in charge will be the final decision.

ESG Agency Responsibility

1. Document the specific reason that the program applicant/participant has been denied or terminated from participation in ESG.

2. Notify Mississippi Home Corporation (MHC), in writing, of the termination and program applicant/participant's request for an appeal and the eventual outcome of the appeal process.

_____ _____

Applicant/Participant Date Case Manager Date

Emergency Solutions Grant

Assistance Checklist

Participant Name: _____

Contract Number: _____

To be completed for each Program Participant

	YES	NO	N/A
1. Is Rapid Rehousing Assistance provided?			
2. Is Homeless Prevention Assistance provided?			
3. Has "But For" documentation been obtained?			
4. Provide an explanation of "But For":			
5. Has ESG application been completed and signed by applicant and case manager?			
6. Does the client have documented source of income?			
7. For Homeless Prevention Assistance is the income at or below 30% AMI?			
8. Does the client have a valid lease agreement signed between landlord and tenant?			
9. Is the rent current? If not, how many months in arrears?_____How much?			
10. Is there an eviction notice signed by the landlord provided?			
11. Has the Affidavit of Arrears signed by the landlord been provided?			
12. Has the case manager completed the entrance interview?			
13. Have Habitability Standards been determined?			
14. Has Rent Reasonableness been documented appropriately?			
15. Has Lead Based Paint been documented?			
16. Has the Rental Assistance Agreement been signed by the landlord and provider?			

Signatures: Case Manager/Executive Director	Date
Case Manager _____ Contact Number:	
Executive Director _____ Contact Number:	

***If assistance has been provided and all documentation not obtained, then your agency may be responsible for repayment of funds.**

NOTICE OF OCCUPANCY RIGHTS UNDER
THE VIOLENCE AGAINST WOMEN ACT

[Insert Name of Housing Provider[1]]

Notice of Occupancy Rights under the Violence Against Women Act[2]

To all Tenants and Applicants

The Violence Against Women Act (VAWA) provides protections for victims of domestic violence, dating violence, sexual assault, or stalking. VAWA protections are not only available to women, but are available equally to all individuals regardless of sex, gender identity, or sexual orientation.[3] The U.S. Department of Housing and Urban Development (HUD) is the Federal agency that oversees that **[insert name of program or rental assistance]** is in compliance with VAWA. This notice explains your rights under VAWA. A HUD-approved certification form is attached to this notice. You can fill out this form to show that you are or have been a victim of domestic violence, dating violence, sexual assault, or stalking, and that you wish to use your rights under VAWA."

Protections for Applicants

If you otherwise qualify for assistance under **[insert name of program or rental assistance],** you cannot be denied admission or denied assistance because you are or have been a victim of domestic violence, dating violence, sexual assault, or stalking.

Protections for Tenants

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[1] The notice uses HP for housing provider but the housing provider should insert its name where HP is used. HUD's program-specific regulations identify the individual or entity responsible for providing the notice of occupancy rights.

[2] Despite the name of this law, VAWA protection is available regardless of sex, gender identity, or sexual orientation.

[3] Housing providers cannot discriminate on the basis of any protected characteristic, including race, color, national origin, religion, sex, familial status, disability, or age. HUD-assisted and HUD-insured housing must be made available to all otherwise eligible individuals regardless of actual or perceived sexual orientation, gender identity, or marital status.

MISSISSIPPI HOME CORPORATION (MHC)
HOMEBUYER ASSISTANCE
RESALE/RECAPTURE POLICIES AND PROCEDURES GUIDELINES

Resale/Recapture Provisions

HOME program regulations governing resale and recapture when a HOME participating jurisdiction (State of Mississippi) uses HOME funds to assist homebuyers are set forth in 24 CFR Part 92.254(a)(5). By virtue of the fact that the State of Mississippi uses HOME funds to assist homebuyers, all homebuyers programs provided by the State of Mississippi and its sub-recipients must include guidelines for resale and/or recapture as required by HUD.

The 2013 HOME Program Final Rule updated the requirements of Resale and Recapture. As per 24 CFR Part 92.254(b) the requirements set forth for resale/recapture will be provided in a separate written agreement between the State of Mississippi and the sub-recipient and/or beneficiary.

Funds subject to recapture – include direct subsidy of HOME investment that enabled the homebuyer to purchase the property. This includes down payment assistance, closing costs or other HOME assistance provided directly to the homebuyer.

Under the HOME the Recapture Provision is adopted. Recapture provision permit the HOME-assisted homebuyer to sell their unit at any time during the period of affordability, to any willing buyer, and at the price the market will bear. The provision provides for the recapture of direct HOME subsidy based on the "net proceeds" formula determined by the initial investment and pro-rated for the time left to satisfy the affordability period. A Deed Restriction recorded with the Warranty Deed isthe instrument used to enforce this provision.

The Period of Affordability is for a period of years beginning on the date of completion. At completion of the period of affordability, the deed restriction is canceled and all HUD requirements satisfied. The period of affordability will be enforced by the recording of a Deed Restriction and the period in which the property remains affordable is based on the amount of HOME funds.

Homebuyer assistance funds provided	Affordability Period
<$15,000	5 years
$15,000 - $40,000	10 years
>$40,000	15 years

The property must be the principal residence of the family during the Period of Affordability. In the event the Property does not remain the principal residence, the Owner must repay MHC an amount equal to a pro rata share of direct HOME assistance, reduced proportionately for every month of the Period of Affordability the Owner has owned the Property.

Recapture Requirements" means that if the Property does not continue as the principal

residence of the family for the duration of the required Period of Affordability, that MHC recoups all or a portion of the direct HOME assistance. MHC will reduce the direct HOME subsidy investment amount to be recaptured on a pro rata basis for the time the homeowner has owned and occupied the housing as a principal residence measured against the required affordability period. The amount of recapture is limited to the net proceeds from the sale. The amount recaptured will be based on a formula consisting of the amount of investment and time property served as homeowner's primary residence. Recaptured funds along with the formula calculations must be submitted to MHC and copies maintained in project file.

"Net proceeds" means the Sales Price minus (-) outstanding loan payment (other than HOME funds) minus (-) closing costs.

Net Proceeds – Sales price minus superior loan repayment (other than HOME funds) and any closing costs.

Step 1: Formula Net Proceeds:

- Sales Price of Property
- -Mortgage loan payoff/balance
- -Closing Cost paid by Seller
  =Net Proceeds

Step 2: Calculate Recapture Amount

- Secure date funds were drawn from IDIS
- Calculate prorata share of grant based on the following:
- Affordability period (term)
- Time homebuyer has been in home(satisfied affordability period}
- Subtract the prorata share/satisfied amount from the Original grant amount. If Net Proceeds are greater than or equal to the recapture amount, the entire recapture amount must be repaid to the MHC. If Net Proceeds are less than prorate share/amount, MHC will only recapture the lesser amount. If there are no net proceeds, MHC cannot recapture any funds.

MHC must receive prior written notification of any sale, refinancing or foreclosure that occurs during the Period of Affordability at least two (2) business days prior to the transaction taking place in order for the correct amount of Recapture to be calculated.

In the event of a sale of the Property an amount equal to a pro rata share of the direct HOME subsidy/assistance, reduced proportionately for every month of the Period of Affordability the selling Owner owned the Property, shall be repaid to MHC from any net proceeds realized upon

the sale of the Property after deductions as indicated in the Net Proceeds definition. (See Attached)

In the event of a refinancing during the Period of Affordability, an amount equal to a pro rata share of the direct HOME assistance, reduced proportionately for every month of the Period of Affordability the Owner has owned the Property, shall be repaid to MHC from any net proceeds realized upon the refinancing. Cash-out refinances are not allowed.

According to 24 CFR Part 92.205 (e) if a HOME assisted project is terminated before completion, either voluntarily or otherwise, this constitutes an ineligible activity and any HOME funds invested must be repaid to MHC.

In the event of a foreclosure MHC may only receive the net proceeds up to the original amount of direct HOME assistance. The net proceeds are the sales price minus superior loan repayment(s) and any closing costs. This instrument and these restrictions are subordinate to any valid outstanding lien against the property currently of record. MHC must receive documentation to place in the file to indicate this action has taken place.

On FHA insured mortgages, HOME program restrictions on the property shall terminate upon foreclosure, transfer in lieu of foreclosure or assignment of the FHA insured mortgage to HUD. To the extent that there are any proceeds from the foreclosure or other sale of the property by HUD remaining after the HUD insured loan is paid, the remaining proceeds shall be paid to MHC.

2022 Limits

HOME/HTF Maximum Per-Unit Subsidy Limits

Bedrooms	234 Basic Elevator-Type Limit	High Cost Percentage**	HOME/HTF Maximum Per Unit Subsidy Limit
0	$66,564	270%	$179,723
1	$76,305	270%	$206,024
2	$92,789	270%	$250,530
3	$120,039	270%	$324,105
4+	$131,765	270%	$355,766

Effective 03/17/22

MISSISSIPPI HOME CORPORATION (MHC)
NATIONAL HOUSING TRUST FUND (HTF)
REHABILITATION STANDARDS

Mississippi Home Corporation's Housing Trust Fund (HTF) Rehabilitation Standards are designed to outline the requirements for building rehabilitation for all multifamily housing projects funded with HTF funds. All renovation activities performed on these projects must conform to these rehabilitation standards.

These rehabilitation standards address Health and Safety, Major Systems, Lead-Based Paint, Accessibility, Disaster Mitigation, State and Local Codes, Ordinances, and Zoning requirements, and the Uniform Physical Condition Standards (UPCS) requirements to ensure compliance pursuant to HTF Regulations at 24 CFR 93.301(b), at the time of project completion. These standards contain sufficient details demonstrating rehabilitation work requirements and the methods and materials subject to be used.

In addition, these standards are designed to ensure consistency throughout the State for all projects funded with HTF funds and not intended to reduce or exclude the requirements of any local or state building or housing codes, standards, or ordinances that may apply. In the event of any conflicting codes(s), the more restrictive code(s) will apply.

At the time of publication and adoption of the HTF Standards, the adopted codes referenced are those in force. Should the referenced adopted codes be modified or updated by the State of Mississippi, the newly adopted code standard will apply. For purposes of the HTF Standards, HTF-assisted projects must refer to and demonstrate compliance with MHC's Design Standards (See Appendix B).

The goal of the HTF program is to provide functional, safe, affordable, and durable housing that meets the needs of the tenants and communities in which the housing is located throughout its affordability period. Through use of the HTF Standards, all health and safety deficiencies must be addressed and corrected. If a project is out of compliance with the HTF Standards, the grantee will bring to the attention of MHC staff the specific portion of the project which does not comply, stating the reasons for non-compliance.

QUALITY OF WORK

Grantees and Developers- will ensure that all rehabilitation work is completed in a thorough and workmanlike manner in accordance with industry practice and contractually agreed upon plans and specifications, as well as subsequent mutually agreed upon change orders during the construction process. Grantees and developers will employ best practice industry standards relating to quality assurance to verify all work completed.

Project Design Professionals - The project developer will formally contract with licensed architectural and engineering design professionals to provide appropriate professional services for each project. It is the responsibility of each licensed professional to assure that the scope of

work is done in accordance with the generally accepted practices in their discipline, as well as designing the project to be in full conformance with all the applicable federal, state and local codes. In developing scopes of work, grantees and developers will work with MHC staff to ensure that all requirements under the HTF Standards are satisfied and that the proposed scope of work meets MHC's goal. MHC approval of all scopes of work is required.

By meeting the various code requirements as a minimum standard, together with the other standards herein or included in MHC policies, each building rehabilitation project is assured to be brought up to an acceptable level of rehabilitation. Warranties will be required per the standard construction contracts on all materials, equipment and workmanship. Architect or Engineer approved by MHC will provide contract specifications which stipulate quality standards, materials choices, installation methods and standards. Such specifications may reference other appropriate standards set by different trades associations and testing agencies such as ASTM, Underwriters Laboratory (U/L), Tile Council of America, Gypsum National Roofing Contractors Association (NRCA), Architectural Woodwork Institute (AWI), Sheet Metal and Air Conditioning Contractors' National Association (SMACNA), and AFME.

1.1.1. HEALTH AND SAFETY CONCERNS/HAZARDS

Identify life-threatening deficiencies, which must be addressed immediately, if the housing is occupied at the time of rehabilitation.

All areas and components of the housing must be free of health and safety hazards. These areas include but are not limited to, air quality (sewer odor detected)/(propane/natural gas/methane gas detected/mold and/or mildew observed), electrical hazards (exposed wires/open panels)/(water leaks on/near electrical equipment), natural hazards, fire hazards, elevator, emergency fire exits(blocked/unusable/missing exit signs), flammable materials/combustible materials (improperly stored), garbage and debris(indoors and outdoors), hazards (other e.g. outbuildings, sharp edges, tripping) infestation (insects, rats/mice/vermin, play equipment (broken or damaged).

Housing assisted with HTF funds must commission and complete a Capital Needs Assessment (CNA). The assessment will include a Phase I and/or a Phase II hazardous material inspection survey completed by a licensed and MDEQ certified inspector. The hazardous material survey shall define the presence of, or lack thereof, any environmental hazards such as asbestos, lead paint and mold or other contaminant on the site.

If the housing is occupied at the time of rehabilitation, any and all life-threatening deficiencies must be identified and addressed immediately. Hazards area and concerns which will be addressed immediately are noted on Appendix A. Highlighted items noted in orange or life-threatening and must be addressed immediately, if the housing is occupied.

See Appendix A attached hereto for a list of Inspectable Items and Observable Deficiencies for the property site, building exterior, building systems, common areas, and units, including descriptions of the type and degree of deficiency for each item that any HTF-assisted project must address immediately.

1.1.2. **MAJOR SYSTEMS (**Requirements for Rental Housing):

Capital Needs Assessment (CNA)

Housing assisted with HTF funds and which involve rehabilitation or adaptive reuse of 26 units or more must commission and complete a Capital Needs Assessment (CNA). The assessment will include an opinion as to the proposed budget for recommended improvements and should identify critical building systems or components that have reached or exceeded their expected useful lives.

The assessment shall identify all existing elements that are in good condition and will serve the property, all elements that can be repaired or rehabilitated, all elements that require replacement and all new elements required for the property to meet all the requirement of the HTF assisted project. HTF recipients are required to ensure a replacement reserve is available to repair or replace the systems, as needed. The disclosure of replacement reserve will be required during the application process and MHC's required CNA timeline.

A competent, independent third party acceptable to MHC, such as a licensed architect or engineer, will complete the CNA. The CNA must additionally include interviews with available on-site property management and maintenance personnel to document past repairs and improvements, pending repairs, and existing or chronic physical deficiencies. The assessment will include a site visit and a physical inspection of the interior and exterior of all units and structures.

EXPECTED USEFUL LIFE / REHABILITATION SCOPE & CAPITAL PLANNING

i. In developing scopes of work on housing rehabilitation projects, MHC HTF grantees and developers will consider the remaining expected useful life of all building components with regard to building long-term sustainability and performance. Specifically, each building component with a remaining expected useful life of less than the applicable HTF period of affordability (30 years) will be considered for replacement, repair or otherwise updated. Additionally, new building components with an expected useful life of less than 30 years will be considered for future replacement.

ii. Project CNAs will be required. The industry standard period for CNAs is 20 years; however, project CNAs must be updated every five years during the life of the project to ensure projected capital needs through the 30 year HTF affordability period are anticipated and planned for. The initial CNA will cover years 1-20. The first five year update will be done in year 5 and cover years 6-25. The second 5-year update will be done in year 10 and will cover years 11-30.

iii. Once a scope of work has been developed by the grantee and their development team, the grantee must also develop a Capital Plan. Whether or not a particular building component has been replaced, repaired or otherwise updated as part of the rehabilitation scope of work,

all building components and major systems must demonstrate adequate funding to be viable for at least 20 years, the length of the capital plan, with subsequent updates every five years during the 30-year affordability period.

a. Example #1: Kitchen cabinets with a remaining useful life of eight years may be permitted to be left in place and not included in the rehabilitation scope. However, adequate funding must be demonstrated in the building capital plan to replace those cabinets in year 8 of the post-rehabilitation capital plan.
b. Example #2: If a building component such as a new roof is installed during the rehabilitation and this roof has an expected useful life of 25 years, it will not show up on the initial CNA as needing replacement during that 20-year period. However, since MHC requires updates of CNA's for HTF projects to be performed every 5 years, it will show up on the next 20-year CNA which will be performed in year 5 of the project and cover years 6 to 25. During these 5- year CNA updates, the project reserve contributions will be reviewed to ensure all future capital expenditures articulated in the CNA are adequately funded through the 30-year affordability period.

iv. Annual replacement reserves contributions of at least $250 per unit per year (pupy) for senior projects and $300 pupy for general occupancy projects are required through the 30-year affordability period. If the initial 20-year CNA and capital plan (and/or any subsequent five year updates) indicate that replacement costs for the period exceed the amount generated by the respective pupy contributions, a higher pupy contribution will be required.
v. Grantees and their development teams should ensure that all building components are analyzed as part of a comprehensive effort to balance rehabilitation scope and capital planning in a way which maximizes long-term building performance as much as possible within the parameters of both development and projected operational funding available.

Equipment

i. Existing equipment to be retained and continued to be used will be in serviceable condition with an expected useful life of 30 years, or covered by the 20-year capital plan and/or subsequent five year updates during the 30-year affordability period.
ii. Kitchen appliances:
   a. When replacing a range and space permits, provide a new, full-size (30," four b u r n e r) range.
   b. Existing appliances to be reused will be in good and serviceable condition.
   c. Provide other appliances (such as microwaves) as may be appropriate to the project.
   d. All appliances in accessible apartment units will be accessibility-compliant, and located in an arrangement providing required clear floor spaces.
iii. Sewer connections to municipal sewage systems and on-site sewage disposal:
   a. Existing sewer laterals that are to be reused must be evaluated to assure that they are serviceable and have a remaining useful life of 30 years, or are covered by the 20-year capital plan and/or subsequent five-year updates during the 30-year affordability period.
   b. New systems will be designed to conform to the state EPA requirements.
iv. Water service:

a. Existing municipal water supplies to buildings will be evaluated to assure that they are serviceable, of adequate capacity and have a remaining useful life of 30 years, or are covered by the 20-year capital plan and/or subsequent five-year updates during the 30- year

affordability period.

b. Required new systems will be designed to conform to the state EPA requirements.

Plumbing

i. Where existing components of a system are to be reused, they will be examined and determined to be in good condition, code-compliant and have a remaining useful life of a minimum of 30 years, or covered by the 20-year capital plan and/or subsequent five year updates during the 30-year affordability period. Substandard or critical non-code-compliant components must be replaced.

ii. Use water-saving shower heads and faucet aerators as required by the MHC Design Standards.

iii. All fixtures, piping fittings and equipment will be lead-free.

iv. Kitchen fixtures – When existing kitchen fixtures are not reused in accordance with a. above, new sink and faucets, and associated plumbing will be installed in each unit or SRO food prep area.

v. Bath fixtures – When existing bath fixtures are not reused in accordance with a. above, new water saving toilets, tubs and tub surrounds, lavatory sinks, and faucets will be installed in each unit or SRO bathroom facility.

vi. Laundry facilities will be provided in accordance with MHC Design Standards.

vii. Provision for other utility plumbing for janitor sinks, floor drains, outdoor faucets, drains for dehumidification systems, etc., may be made as desired or required.

Heating

System design:

i. Designed and constructed to conform to MHC Design Standards.

ii. Where existing components of a system are proposed to be reused, they will be examined and determined to be in good and serviceable condition, code-compliant and have a remaining useful life of a minimum of 30 years, or covered by the 20-year capital plan and/or subsequent 5-year updates during the 30-year affordability period.

iii. Temperature control - The temperature in each unit will be individually thermostatically controlled. A waiver may be granted for reuse of existing equipment in accordance with a.ii. above.

iv. Provide adequate heat in common spaces.

v. Install pipe insulation as per code and AHRAE requirements.

Building Structure and Envelope (Material and Methods Standards)

i. Structures of two or more stories must be a minimum of sixty percent (60%) brick.

ii. All brick veneer systems shall be installed in accordance with the Brick Institute of America recommendations including all underlayment, vapor barriers, ties, weeps and joint treatment.

iii. Single story structures and areas on two or more story structures where brick is not used, shall use cementitious lap siding over approved sheathing, and vapor barrier.

iv. Metal flashing shall be installed over all openings, and base of the walls extending 8 inches past each side of all openings. Weeps shall channel moisture from the cavity out of the wall

at all flashing.

v. No vinyl siding is allowed.

vi. A color variation throughout the development is encouraged. In general, consider materials and colors - for the façade (including foundation walls) and for the roof - that are compatible with those in similar, good quality buildings in the surrounding neighborhood or region.

vii. Consider using materials with high levels of recycled content or "Green" where possible.

viii. Trim and details can provide warmth and character to a building's appearance, particularly on street facades. In general, the complexity, depth and proportion of trim should relate to that used in good quality middle-income

ix. Carefully consider the design of porch and stair railings, fascia boards, corners, and areas where vertical and horizontal surfaces meet - for example where a wall meets the roof.

x. Generally put trim around windows. Consider adding simple pieces of trim to the top and bottom of porch columns. Vary the dimension from an eve (18" minimum) and a rake (4" minimum) detail.

Roofing

Roof replacement shall be installed in accordance with the manufacturer's requirements. When installing asphalt or fiberglass shingles, a minimum of a 30- year shingle shall be used. All valleys, eves and ridges shall be waterproofed, 18 inches in each direction from the center or lower edge with a peal and sick underlayment.

Fifteen-pound underlayment shall cover the entire roof prior to installation of shingles. Other products such as metal roofing may be considered. Flat roofs shall have minimum slopes, drains and overflow scuppers per the code requirements for the projects weather zone. Roof membranes may be multi-layer built up, modified bitumen or single play membrane of sufficient thickness and detail to ensure a 20-year warranty.

Existing Roofing

i. Examine existing roofing and flashing systems to determine suitability for continued use.

ii. Continued life expectancy of existing roofing should be a minimum of 30 years or covered by the 20-year capital plan and/or subsequent five year updates during the 30-year affordability period.

iii. Repair existing roofing as required.

New Roofing

i. New roofing will be installed where existing roofing does not meet requirements for continued use. New roofing system components will be compatible, and include the nail base, the underlayment layer, ice and water shield self-adhesive membrane flashings, metal flashings and roofing.

ii. Strip existing roofing and dispose of properly.

iii. Examine exposed existing substrate for structural soundness.

iv. Install new roofing system per code and per NCRA trade practices and manufacturer specifications.

v. Flashings – deteriorated flashings will be replaced and the weatherproof integrity of

the roof system will be assured.

Ventilation

Roof assemblies will be properly ventilated in accordance with applicable code requirements, and appropriate building science detailing.

Building Storm Drainage/Roof

All rainwater shall be conveyed and drained away from every roof so as not to cause wetness or dampness in the structure. No roof drainage systems shall be connected to a sanitary sewer, or directly to a storm sewer system. The ground around the dwelling shall be sloped away from foundation walls to divert water away from the structure. If feasible, the collection of roof water to utilize for site irrigation is encouraged.

Structure

i. A qualified professional will examine each building's load-bearing structure, and assess its existing condition to determine suitability of continued use.
ii. In general, structure evaluation and design will be in conformance with IBC, Chapter 16.
    a. In most residential rehab projects where there is no change in use, it is not expected that the structure will be brought up to new construction standards.
    b. Consideration will be given if there are any proposed changes in use which would impact the historical loading.
    c. Deficiencies identified will be addressed and repairs designed and specified as necessary to correct such conditions.
    d. Repairs will be made to any deteriorated load-bearing structural elements.
    e. Reinforce, install supplemental, or replace structural members determined to be inadequate for use.

Exterior Finishes

Cladding

i. Stucco-Examine existing stucco for soundness – will be free of major cracks, delamination and other deterioration which may compromise its useful life.
ii. Stucco will be free of gaps and holes and provide continuous weatherproof system.
iii. Repair or re-stucco as necessary to provide a weather-resistant enclosure.

Masonry

i. Masonry bearing walls and veneers will be restored as necessary.
ii. Refer to Section XI C – Masonry.
iii. Refer also to Section XI F.2.b for insulation requirements.
iv. Other existing cladding system types and materials will be repaired and/or restored in-kind with matching or similar materials to provide a durable weather-resistant enclosure.

Trim – Exterior trim and architectural woodwork

i. Existing wood trim:
   a. Existing trim to remain must be sound, free of defects and deterioration which compromise its use.
   b. Repair and restore trim to usable condition. Patch or replace in-kind any deteriorated wood trim components.
ii. New wood trim will be installed in a workmanlike manner. Reference may be made to AWI standards.
iii. Other trim materials (PVC, cementitious, etc.) which are suitable may be used as appropriate and will be installed per manufacturer's recommendations.
iv. Trim which is part of the weather-tight enclosure will be flashed or caulked with joint sealers as necessary to prevent water intrusion.

Paint-

i. In general, all existing exterior wood surfaces will receive new paint coatings, except as
   a. Appropriate due to the recent application of paint and/or the sound condition of existing coatings.
ii. Examine surfaces and apply paint only to sound acceptable materials/surfaces.
   a. Prepare surfaces properly, removing loose or peeling previous paint.
   b. Paint prep will be done in accordance with applicable lead safe standards. (See Section XI N.1.b)
iii. Before painting, assure that any moisture issues which may compromise the life expectancy of the paint system are remedied.
iv. Exterior paint systems will be compatible and installed in accordance with manufacturer's specifications.

Building Structure -Energy Conservation

i. All structures shall comply with the energy conservation measures cited in these requirements. These measures include, but are not necessarily limited to, the following:
ii. Exterior existing walls are to be provided with insulation and at the recommended resistance factor (R-value) or R- 11, or that which is allowed by the stud cavity space. In addition, an air infiltration vapor barrier, such as Tyvek or approved equal, shall be installed on all exterior walls. If new walls are being framed and insulated, the minimum R factor is R-19 or R-13 plus R-5 foam. The installation of fan-fold foam or foam sheathing may be added to increase household R-ratings.
iii. When new windows are to be installed, windows must be current Energy Star rated for southern climates. Where historic preservation requirements will restrict the installation of aluminum or vinyl windows, the specifications will be written to come as close as possible to achieving Energy Star requirements.
iv. All heat ducts and hot water heat distribution piping shall be insulated or otherwise protected from heat loss where such ducts or piping runs are located in unheated spaces. Similarly, distribution piping for general use hot water shall also be protected from heat loss where such piping is located in unheated spaces. All water distribution piping shall be protected from freezing.
v. Attic access passage ways (scuttle holes) shall be no less than 22" by 30" or the size of

original construction. If it is impossible to conform to this standard, the largest attic access hole possible will be installed.

vi. "Building in" energy and environmental efficiency - through better windows, insulation and equipment - reduces operating costs over the life of the building.

Masonry Components

i. Buildings with masonry bearing walls will be examined for their structural integrity. Existing masonry building components will be examined to assure sound condition, and repaired as necessary to provide the load-bearing capacity, resistance to water penetration and aesthetic quality to assure the assemblies will perform for the purpose intended.
   - Masonry will be plumb and structurally sound.

ii. Repair or replace deteriorated portions or missing units.
   - Brick veneer will be sound or repaired to be sound.

iii. Masonry mortar joints will be sound, and free of loose or deteriorated mortar, with no voids.

iv. Pointing of mortar joints will be specified as necessary to assure the continued integrity of the structural assembly, and prevent water intrusion.

v. Historic masonry designated to remain will be restored to sound serviceable condition, and in accordance with Section 106 of National Historic Preservation Act.

vi. Where masonry is considered historic, repairs will be carried out utilizing the Secretary of the Interior's "Standards of Rehabilitation" and related NPS Preservation Briefs for "Repointing Mortar Joints on Historic Masonry Buildings."

vii. Chimneys: Assure structural integrity, reconstruct and point as necessary. If used for fuel heating appliances – provide lining as may be required by code and as prescribed by the heating appliance manufacturer.

Energy Efficiency - In general, most buildings will be rehabbed with a goal of increasing the thermal shell efficiency. All MHC HTF funded projects are subject to the MHC Design Standards. Included in this standard are mandatory requirements to achieve a maximum HERS score of 85. Additionally, water reduction measures are included. In both the design and implementation of the project rehabilitation scope of work, particular emphasis should be made to maximize the effectiveness of the energy efficiency related work scopes.

i. Insulation
   - Insulation levels will conform to the 2009 International Energy Efficiency Code.
   - Masonry walls will be insulated utilizing current building science detailing to ensure ongoing integrity of masonry systems.

ii. Air sealing – comply with HERS requirements for thermal bypass air sealing, and duct sealing.
   - Attention must be paid to the air barrier of each building and should be well thought out, detailed and carefully executed.
   - Blower door testing will be performed to verify compliance and successful execution.

iii. Indoor air quality
- In general, all thermal upgrades to a building will take into consideration indoor air quality and moisture control/mitigation, and apply the current state of the art building science in this regard. Treatment of existing stone, concrete or masonry basement walls and of existing basement earthen floors or uninsulated basement slabs will be taken into consideration with regard to the need for moisture mitigation.

iv. Ventilation
- Venting of crawl spaces, attics and sloped ceilings will be per code.
- See Section XI E.1.c for roof assembly ventilation.

Windows, Exterior Doors and Basement Entries

i. Every window, exterior door, basement entry shall be tight fitting within their frames, be rodent- proof, insect-proof and be weatherproof such that water and surface drainage is prevented from entering the dwelling. In addition, the following requirements shall also be met:
ii. All exterior doors and windows shall be equipped with security locks and deadbolts.
iii. Every window sash shall be fully equipped with glass windowpanes, which are without cracks or holes. Every window sash to be replaced shall use Energy Star rated windows. Stained or leaded glass found to be historically significant might be protected by a fixed low-E glass storm window. Every window sash shall fit tightly within its frame, and be secured in a manner consistent with the window design. All window jambs will be sealed. All rope weight openings shall be insulated before installing the new window.
iv. Storm doors, when installed, shall also be equipped with a self-closing device.
v. Every exterior door, when closed, shall fit properly within its frame and shall have door hinges and security locks or latches. All exterior doors will be no less than metal clad insulated (foam filled) doors. All jambs and thresholds will be sealed.
vi. Every exterior door shall be not less than thirty six inches (3'- 0") in width and not less than six foot-six inches (6'8") in height. Existing door sizes will be grandfathered, but an attempt shall be made to have at least one exterior door that is not less than 36 inches wide and no less than 6'-8" high.

Minimum Standards for Heating and Cooling Systems

i. All heating and cooling systems (and central air-conditioning systems where they exist) shall be capable of safely and adequately heating (or cooling as applicable) for all living space. A licensed mechanical engineer shall design all new system design. Non-working or improperly functioning central air conditioning systems may be replaced in part or entirely.
ii. If existing heating systems, including but not limited to, chimneys and flues, cut-off valves and switches, limit controls, heat exchangers, burners, combustion and ventilation air, relief valves, drip legs and air, hot water, or steam delivery components (ducts, piping, etc.) that are not being replaced, shall be inspected by a licensed

mechanical engineer to be certified safe and in proper functioning condition at the time of inspection.

iii. Every heating system burning solid, liquid or gaseous fuels shall be vented in a safe manner to a chimney or flue leading to the exterior of the dwelling. The heating system chimney and/or flue shall be of such design to assure proper draft and shall be adequately supported.

iv. No heating system source burning solid, liquid or gaseous fuels shall be located in any habitable room or bathroom, including any toilet room.

v. Every fuel-burning appliance (solid, liquid or gaseous fuels) shall have adequate combustion air and ventilation air. All new furnaces will have sealed combustion with combustion air brought in from the exterior of the house and installed in accordance with manufacturer's guidelines.

vi. Every heat duct, steam pipe and hot water pipe shall be free of leaks and shall function such that an adequate amount of heat is delivered where intended. All accessible duct joints must be sealed with mastic or any other acceptable product. Newly installed ductwork must also be sealed. All accessible steam piping and hot water piping must be installed with an approved material.

vii. Every seal between any of the sections of the heating source(s) shall be airtight so that noxious gases and fumes will not escape into the dwelling.

viii. No space heater shall be of a portable type.

ix. Minimum requirements for forced air furnaces, when installed, will be no less than a 92% AFUE, or the minimum AFUE, if greater than 92%, to obtain a local utility rebate (Energy Star rated for northern climates). A digital programmable thermostat must be installed. Condensate lines will drain to a floor drain or have a condensate pump installed and piped to discharge. All furnace ductwork shall be equipped with an air filter clean out location that has a tight fitting cover installed over it.

x. All boilers, when replaced, will have an "A" rating and be no less than 90% AFUE rating. All combustion air will be from the exterior of the house. The addition of zone valves may be useful to reduce energy cost. Heat lines shall be insulated with approved material. Programmable thermostats will be installed.

xi. A/C units, if added or replaced, shall not be less than 14.5 SEER or the lowest SEER rating that is available at the time of installation but not less than 14.5 SEER. All units shall be installed, when possible, on either the north or east side of the dwelling or in an area that will provide shade for the unit. The correct coil will be installed that is compatible with both the furnace and A/C unit. Homeowners who use window air conditioners will be encouraged to purchase Energy Star rated air conditioners.

xii. No window A/C units may be purchased with HTF funds.

xiii. All wood, pellet, corn, switch grass, hydrogen, or other biomass fuel stoves must be installed to manufacturer's guidelines. Where such guidelines are not available, the heating unit will be removed. Venting and combustion air must be installed in accordance with manufacturer's requirements.

xiv. Any development receiving HTF must have central air and heat by the placed in service date. A certified letter from the development's architect or engineer must verify that the central heat and air system has the capacity to properly accommodate all of the units.

Minimum Standards for Ventilation (Exhaust System)

Sufficient ventilation shall be present to ensure adequate air circulation in the dwelling. Bathrooms, including toilet rooms, shall be provided with an exhaust fan. If it is being installed or replaced, it shall be rated at a minimum of 60 CFM and 4 sones or less. Fans shall have insulated ducting vented to the exterior. A fan needs to be installed, if there is no window or a non-operable window is present. Misaligned flue or ventilation systems on water heaters & HVAC and detection of propane, natural, or methane gas are prohibited.

Minimum Standards for Plumbing Systems

i. All dwelling plumbing systems shall be capable of safely and adequately providing a water supply and wastewater disposal for all plumbing fixtures. Every dwelling plumbing system shall comply with the following requirements.
ii. All existing plumbing systems and plumbing system components shall be free of leaks. When repairing or adding to such systems, any type of pipe allowed by the State plumbing code shall be allowed.
iii. All plumbing system piping shall be of adequate size to deliver water to plumbing fixtures and to convey wastewater from plumbing fixtures (Including proper slope of wastewater piping) as designed by the fixture manufacturer).
iv. All plumbing fixtures shall be in good condition, free of cracks and defects, and capable of being used for the purpose in which they were intended.
v. The plumbing system shall be vented in a manner that allows the wastewater system to function at atmospheric pressure and prevents the siphoning of water from fixtures. Venting by mechanical vents is accepted as an alternative to exterior atmospheric venting.
vi. All fixtures that discharge wastewater shall contain, or be discharged through, a trap that prevents the entry of sewer gas into the dwelling.
vii. All plumbing system piping and fixtures shall be installed in a manner that prevents the system, or any component of the system, from freezing.
viii. All plumbing fixtures and water connections shall be installed in such a way as to prevent the backflow of water from the system into the plumbing system's water source.
ix. Valves shall be installed with the valve in the upright position. When replacing valves, the use of a full port ball valve shall be encouraged.

Elevators are required in developments that provide for senior housing and special needs. Elevators may be installed when appropriate and possible, when such elevator is part of the Project's program goals, or as required by code, as follows:

- Installed per code NFPA 101, Chapter 9.4
- ASME 17.1 Safety Code for Elevators 2013

Existing elevators and lifts may be retained if they are appropriate to the use of the building and in serviceable condition with an expected useful life of 30 years, or covered by the 20-year capital plan and/or subsequent 5-year updates during the 30-year affordability period, and approved by agencies having jurisdiction.

WINDOWS - Windows will be of legal egress size when required by code.

Existing windows to remain

i. Examine and determine suitability for reuse with a reasonable remaining life after restoration of 30 years without undue future maintenance, or covered by the 20-year capital plan and/or subsequent 5-year updates during the 30-year affordability period.
ii. Will be capable of providing adequate seal against air infiltration, weather elements, and be determined to be appropriately energy efficient in keeping with the overall energy efficiency strategy of the project.
iii. Install new weather-stripping to provide seal against weather elements and air infiltration.
iv. Air seal shim spaces and window weight pockets if possible.
v. Restore and modify as required to provide useful life.
vi. Will be tested and modified as necessary to operate smoothly and properly per code.
vii. Hardware will be intact and operational, or be replaced with new hardware as required.

New Windows

i. Where existing windows do not meet the standards for egress, condition and/or energy efficiency deemed appropriate to the project, they will be replaced by new windows.
ii. New windows will be code-compliant and conform to International Energy Code requirements.
iii. Additionally, new window units should be tested assemblies meeting ASTM standards for water penetration and air leakage.
iv. All windows will be installed per manufacturer's installation guidelines and specifications, and will incorporate appropriate detail, flashings, joint sealers, and air sealing techniques.

Ventilation

i. Code-compliant indoor air quality will be addressed by the installation of either exhaust only or balanced (heat recovery) ventilation systems as required by ASHRAE 62.2.
ii. Balanced mechanical ventilation systems are encouraged.
iii. Ventilation controls will be per applicable codes.

Electrical

i. Project electrical design should be done by a licensed electrical engineer, or other qualified professional.
ii. Project electrical must be installed by a licensed electrician.
iii. Energy efficiency:
iv. Electrical and lighting systems will be designed and constructed in accordance with the MHC Design Standards and achieve a maximum HERS score of 85.
v. Design will comply with local and state building code. In general, the electrical system should be new throughout a building:
vi. Where existing service entrances, disconnects, meters, distribution wiring, panels, and devices are proposed to remain, they will be examined and determined to be in good condition, code-compliant and have a remaining useful life of a minimum of 30 years, or covered by the 20-year capital plan and/or subsequent 5-year updates during the 30-

year affordability period. The designer, in concert with the state electrical inspector, will examine the system and equipment. Existing components of the electrical system may be reused as appropriate. Substandard or critical non-code-compliant components must be replaced.

vii. Utility connections will be installed per the rules and regulations of the electrical utility.
viii. Electrical service and metering:
ix. The service entrance size will be calculated to handle the proposed electrical loads.
x. Metering and disconnects will be per code and mounted at approved locations.
xi. Elevator wiring will conform to the ANSI 17.1.
xii. Electrical distribution system:
   a. Lighting and receptacle circuits will be designed per code.
   b. Locations and layout of devices and lighting to be logical and accessibility-compliant where required.
   c. Provision will be made for the wiring of dedicated equipment circuits and connections for heating, ventilation equipment/exhaust fans, pumps, appliances, etc.
xiii. Artificial lighting will be provided using IBC 1205.
xiv. Site lighting with shielded fixtures may be provided to illuminate parking and pedestrian walkways, and will conform to local zoning.
xv. Emergency and exit lighting/illuminated signage will be per the NFPA 101, Life Safety Code and IBC Chapter 10.

Fire detection and alarms

i. Will be installed as required by code: NFPA 101, Chapters 9.6, 30.3.4 and/or 31.3.4, and comply with NFPA 72, and NFPA 1.
ii. Smoke detectors will be installed per International Fire Code requirements.
iii. CO detectors will be installed per International Fire Code.
iv. Where required, system annunciation will be in accordance with International Fire Code.
   a. C.'Communication low-voltage wiring- provisions for TV, telephone, internet data, security and intercoms should be considered and installed as appropriate to the project's use and livability.
   b. PV Solar- an optional solar-powered photovoltaic panel system may be installed in accordance with the National Electrical code, state energy code, and the regulations of the governing utility.
   c.

Porches, decks and steps

i. Existing porches, decks, steps, and railings proposed to remain will be examined and repaired as necessary.
ii. Repair and reconstruction will be carried out to assure that they will have a continued useful life of 30 years, or covered by the 20-year capital plan and/or subsequent five year updates during the 30-year affordability period.
iii. Inspect structure for soundness and reconstruct any deteriorated members as required.
iv. Install new support piers as may be required.
v. Patch existing decking with matching materials, or install new durable decking.

Kitchen cabinetry and counters:

Existing cabinetry and/or countertops- proposed to remain will be in good condition with a remaining useful life of 30 years, or covered by the 20-year capital plan and/or subsequent five year updates during the 30-year affordability period.

New cabinetry:

i. Will be of good quality, meeting ANSI/KCMA A161.1-2012 "Performance & Construction Standards for Kitchen Cabinetry and Bath Vanities" standards. Other industry standards for cabinetry may be used as guidelines, such as the Kitchen Cabinet Manufacturer's Association (KCMA) "Severe Use Specification – 2014," or the AWI's Woodwork Standards and Cabinet Fabrication Handbook.
ii. New counters will be provided with a cleanable sanitary surface material impervious to water such as high pressure laminate (HPL).
iii. Shop fabricated as one-piece assembly where possible. Seal field joints.
iv. Installed level and securely fastened to cabinetry.
v. Bath cabinetry and counters – vanity lavatory tops, when used, should be one-piece integral bowl with integral backsplash.
vi. Pointing of mortar joints will be specified as necessary to assure the continued integrity of the structural assembly.
vii. New below-grade structures to conform to Chapter 18 of IBC as appropriate.
viii. Mechanical rooms - Provide sound concrete floors with raised housekeeping pads for equipment.
ix. Tenant accessed utility spaces (storage, laundry rooms, etc.) – provide sound concrete floors.
x. Moisture mitigation:
xi. Water and damp proofing – where possible and as may be required by existing conditions of groundwater and storm water intrusion into subsurface portions of buildings, provide waterproofing or damp proofing as appropriate.
xii. Provide vapor barriers covered with a wear layer of pea stone over earthen basement or crawl space floors to remain.

Ventilation of basements and crawl spaces per IBC, Chapter 1203.

1.1.3. LEAD-BASED PAINT REQUIREMENT

Standards require housing to meet applicable provisions of 24 CFR PARTS 35.

Hazardous Materials: Asbestos, Lead-based paint and Other Contaminants
Asbestos, lead paint, and other hazards, when identified, shall be addressed in conformance with applicable local, state, and federal laws. Rehabilitated properties shall be cleaned to pass a lead dust clearance test to the levels prescribed by HUD regulations.

Properties to be assisted with HTF must complete a Phase II (rehabilitated properties) hazardous material inspection survey completed by a licensed environmental engineer and MDEQ certified inspector. The hazardous material survey shall define the presence of, or lack thereof, any environmental hazards such as asbestos, lead paint and mold or other contaminant on the site. Any property to be rehabilitated shall meet the lead-based paint requirements at 24 CFR Part 35. The hazardous material inspections shall be included in the capital needs assessment and all rehabilitation plans shall include MDEQ approved abatement of all hazardous materials. A number of regulations apply when lead painted surfaces are disturbed in residential properties, primarily requiring the appropriate training of workers and the use of safe work practices.

Federal and state regulations related to lead-based paint apply to target housing, which is defined as any housing constructed prior to 1978, except housing for the elderly or persons with disabilities (unless a child of less than six years of age resides or is expected to reside in such housing for the elderly or persons with disabilities) or any zero-bedroom dwelling. Rehabilitation of target housing must be completed in a manner which ensures the health and safety of workers and residents, especially children. A number of regulations apply when lead painted surfaces are disturbed in residential properties, primarily requiring the appropriate training of workers and the use of safe work practices.
Lead –Containing Components-Deteriorated lead-based paint on walls, trim, doors, and cabinets must be stabilized using lead-safe work practices. The following regulations must be adhered to during all rehabilitation of target housing:

Federal Regulations
HUD Lead Safe Housing Rule (Title 24, Part 35) requires various levels of evaluation and treatment of lead paint hazards when federal money is used for rehabilitation of target housing. More information is available at:
http://portal.hud.gov/hudportal/HUD?src=/program_offices/healthy_homes/e enforcement/lshr
EPA Renovation Repair and Painting Rule (40 CFR Part 745) – Requires contractors conducting renovation, repair or maintenance that disturbs paint in target housing or child-occupied facilities to be licensed by EPA and use lead- safe work practices to complete the work. Developers must ensure contractors are properly trained and licensed. More information is available at: http://www2.epa.gov/lead
HUD/EPA Disclosure Regulations (Title 24, Part 35, Subpart A) – Requires owners
Of target housing to disclose all lead paint records and related information to potential buyers and/or tenants. More information is available at:
http://portal.hud.gov/hudportal/documents/huddoc?id=DOC_12347.pdf
OSHA Lead in Construction Rule (29 CFR Part 1926.62) - Proscribes personal protection measures to be taken when workers are exposed to any lead during construction projects. More information is available at:
https://www.osha.gov/pls/oshaweb/owadisp.show_document?p_table=STANDARDS&p_id=10641

Asbestos
Project will be assessed for the existence of asbestos-containing building materials by qualified professionals:

- National Emission Standards for Hazardous Air Pollutants (NESHAP) apply.
- Removal of asbestos must be carried out per federal EPA and state regulations and rules.

1.1.4. ACCESSIBILITY

HTF housing must meet the accessibility requirements in 24 CFR part 8, which implements section 504 of the Rehabilitation Act of 1973 (29 U.S.C. 794), and Titles II and III of the Americans with Disabilities Act (42 U.S.C. 12131-12189) implemented at 28 CFR parts 35 and 36, as applicable. "Covered multifamily dwellings," as defined at 24 CFR 100.201, must also meet the design and construction requirements at 24 CFR 100.205, which implements the Fair Housing Act (42 U.S.C. 3601-3619).

MHC requires that all housing rehabilitated with HTF funds must meet all applicable federal, state, and local regulations regarding accessibility for persons with disabilities. The applicability of these rules is complex and therefore, it is recommended that developers seeking HTF funds consult with a qualified design professional.

Site and Neighborhood Standards for Fair Housing

Site and neighborhood standards do not apply to rehabilitation projects under HTF. However, if project-based vouchers are used in an HTF rehabilitation unit, the site and neighborhood standards for project-based vouchers will apply. In addition, the requirements of 24 CFR Part 8 (which implements section 504 of the Rehabilitation Act of 1973) applies to the HTF, and specifically address the site selection with respect to accessibility for persons with disabilities. The site development must be designed to:
Meet ADA and HUD standards for all applicable handicapped accessibility requirements.
Provide paved accessible paths to all primary entries of all ground floor units and all common and public facilities per ADA and the Fair Housing Act. (See Section 9 of the QAP 2016)
An overview of these requirements is provided below:

General Requirements

i. Projects must meet applicable federal, state, and local regulations and rules.
ii. Projects must provide not less than 5 percent of the total units as accessible Type A units, with at least one of the units providing a roll-in shower.
iii. Projects must comply with the Americans with Disabilities Act (ADA), Title II (for public entities) and Title III (for places of public accommodations) implemented at 24 CFR parts 35 and 36, and 2010 ADA Standard for Accessible Design and attendant Design Guide, as applicable.
iv. Projects, if applicable, must comply with the Fair Housing Act, which states in part that covered multifamily dwellings as defined by HUD's implementing regulations at 24 CFR 100.201 must meet the design requirements at 24 CFR 100.205.
v. Projects must comply with ANSI A117.1 as adopted by the State of Mississippi building codes.
vi. Projects must comply with other standards as may apply or be required by funding sources

vii. (i.e. USDA Rural Development, Uniform Federal Accessibility Standards, etc.).
viii. Projects, if applicable, must comply with Section 504 of the Rehabilitation Act of 1973 implemented at 24 CFR Part 8.
ix. For "substantial" rehabilitation (projects with 15 or more total units and the cost of rehabilitation is 75 percent or more of the replacement cost):
x. At least 5 percent of the units (1 minimum) must be made fully accessible for persons with mobility impairments as described by ANSI A117.1 Type A requirements.
xi. In addition, at least 2 percent of the units (one additional unit minimum) must be made accessible for persons with sensory impairments.
xii. Common spaces must be made accessible to the greatest extent feasible.
xiii. For projects with "less-than-substantial" rehabilitation (anything less than "substantial"), the project must be made accessible to the greatest extent feasible until 5 percent of the units are physically accessible and common spaces should be made accessible as much as possible.

1.1.5. DISASTER MITIGATION

Where relevant, the standards must require the housing to be improved to mitigate the potential impact of potential disasters (e.g., earthquakes, hurricanes, floods, and wildfires) in accordance with state or local codes, ordinances, and requirements, or such other requirements that HUD may establish.

To the extent applicable/relevant, the housing must be improved to mitigate the potential impact of potential disasters (e.g. earthquakes, floods, wildfires) in accordance with state or local codes, ordinances and requirements or such other requirements that HUD may establish.

i. Specifically regarding flood hazards:
   a. Projects must meet FEMA federal regulation, and HUD's floodplain management requirements at 24 CFR 55, including the 8-Step Floodplain Management Process (when applicable) at 24 CFR 55.20.
   b. Projects must meet fluvial erosion prevention requirements per local municipality regulations.
ii. Specifically regarding earthquakes:
   a. Projects located in earthquake prone regions must be assessed by a registered structural engineer for compliance with Section 707 of the 2012 International Existing Building Code.
   b. Projects located in earthquake-prone regions must further complete soils testing and grading of the soils by a registered soils engineer in accordance with the 2012 International Building Code Requirements. Such soils classifications will be used to determine if voluntary improvements of the seismic force-resisting system (Section 707.6 2012 IEBC) will be voluntary or compulsory.
iii. Specifically regarding wildfires:
   a. Projects located in wildfire-prone areas or which are located next to large expanses of forest, brush, open fields, or within predominantly natural landscapes will make efforts to reduce exposure to wildfires.
   b. Projects located in wildfire-prone areas will utilize best practices to protect the project including readily available information provided through the U.S. Forest Service and NFPA

Firewise Community Program. Such efforts toward preparation will include basics of defensible space and sound landscaping techniques.

1.1.6. STATE AND LOCAL CODES, ORDINANCES, AND ZONING REQUIREMENTS

All housing projects must meet all applicable State and local codes, ordinances, and zoning requirements that apply during rehabilitation and upon project completion...

HTF- assisted rehabilitated projects must meet State or local residential and building codes, as applicable or, in the absence of a State or local building code, the 2012, 2015 International Residential Code or 2012, 2015 International Building Code (as applicable to the type of housing) of the International Code Council. The State of Mississippi has adopted as a minimum editions of the International Building Code and any additional codes as adopted by the Mississippi Building Code Council. Jurisdictions currently adopted either the 2012 or the 2015 International Building Code and other codes as required by the Mississippi Building Code Council. The Council requires along with the Building Code the 2012, 2015 IRC, IFC, IFGC, IMC and the IPC. State Adoption Codes but not limited to:

- 2015 International Building Code
- 2015 International Existing Building Code
- 2012 International Fire Code
- 2015 International Fuel Gas Code
- 2012 International Mechanical Code
- 2015 International Plumbing Code
- 2015 International Residential Code

Additionally, the following apply:

- 2010 ADA Standards for Accessible Design
- Fair Housing Act
- Section 504 of the Rehabilitation Act of 1973

Building Occupancy & Construction Type

- Fire resistance rating separation requirements per code.
- Must comply with IBC chapters 4, 5, and 6.

Historic Buildings

i. Must comply with Mississippi existing building code.
ii. Must comply with IBC, chapter 3409.
iii. Historic buildings must be rehabilitated in a manner consistent with the requirements of Section 106 of the National Historic Preservation Act and the Secretary of Interior's

Standards for Rehabilitation and Guidelines for Rehabilitation of Historic Buildings.

Developers are responsible for meeting all accessibility requirements for their project:

i. All MHC HTF assisted projects must demonstrate compliance with all applicable federal, state and local codes, standards, and ordinances through an MHC-approved set of permit documents (plans and specifications) prepared by an architect, stamped and signed by the design professional, and approved by the appropriate building officials.
ii. A code review analysis will be provided by the project's design professionals itemizing the applicable codes for each area of discipline.
iii. All code, and legal requirements must be complete that are required for building permits or in the case where building permits are not required the architect must additionally certify the design meets all applicable building codes.

Energy Standards

All HTF assisted projects must meet the Energy Standards listed in the 2012 International Energy Conservation Code for Residential Buildings. The 2012 International Building Code conservation energy reduction requirement ensures housing will be "Green" substainable. New buildings shall be designed to utilize passive cooling, heating and natural light harvesting. Existing buildings attempt to reduce energy consumption but shall not add any additional total building energy consumption when complete. (Note: This requirement exceeds section 109 of the Cranston-Gonzalez NationalAffordable Housing Act (42 U.S.C. 12709.)
All rehabilitated residential building HTF –Assisted Development Units are required to adhere to the following:

i. Use of all Energy Star rated appliances.
ii. Use of low or zero V.O.C. (Volatile Organic Compounds) interior paints.
iii. Use of Formaldehyde-free insulation
iv. Use of at least of one (1) high efficiency toilet or dual flush per unit.
v. Use of double glazed, insulated energy efficient windows, with Low-E glazing and a minimum: U factor of .55, Heat Gain Coefficient of .29 and Visibility Transfer of .52
vi. Use of alternate, high efficient H.V.A.C. sources and delivery systems (14 SEER).
vii. Use of water efficient landscape plants
viii. Use of efficient, compact site design (when local codes allow).
ix. Use of Gutters and downspouts at eaves less than 12" on 1 story and less than 24" on 2nd level downspouts to underground drain system or concrete splash blocks or hard surface required.
x. Use of PEX plumbing systems for domestic water.
xi. Use of Day-lighting. Day-lighting includes strategies for increasing the percentage of illumination provided building orientation and room layout.

1.1.7. UNIFORM PHYSICAL CONDITION STANDARDS (UPCS)

MHC's HTF Standards are designed to exceed the Uniform Physical Condition Standards (UPCS) and ensure that upon completion, HTF-assisted project and units will be decent, safe, sanitary, and in good repair as described in 24 CFR 5.703. These standards will address

the following inspectable items: Site, Building Exterior, Building Systems, Dwelling Units, Common areas, Health and Safety Concerns and Compliance with State and local codes.

See Attachment-Appendix A attached hereto for a list of Inspectable Items and Observable Deficiencies, including descriptions of the type and degree of deficiency for each item that any HTF-assisted project must address, at a minimum.

Highlighted items noted in orange or life-threatening and must be addressed immediately, if the housing is occupied.

******All HTF-Assisted Rehabilitation Projects must comply with the rehabilitation standards found in Appendix A.***

HTF-REHABILITATION STANDARDS

Inspectable-Site - Defined as the area surrounding the buildings of a property: Fencing and gates, retaining walls, grounds, mailboxes, project signs, parking lots, driveways, play areas and equipment, refuse disposal, storm drainage and walkways and steps are required to be free of health and safety hazards and be in good repair.

The site will not be subject to material adverse conditions, such as abandoned vehicles, dangerous walks or steps, poor drainage, septic tank backups, sewer hazards, excess accumulations of trash, vermin or rodent infestation or fire hazards.

(See Appendix A- UPCS for Multifamily Housing Rehabilitation Requirements for Site)

General: Assure that the site is safe, clean and usable and designed with details, assemblies and materials to provide ongoing durability without undue future maintenance.

i. Site design and engineering will be conducted by a licensed professional civil engineer or other qualified professional.
ii. Design and systems will conform to all applicable codes, rules and regulations:
iii. State, Local and Municipal zoning.
iv. Local fire Code 2012 International Fire Code.
v. Utility connections, yard lines and laterals in accordance with state utility ordinances. Underground or overhead utilities – as regulated by code and utility rules.
vi. Fencing and Gates-Missing exterior fence, security fence missing or damaged to the point it does not function as it should ; Any holes in fence or gate is larger than 6 inches by 6 inches must be addressed due to threaten safety or security.
vii. Vehicular access to public way – Site design will conform to local zoning and regulations, as well as be sensible in its layout to maximize vehicular and pedestrian safety.
viii. Grounds-Erosion/Rutting Areas- must be addressed where runoff has extensively displaced soils which has caused visible damage or potential failure to adjoining structures or threatens the safety of pedestrians or makes the grounds unusable

ix. Landscaping – Required at all properties maximizing existing natural features or otherwise enhancing open spaces. Address vegetation which has visibly damaged a component, area or system of the property.

x. Storm water shall be diverted off of paved surfaces and into a site drainage detention or retention areas and drainage system or away from buildings.

xi. Drainage – assure that the grading surrounding the building will slope away from the building and drain properly, without ponding or erosion.

xii. Mailboxes - Provision will be made for USPS-approved cluster mailbox units if required by the USPS. Each site and dwelling unit shall have an access to a mailbox installed per US Postal Service regulations at a building entrance or at the unit. Match lighting intensity and quality to the use for which it is intended.

xiii. Solid waste collection & storage – if necessary, provision will be made for the outdoor storage and collection of solid waste and recycling materials in receptacles (dumpsters, wheeled trash cans, totes). Enclosures may be provided and should be accessible as required by code. Garbage collection areas must be screened.

xiv. Parking will be adequate for project type, meet local codes and be designed to drain well, with a durable appropriate surface material. Handicapped parking will be provided as required. All multifamily developments must have a minimum of two (2) parking spaces per unit or 1.5 spaces per unit for elderly properties. MHC will allow a waiver of these parking requirements subject to the local jurisdiction's parking requirements and/or evidence of actual parking need. All existing parking and driveways shall be restored to a good condition: The parking area shall be one of the following Materials: Crushed #57 limestone gravel, 4" thick, and compacted; hot mix asphaltic concrete pavement or 4 inch reinforced concrete.

xv. Pedestrian Access and Hardscape -In general, paved walkways within the site will be designed to provide sensible pedestrian access from the public way into the site, from parking areas, and provide access to buildings. All walkways should generally conform to applicable codes for width and slopes, and fall protection. Existing walkways shall be in a good condition and free of cracks and joints with elevation changes greater than allowed by accessibility requirements. Defective conditions, such as excessive deterioration, shall be corrected by replacing the defective area.

    a. Designed to minimize conflicts between vehicles and pedestrians. Bicycle and pedestrian paths will be separate from vehicular traffic. Open spaces are linked so that they form an uninterrupted network of vehicle-free areas. Traffic calming strategies are required to slow down cars within the development.

xvi. Site Amenities may be provided which enhance the livability of the project including playground areas, seating, benches, patio areas, picnic tables, bike racks, grills and fencing, etc.

xvii. Site lighting with shielded fixtures may be provided to illuminate parking and pedestrian walkways, and will conform to local zoning.

xviii. Energy efficient lighting will be employed with emphasis on LED fixtures.

xix. Exterior lighting shall meet all minimum requirements for safe visibility per the activity area; i.e., parking walks, porches, entrances.

xx. Position exterior fixtures to avoid lighting, which shines directly into dwelling units or is overly intense and bright. Consider light fixtures, which minimize overall light "pollution.

xxi. All paving at trash dumpsters where heavy trucks will pick up trash shall be designed as heavy load paving. All new paving shall be on approved compacted structural fill per the recommendation of a licensed soils engineer.

xxii. Project Sign- Entry signage and building numbers shall be light for nighttime visibility.

xxiii. Stairs- will be safe and sound, constructed of durable materials, with proper rise and run, and with code-approved railings as required. Accessible routes into buildings will be provided as required by code. Where ramps are provided they shall be constructed in compliance with ADA. Where handrails and guardrails are required or included in the scope of work, they shall meet and shall be constructed in compliance with ADA.

- Identify all common area facilities on an accessible path (show walkways slope and landing dimensions at ramps, accessible parking spaces, van stall location, and trash enclosures).
- All private and public open spaces shall be large enough so that they can actually be used as intended. Examples of non-compliant spaces include but are not limited to, narrow balconies, decks and porches that cannot accommodate furniture and common circulation.
- All parking required by zoning codes and MHC parking requirements for housing will be enforced. Where garages or carports required or included, locate them on the side or rear of units. Fronts and street elevations shall have covered entries and porches.

Inspectable Item-Building Exterior

All housing assisted with the HTF must be structurally sound, secure, habitable, and in good repair. Fair housing issues, doors, fire escapes, foundations, lighting, roofs, walls, and windows, where applicable will be free of health and safety hazards, operable and in good repair.

(See Appendix A- UPCS for Multifamily Housing Rehabilitation Requirements for Building Exterior)

i. Building access – in general the access to a building will be safe, logical, readily identifiable, sheltered from the weather, and meeting the exit requirements to a public way. Pathways of circulation within a building will also be safe and logical.

ii. Means of egress components must be in conformance with Chapter 10 of the IBC, including complete layout of the exits, corridor and stair dimensional requirements and arrangement, doors sizes and swings, door hardware, panic exit devices, door self-closers, interior finishes, walking surfaces, fire separations, stair enclosures, guards and railings, ramps, occupant load calculations, illumination and signage.

iii. Design and rehabilitation of the property must be in conformance with MHC Design Standards and ADA Requirements.

iv. Building exteriors will be improved to increase curb appeal and provide greater longevity/durability to the existing building.

v. Existing outbuildings and utility structures which are being retained will be in sound and serviceable condition, and not create health, safety or undue maintenance issues for the project.

vi. Building foundations, framing, structure, floor and roof decks shall be stable, meet code requirements for vertical and lateral loading and materially in good condition. All cracking or settling of concrete foundations and masonry must be repaired. All crawlspaces must be investigated and assessed for the presence of mold, plumbing leaks, and deteriorating structures. All crawl spaces must meet minimum energy and fire code requirements. The underside of all conventional foundation floor decks shall be insulated and sealed from the crawl space with an impermeable vapor barrier.
vii. Site lighting with shielded fixtures may be provided to illuminate parking and pedestrian walkways, and will conform to local zoning.
viii. Energy efficient lighting will be employed with emphasis on LED fixtures.
ix. Exterior lighting shall meet all minimum requirements for safe visibility per the activity area; i.e., parking walks, porches, entrances.
x. Position exterior fixtures to avoid lighting, which shines directly into dwelling units or is overly intense and bright.
xi. Consider light fixtures, which minimize overall light "pollution.

Walls

i. Where existing finishes are proposed to remain, they will be determined to meet the standard of being sound, durable, lead-safe, and have a remaining useful life of no less than 30 years, or covered by the 20- year capital plan and/or subsequent five year updates during the 30-year affordability period.
ii. Where existing finishes are proposed to remain as part of a fire-rated assembly, the state DPS will assist in making a determination as to the suitability. Refer to codes as they pertain to archaic materials, and relevant NPS Preservation Briefs.

Exits

Every exit from every dwelling shall comply with the following requirements:

i. Every habitable room shall have two (2) independent and unobstructed means of egress.
ii. This is normally achieved through an entrance door and an egress window. All above grade egress windows from habitable rooms shall have a net clear opening of 5.7 square feet. The minimum net clear opening width dimension shall not be less than twenty inches (20") wide, and the minimum net clear opening height dimension shall not be less than twenty-four inches (24") wide.
iii. *Note that the combination of minimum window width and minimum window height opening size does not meet the 5.7 square feet requirements. Therefore, the window size will need to be greater than the minimum opening sizes in either width or height.
iv. Where windows are provided as a means of escape or rescue, they shall have a finished sill height of not more than forty-eight inches (48") above the floor in basements. Egress windows with a finished sill height of more than forty-eight inches (48") shall have a permanently installed step platform that is in compliance with stair construction standards.
v. All at-grade e egress windows from habitable rooms may be reduced in size to 5.0

square feet of operable window area, but the area must meet the minimum width and height requirements of all egress windows.

vi. When windows are being replaced within existing openings, the existing window size shall be determined to be of sufficient size even if current window sizes do not meet current egress standards. However, if the specification writer determines that changing the window size is beneficial; such egress window size modification will be allowed but not required. If new construction windows are being installed, these windows must meet all egress window requirements (for example, if adding on to existing building in a rehabilitation or adaptive reuse).

vii. Blocked or unusable emergency or fire exits, visibly missing components of fire escapes, security bars preventing exit through windows are prohibited and will be address/corrected.

Railings

i. Will be sound and adequately fastened to meet code requirements for structural loading. Repair or replace in-kind as appropriate.

ii. Will meet code requirements for height of protective guards, or have supplemental guards installed.

iii. Steps will be safe and sound and meet applicable codes, with railings as necessary.

iv. All porch elements will be able to withstand the weather elements to prevent premature deterioration.

v. Roof replacement shall be installed in accordance with the manufacturer's requirements.

Ventilation

Roof assemblies will be properly ventilated in accordance with applicable code requirements, and appropriate building science detailing.

Doors

Every exterior door, when closed, shall fit properly within its frame and shall have door hinges and security locks or latches. All exterior doors will be no less than metal clad insulated (foam filled) doors. All jambs and thresholds will be sealed.
Every exterior door shall be not less than two foot-four inches (3'- 0") in width and not less than six foot-six inches (6'8") in height. Existing door sizes will be grandfathered, but an attempt shall be made to have at least one exterior door that is not less than 36 inches wide and no less than 6'-8" high.

i. Doors to meet code requirements IBC Chapter 10.

ii. Meet egress requirements for dimensions, swing and clearances, and be accessibility-compliant as required.

iii. Be sound and secure.

iv. New doors will be installed per manufacturer's recommendations and standard trade practice standards.

v. Flash properly, and have shim spaces insulated.

vi. Existing doors to remain should be examined and determined to be suitable for reuse

vii. with a remaining life after restoration of 30 years, or covered by the 20-year capital plan and/or subsequent five year updates during the 30-year affordability period.
viii. Restore as required to provide useful life.
ix. Will be tested and modified as necessary to operate properly.
x. Install new weather-stripping and sweeps to provide seal against weather elements and air infiltration.

Historic doors designated to remain will be restored to sound serviceable condition, and in accordance with the Secretary of the Interior's "Standards for Rehabilitation" project requirements.

Apartment doors

- Apartment unit entry doors will be fire-rated as required by code.
- Other doors – Access doors will meet code requirements for fire rating. Door hardware will operate properly, be secure and must meet accessibility standards and NFPA 101, IBC Chapter 10.

Windows

Every window, exterior door, basement entry shall be tight fitting within their frames, be rodent- proof, insect-proof and be weatherproof such that water and surface drainage is prevented from entering the dwelling. In addition, the following requirements shall also be met:

All exterior doors and windows shall be equipped with security locks and deadbolts. Every window sash shall be fully equipped with glass windowpanes, which are without cracks or holes. Every window sash to be replaced shall use Energy Star rated windows. Stained or leaded glass found to be historically significant might be protected by a fixed low-E glass storm window. Every window sash shall fit tightly within its frame, and be secured in a manner consistent with the window design. All window jambs will be sealed. All rope weight openings shall be insulated before installing the new window. Storm doors, when installed, shall also be equipped with a self-closing device.

Every exterior door, when closed, shall fit properly within its frame and shall have door hinges and security locks or latches. All exterior doors will be no less than metal clad insulated (foam filled) doors. All jambs and thresholds will be sealed.
Every exterior door shall be not less than two foot-four inches (3'- 0") in width and not less than six foot-six inches (6'8") in height. Existing door sizes will be grandfathered, but an attempt shall be made to have at least one exterior door that is not less than 36 inches wide and no less than 6'-8" high.

INSPECTABLE ITEM-BUILDING SYSTEMS

All HTF-assisted building's domestic water, electrical system, elevators, emergency power, fire protection, HVAC, exhaust system, and sanitary system will be free of health and safety hazards, functionally adequate, operable, and in good repair.

(See Appendix A- UPCS for Multifamily Housing Rehabilitation Requirements for Building Systems)

Design and systems will conform to all applicable codes, rules and regulations:

- State, Local and Municipal zoning.
- Local fire Code 2012 International Fire Code.

HVAC-Heating, ventilating, and air conditioning systems must be replaced, if they do not meet requirements of applicable building codes or have sufficient life commensurate with the HTF affordability period. The duct system must also be replaced as required to meet applicable codes.

Electrical System

i. The existing electrical service power and data systems shall be upgraded to meet all applicable codes.
ii. Project electrical design should be done by a licensed electrical engineer, or other qualified professional.
iii. Project electrical must be installed by a licensed electrician.
iv. Design will comply with local and state building code. In general, the electrical system should be new throughout a building:
   - Where existing service entrances, disconnects, meters, distribution wiring, panels, and devices are proposed to remain, they will be examined and determined to be in good condition and code-compliant
   - The designer, in concert with the state electrical inspector, will examine the system and equipment. Existing components of the electrical system may be reused as appropriate. Substandard or critical non-code-compliant components must be replaced.
   - Utility connections will be installed per the rules and regulations of the electrical utility.
v. Electrical service and metering:
   - The service entrance size will be calculated to handle the proposed electrical loads.
   - Metering and disconnects will be per code and mounted at approved locations.

Fire protection

i. In general, all buildings assisted with HTF funds will have automatic fire suppression as required by applicable codes with approved sprinkler systems installed as required by NFPA 13 or 13R.
   - Automatic fire suppression systems will be designed by an engineer licensed in the State of Mississippi and installed by an approved licensed contractor.
   - Provide fire pumps, standpipes, and fire department connection as required per NFPA 13, 14 & 25.
ii. Where possible, piping for the sprinkler system will be concealed.

Fire detection and alarms:

i. Will be installed as required by code: NFPA 101, Chapters 9.6, 30.3.4 and/or 31.3.4, and comply with NFPA 72, and NFPA 1.
ii. Smoke detectors will be installed per International Fire Code requirements.
iii. CO detectors will be installed per International Fire Code.
iv. Where required, system annunciation will be in accordance with International Fire Code.

Blocked or unusable emergency or fire exits, visibly missing components of fire escapes, security bars preventing exit through windows are prohibited and will be address/corrected

Domestic Hot Water

Install pipe insulation per code.

Elevators are required in developments that provide for senior housing and special needs. Elevators may be installed when appropriate and possible, when such elevator is part of the Project's program goals, or as required by code, as follows:

- Installed per code NFPA 101, Chapter 9.4
- ASME 17.1 Safety Code for Elevators 2013
- Existing elevators and lifts may be retained if they are appropriate to the use of the building and in serviceable condition with an expected useful life of 30 years, or covered by the 20-year capital plan and/or subsequent 5-year updates during the 30-year affordability period, and approved by agencies having jurisdiction.

INSPECTABLE-DWELLING UNITS

Each HTF-Assisted units within a building will be structurally sound, habitable, and in good repair. Bathroom, ceiling, doors, electrical systems, floors, hot water heater, HVAC, kitchen, laundry area, lighting, outlets/switches, patio/porch/balcony, smoke detectors, stairs, walls, and windows must be free of health and safety hazards, functionally adequate, operable, and in good repair. The dwelling is required to have hot and cold running water, including an adequate source of potable water. In addition, the dwelling must include at least one battery-operated or hard-wired smoke detector, in proper working condition, on each level of the unit. Sanitary facilities include in the dwelling must be in proper operating condition, usable in privacy, and adequate for personal hygiene and the disposal of human waste.

(See Appendix A- UPCS for Multifamily Housing Rehabilitation Requirements for Units)

Apartment Layout:

i. Room sizes –minimum in accordance with IBC 1208 and/or local codes.
ii. Interior environment must comply with Chapter 12 of the IBC.
iii. Kitchens – in general, for apartment buildings – each unit will have a functional and code-compliant kitchen.
iv. SROs and other special housing types may be an exception.
v. Baths – in general, for apartment buildings – each unit will have a functional and code- compliant bath in accordance with IBC 1210

Lighting

i. Every habitable room and every bathroom (including toilet room), laundry room, furnace or utility room, and hallway shall have at least one (1) ceiling or wall-type electric light fixture, controlled by a remote wall switch. Habitable rooms (except kitchens or kitchenettes) may have a wall-type electrical outlet controlled by a remote wall switch in

lieu of a ceiling or wall-type light fixture. Energy efficient fixtures that meet energy star ratings and LED's and compact florescent bulb equivalent or better shall be installed in all new fixture installations.

ii. All stairwells shall have at least one light fixture controlled by a remote wall switch at the top and bottom of the stairs.

iii. All pendant type lighting fixtures that are supported only by the electrical supply wire shall be removed or replaced. If replaced, replace with Energy Star rated fixtures.

iv. Recommend lighting be provided from a variety of sources. Access to natural light in all bedrooms and the living room is essential and cross ventilation throughout the unit is encouraged.

v. Consider layouts that allow natural light to the kitchen and allow the natural ventilation and lighting of bathrooms.

Bathroom

i. Every dwelling shall contain a room, which is equipped with a flush toilet and a lavatory. The flush water closet shall be connected to the cold potable water supply, under pressure, and to the sanitary sewer system. The lavatory shall be connected to both a hot and cold potable water supply, under pressure, and connected to the sanitary sewer System. When replacing such components, water supply shut-off valves shall be installed.

ii. Every dwelling shall contain a bathtub and/or shower. The bathtub and/or shower unit(s) needs to be located in the same room as the flush water closet and lavatory. The bathtub and/or shower unit may be located in a separate room. The unit shall be connected to both hot and cold potable water supply lines, under pressure, and shall be connected to the sanitary sewer system. Where feasible, shut off valves shall be installed on the water supply lines. All faucets, when replaced, shall be water balancing scald guard type faucets.

iii. Secondary baths must have at least one door that is 2'8". This allows for wheel chair access (Fair Housing Standard). (Addendum B Minimum Quality Standards QAP)

iv. Every toilet room and/or every bathroom (the room or rooms containing the bathtub and/or shower unit) shall be contained in a room or rooms that afford privacy to a person within said room or rooms. Every toilet room and/or bathroom shall have doors equipped with a privacy lock or latch in good working order.

v. Toilet accessories – each bath will have appropriate accessories such as towel bars, robe hooks, bath tissue holders, etc., installed and securely fastened in place. Accessories will be located per accessibility requirements where necessary. Medicine cabinets and mirrors – install in each unit bath as appropriate.

vi. Electric Outlets/Switches

vii. Missing electrical outlets and switches, broken cover plates for electrical outlets or switches, circuit breakers on electrical panels or boxes, covers for electrical panels or boxes, water leaks on or near electrical equipment are prohibited and will be addressed/corrected.

viii. Every dwelling unit, at a minimum, shall have a 100-ampere breaker controlled

electrical panel. All electrical work shall be in compliance with adopted State electrical code requirements. The panel, service mast, etc. shall also be installed to local utility company requirements.

ix. Every habitable room within the dwelling shall contain at least two (2) separate duplex, wall-type electrical outlets. Placement of such outlets shall be on separate walls. All newly installed receptacles shall be grounded duplex receptacles or GFCI protected.

x. All electrical outlets used in bathrooms and toilet rooms, all outlets within six foot (6'-0") of a water source (excluding designated simplex equipment circuits for clothes washing machines and sump pumps), outlets located on open porches or breezeways, exterior outlets, outlets located in garages and in non-habitable basements, except those electrical outlets that are dedicated appliance outlets. All kitchen receptacles serving the countertop area shall be ground fault circuit interrupter (GFCI) protected. A receptacle cover shall cover receptacles that when a cord is plugged in, the GFCI outlet will stay covered and protected.

xi. All accessible knob and tube, unsafe, and/or illegal wiring shall be removed and replaced with type NM cable (Romex) or as required by code.

xii. All broken, damaged or nonfunctioning switches or outlets shall be replaced. All fixtures and wiring shall be adequately installed to ensure safety from fire so far as visible components are observed.

xiii. All missing or broken switch and outlet covers (including junction boxes) shall be replaced. Each receptacle or switch located on an exterior wall shall have a foam seal placed under the cover.

Bedrooms

Bedrooms size should be a minimum of 100sq. ft. plus the required closet space. Ensure that bedrooms and living areas are adequately sized. No bedroom shall have a smaller minimum dimension than ten feet.

Kitchen

i. Every dwelling shall have a kitchen room or kitchenette equipped with the following: Kitchen Sink- The dwelling shall have a kitchen sink connected to both hot and cold potable water supply lines under pressure and to the sanitary sewer waste line. When replacing such components, water supply shut off valves shall be installed.

ii. Oven and Stove or Range- The dwelling shall contain an oven and a stove or range connected to the source of fuel or power, in good working order and capable of supplying the service for which it is intended.

iii. Refrigerator-The dwelling shall contain a refrigerator connected to the power supply, in good working order and capable of supplying the service for which it is intended.

iv. Counter Space Area-Every kitchen or kitchenette shall have an adequate storage area. Every kitchen or kitchenette shall have adequate counter space.

v. Kitchen cabinets and appliance space required at 16 lineal feet for 2 & 3 bedroom units with the addition of a pantry for larger units. Utilize 16" clear counter space on one side of each appliance and fixture and a minimum of 9" on the opposite side of a range.

Hot Water Supply

i. Every dwelling shall have supplied water-heating equipment (water heater and hot water supply lines) that is free of leaks, connected to the source of fuel or power, and is capable of heating water to be drawn for general usage.
ii. No atmospheric water heaters shall be allowed in a confined space. No water heaters shall be allowed in the toilet rooms, bathrooms, bedrooms, or sleeping rooms. No gas water heaters shall be allowed in a clothes closet.
iii. All gas water heaters shall be vented in a safe manner to a flue leading to the exterior of the dwelling. These heaters are to be installed according to manufacturer's specifications.
iv. All water heaters shall be equipped with a pressure/temperature relief valve possessing a full-sized (non-reduced) approved discharge pipe to within six (6) inches of the floor. The discharge pipe shall not be threaded at the discharge end.
v. All water heaters must be installed to manufacturer's installation specifications.
vi. Replacement water heaters shall meet Energy Star requirements at the time of installation.
vii. Where feasible, tankless water heaters may be installed in accordance with manufacturer's guidelines and sized to provide adequate hot water supply to all fixtures. Gas supply lines and/or electrical capacity must be evaluated before installing tankless water heaters. Before installing, careful consideration should be made regarding supply and water temperature.

Interior Walls, Floors, Ceilings, Doors, and Windows

Minimum Ceilings Heights and Hall Widths

Hallways must be a minimum of 3'4" width (measured from face of stud to face of stud). This will accommodate a 2'8" door and allow for wheelchair access as well as moving furniture without damage to walls. Wider halls may be required to meet all clearance requirements of for ADA access. Ceiling heights requirement is 9'.

All interior walls, floors, ceilings, doors and windows shall be capable of being kept in a clean and sanitary condition by the owner. Every bathroom and/or toilet room, kitchen or kitchenette, and utility room floor surface shall be constructed such that they are impervious to water and can easily be kept in a clean and sanitary condition by the owner.
All interior doors shall be capable of affording the privacy for which they are intended.
No dwelling containing two or more bedrooms shall have a room arrangement that access to a bathroom, toilet room, or a bedroom can be achieved only by going through another bathroom, toilet room, or another bedroom.

i. Walls and ceilings
    a. Where existing finishes are proposed to remain, they will be determined to meet the standard of being sound, durable, lead-safe, and have a remaining useful life of no less than 30 years, or covered by the 20- year capital plan and/or subsequent five year updates during the 30-year affordability period.
    b. Where existing finishes are proposed to remain as part of a fire-rated assembly,

the state DPS will assist in making a determination as to the suitability. Refer to codes as they pertain to archaic materials, and relevant NPS Preservation Briefs.

c. Flooring
d. Existing wood flooring in good condition should be repaired, sanded and refinished.
e. All new flooring materials (resilient flooring, wood flooring, laminate flooring, carpet, and/or ceramic tile) will be installed over suitable substrates per manufacturer's specs and the trade association practices.
f. Trim - Wood trim and architectural woodwork
g. Existing trim will be repaired and restored to usable condition, free of deterioration which compromises its use.
h. New wood trim will be installed in a workmanlike manner. Reference may be made to AWI standards.
i. Paint - In general, all interior ceiling, wall, and trim surfaces will receive renewed coatings of paint (or other clear/stain) finishes. Painting will be done in a workmanlike manner and in accordance with the manufacturer's recommendations. All painting, including preparation of existing surfaces, will be done in a lead-safe manner.
j. It is encouraged that all paints, stains, varnishes, lacquers and other finishes used in the rehabilitated dwelling shall be low or no VOC paint finishes and installed as required In general, all interior finishes will be new and installed per manufacturer's recommendations and the standards of quality construction per trade practices and associations related to the particular product or trade.

HTF assisted projects shall refer to and demonstrate compliance with MHC QAP 2016 written material and methods standards. (See Appendix B)

ii. Mechanical

a. General:
b. All mechanical systems will be designed by a mechanical engineer or other qualified professional.
c. Energy efficiency:
d. All MHC HTF funded projects will conform to the MHC Design Standards. Additionally, such projects must also achieve a maximum HERS score of 85.
e. In both the design and implementation of project rehabilitation scopes of work, particular emphasis should be made to maximize the effectiveness of the energy efficiency related work scopes.
f. All mechanical systems will meet State of Mississippi Mechanical, Plumbing, and Electrical Codes.
g. All mechanical systems will meet the requirements of 2009 International Energy Conservation Code.
h. Plumbing fixtures will be accessibility compliant as required.

iii. Fire detection and alarms:

a. Will be installed as required by code: NFPA 101, Chapters 9.6, 30.3.4 and/or 31.3.4, and comply with NFPA 72, and NFPA 1.
b. Smoke detectors will be installed per International Fire Code requirements.
c. CO detectors will be installed per International Fire Code.
d. Where required, system annunciation will be in accordance with International Fire Code.
e. In general, all buildings assisted with HTF funds will have automatic fire suppression as required by applicable codes with approved sprinkler systems installed as required by NFPA 13 or 13R.
f. Automatic fire suppression systems will be designed by an engineer licensed in the State of Mississippi and installed by an approved licensed contractor.
g. Provide fire pumps, standpipes, and fire department connection as required per NFPA 13, 14 & 25.
h. Where possible, piping for the sprinkler system will be concealed.

iv. Porches, decks and steps

a. Existing porches, decks, steps, and railings proposed to remain will be examined and repaired as necessary.
b. Inspect structure for soundness and reconstruct any deteriorated members as required.
c. Install new support piers as may be required.
d. Patch existing decking with matching materials, or install new durable decking.

INSPECTABLE ITEM-COMMON AREAS

Refers to those interior and exterior rooms, spaces, or elements that are made available for the use of a restricted group of people (for example, residents of an apartment building, the occupants of an office building, or the guests of such residents or occupants). The common areas will be structurally sound, secure and functionally adequate for the purposes intended and free of health and safety hazards, operable, and in good repair.

(See Appendix A- UPCS for Multifamily Housing Rehabilitation Requirements for Common Area)/MHC Quality Design Standards

i. Interior finishes will be easily cleanable and durable.
ii. Kitchens, laundries, and storage areas will be improved for functionality, durability and accessibility.
iii. Laundry- –where adequate space is available and when appropriate to meet the project goals, washers and dryers will be provided in laundry rooms or in units. The common laundry room must provide 1 washer/dryer per 12 family units.
iv. All common halls and stairways between living space must be well lighted with a fixture controlled by witches at both ends of the hall or stairway.
v. Community spaces and offices will be provided at properties with more than 20 units.

vi. Recreational areas will be provided for all properties as required by the MHC Design Standards.

vii. All common area facilities on an accessible path (show walkways slope and landing dimensions at ramps, accessible parking spaces, van stall location, and trash enclosures will be free of health and safety hazards, operable and in good repair). Community/Recreation facility will be a minimum of 1,200 sq. ft. per unit for family, whichever is greater. The facility will include a community kitchen, sink, refrigerator and range or microwave. Management office will be no less than 100 sq. ft.

viii. Maintenance workshop and storage room that provides a workbench, sink and shelving area.

ix. Parking lot design required to minimize conflicts between vehicles and pedestrians. Bicycle and pedestrian paths will be separate from vehicular traffic. Open spaces are linked so that they form an uninterrupted network of vehicle-free areas. Traffic calming strategies are required to slow down cars within the development.

x. All private and public open spaces are required to be designed large enough so that they can actually be used as intended. Examples of non-compliant spaces include but are not limited to, narrow balconies, decks and porches that cannot accommodate furniture and common circulation.

xi. Provide all parking required by zoning codes and MHC parking requirements for housing. Where garages or carports required or included, locate them on the side or rear of units. Fronts and street elevations shall have covered entries and porches.

xii. Landscaping shall provide reinforcement to the boundaries of the property, provide usable shade for outdoor spaces, add visual quality to the appearance of the site and housing structure, help soften unwanted noise and add seasonal color and variety to the site.

xiii. One important functional component of livability is the ability of the space to accommodate the potential number of occupants and the basic pieces of common furniture necessary for daily activities.

xiv. Site amenities enhanced for the livability of the project including playground areas, seating, benches, patio areas, picnic tables, bike racks, grills and fencing, etc.

xv. Playgrounds, Community Centers and Mail Kiosks should have sufficient separation as to provide safety for the children and minimize traffic congestion for the various functions. Playground equipment provides safe, code-approved new playground equipment, if a playground is appropriate, pursuant MHC Design Standards. (See Minimum Quality Standards QAP)

xvi. Community facilities provided to facilitate social interaction such as picnic areas or community garden plots.

xvii. Outdoor common facilities will be designed to facilitate resident exercise such as walking paths or connection to public sidewalks or other opportunities to facilitate a healthy site.

xviii. Exterior lighting shall meet all minimum requirements for safe visibility per the activity area; i.e., parking walks, porches, entrances. Position exterior fixtures to avoid lighting, which shines directly into dwelling units or is overly intense and bright. Wherever possible use LED fixtures and lamps and consider light fixtures, which minimize overall light "pollution.

xix. Entry signage and building numbers shall be light for nighttime visibility

xx. Elevators are required in developments that provide for senior housing and special needs. Elevators may be installed when appropriate and possible, when such elevator is part of the Project's program goals, or as required by code, as follows:

- Installed per code NFPA 101, Chapter 9.4
- ASME 17.1 Safety Code for Elevators 2013

APPENDIX A

UNIFORM PHYSICAL CONDITION STANDARDS (UPCS)

HTF Rehab Standards Appendix A: Uniform Physical Condition Standards for Multifamily Housing Rehabilitation - October 2016

NOTE: Deficiencies highlighted in orange are life-threatening and must be addressed immediately, if the housing is occupied.		
Requirements for Site		
Inspectable Item	***Observable Deficiency***	***Type and Degree of Deficiency that must be addressed***
Fencing and Gates	Damaged/Falling/Leaning	*Fence or gate is missing or damaged to the point it does not function as it should*
	Holes	*Hole in fence or gate is larger than 6 inches by 6 inches*
	Missing Sections	*An exterior fence, security fence or gate is missing a section which could threaten safety or security*
Grounds	Erosion/Rutting Areas	*Runoff has extensively displaced soils which has caused visible damage or potential failure to adjoining structures or threatens the safety of pedestrians or makes the grounds unusable*
	Overgrown/Penetrating Vegetation	*Vegetation has visibly damaged a component, area or system of the property or has made them unusable or unpassable*
	Ponding/Site Drainage	*There is an accumulation of more than 5 inches deep and/or a large section of the grounds-more than 20%- is unusable for its intended purpose due to poor drainage or ponding*
Health & Safety	Air Quality - Sewer Odor Detected	*Sewer odors that could pose a health risk if inhaled for prolonged periods*
	Air Quality - Propane/Natural Gas/Methane Gas Detected	*Strong propane, natural gas or methane odors that could pose a risk of explosion/ fire and/or pose a health risk if inhaled*
	Electrical Hazards - Exposed Wires/Open Panels	*Any exposed bare wires or openings in electrical panels (capped wires do not pose a risk)*
	Electrical Hazards - Water Leaks on/near Electrical Equipment	*Any water leaking, puddling or ponding on or immediately near any electrical apparatus that could pose a risk of fire, electrocution or explosion*
	Flammable Materials - Improperly Stored	*Flammable materials are improperly stored, causing the potential risk of fire or explosion*
	Garbage and Debris - Outdoors	*Too much garbage has gathered-more than the planned storage capacity, or garbage has gathered in an area not sanctioned for staging or storing garbage or debris*
	Hazards - Other	*Any general defects or hazards that pose risk of bodily injury*
	Hazards - Sharp Edges	*Any physical defect that could cause cutting or breaking of human skin or other bodily harm*
	Hazards - Tripping	*Any physical defect in walkways or other travelled area that poses a tripping risk*
	Infestation - Insects	*Evidence of infestation of insects-including roaches and ants-throughout a unit or room, food preparation or storage area or other area of building substantial enough to present a health and safety risk*
	Infestation - Rats/Mice/Vermin	*Evidence of rats or mice--sightings, rat or mouse holes, or droppings substantial enough to present a health and safety risk*
Mailboxes/Project Signs	Mailbox Missing/Damaged	*Mailbox cannot be locked or is missing*
	Signs Damaged	*The project sign is not legible or readable because of deterioration or damage*
Parking Lots/Driveways/Roads	Cracks	*Cracks that are large enough to affect traffic ability over more than 5% of the property's parking lots/driveways/roads or pose a safety hazard*
	Ponding	*3 inches or more of water has accumulated making 5% or more of a parking lot/driveway unusable or unsafe*
	Potholes/Loose Material	*Potholes or loose material that have made a parking lot/driveway unusable/unpassable for vehicles and/or pedestrians or could cause tripping or falling*
	Settlement/Heaving	*Settlement/heaving has made a parking lot/driveway unusable/unpassable or creates unsafe conditions for pedestrians and vehicles*
Play Areas and Equipment	Damaged/Broken Equipment	*More than 20% of the equipment is broken or does not operate as it should or any item that poses a safety risk*
	Deteriorated Play Area Surface	*More than 20% of the play surface area shows deterioration or the play surface area could cause tripping or falling and thus poses a safety risk*
Refuse Disposal	Broken/Damaged Enclosure-Inadequate Outside Storage Space	*A single wall or gate of the enclosure has collapsed or is leaning and in danger of falling or trash cannot be stored in the designated area because it is too small to store refuse until disposal*
Retaining Walls	Damaged/Falling/Leaning	*A retaining wall is damaged and does not function as it should or is a safety risk*
Storm Drainage	Damaged/Obstructed	*The sytem is partially or fully blocked by a large quantity of debris , causing backup into adjacent areas or runoffs into areas where runoff is not intended*

[Type text]

Inspectable Item	*Observable Deficiency*	*Type and Degree of Deficiency that must be addressed*
Walkways/Steps	Broken/Missing Hand Railing	*The hand rail is missing, damaged, loose or otherwise unusable*
	Cracks/Settlement/Heaving	*Cracks, hinging/tilting or missing sections that affect traffic ability over more than 5% of the property's walkways/steps or any defect that creates a tripping or falling hazard*
	Spalling/Exposed rebar	*More than 5% of walkways have large areas of spalling--larger than 4 inches by 4 inches--that affects traffic ability*
Requirements for Building Exterior		
Inspectable Item	***Observable Deficiency***	
Doors	Damaged Frames/Threshold/Lintels/Trim	*Any door that is not functioning or cannot be locked because of damage to the frame, threshold, lintel or trim*
	Damaged Hardware/Locks	*Any door that does not function as it should or cannot be locked because of damage to the door's hardware*
	Damaged Surface (Holes/Paint/Rusting/Glass)	*Any door that has a hole or holes greater than 1 inch in diameter, significant peeling/cracking/no paint or rust that affects the integrity of the door surface, or broken/missing glass*
	Damaged/Missing Screen/Storm/Security Door	*Any screen door or storm door that is damaged or is missing screens or glass--shown by an empty frame or frames or any security door that is not functioning or is missing*
	Deteriorated/Missing Caulking/Seals	*The seals/caulking is missing on any entry door, or they are so damaged that they do not function as they should*
	Missing Door	*Any exterior door that is missing*
Fire Escapes	Blocked Egress/Ladders	*Stored items or other barriers restrict or block people from exiting*
	Visibly Missing Components	*Any of the functional components that affect the function of the fire escape--one section of a ladder or railing, for example--are missing*
Foundations	Cracks/Gaps	*Large cracks in foundation more than 3/8 inches wide by 3/8 inches deep by 6 inches long that present a possible sign of a serious structural problem, or opportunity for water penetration or sections of wall or floor that are broken apart*
	Spalling/Exposed Rebar	*Significant spalled areas affecting more than 10% of any foundation wall or any exposed reinforcing material--rebar or other*
Health and Safety	Electrical Hazards - Exposed Wires/Open Panels	*Any exposed bare wires or openings in electrical panels (capped wires do not pose a risk)*
	Electrical Hazards - Water Leaks on/near Electrical Equipment	*Any water leaking, puddling or ponding on or immediately near any electrical apparatus that could pose a risk of fire, electrocution or explosion*
	Emergency Fire Exits - Emergency/Fire Exits Blocked/Unusable	*The exit cannot be used or exit is limited because a door or window is nailed shut, a lock is broken, panic hardware is chained, debris, storage, or other conditions block exit*
	Emergency Fire Exits - Missing Exit Signs	*Exit signs that clearly identify all emergency exits are missing or there is no illumination in the area of the sign*
	Flammable/Combustible Materials - Improperly Stored	*Flammable materials are improperly stored, causing the potential risk of fire or explosion*
	Garbage and Debris - Outdoors	*Too much garbage has gathered-more than the planned storage capacity or garbage has gathered in an area not sanctioned for staging or storing garbage or debris*
	Hazards - Other	*Any general defects or hazards that pose risk of bodily injury*
	Hazards - Sharp Edges	*Any physical defect that could cause cutting or breaking of human skin or other bodily harm*
	Hazards - Tripping	*Any physical defect in walkways or other travelled area that poses a tripping risk*
	Infestation - Insects	*Evidence of infestation of insects-including roaches and ants-throughout a unit or room, food preparation or storage area or other area of building substantial enough to present a health and safety risk*
	Infestation - Rats/Mice/Vermin	*Evidence of rats or mice--sightings, rat or mouse holes, or droppings substantial enough to present a health and safety risk*
Lighting	Broken Fixtures/Bulbs	*10% or more of the lighting fixtures and bulbs surveyed are broken or missing*

[Type text]

Roofs	Damaged Soffits/Fascia	*Soffits or fascia that should be there are missing or so damaged that water penetration is visibly possible*
	Damaged Vents	*Vents are missing or so visibly damaged that further roof damage is possible*

Inspectable Item	***Observable Deficiency***	***Type and Degree of Deficiency that must be addressed***
	Damaged/Clogged Drains	*The drain is damaged or partially clogged with debris or the drain no longer functions*
	Damaged/Torn Membrane/Missing Ballast	*Ballast has shifted and no longer functions as it should or there is damage to the roof membrane that may result in water penetration*
	Missing/Damaged Components from Downspout/Gutter	*Drainage system components are missing or damaged causing visible damage to the roof, structure, exterior wall surface, or interior*
	Missing/Damaged Shingles	*Roofing shingles are missing or damaged enough to create a risk of water penetration*
	Ponding	*Evidence of standing water on roof, causing potential or visible damage to roof surface or underlying materials*
Walls	Cracks/Gaps	*Any large crack or gap that is more than 3/8 inches wide or deep and 6 inches long that presents a possible sign of serious structural problem or opportunity for water penetration*
	Damaged Chimneys	*Part or all of the chimney has visibly separated from the adjacent wall or there are cracked or missing pieces large enough to present a sign of chimney failure or there is a risk of falling pieces that could create a safety hazard*
	Missing/Damaged Caulking/Mortar	*Any exterior wall caulking or mortar deterioration that presents a risk of water penetration or risk of structural damage*
	Missing Pieces/Holes/Spalling	*Any exterior wall deterioration or holes of any size that present a risk of water penetration or risk of structural damage*
	Stained/Peeling/Needs Paint	*More than 20% of the exterior paint is peeling or paint is missing and siding surface is exposed thereby exposing siding to water penetration and deterioration*
Windows	Broken/Missing/Cracked Panes	*Any missing panes of glass or cracked panes of glass where the crack is either greater than 4" and/or substantial enough to impact the structural integrity of the window pane*
	Damaged Sills/Frames/Lintels/Trim	*Sills, frames, lintels, or trim are missing or damaged, exposing the inside of the surrounding walls and compromising its weather tightness*
	Damaged/Missing Screens	*Missing screens or screens with holes greater than 1 inch by 1 inch or tears greater than 2 inches in length*
	Missing/Deteriorated Caulking/Seals/Glazing Compound	*There are missing or deteriorated caulk or seals--with evidence of leaks or damage to the window or surrounding structure*
	Peeling/Needs Paint	*More than 20% of the exterior window paint is peeling or paint is missing and window frame surface is exposed thereby exposing window frame to water penetration and deterioration*
	Security Bars Prevent Egress	*The ability to exit through egress window is limited by security bars that do not function properly and, therefore, pose safety risks*
Requirements for Building Systems		
Inspectable Item	***Observable Deficiency***	
Domestic Water	Leaking Central Water Supply	*Leaking water from water supply line is observed*
	Missing Pressure Relief Valve	*There is no pressure relief valve or pressure relief valve does not drain down to the floor*
	Rust/Corrosion on Heater Chimney	*The water heater chimney shows evidence of flaking, discoloration, pitting, or crevices that may create holes that could allow toxic gases to leak from the chimney*
	Water Supply Inoperable	*There is no running water in any area of the building where there should be*
Electrical System	Blocked Access/Improper Storage	*One or more fixed items or items of sufficient size and weight impede access to the building system's electrical panel during an emergency*
	Burnt Breakers	*Carbon residue, melted breakers or arcing scars are evident*

[Type text]

	Evidence of Leaks/Corrosion	*Any corrosion that affects the condition of the components that carry current or any stains or rust on the interior of electrical enclosures, or any evidence of water leaks in the enclosure or hardware*
	Frayed Wiring	*Any nicks, abrasion, or fraying of the insulation that exposes any conducting wire*
	Missing Breakers/Fuses	*Any open and/or exposed breaker part*
	Missing Outlet Covers	*A cover is missing, which results in exposed visible electrical connections*
Elevators	Not Operable	*The elevator does not function at all or the elevator doors open when the cab is not there*
Emergency Power	Auxiliary Lighting Inoperable (if applicable)	*Auxiliary lighting does not function*

Inspectable Item	***Observable Deficiency***	***Type and Degree of Deficiency that must be addressed***
Fire Protection	Missing Sprinkler Head	*Any sprinkler head is missing, visibly disabled, painted over, blocked, or capped*
	Missing/Damaged/Expired Extinguishers	*There is missing, damaged or expired fire extinguisher on any area of the building where a fire extinguisher is required*
Health & Safety	Air Quality - Mold and/or Mildew Observed	*Evidence of mold or mildew is observed that is substantial enough to pose a health risk*
	Air Quality - Propane/Natural Gas/Methane Gas Detected	*Strong propane, natural gas or methane odors that could pose a risk of explosion/ fire and/or pose a health risk if inhaled*
	Air Quality - Sewer Odor Detected	*Sewer odors that could pose a health risk if inhaled for prolonged periods*
	Electrical Hazards - Exposed Wires/Open Panels	*Any exposed bare wires or openings in electrical panels (capped wires do not pose a risk)*
	Electrical Hazards - Water Leaks on/near Electrical Equipment	*Any water leaking, puddling or ponding on or immediately near any electrical apparatus that could pose a risk of fire, electrocution or explosion*
	Elevator - Tripping	*An elevator is misaligned with the floor by more than 3/4 of an inch. The elevator does not level as it should, which causes a tripping hazard*
	Emergency Fire Exits - Emergency/Fire Exits Blocked/Unusable	*The exit cannot be used or exit is limited because a door or window is nailed shut, a lock is broken, panic hardware is chained, debris, storage, or other conditions block exit*
	Emergency Fire Exits - Missing Exit Signs	*Exit signs that clearly identify all emergency exits are missing or there is no illumination in the area of the sign*
	Flammable Materials - Improperly Stored	*Flammable materials are improperly stored, causing the potential risk of fire or explosion*
	Garbage and Debris - Indoors	*Too much garbage has gathered-more than the planned storage capacity or garbage has gathered in an area not sanctioned for staging or storing garbage or debris*
	Hazards - Other	*Any general defects or hazards that pose risk of bodily injury*
	Hazards - Sharp Edges	*Any physical defect that could cause cutting or breaking of human skin or other bodily harm*
	Hazards – Tripping Hazards	*Any physical defect in walkways or other travelled area that poses a tripping risk*
	Infestation - Insects	*Evidence of infestation of insects-including roaches and ants-throughout a unit or room, food preparation or storage area or other area of building substantial enough to present a health and safety risk*
	Infestation - Rats/Mice/Vermin	*Evidence of rats or mice--sightings, rat or mouse holes, or droppings substantial enough to present a health and safety risk*
HVAC	Boiler/Pump Leaks	*Evidence of water or steam leaking in piping or pump packing*
	Fuel Supply Leaks	*Evidence of any amount of fuel leaking from the supply tank or piping*
	General Rust/Corrosion	*Significant formations of metal oxides, significant flaking, discoloration, or the development of a noticeable pit or crevice*
	Misaligned Chimney/Ventilation System	*A misalignment of an exhaust system on a combustion fuel-fired unit (oil, natural gas, propane, wood pellets etc.) that causes improper or dangerous venting of gases*
Roof Exhaust System	Roof Exhaust Fan(s) Inoperable	*The roof exhaust fan unit does not function*
Sanitary System	Broken/Leaking/Clogged Pipes or Drains	*Evidence of active leaks in or around the system components or evidence of standing water, puddles or ponding--a sign of leaks or clogged drains*
	Missing Drain/Cleanout/Manhole Covers	*A protective cover is missing*

[Type text]

Requirements for Common Areas		
Inspectable Item	**Observable Deficiency**	
Basement/Garage/Carport	Baluster/Side Railings - Damaged	*Any damaged or missing balusters or side rails that limit the safe use of an area*
Closet/Utility/Mechanical	Cabinets - Missing/Damaged	*10% or more of cabinet, doors, or shelves are missing or the laminate is separating*
Community Room	Call for Aid - Inoperable	*The system does not function as it should*
Halls/Corridors/Stairs	Ceiling - Holes/Missing Tiles/Panels/Cracks	*Any holes in ceiling, missing tiles or large cracks wider than 1/4 of an inch and greater than 11 inches long*
Kitchen	Ceiling - Peeling/Needs Paint	*More than 10% of ceiling has peeling paint or is missing paint*
Laundry Room	Ceiling - Water Stains/Water Damage/Mold/Mildew	*Evidence of a leak, mold or mildew--such as a darkened area--over a ceiling area greater than 1 foot square*
Lobby	Countertops - Missing/Damaged	*10% or more of the countertop working surface is missing, deteriorated, or damaged below the laminate --- not a sanitary surface to prepare food*

Inspectable Item	**Observable Deficiency**	**Type and Degree of Deficiency that must be addressed**
Office	Dishwasher/Garbage Disposal - Inoperable	*The dishwasher or garbage disposal does not operate as it should*
Other Community Spaces	Doors - Damaged Frames/Threshold/Lintels/Trim	*Any door that is not functioning or cannot be locked because of damage to the frame, threshold, lintel or trim*
Patio/Porch/Balcony	Doors - Damaged Hardware/Locks	*Any door that does not function as it should or cannot be locked because of damage to the door's hardware*
Restrooms	Doors - Damaged Surface (Holes/Paint/Rust/Glass)	*Any door that has a hole or holes greater than 1 inch in diameter, significant peeling/cracking/no paint or rust that affects the integrity of the door surface, or broken/missing glass*
Storage	Doors - Damaged/Missing Screen/Storm/Security Door	*Any screen door or storm door that is damaged or is missing screens or glass--shown by an empty frame or frames or any security door that is not functioning or is missing*
	Doors - Deteriorated/Missing Seals (Entry Only)	*The seals/caulking is missing on any entry door, or they are so damaged that they do not function as they should*
	Doors - Missing Door	*Any door that is missing that is required for the functional use of the space*
	Dryer Vent -Missing/Damaged/Inoperable	*The dryer vent is missing or it is not functioning because it is blocked. Dryer exhaust is not effectively vented to the outside*
	Electrical - Blocked Access to Electrical Panel	*One or more fixed items or items of sufficient size and weight impede access to the building system's electrical panel during an emergency*
	Electrical - Burnt Breakers	*Carbon residue, melted breakers or arcing scars are evident*
	Electrical - Evidence of Leaks/Corrosion	*Any corrosion that affects the condition of the components that carry current or any stains or rust on the interior of electrical enclosures or any evidence of water leaks in the enclosure or hardware*
	Electrical - Frayed Wiring	*Any nicks, abrasion, or fraying of the insulation that exposes any conducting wire*
	Electrical - Missing Breakers	*Any open and/or exposed breaker part*
	Electrical - Missing Covers	*A cover is missing, which results in exposed visible electrical connections*
	Floors - Bulging/Buckling	*Any flooring that is bulging, buckling or sagging or a problem with alignment between flooring types*
	Floors - Floor Covering Damaged	*More than 10% of floor covering has stains, surface burns, shallow cuts, small holes, tears, loose areas or exposed seams.*
	Floors - Missing Floor/Tiles	*More than 5% of the flooring or tile flooring is missing*
	Floors - Peeling/Needs Paint	*Any painted flooring that has peeling or missing paint on more than 10% of the surface*
	Floors - Rot/Deteriorated Subfloor	*Any rotted or deteriorated subflooring greater than 6 inches by 6 inches*
	Floors - Water Stains/Water Damage/Mold/Mildew	*Evidence of a leak, mold or mildew--such as a darkened area--covering a flooring area greater than 1 foot square*
	GFI - Inoperable	*The GFI does not function*

[Type text]

	Graffiti	*Any graffiti on any exposed surface greater than 6 inches by 6 inches*
	HVAC - Convection/Radiant Heat System Covers Missing/Damaged	*Cover is missing or substantially damaged, allowing contact with heating/surface elements or associated fans*
	HVAC - General Rust/Corrosion	*Significant formations of metal oxides, flaking, or discoloration--or a pit or crevice*
	HVAC - Inoperable	*HVAC does not function. It does not provide the heating and cooling it should. The system does not respond when the controls are engaged*
	HVAC - Misaligned Chimney/Ventilation System	*Any misalignment that may cause improper or dangerous venting of gases*
	HVAC - Noisy/Vibrating/Leaking	*HVAC system shows signs of abnormal vibrations, other noise, or leaks when engaged*
	Lavatory Sink - Damaged/Missing	*Sink has extensive discoloration or cracks in over 50% of the basin or the sink or associated hardware have failed or are missing and the sink can't be used*
	Lighting - Missing/Damaged/Inoperable Fixture	*More than10% of the permanent lighting fixtures are missing or damaged so they do not function*
	Mailbox - Missing/Damaged	*The U.S Postal Service mailbox cannot be locked or is missing*
	Outlets/Switches/Cover Plates - Missing/Broken	*Outlet or switch is missing or a cover plate is missing or broken, resulting in exposed wiring*
	Pedestrian/Wheelchair Ramp	*A walkway or ramp is damaged and cannot be used by people on foot, in wheelchair, or using walkers*

Inspectable Item	***Observable Deficiency***	***Type and Degree of Deficiency that must be addressed***
	Plumbing - Clogged Drains	*Drain is substantially or completely clogged or has suffered extensive deterioration*
	Plumbing - Leaking Faucet/Pipes	*A steady leak that is adversely affecting the surrounding area*
	Range Hood /Exhaust Fans - Excessive Grease/Inoperable	*A substantial accumulation of dirt or grease that threatens the free passage of air*
	Range/Stove - Missing/Damaged/Inoperable	*One or more burners are not functioning or doors or drawers are impeded or on gas ranges pilot is out and/or flames are not distributed equally or oven not functioning*
	Refrigerator - Damaged/Inoperable	*The refrigerator has an extensive accumulation of ice or the seals around the doors are deteriorated or is damaged in any way which substantially impacts its performance*
	Restroom Cabinet - Damaged/Missing	*Damaged or missing shelves, vanity top, drawers, or doors that are not functioning as they should for storage or their intended purpose*
	Shower/Tub - Damaged/Missing	*Any cracks in tub or shower through which water can pass or extensive discoloration over more than 20% of tub or shower surface or tub or shower is missing*
	Sink - Missing/Damaged	*Any cracks in sink through which water can pass or extensive discoloration over more than 10% of the sink surface or sink is missing*
	Smoke Detector - Missing/Inoperable	*Smoke detector is missing or does not function as it should*
	Stairs - Broken/Damaged/Missing Steps	*A step is missing or broken*
	Stairs - Broken/Missing Hand Railing	*The hand rail is missing, damaged, loose or otherwise unusable*
	Ventilation/Exhaust System - Inoperable	*exhaust fan is not functioning or window designed for ventilation does not open*
	Walls - Bulging/Buckling	*Bulging, buckling or sagging walls or a lack of horizontal alignment*
	Walls - Damaged	*Any hole in wall greater than 2 inches by 2 inches*
	Walls - Damaged/Deteriorated Trim	*10% or more of the wall trim is damaged*
	Walls - Peeling/Needs Paint	*10% or more of interior wall paint is peeling or missing*
	Walls - Water Stains/Water Damage/Mold/Mildew	*Evidence of a leak, mold or mildew--such as a common area--covering a wall area greater than 1 foot square*
	Water Closet/Toilet - Damaged/Clogged/Missing	*Fixture elements--seat, flush handle, cover etc.--are missing or damaged or the toilet seat is cracked or has a broken hinge or toilet cannot be flushed*
	Windows - Cracked/Broken/Missing Panes	*Any missing panes of glass or cracked panes of glass where the crack is either greater than 4" and/or substantial enough to impact the structural integrity of the window pane*
	Windows - Damaged Window Sill	*The sill is damaged enough to expose the inside of the surrounding walls and compromise its weather tightness*
	Windows - Inoperable/Not Lockable	*Any window that is not functioning or cannot be secured because lock is broken*

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	Windows - Missing/Deteriorated Caulking/Seals/Glazing Compound	*There are missing or deteriorated caulk or seals--with evidence of leaks or damage to the window or surrounding structure*
	Windows - Peeling/Needs Paint	*More than 10% of interior window paint is peeling or missing*
	Windows - Security Bars Prevent Egress	*The ability to exit through the window is limited by security bars that do not function properly and, therefore, pose safety risks*
Health & Safety	Air Quality - Mold and/or Mildew Observed	*Evidence of mold or mildew is observed that is substantial enough to pose a health risk*
	Air Quality - Propane/Natural Gas/Methane Gas Detected	*Strong propane, natural gas or methane odors that could pose a risk of explosion/ fire and/or pose a health risk if inhaled*
	Air Quality - Sewer Odor Detected	*Sewer odors that could pose a health risk if inhaled for prolonged periods*
	Electrical Hazards - Exposed Wires/Open Panels	*Any exposed bare wires or openings in electrical panels (capped wires do not pose a risk)*
	Electrical Hazards - Water Leaks on/near Electrical Equipment	*Any water leaking, puddling or ponding on or immediately near any electrical apparatus that could pose a risk of fire, electrocution or explosion*
	Emergency Fire Exits - Emergency/Fire Exits Blocked/Unusable	*The exit cannot be used or exit is limited because a door or window is nailed shut, a lock is broken, panic hardware is chained, debris, storage, or other conditions block exit*
	Emergency Fire Exits - Missing Exit Signs	*Exit signs that clearly identify all emergency exits are missing or there is no illumination in the area of the sign*
	Flammable/Combustible Materials - Improperly Stored	*Flammable or combustible materials are improperly stored, causing the potential risk of fire or explosion*
	Garbage and Debris - Indoors	*Too much garbage has gathered-more than the planned storage capacity or garbage has gathered in an area not sanctioned for staging or storing garbage or debris*

Inspectable Item	***Observable Deficiency***	***Type and Degree of Deficiency that must be addressed***
	Garbage and Debris - Outdoors	*Too much garbage has gathered-more than the planned storage capacity or garbage has gathered in an area not sanctioned for staging or storing garbage or debris*
	Hazards - Other	*Any general defects or hazards that pose risk of bodily injury*
	Hazards - Sharp Edges	*Any physical defect that could cause cutting or breaking of human skin or other bodily harm*
	Hazards - Tripping	*Any physical defect in walkways or other travelled area that poses a tripping risk*
	Infestation - Insects	*Evidence of infestation of insects-including roaches and ants-throughout a unit or room, food preparation or storage area or other area of building substantial enough to present a health and safety risk*
	Infestation - Rats/Mice/Vermin	*Evidence of rats or mice--sightings, rat or mouse holes, or droppings substantial enough to present a health and safety risk*
Pools and Related Structures	Fencing - Damaged/Not Intact	*Any damage that could compromise the integrity of the fence*
Trash Collection Areas	Chutes - Damaged/Missing Components	*Garbage has backed up into chutes, because the collection structure is missing or broken or compactors or components--chute, chute door, and other components--have failed*
Requirements for Unit		
Inspectable Item	***Observable Deficiency***	
Bathroom	Bathroom Cabinets - Damaged/Missing	*Damaged or missing shelves, vanity tops, drawers, or doors that are not functioning as they should for storage or their intended purpose*
	Lavatory Sink - Damaged/Missing	*Any cracks in sink through which water can pass or extensive discoloration over more than 10% of the sink surface or sink is missing*
	Plumbing - Clogged Drains, Faucets	*Drain or faucet is substantially or completely clogged or has suffered extensive deterioration*
	Plumbing - Leaking Faucet/Pipes	*A steady leak that is adversely affecting the surrounding area*
	Shower/Tub - Damaged/Missing	*Any cracks in tub or shower through which water can pass or extensive discoloration over more than 20% of tub or shower surface or tub or shower is missing*

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	Ventilation/Exhaust System – Absent/Inoperable	*exhaust fan is not functioning or window designed for ventilation does not open*
	Water Closet/Toilet - Damaged/Clogged/Missing	*Fixture elements--seat, flush handle, cover etc.--are missing or damaged or the toilet seat is cracked or has a broken hinge or toilet cannot be flushed*
Call-for-Aid (if applicable)	Inoperable	*The system does not function as it should*
Ceiling	Bulging/Buckling/Leaking	*Bulging, buckling or sagging ceiling or problem with alignment*
	Holes/Missing Tiles/Panels/Cracks	*Any holes in ceiling, missing tiles or large cracks wider than 1/4 of an inch and greater than 6 inches long*
	Peeling/Needs Paint	*More than 10% of ceiling has peeling paint or is missing paint*
	Water Stains/Water Damage/Mold/Mildew	*Evidence of a leak, mold or mildew--such as a darkened area--over a ceiling area greater than 1 foot square*
Doors	Damaged Frames/Threshold/Lintels/Trim	*Any door that is not functioning or cannot be locked because of damage to the frame, threshold, lintel or trim*
	Damaged Hardware/Locks	*Any door that does not function as it should or cannot be locked because of damage to the door's hardware*
	Damaged/Missing Screen/Storm/Security Door	*Any screen door or storm door that is damaged or is missing screens or glass--shown by an empty frame or frames or any security door that is not functioning or is missing*
	Damaged Surface - Holes/Paint/Rusting/Glass/Rotting	*Any door that has a hole or holes greater than 1 inch in diameter, significant peeling/cracking/no paint or rust that affects the integrity of the door surface, or broken/missing glass*
	Deteriorated/Missing Seals (Entry Only)	*The seals/caulking is missing on any entry door, or they are so damaged that they do not function as they should*
	Missing Door	*Any door that is required for security (entry) or privacy (Bathroom) that is missing or any other unit door that is missing and is required for proper unit functionality*
Electrical System	Blocked Access to Electrical Panel	*One or more fixed items or items of sufficient size and weight impede access to the building system's electrical panel during an emergency*
	Burnt Breakers	*Carbon residue, melted breakers or arcing scars are evident*

Inspectable Item	***Observable Deficiency***	***Type and Degree of Deficiency that must be addressed***
	Evidence of Leaks/Corrosion	*Any corrosion that affects the condition of the components that carry current or any stains or rust on the interior of electrical enclosures or any evidence of water leaks in the enclosure or hardware*
	Frayed Wiring	*Any nicks, abrasion, or fraying of the insulation that exposes any conducting wire*
	GFI - Inoperable	*The GFI does not function*
	Missing Breakers/Fuses	*Any open and/or exposed breaker port*
	Missing Covers	*A cover is missing, which results in exposed visible electrical connections*
Floors	Bulging/Buckling	*Any flooring that is bulging, buckling or sagging or a problem with alignment between flooring types*
	Floor Covering Damage	*More than 10% of floor covering has stains, surface burns, shallow cuts, small holes, tears, loose areas or exposed seams.*
	Missing Flooring Tiles	*Any flooring or tile flooring that is missing*
	Peeling/Needs Paint	*Any painted flooring that has peeling or missing paint on more than 10% of the surface*
	Rot/Deteriorated Subfloor	*Any rotted or deteriorated subflooring greater than 6 inches by 6 inches*
	Water Stains/Water Damage/Mold/Mildew	*Evidence of a leak, mold or mildew--such as a darkened area--covering a flooring area greater than 1 foot square*
Health & Safety	Air Quality - Mold and/or Mildew Observed	*Evidence of mold or mildew is observed that is substantial enough to pose a health risk*
	Air Quality - Sewer Odor Detected	*Sewer odors that could pose a health risk if inhaled for prolonged periods*

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	Air Quality - Propane/Natural Gas/Methane Gas Detected	*Strong propane, natural gas or methane odors that could pose a risk of explosion/ fire and/or pose a health risk if inhaled*
	Electrical Hazards - Exposed Wires/Open Panels	*Any exposed bare wires or openings in electrical panels (capped wires do not pose a risk)*
	Electrical Hazards - Water Leaks on/near Electrical Equipment	*Any water leaking, puddling or ponding on or immediately near any electrical apparatus that could pose a risk of fire, electrocution or explosion*
	Emergency Fire Exits - Emergency/Fire Exits Blocked/Unusable	*The exit cannot be used or exit is limited because a door or window is nailed shut, a lock is broken, panic hardware is chained, debris, storage, or other conditions block exit*
	Emergency Fire Exits - Missing Exit Signs	*Exit signs that clearly identify all emergency exits are missing or there is no illumination in the area of the sign*
	Flammable Materials - Improperly Stored	*Flammable materials are improperly stored, causing the potential risk of fire or explosion*
	Garbage and Debris - Indoors	*Too much garbage has gathered-more than the planned storage capacity or garbage has gathered in an area not sanctioned for staging or storing garbage or debris*
	Garbage and Debris - Outdoors	*Too much garbage has gathered-more than the planned storage capacity or garbage has gathered in an area not sanctioned for staging or storing garbage or debris*
	Hazards - Other	*Any general defects or hazards that pose risk of bodily injury*
	Hazards - Sharp Edges	*Any physical defect that could cause cutting or breaking of human skin or other bodily harm*
	Hazards - Tripping	*Any physical defect in walkways or other travelled area that poses a tripping risk*
	Infestation - Insects	*Evidence of infestation of insects-including roaches and ants-throughout a unit or room, food preparation or storage area or other area of building substantial enough to present a health and safety risk*
	Infestation - Rats/Mice/Vermin	*Evidence of rats or mice--sightings, rat or mouse holes, or droppings substantial enough to present a health and safety risk*
Hot Water Heater	Misaligned Chimney/Ventilation System	*Any misalignment that may cause improper or dangerous venting of gases*
	Inoperable Unit/Components	*Hot water from hot water taps is no warmer than room temperature indicating hot water heater is not functioning properly*
	Leaking Valves/Tanks/Pipes	*There is evidence of active water leaks from hot water heater or related components*
	Pressure Relief Valve Missing	*There is no pressure relief valve or pressure relief valve does not drain down to the floor*
	Rust/Corrosion	*Significant formations of metal oxides, flaking, or discoloration--or a pit or crevice*
HVAC System	Convection/Radiant Heat System Covers Missing/Damaged	*Cover is missing or substantially damaged, allowing contact with heating/surface elements or associated fans*
	Inoperable	*HVAC does not function. It does not provide the heating and cooling it should. The system does not respond when the controls are engaged*

Inspectable Item	***Observable Deficiency***	***Type and Degree of Deficiency that must be addressed***
	Misaligned Chimney/Ventilation System	*Any misalignment that may cause improper or dangerous venting of gases*
	Noisy/Vibrating/Leaking	*The HVAC system shows signs of abnormal vibrations, other noise, or leaks when engaged*
	Rust/Corrosion	*Deterioration from rust or corrosion on the HVAC system in the dwelling unit*
Kitchen	Cabinets - Missing/Damaged	*10% or more of cabinet, doors, or shelves are missing or the laminate is separating*
	Countertops - Missing/Damaged	*10% or more of the countertop working surface is missing, deteriorated, or damaged below the laminate -- not a sanitary surface to prepare food*
	Dishwasher/Garbage Disposal - Inoperable	*The dishwasher or garbage disposal does not operate as it should*
	Plumbing - Clogged Drains	*Drain is substantially or completely clogged or has suffered extensive deterioration*
	Plumbing - Leaking Faucet/Pipes	*A steady leak that is adversely affecting the surrounding area*
	Range Hood/Exhaust Fans - Excessive Grease/Inoperable	*A substantial accumulation of dirt or grease that threatens the free passage of air*
	Range/Stove - Missing/Damaged/Inoperable	*One or more burners are not functioning or doors or drawers are impeded or on gas ranges pilot is out and/or flames are not distributed equally or oven not functioning*

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	Refrigerator-Missing/Damaged/Inoperable	*The refrigerator has an extensive accumulation of ice or the seals around the doors are deteriorated or is damaged in any way which substantially impacts its performance*
	Sink - Damaged/Missing	*Any cracks in sink through which water can pass or extensive discoloration over more than 10% of the sink surface or sink is missing*
Laundry Area (Room)	Dryer Vent - Missing/Damaged/Inoperable	*The dryer vent is missing or it is not functioning because it is blocked. Dryer exhaust is not effectively vented to the outside*
Lighting	Missing/Inoperable Fixture	*A permanent light fixture is missing or not functioning, and no other switched light source is functioning in the room*
Outlets/Switches	Missing	*An outlet or switch is missing*
	Missing/Broken Cover Plates	*An outlet or switch has a broken cover plate over a junction box or the cover plate is missing*
Patio/Porch/Balcony	Baluster/Side Railings Damaged	*Any damaged or missing balusters or side rails that limit the safe use of an area*
Smoke Detector	Missing/Inoperable	*Smoke detector is missing or does not function as it should*
Stairs	Broken/Damaged/Missing Steps	*A step is missing or broken*
	Broken/Missing Hand Railing	*The hand rail is missing, damaged, loose or otherwise unusable*
Walls	Bulging/Buckling	*Bulging, buckling or sagging walls or a lack of horizontal alignment*
	Damaged	*Any hole in wall greater than 2 inches by 2 inches*
	Damaged/Deteriorated Trim	*10% or more of the wall trim is damaged*
	Peeling/Needs Paint	*10% or more of interior wall paint is peeling or missing*
	Water Stains/Water Damage/Mold/Mildew	*Evidence of a leak, mold or mildew covering a wall area greater than 1 foot square*
Windows	Cracked/Broken/Missing Panes	*Any missing panes of glass or cracked panes of glass where the crack is either greater than 4" and/or substantial enough to impact the structural integrity of the window pane*
	Damaged Window Sill	*The sill is damaged enough to expose the inside of the surrounding walls and compromise its weather tightness*
	Missing/Deteriorated Caulking/Seals/Glazing Compound	*There are missing or deteriorated caulk or seals—with evidence of leaks or damage to the window or surrounding structure*
	Inoperable/Not Lockable	*Any window that is not functioning or cannot be secured because lock is broken*
	Peeling/Needs Paint	*More than 10% of interior window paint is peeling or missing*
	Security Bars Prevent Egress	*The ability to exit through the window is limited by security bars that do not function properly and, therefore, pose safety risks*

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APPENDIX B

ADDENDUM B: MINIMUM DESIGN QUALITY STANDARDS

The purpose of the Mississippi Home Corp Architectural Review is to determine if a development meets the Agency's recommended architectural standards. When the final plans and specifications are submitted, the Architect shall include a statement that the development has met the minimum criteria. Plans must be submitted as ¼ scales. At the completion of construction, the Architect shall certify that the development has complied with all the minimum requirements. FAILURE TO COMPLY WITH THE MINIMUM STANDARDS WILL RESULT IN A LOSS OF CREDITS.

SINGLE FAMILY HOMES AND MULTIFAMILY APARTMENTS

The following is required for all new construction and rehabilitation developments:

NATIONAL GREEN BUILDING STANDARD (NGBS)

All developments are required to meet the minimum requirement of Bronze Level, ICC 700 NGBS.

UNIT LIVABILITY

The long-term marketability of apartment units is affected not only by their sizes but also by the livability of the units. One important functional component of livability is the ability of the space to accommodate the potential number of occupants and the basic pieces of common furniture necessary for daily activities. A well thought-out furniture plan may resolve conflicts in the unit layout, providing improved functionality and livability.

KITCHEN

Kitchen cabinets and appliance space required at 16 lineal feet for 2 & 3 bedroom units with the addition of a pantry for larger units (**). Utilize 16" clear counter space on one side of each appliance and fixture and a minimum of 9" on the opposite side of a range (**).

CLOSETS

Minimum of 12 lineal feet of closet rod in master bedroom and 5 lineal feet in other bedrooms.
Entry coat closet and linen closet in multiple bedroom units, if possible.

CEILINGS & HALLWAYS

Hallways must be a minimum of 3'4 in width (measured from face of stud to face of stud). This will accommodate a 2'8" door and allow for wheelchair access as well as moving furniture without damage to walls.
9' Ceiling heights.

BEDROOMS

Bedrooms size should be a minimum of 96 sq. ft. plus the required closet space (**).

BATHROOMS

Secondary baths must have at least one door that is 2'8" (**). This allows for wheel chair access (Fair Housing standard).

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MINIMUM DESIGN QUALITY

SMOKE DETECTORS

Each unit must include at least two hard wired smoke detectors, in proper working condition, on each level of the unit.

CARBON MONOXIDE DETECTOR

Each unit must include at least one hard wired carbon monoxide detector, in proper working condition, on each
level near bedrooms in properties which contain a combustible appliance.

COMMON AREAS

Community/Recreation facility will be a minimum of 1,200 square feet or 20 sq. ft. per unit for family; whichever is greater (**). The facility will include a community kitchen, sink, refrigerator and range or microwave (**). Management office will be no less than 100 sq. ft. (**).
Maintenance workshop and storage room that provides a workbench, sink and shelving area (**).
Common area laundry room when washers/dryers are not provided in the units. The common laundry room must provide 1 washer/dryer per 12 family units (**).
Elevators are required in developments that provide for senior housing and special needs (**).
Exterior trash enclosures should have enclosure protection and a nearby hose bib; for Multi-Family developments or for those developments located in areas where services are not provided by local municipalities (**).
Playgrounds, Community Centers and Mail Kiosks should have sufficient separation as to provide safety for the children and minimize traffic congestion for the various functions (**).

EXTERIOR

Structures of two or more stories must be a minimum of sixty percent (60%) brick or cementitious product (**).
Where vinyl siding is used, if on the allowed 40% and for soffit and fascia, it must be certified through VSI's Program and be installed by a certified installer. Additional information can be obtained at http://www.vinylsiding.org/certifiedinstaller.
A color variation throughout the development is encouraged.
Housing components delivered to the site must meet MHC's "Site Delivered Housing Component Requirements" available on MHC's website www.mshomecorp.com.

(**) Includes requirement for Acquisition/Rehabilitation developments. Historic Developments may request a waiver.

PARKING

All multifamily developments must have a minimum of two (2) parking spaces per unit or 1.5 spaces per unit for elderly properties. MHC will allow a waiver of these parking requirements subject to the local jurisdiction's parking requirements.

CENTRAL AIR/HEAT

Any development receiving tax credits must have central air and heat by the placed in service date. A certified letter from the development's architect or engineer must verify that the central heat and air system has the capacity to properly accommodate all of the units.

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MINIMUM DESIGN QUALITY

ADDENDUM B

ENERGY EFFICIENCY / GREEN (SUSTAINABLE) DESIGN

Use of all Energy Star rated appliances.
Use of low or zero V.O.C. (Volatile Organic Compounds) interior paints.
Use of Formaldehyde-free insulation
Use of at least of one (1) high efficiency toilet or dual flush per unit.
Use of double glazed, insulated energy efficient windows, with Low-E glazing and a minimum: U factor of
.55, Heat Gain Coefficient of .29 and Visibility Transfer of .52
Use of alternate, high efficient H.V.A.C. sources and delivery systems (14 SEER).
Use of water efficient landscape plants
Use of efficient, compact site design (when local codes allow).
Use of Gutters and downspouts at eaves less than 12" on 1 story and less than 24" on 2ND level. Downspouts to underground drain system or concrete splash blocks or hard surface required.
Use of PEX plumbing systems for domestic water.
Use of Day-lighting. Day-lighting includes strategies for increasing the percentage of illumination provided by natural light by optimizing building orientation and room layout.

SITE ACCESSIBILITY

Accessible path to the primary entry of all ground floor units
Identify all common area facilities on an accessible path (show walkways slope and landing dimensions at ramps, accessible parking spaces. van stall location, and trash enclosures)

Note: The development must be designed to meet ADA and HUD standards for all applicable handicapped accessibility requirements. See Section 9 of the QAP.

Overall Impact

Avoid letting garages, driveways dominate the streetscape – more specifically in Traditional Neighborhoods or Compact Sites. Consider placing them at the rear or side of the site to allow a majority of dwelling units to "front on" the street. A mix of both front loaded and rear garages provides "character" in the development. Consider planting trees and shrubs to soften the overall impact and provide shade and noise reduction.

Vehicle/Pedestrian Interaction

Design to minimize conflicts between vehicles and pedestrians. Consider separating bicycle and pedestrian paths
from vehicular traffic. Consider linking open spaces so that they form an uninterrupted network of vehicle-free areas. Consider traffic calming strategies to slow down cars within the development.

Adequate Size

Ensure that private open space is large enough so that it can actually be used. Avoid spaces, particularly balconies, decks and porches that are too narrow to accommodate furniture.

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MINIMUM DESIGN QUALITY

ADDENDUM B

STANDARDS DEFINITIONS

Nighttime Lighting
Consider a lighting plan for shared open spaces that provides light from a variety of sources. Match lighting intensity and quality to the use for which it is intended; i.e. the lighting required for a pedestrian path is substantially different from that required to illuminate streets. Avoid lighting which shines directly into dwelling units or is overly intense and bright. Consider light fixtures which minimize overall light "pollution;" i.e. fixtures with shields which prevent lighting the nighttime sky. Consider energy efficient lighting whenever possible.

Landscaping is not a Secondary Consideration
Good landscaping is critical to the quality of any development. Consider how landscaping and planting will be handled from the very beginning of the design process. Avoid considering landscaping as an "extra" that can be added in at the end of the development or, worse, eliminated in the name of cost control.

Building Scale and Massing
Relate the size and bulk of the new structure to the prevalent scale in other buildings in the immediate neighborhood.

Building Form
Consider utilizing a variety of building forms and roof shapes rather than box-like forms with large, unvaried roofs.
Consider how the building can be efficiently manipulated to create clusters of units, including variations in height, setback and roof shape. Make sure various forms and shapes work together to create a coherent whole.

Image
Avoid creating a building that looks strange or out of place in its neighborhood. Consider a building image that fits in with the image of good quality market rate housing in the community where the development is located.

Visual Complexity
Consider providing as much visual and architectural complexity as possible to the building's appearance while maintaining a hierarchy of scale and a unified overall form. Consider breaking a large building into smaller units or clusters. Consider variations in height, color, setback, materials, texture, trim, and roof shape. Consider variations in the shape and placement of windows and other façade elements. Consider using landscape elements to add variety and differentiate homes from each other; more specifically in Traditional Neighborhoods.

Facade
Relate the character of the new building façade to the façades of similar, good quality homes in the surrounding
neighborhood or region. The minimum roof pitch will not be less than 6/12 (7/12 or greater is

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preferred). Horizontal buildings can be made to relate to more vertical adjacent structures by breaking the façade into smaller components that individually appear more vertical.

Trim and Details

Trim and details can provide warmth and character to a building's appearance, particularly on street facades. In general, the complexity, depth and proportion of trim should relate to that used in good quality middle-income housing in surrounding neighborhoods. Carefully consider the design of porch and stair railings, fascia boards, corners, and areas where vertical and horizontal surfaces meet - for example where a wall meets the roof. Generally put trim around windows. Consider adding simple pieces of trim to the top and bottom of porch columns. Vary the dimension from an eve (18' minimum) and a rake (4' minimum) detail.

Materials and Color

Creative use of materials and color can add variety and visual interest to any façade. In general, consider materials
and colors - for the façade (including foundation walls) and for the roof - that are compatible with those in similar, good quality buildings in the surrounding neighborhood or region. Avoid introducing drastically different colors and materials than those of the surrounding area. Consider using materials and construction details that do not require repeated or expensive maintenance. Favor materials that residents can easily maintain themselves after the homes complete the compliance period. Consider using materials with high levels of recycled content or "Green" where possible.

Room Relationships

Unit layout and room organization will be partly determined by the homes, orientation and location on the site and user profile. Consider activities and behaviors in each space to allow adequate room and durable materials for these activities. Create a clear separation of the private sleeping areas from the less private living areas. Avoid excessive circulation space.

Room Design

Consider how individual rooms will be used. Test furniture arrangements, outlet, telephone, cable jack, and light
fixture locations to ensure that all rooms can be reasonably furnished. Consider partly enclosing kitchen to allow flexibility in dining/living room use. At a minimum, the master bedroom should have a private bath in homes with three or more bedrooms; other bedrooms will share bathrooms. Consider how rooms can be arranged to accommodate working at home.

Daylight and Ventilation

Access to natural light in all bedrooms and the living room is essential and cross ventilation throughout the unit is
encouraged. Consider layouts that allow natural light to the kitchen and allow the natural ventilation and lighting of bathrooms.

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Storage Space
Provide as much interior storage space as possible (this includes access to attic storage as well). At a minimum provide an amount of bulk storage commensurate with the size of the home and the number and ages of residents it is expected to accommodate, including: coat closets in the entry area, large closets in the bedrooms, linen closets, pantry spaces in or near the kitchen, and exterior storage rooms (see #6 under Room Design). Assume two occupants per bedroom for storage purposes.

Materials
Avoid materials that require frequent maintenance, especially by specialists. Consider materials that residents can maintain themselves. Provide floor coverings appropriate to use in room - generally use resilient flooring in kitchens, bathroom, laundries, dining rooms and entries. Consider "healthy" building materials for interior finishes and materials, and when selecting carpet, resilient flooring, paint, glues, cabinets, etc... Evaluate selection of materials in terms of lifecycle and environmental cost.

Build it to Last
Inexpensive, low quality, materials can make any development look "cheap." Quality materials and finishes, on the other hand, contribute to the longevity of a development and to its ability to appreciate - not depreciate in value. They also make a development easier to maintain, potentially reducing operating costs.

"Building in" energy and environmental efficiency - through better windows, insulation and equipment - reduces operating costs over the life of the building.

While recommending doing everything possible to include high quality materials and finishes, we also recognize that affordable housing developments usually face severe cost constraints. Not every product or system can be top of the line. In these circumstances, consider favoring exterior materials and finishes over interior ones when making tradeoffs. Likewise, consider favoring products and systems which are permanent and hard to replace over those that the occupant can replace.

Ultimately, the over-riding goal is to construct the dwelling units with methods and materials in order to provide a minimum service life of 50, preferably 75 years.

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Appendix C

Mississippi Home Corporation
Physical Condition Inspection Standards

The Corporation has the right to perform an on-site physical inspection of any tax credit housing development at least through the end of the development's compliance and extended use periods. This inspection provision exists in addition to any review of low-income certifications, supporting documents, and rent records. Generally, the inspection allows the Corporation to determine if a tax credit unit is suitable for occupancy. Inspection standards to be used are intended to ensure that the housing is decent, safe, sanitary, and in good repair. Irrespective of the physical inspection standards selected by the Corporation, a low-income housing development under Section 42 must continue to satisfy local health, safety and building codes.

The Corporation will consider a building exempt from the physical inspection requirement if the development is financed by RHS and RHS has entered into a Memorandum of Understanding (MOU) or other similar arrangement with the Corporation under which RHS agrees to notify the Corporation of the inspection results. [1] NOTE: THE CORPORATION RESERVES THE RIGHT TO CONDUCT PHYSICAL INSPECTIONS REGARDLESS OF ITS MOU WITH THE RHS.

- Physical Inspection Standards

An owner of HTC development must maintain housing in accordance with HUD's Uniform Physical Condition Standards (UPCS) as set forth below:

Site:	The Site components such as fencing, retaining walls, grounds, lighting, mailboxes, development signs, parking lots, driveways, play areas and equipment, refuse disposal, roads, storm drainage and walkways must be free of health and safety hazards and be in good repair. The site must not be subject to material adverse conditions, such as abandoned vehicles, dangerous walkways or steps, poor drainage, septic tank back-ups, sewer hazards, excess accumulation of trash, vermin or rodent infestation or fire hazards.
Building Exterior:	Each building on the site must be structurally sound, secure, habitable and in good repair. Each building's doors, fire escapes, foundations, lighting, roofs, walls and windows, where applicable, must be free of health and safety hazards, operable and in good repair.

[1] Development is financed by RHS under the Section 515 program and RHS inspects the building/development in accordance with CFR, Part 1930 (c).

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Building Systems:	Each building's domestic water, electrical system, elevators, emergency power, fire protection, HVAC, and sanitary system must be free of health and safety hazards, functionally adequate, operable and in good repair.
Dwelling Units:	Each dwelling unit within a building must be structurally sound, habitable and in good repair. All areas and aspects of the dwelling unit (for example, the unit's bathroom call-for-aid (if applicable), ceiling doors, electrical systems, floors, hot water heater, HVAC systems, kitchen, lighting outlets/switches, patios/porch/balcony, smoke detectors, stairs, walls and windows) must be free of health and safety hazards, functionally adequate, operable and in good repair. Where applicable, the dwelling unit must have hot and cold running water including an adequate source of potable water (for example, Single-Room Occupancy (SRO) units need not contain water facilities). If the dwelling unit includes its own sanitary facility, it must be in proper operating condition, usable in privacy and adequate for personal hygiene and the disposal of human waste. The dwelling unit must include, at a minimum, two hard wired smoke detectors with a battery backup in proper working condition on each level of the unit and/ or adjacent to all bedrooms and a multi-chemical, rechargeable fire extinguisher that must be inspected & tagged yearly by a certified individual or company.
Common Areas:	The common areas must be structurally sound, secure and functions adequately for the purpose intended. The basement/garage/carport, restrooms, closets utility/mechanical/community rooms, day care, halls/corridors, stairs, kitchens, laundry rooms, office, porch, patio, balcony and trash collection areas, if applicable, must be free of health and safety hazards, operable and in good repair. All common area ceilings, doors, floors, HVAC, lighting outlets, switches, smoke detectors, stairs, walls and windows to the extent applicable, must be free of health and safety hazards, operable and in good repair. These standards for common areas apply in particular to congregate housing, independent group homes, residences and single room occupancy units in which the individual dwelling units (sleeping areas) do not contain kitchen and/or bathroom facilities. Common areas such as the office or laundry room must include hard wired smoke detector(s) with a battery backup in proper working condition on each level of the structure and/ a multi-chemical, rechargeable fire extinguisher that must be inspected & tagged yearly by a certified individual or company. All emergency lights in hallways should function as intended. Exit signs should be visible and illuminated. These two items should be tested regularly.

[Type text]

Health and Safety:	All areas and components of the housing must be free of health and safety hazards. These areas include but are not limited to air quality, electrical hazards, elevators, emergency/fire exits, flammable materials, garbage and debris, handrail hazards, infestation and lead based paint. For example, the buildings must have fire exits that are not blocked and have handrails that are undamaged and have no other observable deficiencies. The housing must have no evidence of infestation by rats, mice, or other vermin or of garbage and debris. The housing must have no evidence of electrical hazards, natural hazards or fire hazards. The dwelling units and common areas must have proper ventilation and be free of mold and odor(s) (e.g. propane, natural gas, methane gas) or other observable deficiencies. The housing must comply with all requirements related to the evaluation and reduction of lead-based paint hazards and have available proper certification of such.
Compliance with State and Local Codes:	The physical condition standards in this section do not supersede or preempt State and local codes for building and maintenance with which housing tax credit developments must comply. Tax credit developments must continue to adhere to these codes.

Source: 24 CFR 5.703.

NOTE: MHC requires the use of a multipurpose fire extinguisher labeled ABC that is rechargeable and approved by an independent testing laboratory such as the Underwriters Laboratory (UL) and provides a tag for all fire extinguishers with the latest inspection date and year. The Class A label is a triangle symbol on the extinguisher. The Class B is a square symbol on the extinguisher. A Class C label is in a circle symbol on the extinguisher.

A minimum of two (2) hard-wired smoke detectors with battery back-up is required per unit.

Physical Inspection Procedures

The Corporation will notify an owner of a tax credit development in advance of an upcoming on-site physical inspection through official written correspondence. Along with this notification will be a Building Physical Inspection Audit Acknowledgment Form that must be returned to the Corporation confirming receipt of the inspection. Failure to return the Building Inspection Audit Acknowledgment form to the Corporation as required by the noted deadline date will result in an inspection of the development as outlined in the original correspondence.

All buildings and residential units within the development should be readily accessible. Additionally, an owner is required to notify all resident's in writing of the scheduled

[Type text]

inspection. Maintenance personnel and a management representative should be present during the inspection.

Critical Health & Safety Violations

All buildings and residential units within the development identified by the Corporation as having a critical health and/or safety violation must be corrected within 72 hours of the Notice of Critical Health & Safety Violations letter. Note: An owner is required to notify the Corporation upon completion of any critical and/or safety violation.

[Type text]

Grantee SF-424's and Certification(s)

OMB Number: 4040-0004
Expiration Date: 11/30/2025

Application for Federal Assistance SF-424

* 1. Type of Submission: ☐ Preapplication ☒ Application ☐ Changed/Corrected Application	* 2. Type of Application: ☒ New ☐ Continuation ☐ Revision
	* If Revision, select appropriate letter(s):
	* Other (Specify):
* 3. Date Received:	4. Applicant Identifier:
5a. Federal Entity Identifier:	5b. Federal Award Identifier:
State Use Only:	
6. Date Received by State:	7. State Application Identifier:

8. APPLICANT INFORMATION:

* a. Legal Name:	State of Mississippi
* b. Employer/Taxpayer Identification Number (EIN/TIN):	64-6000755
* c. UEI:	LACK SENT3567

d. Address:

* Street1:	Post Office Box 849
Street2:	
* City:	Jackson
County/Parish:	
* State:	MS: Mississippi
Province:	
* Country:	USA: United States
* Zip / Postal Code:	39205-0849

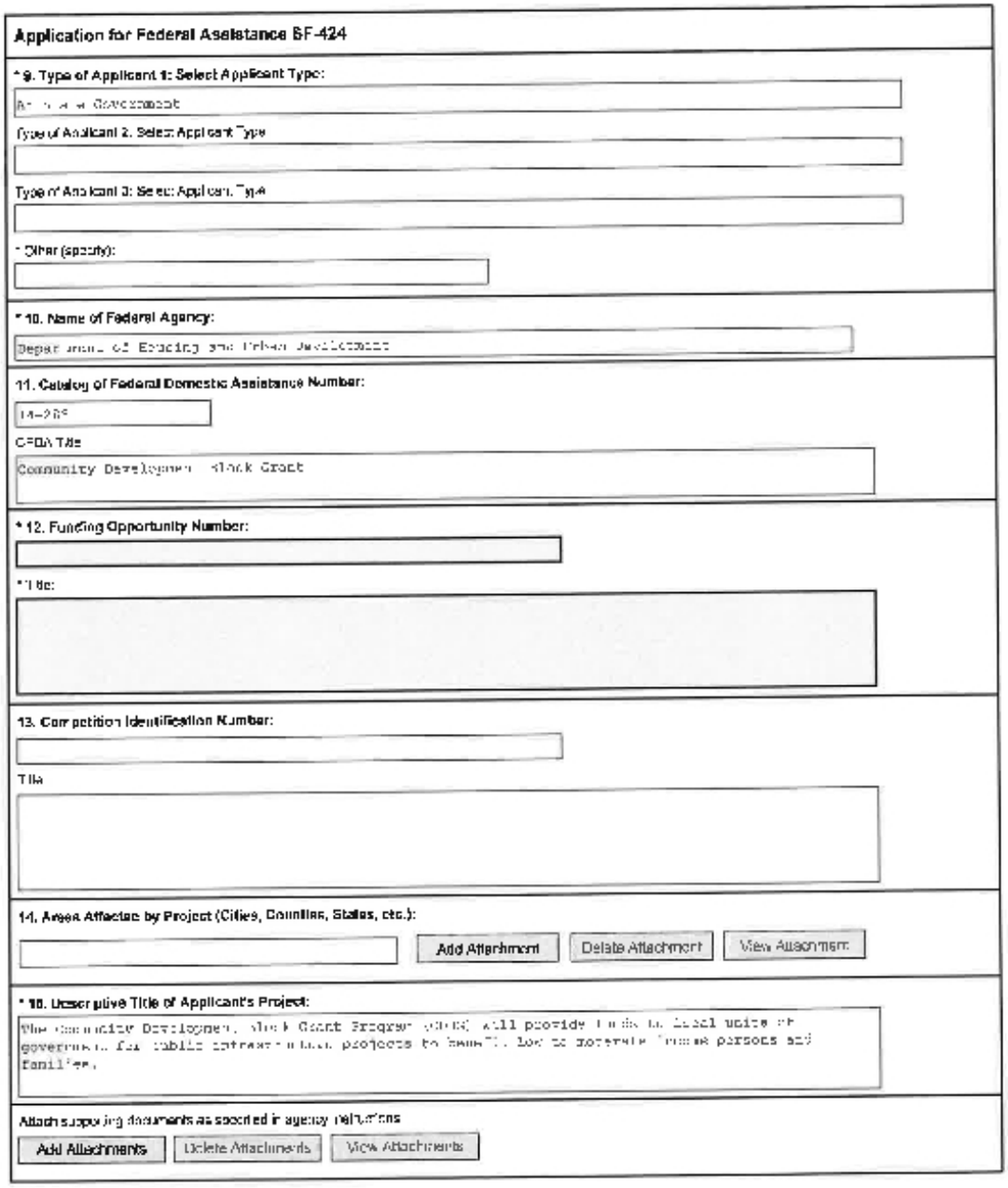
e. Organizational Unit:

Department Name:	Division Name:
MS Development Authority	Community Initiatives Division

f. Name and contact information of person to be contacted on matters involving this application:

Prefix:	Mr.
* First Name:	Steven
Middle Name:	C.
* Last Name:	Bardin
Suffix:	
Title:	Director, Community Initiatives Division
Organizational Affiliation:	Mississippi Development Authority
* Telephone Number:	(6[illegible] 359-3258
Fax Number:	601 359 3136
* Email:	sbardin@mississippi.org

OMB Control No: 2506-0117 (exp. 09/30/2021)



Application for Federal Assistance SF-424

* 9. Type of Applicant 1: Select Applicant Type:

[illegible] Government

Type of Applicant 2: Select Applicant Type

Type of Applicant 3: Select Applicant Type

* Other (specify):

* 10. Name of Federal Agency:

Department of Housing and Urban Development

11. Catalog of Federal Domestic Assistance Number:

14-218

CFDA Title

Community Development Block Grant

* 12. Funding Opportunity Number:

* Title:

13. Competition Identification Number:

Title

14. Areas Affected by Project (Cities, Counties, States, etc.):

Add Attachment | Delete Attachment | View Attachment

* 15. Descriptive Title of Applicant's Project:

The Community Development Block Grant Program which will provide funds to local units of government for public infrastructure projects to benefit low to moderate income persons and families.

Attach supporting documents as specified in agency instructions

Add Attachments | Delete Attachments | View Attachments

1

OMB Control No: 2506-0117 (exp. 09/30/2021)

Application for Federal Assistance SF-424

16. Congressional Districts Of:

* a. Applicant: 02 * b. Program/Project: 08

Attach an additional list of Program/Project Congressional Districts if needed.

Add Attachment | Delete Attachment | View Attachment

17. Proposed Project:

* a. Start Date: 07/01/2023 * b. End Date: 06/30/2024

18. Estimated Funding ($):

* a. Federal	21,335,266.00
* b. Applicant	
* c. State	
* d. Local	
* e. Other	
* f. Program Income	
* g. TOTA	21,335,266.00

* 19. Is Application Subject to Review By State Under Executive Order 12372 Process?

☐ a. This application was made available to the State under the Executive Order 12372 Process for review on .

☐ b. Program is subject to E.O. 12372 but has not been selected by the State for review.

☒ c. Program is not covered by E.O. 12372.

* 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)

☐ Yes ☒ No

If "Yes", provide explanation and attach:

Add Attachment | Delete Attachment | View Attachment

21. "By signing this application, I certify (1) to the statements contained in the list of certifications** and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 218, Section 1001)

☒ ** AGREE

** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

Authorized Representative:

Prefix:	Mr.
* First Name:	Button
Middle Name:	
* Last Name:	Daniel
Suffix:	
* Title:	Deputy Chief Financial Officer
* Telephone Number:	601-359-2508
Fax Number:	601-359-3049
* Email:	bdaniel@ridgeagriculture.org
* Signature of Authorized Representative:	
* Date Signed:	05/30/2023

OMB Control No: 2506-0117 (exp. 09/30/2021)

ASSURANCES - CONSTRUCTION PROGRAMS

OMB Number: 4040-0009
Expiration Date: 02/28/2025

Public reporting burden for this collection of information is estimated to average 15 minutes per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Office of Management and Budget, Paperwork Reduction Project (0348-0042), Washington, DC 20503.

PLEASE DO NOT RETURN YOUR COMPLETED FORM TO THE OFFICE OF MANAGEMENT AND BUDGET. SEND IT TO THE ADDRESS PROVIDED BY THE SPONSORING AGENCY.

NOTE: Certain of these assurances may not be applicable to your project or program. If you have questions, please contact the Awarding Agency. Further, certain Federal assistance awarding agencies may require applicants to certify to additional assurances. If such is the case, you will be notified.

As the duly authorized representative of the applicant, I certify that the applicant:

1. Has the legal authority to apply for Federal assistance, and the institutional, managerial and financial capability (including funds sufficient to pay the non-Federal share of project costs) to ensure proper planning, management and completion of project described in this application.
2. Will give the awarding agency, the Comptroller General of the United States and, if appropriate, the State, the right to examine all records, books, papers, or documents related to the assistance; and will establish a proper accounting system in accordance with generally accepted accounting standards or agency directives.
3. Will not dispose of, modify the use of, or change the terms of the real property title or other interest in the site and facilities without permission and instructions from the awarding agency. Will record the Federal awarding agency directives and will include a covenant in the title of real property acquired in whole or in part with Federal assistance funds to assure non-discrimination during the useful life of the project.
4. Will comply with the requirements of the assistance awarding agency with regard to the drafting, review and approval of construction plans and specifications.
5. Will provide and maintain competent and adequate engineering supervision at the construction site to ensure that the complete work conforms with the approved plans and specifications and will furnish progressive reports and such other information as may be required by the assistance awarding agency or State.
6. Will initiate and complete the work within the applicable time frame after receipt of approval of the awarding agency.
7. Will establish safeguards to prohibit employees from using their positions for a purpose that constitutes or presents the appearance of personal or organizational conflict of interest, or personal gain.
8. Will comply with the Intergovernmental Personnel Act of 1970 (42 U.S.C. §§4728-4763) relating to prescribed standards of merit systems for programs funded under one of the 19 statutes or regulations specified in Appendix A of OPM's Standards for a Merit System of Personnel Administration (5 C.F.R. 900, Subpart F).
9. Will comply with the Lead-Based Paint Poisoning Prevention Act (42 U.S.C. §§4801 et seq.) which prohibits the use of lead-based paint in construction or rehabilitation of residence structures.
10. Will comply with all Federal statutes relating to non-discrimination. These include but are not limited to: (a) Title VI of the Civil Rights Act of 1964 (P.L. 88-352) which prohibits discrimination on the basis of race, color or national origin; (b) Title IX of the Education Amendments of 1972, as amended (20 U.S.C. §§1681-1683, and 1685-1686), which prohibits discrimination on the basis of sex; (c) Section 504 of the Rehabilitation Act of 1973, as amended (29 U.S.C. §794), which prohibits discrimination on the basis of handicaps; (d) the Age Discrimination Act of 1975, as amended (42 U.S.C. §§6101-6107), which prohibits discrimination on the basis of age; (e) the Drug Abuse Office and Treatment Act of 1972 (P.L. 92-255), as amended, relating to nondiscrimination on the basis of drug abuse; (f) the Comprehensive Alcohol Abuse and Alcoholism Prevention, Treatment and Rehabilitation Act of 1970 (P.L. 91-616), as amended, relating to nondiscrimination on the basis of alcohol abuse or alcoholism; (g) §§523 and 527 of the Public Health Service Act of 1912 (42 U.S.C. §§290 dd-3 and 290 ee-3), as amended, relating to confidentiality of alcohol and drug abuse patient records; (h) Title VIII of the Civil Rights Act of 1968 (42 U.S.C. §§3601 et seq.), as amended, relating to nondiscrimination in the sale, rental or financing of housing; (i) any other nondiscrimination provisions in the specific statute(s) under which application for Federal assistance is being made; and (j) the requirements of any other nondiscrimination statute(s) which may apply to the application.

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11. Will comply, or has already complied, with the requirements of Titles II and III of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (P.L. 91-646) which provide for fair and equitable treatment of persons displaced or whose property is acquired as a result of Federal and federally-assisted programs. These requirements apply to all interests in real property acquired for project purposes regardless of Federal participation in purchases.

12. Will comply with the provisions of the Hatch Act (5 U.S.C. §§1501-1508 and 7324-7328) which limit the political activities of employees whose principal employment activities are funded in whole or in part with Federal funds.

13. Will comply, as applicable, with the provisions of the Davis-Bacon Act (40 U.S.C. §§276a to 276a-7), the Copeland Act (40 U.S.C. §276c and 18 U.S.C. §874), and the Contract Work Hours and Safety Standards Act (40 U.S.C. §§327-333) regarding labor standards for federally assisted construction subagreements.

14. Will comply with flood insurance purchase requirements of Section 102(a) of the Flood Disaster Protection Act of 1973 (P.L. 93-234) which requires recipients in a special flood hazard area to participate in the program and to purchase flood insurance if the total cost of insurable construction and acquisition is $10,000 or more.

15. Will comply with environmental standards which may be prescribed pursuant to the following: (a) institution of environmental quality control measures under the National Environmental Policy Act of 1969 (P.L. 91-190) and Executive Order (EO) 11514; (b) notification of violating facilities pursuant to EO 11738; (c) protection of wetlands pursuant to EO 11990; (d) evaluation of flood hazards in floodplains in accordance with EO 11988; (e) assurance of project consistency with the approved State management program developed under the Coastal Zone Management Act of 1972 (16 U.S.C. §§1451 et seq.); (f) conformity of Federal actions to State (Clean Air) implementation Plans under Section 176(c) of the Clean Air Act of 1955, as amended (42 U.S.C. §§7401 et seq.); (g) protection of underground sources of drinking water under the Safe Drinking Water Act of 1974, as amended (P.L. 93-523); and, (h) protection of endangered species under the Endangered Species Act of 1973, as amended (P.L. 93-205).

16. Will comply with the Wild and Scenic Rivers Act of 1968 (16 U.S.C. §§1271 et seq.) related to protecting components or potential components of the national wild and scenic rivers system.

17. Will assist the awarding agency in assuring compliance with Section 106 of the National Historic Preservation Act of 1966, as amended (16 U.S.C. §470), EO 11593 (identification and protection of historic properties), and the Archaeological and Historic Preservation Act of 1974 (16 U.S.C. §§469a-1 et seq.).

18. Will cause to be performed the required financial and compliance audits in accordance with the Single Audit Act Amendments of 1996 and OMB Circular No. A-133, "Audits of States, Local Governments, and Non-Profit Organizations."

19. Will comply with all applicable requirements of all other Federal laws, executive orders, regulations, and policies governing this program.

20. Will comply with the requirements of Section 106(g) of the Trafficking Victims Protection Act (TVPA) of 2000, as amended (22 U.S.C. 7104) which prohibits grant award recipients or a sub-recipient from (1) Engaging in severe forms of trafficking in persons during the period of time that the award is in effect (2) Procuring a commercial sex act during the period of time that the award is in effect or (3) Using forced labor in the performance of the award or subawards under the award.

SIGNATURE OF AUTHORIZED CERTIFYING OFFICIAL	TITLE
	Deputy County Financial Officer
APPLICANT ORGANIZATION	DATE SUBMITTED
Niagara IDA Development Authority	05/03/2023

SF-424D (Rev. 7-97) Back

STATE CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the State certifies that:

Affirmatively Further Fair Housing The State will affirmatively further fair housing.

Uniform Relocation Act and Anti-displacement and Relocation Plan -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, (42 U.S.C. 4601-4655) and implementing regulations at 49 CFR Part 24. It has in effect and is following a residential anti-displacement and relocation assistance plan required under 24 CFR Part 42 in connection with any activity assisted with funding under the Community Development Block Grant or HOME programs.

Anti-Lobbying --To the best of the State's knowledge and belief

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;

2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and

3. It will require that the language of paragraphs 1 and 2 of this certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

Authority of State -- The submission of the consolidated plan is authorized under State law and the State possesses the legal authority to carry out the programs under the consolidated plan for which it is seeking funding, in accordance with applicable HUD regulations.

Consistency with plan – The housing activities to be undertaken with Community Development Block Grant, HOME, Emergency Solutions Grant, and Housing Opportunities for Persons With AIDS funds are consistent with the strategic plan in the State's consolidated plan.

Section 3 -- It will comply with section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u) and implementing regulations at 24 CFR Part 75.

Signature of Authorized Official

5/10/2023
Date

Deputy Chief Financial Officer
Title

Specific Community Development Block Grant Certifications

The State certifies that:

Citizen Participation – It is following a detailed citizen participation plan that satisfies the requirements of 24 CFR §91.115 and each unit of general local government that receives assistance from the State is following a detailed citizen participation plan that satisfies the requirements of 24 CFR §570.486.

Consultation with Local Governments –

1. It has consulted with affected units of local government in the nonentitlement area of the State in determining the method of distribution of funding;

2. It engages in or will engage in planning for community development activities;

3. It provides or will provide technical assistance to units of local government in connection with community development programs; and

4. It will not refuse to distribute funds to any unit of general local government on the basis of the particular eligible activity selected by the unit of general local government to meet its community development needs, except that a State is not prevented from establishing priorities in distributing funding on the basis of the activities selected.

Local Needs Identification It will require each unit of general local government to be funded to identify its community development and housing needs, including the needs of low-income and moderate-income families, and the activities to be undertaken to meet these needs.

Community Development Plan Its consolidated plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that that have been developed in accordance with the primary objective of the CDBG program (i.e., the development of viable urban communities, by providing decent housing and expanding economic opportunities, primarily for persons of low and moderate income) and requirements of 24 CFR Parts 91 and 570.

Use of Funds It has complied with the following criteria:

1. Maximum Feasible Priority. With respect to activities expected to be assisted with CDBG funds, it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low and moderate income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include activities which the grantee certifies are designed to meet other community development needs having particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available.

2. Overall Benefit. In the aggregate, not less than 70 percent of the CDBG funds, including Section 108 guaranteed loans, received by the State during the following fiscal year(s) 2021, 2022, 2023 [a period designated by the State of one, two, or three specific consecutive fiscal year(s)] will be used for activities that benefit persons of low and moderate income

3. Special Assessments. It will not attempt to recover any capital costs of public improvements assisted with CDBG Funds, including Section 108 loan guaranteed funds, by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

In addition, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

Excessive Force -- It will require units of general local government that receive CDBG funds to certify that they have adopted and are enforcing:

1. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and

2. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction.

Compliance with Anti-discrimination laws -- The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d) and the Fair Housing Act (42 U.S.C. 3601-3619) and implementing regulations.

Compliance with Laws -- It will comply with applicable laws.

Signature of Authorized Official

5/10/2023
Date

Deputy Chief Financial Officer
Title

APPENDIX TO CERTIFICATIONS

INSTRUCTIONS CONCERNING LOBBYING CERTIFICATION:

Lobbying Certification

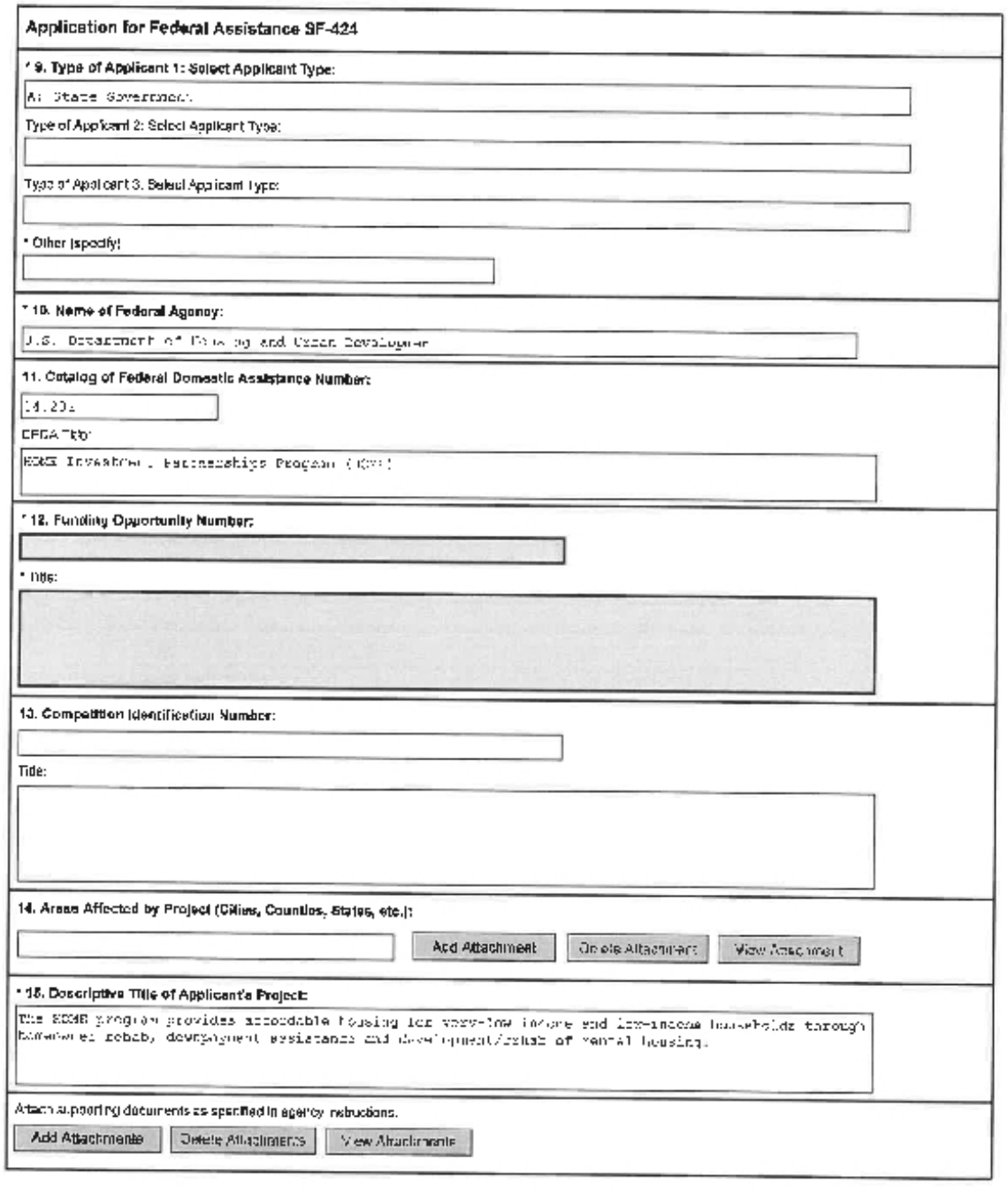
This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than $10,000 and not more than $100,000 for each such failure.

OMB Number: 4040-0004
Expiration Date: 12/31/2022

Application for Federal Assistance SF-424

* 1. Type of Submission: ☐ Preapplication ☒ Application ☐ Changed/Corrected Application	* 2. Type of Application: ☒ New ☐ Continuation ☐ Revision
	* If Revision, select appropriate letter(s):
	* Other (Specify):
* 3. Date Received:	4. Applicant Identifier:
5a. Federal Entity Identifier:	5b. Federal Award Identifier:
State Use Only:	
6. Date Received by State:	7. State Application Identifier:
8. APPLICANT INFORMATION:	
* a. Legal Name: Mississippi Home Corporation	
* b. Employer/Taxpayer Identification Number (EIN/TIN): 64-0644539	* c. UEI: [redacted]
d. Address:	
* Street1: 735 Riverside Drive	
Street2:	
* City: Jackson	
County/Parish: Hinds	
* State: MS: Mississippi	
Province:	
* Country: USA: UNITED STATES	
* Zip / Postal Code: 39202-3000	
e. Organizational Unit:	
Department Name:	Division Name:
f. Name and contact information of person to be contacted on matters involving this application:	
Prefix: Ms.	* First Name: Lisa
Middle Name:	
* Last Name: Coleman	
Suffix:	
Title: Sr. Vice President of Federal Grants	
Organizational Affiliation:	
* Telephone Number: 601-718-4757	Fax Number:
* Email: lisa.coleman@mshc.com	

OMB Control No: 2506-0117 (exp. 09/30/2021)



Application for Federal Assistance SF-424

* 9. Type of Applicant 1: Select Applicant Type:

A: State Government

Type of Applicant 2: Select Applicant Type:

Type of Applicant 3: Select Applicant Type:

* Other (specify):

* 10. Name of Federal Agency:

U.S. Department of Housing and Urban Development

11. Catalog of Federal Domestic Assistance Number:

14.231

CFDA Title:

HOME Investment Partnerships Program (HOME)

* 12. Funding Opportunity Number:

* Title:

13. Competition Identification Number:

Title:

14. Areas Affected by Project (Cities, Counties, States, etc.):

Add Attachment | Delete Attachment | View Attachment

* 15. Descriptive Title of Applicant's Project:

The HOME program provides affordable housing for very-low income and low-income households through homebuyer rehab, development assistance and development/rehab of rental housing.

Attach supporting documents as specified in agency instructions.

Add Attachments | Delete Attachments | View Attachments

Application for Federal Assistance SF-424

16. Congressional Districts Of:

* a. Applicant: Statewide * b. Program/Project: Statewide

Attach an additional list of Program/Project Congressional Districts if needed.

Add Attachment | Delete Attachment | View Attachment

17. Proposed Project:

* a. Start Date: 10/01/2023 * b. End Date: 09/30/2024

18. Estimated Funding ($):

* a. Federal	11,197,026.00
* b. Applicant	
* c. State	
* d. Local	
* e. Other	
* f. Program Income	
* g. TOTAL	11,197,026.00

*** 19. Is Application Subject to Review By State Under Executive Order 12372 Process?**

☐ a. This application was made available to the State under the Executive Order 12372 Process for review on

☒ b. Program is subject to E.O. 12372 but has not been selected by the State for review.

☐ c. Program is not covered by E.O. 12372.

*** 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)**

☐ Yes ☒ No

If "Yes", provide explanation and attach

Add Attachment | Delete Attachment | View Attachment

21. *By signing this application, I certify (1) to the statements contained in the list of certifications and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 218, Section 1001)**

☒ ** I AGREE

** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

Authorized Representative:

Prefix:	Mr.
* First Name:	Scott
Middle Name:	
* Last Name:	Spivey
Suffix:	
* Title	Executive Director
* Telephone Number:	501-718-7611
Fax Number:	
* Email	scott.spivey@state.com
* Signature of Authorized Representative:	
* Date Signed:	8/10/23

OMB Control No: 2506-0117 (exp. 09/30/2021)

ASSURANCES - CONSTRUCTION PROGRAMS

OMB Number: 4040-0009
Expiration Date: 02/28/2025

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As the duly authorized representative of the applicant:, I certify that the applicant:

1. Has the legal authority to apply for Federal assistance, and the institutional, managerial and financial capability (including funds sufficient to pay the non-Federal share of project costs) to ensure proper planning management and completion of project described in this application.
2. Will give the awarding agency, the Comptroller General of the United States and, if appropriate, the State, the right to examine all records, books, papers, or documents related to the assistance; and will establish a proper accounting system in accordance with generally accepted accounting standards or agency directives.
3. Will not dispose of, modify the use of, or change the terms of the real property title or other interest in the site and facilities without permission and instructions from the awarding agency. Will record the Federal awarding agency directives and will include a covenant in the title of real property acquired in whole or in part with Federal assistance funds to assure non-discrimination during the useful life of the project.
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5. Will provide and maintain competent and adequate engineering supervision at the construction site to ensure that the complete work conforms with the approved plans and specifications and will furnish progressive reports and such other information as may be required by the assistance awarding agency or State.
6. Will initiate and complete the work within the applicable time frame after receipt of approval of the awarding agency.
7. Will establish safeguards to prohibit employees from using their positions for a purpose that constitutes or presents the appearance of personal or organizational conflict of interest, or personal gain.
8. Will comply with the Intergovernmental Personnel Act of 1970 (42 U.S.C. §§4728-4763) relating to prescribed standards of merit systems for programs funded under one of the 19 statutes or regulations specified in Appendix A of OPM's Standards for a Merit System of Personnel Administration (5 C.F.R. 900, Subpart F).
9. Will comply with the Lead-Based Paint Poisoning Prevention Act (42 U.S.C. §§4801 et seq.) which prohibits the use of lead-based paint in construction or rehabilitation of residence structures.
10. Will comply with all Federal statutes relating to non-discrimination. These include but are not limited to: (a) Title VI of the Civil Rights Act of 1964 (P.L. 88-352) which prohibits discrimination on the basis of race, color or national origin; (b) Title IX of the Education Amendments of 1972, as amended (20 U.S.C. §§1681-1683, and 1685-1686), which prohibits discrimination on the basis of sex; (c) Section 504 of the Rehabilitation Act of 1973, as amended (29 U.S.C. §794), which prohibits discrimination on the basis of handicaps; (d) the Age Discrimination Act of 1975, as amended (42 U.S.C. §§6101-6107), which prohibits discrimination on the basis of age; (e) the Drug Abuse Office and Treatment Act of 1972 (P.L. 92-255), as amended relating to nondiscrimination on the basis of drug abuse; (f) the Comprehensive Alcohol Abuse and Alcoholism Prevention, Treatment and Rehabilitation Act of 1970 (P.L. 91-616), as amended, relating to nondiscrimination on the basis of alcohol abuse or alcoholism; (g) §§523 and 527 of the Public Health Service Act of 1912 (42 U.S.C. §§290 dd-3 and 290 ee-3), as amended, relating to confidentiality of alcohol and drug abuse patient records; (h) Title VIII of the Civil Rights Act of 1968 (42 U.S.C. §§3601 et seq.), as amended, relating to nondiscrimination in the sale, rental or financing of housing; (i) any other nondiscrimination provisions in the specific statute(s) under which application for Federal assistance is being made; and (j) the requirements of any other nondiscrimination statute(s) which may apply to the application.

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Standard Form 424D (Rev. 7-97)
Prescribed by OMB Circular A-102

11. Will comply, or has already complied, with the requirements of Titles II and III of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (P.L. 91-646) which provide for fair and equitable treatment of persons displaced or whose property is acquired as a result of Federal and federally-assisted programs. These requirements apply to all interests in real property acquired for project purposes regardless of Federal participation in purchases.

12. Will comply with the provisions of the Hatch Act (5 U.S.C. §§1501-1508 and 7324-7328) which limit the political activities of employees whose principal employment activities are funded in whole or in part with Federal funds.

13. Will comply, as applicable, with the provisions of the Davis-Bacon Act (40 U.S.C. §§276a to 276a-7), the Copeland Act (40 U.S.C. §276c and 18 U.S.C. §874), and the Contract Work Hours and Safety Standards Act (40 U.S.C. §§327-333) regarding labor standards for federally-assisted construction subagreements.

14. Will comply with flood insurance purchase requirements of Section 102(a) of the Flood Disaster Protection Act of 1973 (P.L. 93-234) which requires recipients in a special flood hazard area to participate in the program and to purchase flood insurance if the total cost of insurable construction and acquisition is $10,000 or more.

15. Will comply with environmental standards which may be prescribed pursuant to the following: (a) institution of environmental quality control measures under the National Environmental Policy Act of 1969 (P.L. 91-190) and Executive Order (EO) 11514; (b) notification of violating facilities pursuant to EO 11738; (c) protection of wetlands pursuant to EO 11990; (d) evaluation of flood hazards in floodplains in accordance with EO 11988; (e) assurance of project consistency with the approved State management program developed under the Coastal Zone Management Act of 1972 (16 U.S.C. §§1451 et seq.); (f) conformity of Federal actions to State (Clean Air) implementation Plans under Section 176(c) of the Clean Air Act of 1955, as amended (42 U.S.C. §§7401 et seq.); (g) protection of underground sources of drinking water under the Safe Drinking Water Act of 1974, as amended (P.L. 93-523); and, (h) protection of endangered species under the Endangered Species Act of 1973, as amended (P.L. 93-205).

16. Will comply with the Wild and Scenic Rivers Act of 1968 (16 U.S.C. §§1271 et seq.) related to protecting components or potential components of the national wild and scenic rivers system.

17. Will assist the awarding agency in assuring compliance with Section 106 of the National Historic Preservation Act of 1966, as amended (16 U.S.C. §470), EO 11593 (identification and protection of historic properties), and the Archaeological and Historic Preservation Act of 1974 (16 U.S.C. §§469a-1 et seq).

18. Will cause to be performed the required financial and compliance audits in accordance with the Single Audit Act Amendments of 1996 and OMB Circular No. A-133, "Audits of States, Local Governments, and Non-Profit Organizations."

19. Will comply with all applicable requirements of all other Federal laws, executive orders, regulations, and policies governing this program.

20. Will comply with the requirements of Section 106(g) of the Trafficking Victims Protection Act (TVPA) of 2000, as amended (22 U.S.C. 7104) which prohibits grant award recipients or a sub-recipient from (1) Engaging in severe forms of trafficking in persons during the period of time that the award is in effect (2) Procuring a commercial sex act during the period of time that the award is in effect or (3) Using forced labor in the performance of the award or subawards under the award.

SIGNATURE OF AUTHORIZED CERTIFYING OFFICIAL	TITLE
	Executive Director
APPLICANT ORGANIZATION	DATE SUBMITTED
Mississippi Home Corporation	8/10/23

SF-424D (Rev. 7-97) Back

STATE CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the State certifies that:

Affirmatively Further Fair Housing -- The State will affirmatively further fair housing.

Uniform Relocation Act and Anti-displacement and Relocation Plan – It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended. (42 U.S.C. 4601-4655) and implementing regulations at 49 CFR Part 24. It has in effect and is following a residential anti-displacement and relocation assistance plan required under 24 CFR Part 42 in connection with any activity assisted with funding under the Community Development Block Grant or HOME programs.

Anti-Lobbying --To the best of the State's knowledge and belief:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;

2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and

3. It will require that the language of paragraphs 1 and 2 of this certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

Authority of State -- The submission of the consolidated plan is authorized under State law and the State possesses the legal authority to carry out the programs under the consolidated plan for which it is seeking funding, in accordance with applicable HUD regulations.

Consistency with plan – The housing activities to be undertaken with Community Development Block Grant, HOME, Emergency Solutions Grant, and Housing Opportunities for Persons With AIDS funds are consistent with the strategic plan in the State's consolidated plan.

Section 3 -- It will comply with section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u) and implementing regulations at 24 CFR Part 75.

Signature of Authorized Official

8/10/23
Date

Executive Director
Title

Specific HOME Certifications

The State certifies that:

Tenant Based Rental Assistance -- If it plans to use HOME funds for tenant-based rental assistance, tenant-based rental assistance is an essential element of the State's consolidated plan.

Eligible Activities and Costs -- It is using and will use HOME funds for eligible activities and costs, as described in 24 CFR §92.205 through §92.209 and that it is not using and will not use HOME funds for prohibited activities, as described in §92.214.

Subsidy Layering -- Before committing any funds to a project, the State or its recipients will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other Federal assistance than is necessary to provide affordable housing.

Signature of Authorized Official

8/10/23
Date

Executive Director
Title

APPENDIX TO CERTIFICATIONS

INSTRUCTIONS CONCERNING LOBBYING CERTIFICATION.

Lobbying Certification

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than $10,000 and not more than $100,000 for each such failure.

OMB Number: 4040-0004
Expiration Date: 12/31/2022

Application for Federal Assistance SF-424

* 1. Type of Submission: ☐ Preapplication ☒ Application ☐ Changed/Corrected Application	* 2. Type of Application: ☒ New ☐ Continuation ☐ Revision — * If Revision, select appropriate letter(s): — * Other (Specify):
* 3. Date Received:	4. Applicant Identifier:
5a. Federal Entity Identifier:	5b. Federal Award Identifier:
State Use Only:	
6. Date Received by State:	7. State Application Identifier:

8. APPLICANT INFORMATION:

* a. Legal Name	Mississippi Home Corporation
* b. Employer/Taxpayer Identification Number (EIN/TIN):	64 0600578
* c. UEI:	[illegible]

d. Address:

* Street1:	735 Riverside Drive
Street2:	
* City:	Jackson
County/Parish:	Hinds
* State:	MS: Mississippi
Province:	
* Country:	USA: UNITED STATES
* Zip / Postal Code:	39202-3009

e. Organizational Unit:

Department Name:	Division Name:

f. Name and contact information of person to be contacted on matters involving this application:

Prefix: Ms.	* First Name: Lisa
Middle Name:	
* Last Name: Coleman	
Suffix:	
* Title:	Sr. Vice President of Federal Grants
Organizational Affiliation:	
* Telephone Number: 601-718-4757	Fax Number:
* Email:	lisa.coleman@mshomecorp

Application for Federal Assistance SF-424

* 9. Type of Applicant 1: Select Applicant Type:

State Government

Type of Applicant 2: Select Applicant Type:

Type of Applicant 3: Select Applicant Type:

* Other (specify):

* 10. Name of Federal Agency:

U.S. Department of Housing and Urban Development

11. Catalog of Federal Domestic Assistance Number:

14.275

CFDA Title

National Housing Trust Fund (HTF)

* 12. Funding Opportunity Number:

* Title:

13. Competition Identification Number:

* Title:

14. Areas Affected by Project (Cities, Counties, States, etc.):

Add Attachment | Delete Attachment | View Attachment

* 15. Descriptive Title of Applicant's Project:

The HTF Program will increase and preserve the supply of rental housing for extremely low-income (ELI) households including homeless and SPNT populations.

Attach supporting documents as specified in agency instructions.

Add Attachments | Delete Attachments | View Attachments

OMB Control No: 2506-0117 (exp. 09/30/2021)

Application for Federal Assistance SF-424

16. Congressional Districts Of:

* a. Applicant [illegible] * b. Program/Project [illegible]

Attach an additional list of Program/Project Congressional Districts if needed.

Add Attachment | Delete Attachment | View Attachment

17. Proposed Project:

* a. Start Date: 10/01/2023 * b. End Date: 09/30/2024

18. Estimated Funding ($):

* a. Federal	3,003,227.00
* b. Applicant	
* c. State	
* d. Local	
* e. Other	
* f. Program Income	
* g. TOTAL	3,003,227.00

* 19. Is Application Subject to Review By State Under Executive Order 12372 Process?

☐ a. This application was made available to the State under the Executive Order 12372 Process for review on .

☒ b. Program is subject to E.O. 12372 but has not been selected by the State for review.

☐ c. Program is not covered by E. O. 12372.

* 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)

☐ Yes ☒ No

If "Yes", provide explanation and attach

Add Attachment | Delete Attachment | View Attachment

21. *By signing this application, I certify (1) to the statements contained in the list of certifications** and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 218, Section 1001)

☒ ** I AGREE

** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

Authorized Representative:

Prefix:	Mr.
* First Name:	Scott
Middle Name:	
* Last Name:	Silvey
Suffix:	
* Title:	Executive Director
* Telephone Number:	601-713-7631
Fax Number:	
* Email:	scott.silvey@[illegible].com
* Signature of Authorized Representative:	
* Date Signed:	8/10/23

ASSURANCES - CONSTRUCTION PROGRAMS

OMB Number: 4040-0009
Expiration Date: 02/28/2025

Public reporting burden for this collection of information is estimated to average 15 minutes per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Office of Management and Budget, Paperwork Reduction Project (0348-0042), Washington, DC 20503.

PLEASE DO NOT RETURN YOUR COMPLETED FORM TO THE OFFICE OF MANAGEMENT AND BUDGET. SEND IT TO THE ADDRESS PROVIDED BY THE SPONSORING AGENCY.

NOTE: Certain of these assurances may not be applicable to your project or program. If you have questions, please contact the Awarding Agency. Further, certain Federal assistance awarding agencies may require applicants to certify to additional assurances. If such is the case, you will be notified.

As the duly authorized representative of the applicant:, I certify that the applicant:

1. Has the legal authority to apply for Federal assistance, and the institutional, managerial and financial capability (including funds sufficient to pay the non-Federal share of project costs) to ensure proper planning, management and completion of project described in this application.
2. Will give the awarding agency, the Comptroller General of the United States and, if appropriate, the State, the right to examine all records, books, papers, or documents related to the assistance; and will establish a proper accounting system in accordance with generally accepted accounting standards or agency directives.
3. Will not dispose of, modify the use of, or change the terms of the real property title or other interest in the site and facilities without permission and instructions from the awarding agency. Will record the Federal awarding agency directives and will include a covenant in the title of real property acquired in whole or in part with Federal assistance funds to assure non-discrimination during the useful life of the project.
4. Will comply with the requirements of the assistance awarding agency with regard to the drafting, review and approval of construction plans and specifications.
5. Will provide and maintain competent and adequate engineering supervision at the construction site to ensure that the complete work conforms with the approved plans and specifications and will furnish progressive reports and such other information as may be required by the assistance awarding agency or State.
6. Will initiate and complete the work within the applicable time frame after receipt of approval of the awarding agency.
7. Will establish safeguards to prohibit employees from using their positions for a purpose that constitutes or presents the appearance of personal or organizational conflict of interest, or personal gain.
8. Will comply with the Intergovernmental Personnel Act of 1970 (42 U.S.C. §§4728-4763) relating to prescribed standards of merit systems for programs funded under one of the 19 statutes or regulations specified in Appendix A of OPM's Standards for a Merit System of Personnel Administration (5 C.F.R. 900, Subpart F).
9. Will comply with the Lead-Based Paint Poisoning Prevention Act (42 U.S.C. §§4801 et seq.) which prohibits the use of lead-based paint in construction or rehabilitation of residence structures.
10. Will comply with all Federal statutes relating to non-discrimination. These include but are not limited to: (a) Title VI of the Civil Rights Act of 1964 (P.L. 88-352) which prohibits discrimination on the basis of race, color or national origin; (b) Title IX of the Education Amendments of 1972, as amended (20 U.S.C. §§1681-1683, and 1685-1686), which prohibits discrimination on the basis of sex; (c) Section 504 of the Rehabilitation Act of 1973, as amended (29 U.S.C. §794), which prohibits discrimination on the basis of handicaps; (d) the Age Discrimination Act of 1975, as amended (42 U.S.C. §§6101-6107), which prohibits discrimination on the basis of age; (e) the Drug Abuse Office and Treatment Act of 1972 (P.L. 92-255), as amended relating to nondiscrimination on the basis of drug abuse; (f) the Comprehensive Alcohol Abuse and Alcoholism Prevention, Treatment and Rehabilitation Act of 1970 (P.L. 91-616), as amended, relating to nondiscrimination on the basis of alcohol abuse or alcoholism; (g) §§523 and 527 of the Public Health Service Act of 1912 (42 U.S.C. §§290 dd-3 and 290 ee-3), as amended, relating to confidentiality of alcohol and drug abuse patient records; (h) Title VIII of the Civil Rights Act of 1968 (42 U.S.C. §§3601 et seq.), as amended, relating to nondiscrimination in the sale, rental or financing of housing; (i) any other nondiscrimination provisions in the specific statute(s) under which application for Federal assistance is being made; and (j) the requirements of any other nondiscrimination statute(s) which may apply to the application.

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Prescribed by OMB Circular A-102

11. Will comply, or has already complied, with the requirements of Titles II and III of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (P.L. 91-646) which provide for fair and equitable treatment of persons displaced or whose property is acquired as a result of Federal and federally-assisted programs. These requirements apply to all interests in real property acquired for project purposes regardless of Federal participation in purchases.

12. Will comply with the provisions of the Hatch Act (5 U.S.C. §§1501-1508 and 7324-7328) which limit the political activities of employees whose principal employment activities are funded in whole or in part with Federal funds.

13. Will comply, as applicable, with the provisions of the Davis-Bacon Act (40 U.S.C. §§276a to 276a-7), the Copeland Act (40 U.S.C. §276c and 18 U.S.C. §874), and the Contract Work Hours and Safety Standards Act (40 U.S.C. §§327-333) regarding labor standards for federally-assisted construction subagreements.

14. Will comply with flood insurance purchase requirements of Section 102(a) of the Flood Disaster Protection Act of 1973 (P.L. 93-234) which requires recipients in a special flood hazard area to participate in the program and to purchase flood insurance if the total cost of insurable construction and acquisition is $10,000 or more.

15. Will comply with environmental standards which may be prescribed pursuant to the following: (a) institution of environmental quality control measures under the National Environmental Policy Act of 1969 (P.L. 91-190) and Executive Order (EO) 11514; (b) notification of violating facilities pursuant to EO 11738; (c) protection of wetlands pursuant to EO 11990; (d) evaluation of flood hazards in floodplains in accordance with EO 11988; (e) assurance of project consistency with the approved State management program developed under the Coastal Zone Management Act of 1972 (16 U.S.C. §§1451 et seq.); (f) conformity of Federal actions to State (Clean Air) Implementation Plans under Section 176(c) of the Clean Air Act of 1955, as amended (42 U.S.C. §§7401 et seq.); (g) protection of underground sources of drinking water under the Safe Drinking Water Act of 1974, as amended (P.L. 93-523); and, (h) protection of endangered species under the Endangered Species Act of 1973, as amended (P.L. 93-205).

16. Will comply with the Wild and Scenic Rivers Act of 1968 (16 U.S.C. §§1271 et seq.) related to protecting components or potential components of the national wild and scenic rivers system.

17. Will assist the awarding agency in assuring compliance with Section 106 of the National Historic Preservation Act of 1966, as amended (16 U.S.C. §470), EO 11593 (identification and protection of historic properties), and the Archaeological and Historic Preservation Act of 1974 (16 U.S.C. §§469a-1 et seq.).

18. Will cause to be performed the required financial and compliance audits in accordance with the Single Audit Act Amendments of 1996 and OMB Circular No. A-133, "Audits of States, Local Governments, and Non-Profit Organizations."

19. Will comply with all applicable requirements of all other Federal laws, executive orders, regulations, and policies governing this program.

20. Will comply with the requirements of Section 106(g) of the Trafficking Victims Protection Act (TVPA) of 2000, as amended (22 U.S.C. 7104) which prohibits grant award recipients or a sub-recipient from (1) Engaging in severe forms of trafficking in persons during the period of time that the award is in effect (2) Procuring a commercial sex act during the period of time that the award is in effect or (3) Using forced labor in the performance of the award or subawards under the award.

SIGNATURE OF AUTHORIZED CERTIFYING OFFICIAL	TITLE
	Executive Director
APPLICANT ORGANIZATION	DATE SUBMITTED
Mississippi Home Corporation	8/16/23

SF-424D (Rev. 7-97) Back

STATE CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the State certifies that:

Affirmatively Further Fair Housing -- The State will affirmatively further fair housing.

Uniform Relocation Act and Anti-displacement and Relocation Plan -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, (42 U.S.C. 4601-4655) and implementing regulations at 49 CFR Part 24. It has in effect and is following a residential anti-displacement and relocation assistance plan required under 24 CFR Part 42 in connection with any activity assisted with funding under the Community Development Block Grant or HOME programs.

Anti-Lobbying --To the best of the State's knowledge and belief:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;

2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and

3. It will require that the language of paragraphs 1 and 2 of this certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

Authority of State -- The submission of the consolidated plan is authorized under State law and the State possesses the legal authority to carry out the programs under the consolidated plan for which it is seeking funding, in accordance with applicable HUD regulations.

Consistency with plan – The housing activities to be undertaken with Community Development Block Grant, HOME, Emergency Solutions Grant, and Housing Opportunities for Persons With AIDS funds are consistent with the strategic plan in the State's consolidated plan.

Section 3 – It will comply with section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u) and implementing regulations at 24 CFR Part 75.

Signature of Authorized Official

8/10/23
Date

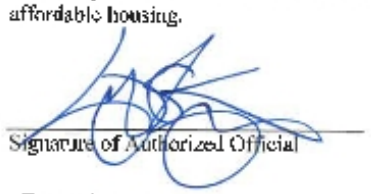
Executive Director
Title

Specific HTF Certifications

The State certifies that:

Eligible Activities and Costs -- It is using and will use HTF funds for eligible activities and costs, as described in 24 CFR §93.201 through §93.202 and that it is not using and will not use HTF funds for prohibited activities, as described in §93.205

Subsidy Layering -- Before committing any funds to a project, the State or its recipients will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any more HTF funds in combination with other Federal assistance than is necessary to provide affordable housing.



Signature of Authorized Official

8/10/23

Date

Executive Director

Title

APPENDIX TO CERTIFICATIONS

INSTRUCTIONS CONCERNING LOBBYING CERTIFICATION:

Lobbying Certification
This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than $10,000 and not more than $100,000 for each such failure.

OMB Number: 4040-0004
Expiration Date: 12/31/2022

Application for Federal Assistance SF-424

* 1. Type of Submission: ☐ Preapplication ☒ Application ☐ Changed/Corrected Application	* 2. Type of Application: ☒ New ☐ Continuation ☐ Revision	* If Revision, select appropriate letter(s): * Other (Specify):
* 3. Date Received:	4. Applicant Identifier:	
5a. Federal Entity Identifier:	5b. Federal Award Identifier:	
State Use Only:		
6. Date Received by State:	7. State Application Identifier:	

8. APPLICANT INFORMATION:

* a. Legal Name:	Mississippi Home Corporation
* b. Employer/Taxpayer Identification Number (EIN/TIN):	64-0564578
* c. UEI:	C23XVSXNVSI2

d. Address:

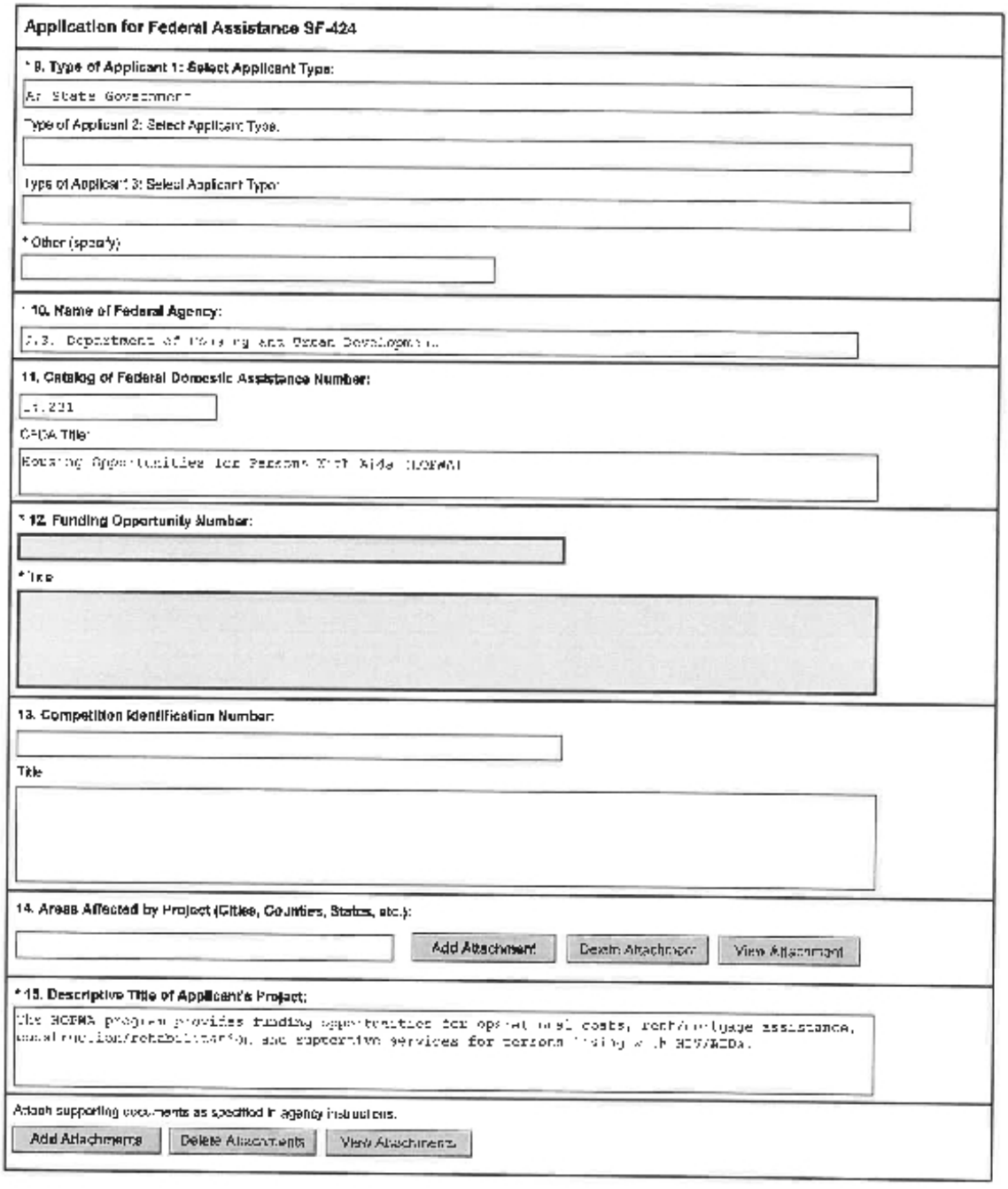
* Street1:	735 Riverside Drive
Street2:	
* City:	Jackson
County/Parish:	Hinds
* State:	MS: Mississippi
Province:	
* Country:	USA: UNITED STATES
* Zip / Postal Code:	39202-3300

e. Organizational Unit:

Department Name:	Division Name:

f. Name and contact information of person to be contacted on matters involving this application:

Prefix:	Ms.	* First Name:	Lisa
Middle Name:			
* Last Name:	Coleman		
Suffix:			
* Title:	Sr. Vice President of Federal Grants		
Organizational Affiliation:			
* Telephone Number:	601-718-4670	Fax Number:	
* Email:	lisa.coleman@mshc.com		



Application for Federal Assistance SF-424

* 9. Type of Applicant 1: Select Applicant Type:

A: State Government

Type of Applicant 2: Select Applicant Type:

Type of Applicant 3: Select Applicant Type:

* Other (specify):

* 10. Name of Federal Agency:

U.S. Department of Housing and Urban Development

11. Catalog of Federal Domestic Assistance Number:

14.231

CFDA Title:

Housing Opportunities for Persons With Aids (HOPWA)

* 12. Funding Opportunity Number:

* Title:

13. Competition Identification Number:

Title:

14. Areas Affected by Project (Cities, Counties, States, etc.):

Add Attachment | Delete Attachment | View Attachment

* 15. Descriptive Title of Applicant's Project:

The HOPWA program provides funding opportunities for operating costs, rental/mortgage assistance, construction/rehabilitation, and supportive services for persons living w/ HIV/AIDS.

Attach supporting documents as specified in agency instructions.

Add Attachments | Delete Attachments | View Attachments

Application for Federal Assistance SF-424

16. Congressional Districts Of:

* a. Applicant: Statewide * b. Program/Project: Statewide

Attach an additional list of Program/Project Congressional Districts if needed.

Add Attachment | Delete Attachment | View Attachment

17. Proposed Project:

* a. Start Date: 10/01/2023 * b. End Date: 09/30/2024

18. Estimated Funding ($):

* a. Federal	2,535,910.00
* b. Applicant	
* c. State	
* d. Local	
* e. Other	
* f. Program Income	
* g. TOTAL	2,535,910.00

* 19. Is Application Subject to Review By State Under Executive Order 12372 Process?

☐ a. This application was made available to the State under the Executive Order 12372 Process for review on

☒ b. Program is subject to E.O. 12372 but has not been selected by the State for review.

☐ c. Program is not covered by E.O. 12372.

* 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)

☐ Yes ☒ No

If "Yes", provide explanation and attach

Add Attachment | Delete Attachment | View Attachment

21. *By signing this application, I certify (1) to the statements contained in the list of certifications** and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 218, Section 1001)

☒ ** I AGREE

** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

Authorized Representative:

Prefix:	Mr.
* First Name:	Scott
Middle Name:	
* Last Name:	Quiney
Suffix:	
* Title:	Deputy Executive Director
* Telephone Number:	501-718-7650
Fax Number:	
* Email:	scott.quiney@arkansas.com
* Signature of Authorized Representative:	
* Date Signed:	8/10/23

ASSURANCES - CONSTRUCTION PROGRAMS

OMB Number: 4040-0009
Expiration Date: 02/28/2025

Public reporting burden for this collection of information is estimated to average 15 minutes per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Office of Management and Budget, Paperwork Reduction Project (0348-0042), Washington, DC 20503.

PLEASE DO NOT RETURN YOUR COMPLETED FORM TO THE OFFICE OF MANAGEMENT AND BUDGET. SEND IT TO THE ADDRESS PROVIDED BY THE SPONSORING AGENCY.

NOTE: Certain of these assurances may not be applicable to your project or program. If you have questions, please contact the Awarding Agency. Further, certain Federal assistance awarding agencies may require applicants to certify to additional assurances. If such is the case, you will be notified.

As the duly authorized representative of the applicant:, I certify that the applicant:

1. Has the legal authority to apply for Federal assistance, and the institutional, managerial and financial capability (including funds sufficient to pay the non-Federal share of project costs) to ensure proper planning, management and completion of project described in this application.
2. Will give the awarding agency, the Comptroller General of the United States and, if appropriate, the State, the right to examine all records, books, papers, or documents related to the assistance; and will establish a proper accounting system in accordance with generally accepted accounting standards or agency directives.
3. Will not dispose of, modify the use of, or change the terms of the real property title or other interest in the site and facilities without permission and instructions from the awarding agency. Will record the Federal awarding agency directives and will include a covenant in the title of real property acquired in whole or in part with Federal assistance funds to assure non-discrimination during the useful life of the project.
4. Will comply with the requirements of the assistance awarding agency with regard to the drafting, review and approval of construction plans and specifications.
5. Will provide and maintain competent and adequate engineering supervision at the construction site to ensure that the complete work conforms with the approved plans and specifications and will furnish progressive reports and such other information as may be required by the assistance awarding agency or State.
6. Will initiate and complete the work within the applicable time frame after receipt of approval of the awarding agency.
7. Will establish safeguards to prohibit employees from using their positions for a purpose that constitutes or presents the appearance of personal or organizational conflict of interest, or personal gain.
8. Will comply with the Intergovernmental Personnel Act of 1970 (42 U.S.C. §§4728-4763) relating to prescribed standards of merit systems for programs funded under one of the 19 statutes or regulations specified in Appendix A of OPM's Standards for a Merit System of Personnel Administration (5 C.F.R. 900, Subpart F).
9. Will comply with the Lead-Based Paint Poisoning Prevention Act (42 U.S.C. §§4801 et seq.) which prohibits the use of lead-based paint in construction or rehabilitation of residence structures.
10. Will comply with all Federal statutes relating to non-discrimination. These include but are not limited to: (a) Title VI of the Civil Rights Act of 1964 (P.L. 88-352) which prohibits discrimination on the basis of race, color or national origin; (b) Title IX of the Education Amendments of 1972, as amended (20 U.S.C. §§1681-1683, and 1685-1686), which prohibits discrimination on the basis of sex; (c) Section 504 of the Rehabilitation Act of 1973, as amended (29 U.S.C. §794), which prohibits discrimination on the basis of handicaps; (d) the Age Discrimination Act of 1975, as amended (42 U.S.C. §§6101-6107), which prohibits discrimination on the basis of age; (e) the Drug Abuse Office and Treatment Act of 1972 (P.L. 92-255), as amended relating to nondiscrimination on the basis of drug abuse; (f) the Comprehensive Alcohol Abuse and Alcoholism Prevention, Treatment and Rehabilitation Act of 1970 (P.L. 91-616), as amended, relating to nondiscrimination on the basis of alcohol abuse or alcoholism; (g) §§523 and 527 of the Public Health Service Act of 1912 (42 U.S.C. §§290 dd-3 and 290 ee-3), as amended, relating to confidentiality of alcohol and drug abuse patient records; (h) Title VIII of the Civil Rights Act of 1968 (42 U.S.C. §§3601 et seq.), as amended, relating to nondiscrimination in the sale, rental or financing of housing; (i) any other nondiscrimination provisions in the specific statute(s) under which application for Federal assistance is being made; and (j) the requirements of any other nondiscrimination statute(s) which may apply to the application.

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11. Will comply, or has already complied with the requirements of Titles II and III of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (P.L. 91-646) which provide for fair and equitable treatment of persons displaced or whose property is acquired as a result of Federal and federally-assisted programs. These requirements apply to all interests in real property acquired for project purposes regardless of Federal participation in purchases.

12. Will comply with the provisions of the Hatch Act (5 U.S.C. §§1501-1508 and 7324-7328) which limit the political activities of employees whose principal employment activities are funded in whole or in part with Federal funds.

13. Will comply, as applicable, with the provisions of the Davis-Bacon Act (40 U.S.C. §§276a to 276a-7), the Copeland Act (40 U.S.C. §276c and 18 U.S.C. §874), and the Contract Work Hours and Safety Standards Act (40 U.S.C. §§327-333) regarding labor standards for federally-assisted construction subagreements.

14. Will comply with flood insurance purchase requirements of Section 102(a) of the Flood Disaster Protection Act of 1973 (P.L. 93-234) which requires recipients in a special flood hazard area to participate in the program and to purchase flood insurance if the total cost of insurable construction and acquisition is $10,000 or more.

15. Will comply with environmental standards which may be prescribed pursuant to the following: (a) institution of environmental quality control measures under the National Environmental Policy Act of 1969 (P.L. 91-190) and Executive Order (EO) 11514; (b) notification of violating facilities pursuant to EO 11738; (c) protection of wetlands pursuant to EO 11990; (d) evaluation of flood hazards in floodplains in accordance with EO 11988; (e) assurance of project consistency with the approved State management program developed under the Coastal Zone Management Act of 1972 (16 U.S.C. §§1451 et seq.); (f) conformity of Federal actions to State (Clean Air) Implementation Plans under Section 176(c) of the Clean Air Act of 1955, as amended (42 U.S.C. §§7401 et seq.); (g) protection of underground sources of drinking water under the Safe Drinking Water Act of 1974, as amended (P.L. 93-523); and (h) protection of endangered species under the Endangered Species Act of 1973, as amended (P.L. 93-205).

16. Will comply with the Wild and Scenic Rivers Act of 1968 (16 U.S.C. §§1271 et seq.) related to protecting components or potential components of the national wild and scenic rivers system.

17. Will assist the awarding agency in assuring compliance with Section 106 of the National Historic Preservation Act of 1966, as amended (16 U.S.C. §470), EO 11593 (identification and protection of historic properties), and the Archaeological and Historic Preservation Act of 1974 (16 U.S.C. §§469a-1 et seq).

18. Will cause to be performed the required financial and compliance audits in accordance with the Single Audit Act Amendments of 1996 and OMB Circular No. A-133, "Audits of States, Local Governments, and Non-Profit Organizations."

19. Will comply with all applicable requirements of all other Federal laws, executive orders, regulations, and policies governing this program.

20. Will comply with the requirements of Section 106(g) of the Trafficking Victims Protection Act (TVPA) of 2000, as amended (22 U.S.C. 7104) which prohibits grant award recipients or a sub-recipient from (1) Engaging in severe forms of trafficking in persons during the period of time that the award is in effect (2) Procuring a commercial sex act during the period of time that the award is in effect or (3) Using forced labor in the performance of the award or subawards under the award.

SIGNATURE OF AUTHORIZED CERTIFYING OFFICIAL	TITLE
	Executive Director
APPLICANT ORGANIZATION	DATE SUBMITTED
Mississippi Home Corporation	8/10/23

SF-424D (Rev. 7-97) Back

STATE CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the State certifies that:

Affirmatively Further Fair Housing -- The State will affirmatively further fair housing.

Uniform Relocation Act and Anti-displacement and Relocation Plan – It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, (42 U.S.C. 4601-4655) and implementing regulations at 49 CFR Part 24. It has in effect and is following a residential anti-displacement and relocation assistance plan required under 24 CFR Part 42 in connection with any activity assisted with funding under the Community Development Block Grant or HOME programs.

Anti-Lobbying --To the best of the State's knowledge and belief:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;

2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and

3. It will require that the language of paragraphs 1 and 2 of this certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

Authority of State -- The submission of the consolidated plan is authorized under State law and the State possesses the legal authority to carry out the programs under the consolidated plan for which it is seeking funding, in accordance with applicable HUD regulations.

Consistency with plan – The housing activities to be undertaken with Community Development Block Grant, HOME, Emergency Solutions Grant, and Housing Opportunities for Persons With AIDS funds are consistent with the strategic plan in the State's consolidated plan.

Section 3 -- It will comply with section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u) and implementing regulations at 24 CFR Part 75.

Signature of Authorized Official

8/10/23
Date

Executive Director
Title

Housing Opportunities for Persons With AIDS Certifications

The State HOPWA grantee certifies that:

Activities -- Activities funded under the program will meet urgent needs that are not being met by available public and private sources.

Building – Any building or structure assisted under the program shall be operated for the purpose specified in the consolidated plan:

1. For a period of not less than 10 years, in the case of any building or structure purchased, leased, rehabilitated, renovated, or converted with HOPWA assistance,

2. For a period of not less than 3 years, in the case of assistance involving non-substantial rehabilitation or repair of a building or structure.



Signature of Authorized Official

8/10/23

Date

Executive Director

Title

APPENDIX TO CERTIFICATIONS

INSTRUCTIONS CONCERNING LOBBYING CERTIFICATION:

Lobbying Certification

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than $10,000 and not more than $100,000 for each such failure.

OMB Number: 4040-0004
Expiration Date: 12/31/2022

Application for Federal Assistance SF-424

* 1. Type of Submission: ☐ Preapplication ☒ Application ☐ Changed/Corrected Application	* 2. Type of Application: ☒ New ☐ Continuation ☐ Revision	* If Revision, select appropriate letter(s): * Other (Specify):
* 3. Date Received:	4. Applicant Identifier:	
5a. Federal Entity Identifier:	5b. Federal Award Identifier:	
State Use Only:		
6. Date Received by State:	7. State Application Identifier:	

8. APPLICANT INFORMATION:

* a. Legal Name:	Mississippi Home Corporation
* b. Employer/Taxpayer Identification Number (EIN/TIN): 64-0644578	* c. UEI: [illegible]

d. Address:

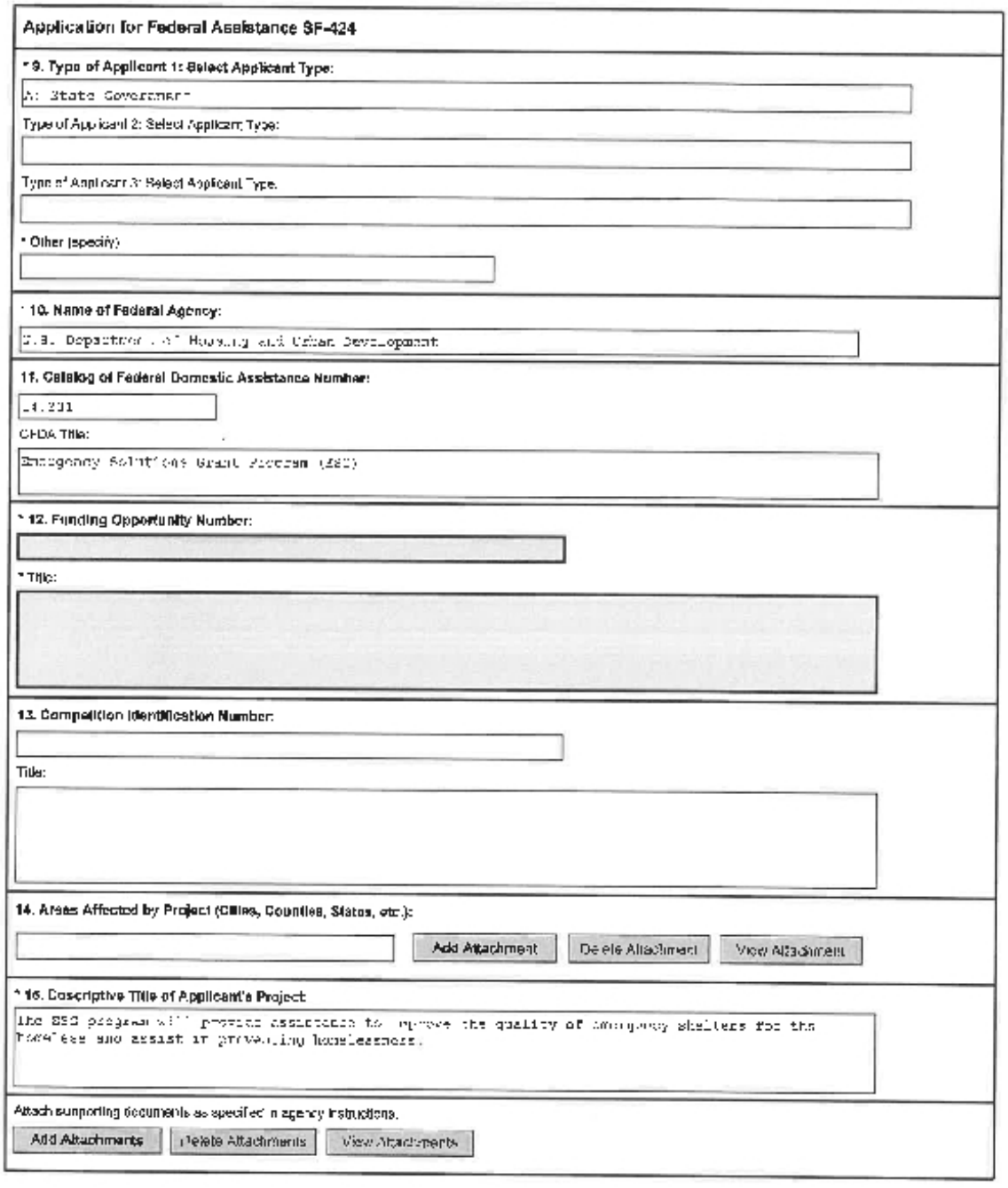
* Street1:	735 Riverside Drive
Street2:	
* City:	Jackson
County/Parish:	Hinds
* State:	MS: Mississippi
Province:	
* Country:	USA: UNITED STATES
* Zip / Postal Code:	39202-3009

e. Organizational Unit:

Department Name:	Division Name:

f. Name and contact information of person to be contacted on matters involving this application:

Prefix: Ms.	* First Name: Lisa
Middle Name:	
* Last Name: Solomon	
Suffix:	
Title: Sr. Vice Pres. Dept. of Federal Grants	
Organizational Affiliation:	
* Telephone Number: 601-718-4642	Fax Number:
* Email: [illegible]	



Application for Federal Assistance SF-424

* 9. Type of Applicant 1: Select Applicant Type:

A: State Government

Type of Applicant 2: Select Applicant Type:

Type of Applicant 3: Select Applicant Type:

* Other (specify):

* 10. Name of Federal Agency:

U.S. Department of Housing and Urban Development

11. Catalog of Federal Domestic Assistance Number:

14.231

CFDA Title:

Emergency Solutions Grant Program (ESG)

* 12. Funding Opportunity Number:

* Title:

13. Competition Identification Number:

Title:

14. Areas Affected by Project (Cities, Counties, States, etc.):

Add Attachment | Delete Attachment | View Attachment

* 15. Descriptive Title of Applicant's Project:

The ESG program will provide assistance to improve the quality of emergency shelters for the homeless and assist in preventing homelessness.

Attach supporting documents as specified in agency instructions.

Add Attachments | Delete Attachments | View Attachments

Application for Federal Assistance SF-424

16. Congressional Districts Of:

* a. Applicant: State * b. Program/Project: State

Attach an additional list of Program/Project Congressional Districts if needed.

Add Attachment | Delete Attachment | View Attachment

17. Proposed Project:

* a. Start Date: 10/01/2023 * b. End Date: 09/30/2024

18. Estimated Funding ($):

* a. Federal	2,241,415.00
* b. Applicant	
* c. State	
* c. Local	
* e. Other	
* f. Program Income	
* g. TOTAL	2,241,415.00

*** 19. Is Application Subject to Review By State Under Executive Order 12372 Process?**

☐ a. This application was made available to the State under the Executive Order 12372 Process for review on .

☒ b. Program is subject to E.O. 12372 but has not been selected by the State for review.

☐ c. Program is not covered by E.O. 12372.

*** 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)**

☐ Yes ☒ No

If "Yes" provide explanation and attach

Add Attachment | Delete Attachment | View Attachment

21. *By signing this application, I certify (1) to the statements contained in the list of certifications and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 218, Section 1001)**

☒ ** I AGREE

** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

Authorized Representative:

Prefix:	Mr.
* First Name:	Scott
Middle Name:	
* Last Name:	Spivey
Suffix:	
* Title:	Executive Director
* Telephone Number:	601-718-7804
Fax Number:	
* Email:	scott.spivey@state.com
* Signature of Authorized Representative:	
* Date Signed:	8/10/23

ASSURANCES - CONSTRUCTION PROGRAMS

OMB Number: 4040-0009
Expiration Date: 02/28/2025

Public reporting burden for this collection of information is estimated to average 15 minutes per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Office of Management and Budget, Paperwork Reduction Project (0348-0042), Washington, DC 20503.

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As the duly authorized representative of the applicant:, I certify that the applicant:

1. Has the legal authority to apply for Federal assistance, and the institutional, managerial and financial capability (including funds sufficient to pay the non-Federal share of project costs) to ensure proper planning, management and completion of project described in this application.
2. Will give the awarding agency, the Comptroller General of the United States and, if appropriate, the State, the right to examine all records, books, papers, or documents related to the assistance; and will establish a proper accounting system in accordance with generally accepted accounting standards or agency directives.
3. Will not dispose of, modify the use of, or change the terms of the real property title or other interest in the site and facilities without permission and instructions from the awarding agency. Will record the Federal awarding agency directives and will include a covenant in the title of real property acquired in whole or in part with Federal assistance funds to assure non-discrimination during the useful life of the project.
4. Will comply with the requirements of the assistance awarding agency with regard to the drafting, review and approval of construction plans and specifications.
5. Will provide and maintain competent and adequate engineering supervision at the construction site to ensure that the complete work conforms with the approved plans and specifications and will furnish progressive reports and such other information as may be required by the assistance awarding agency or State.
6. Will initiate and complete the work within the applicable time frame after receipt of approval of the awarding agency.
7. Will establish safeguards to prohibit employees from using their positions for a purpose that constitutes or presents the appearance of personal or organizational conflict of interest, or personal gain.
8. Will comply with the Intergovernmental Personnel Act of 1970 (42 U.S.C. §§4728-4763) relating to prescribed standards of merit systems for programs funded under one of the 19 statutes or regulations specified in Appendix A of OPM's Standards for a Merit System of Personnel Administration (5 C.F.R. 900, Subpart F).
9. Will comply with the Lead-Based Paint Poisoning Prevention Act (42 U.S.C. §§4801 et seq.) which prohibits the use of lead-based paint in construction or rehabilitation of residence structures.
10. Will comply with all Federal statutes relating to non-discrimination. These include but are not limited to: (a) Title VI of the Civil Rights Act of 1964 (P.L. 88-352) which prohibits discrimination on the basis of race, color or national origin; (b) Title IX of the Education Amendments of 1972, as amended (20 U.S.C. §§1681 1683, and 1685-1686), which prohibits discrimination on the basis of sex; (c) Section 504 of the Rehabilitation Act of 1973, as amended (29 U.S.C. §794), which prohibits discrimination on the basis of handicaps; (d) the Age Discrimination Act of 1975, as amended (42 U.S.C. §§6101-6107), which prohibits discrimination on the basis of age; (e) the Drug Abuse Office and Treatment Act of 1972 (P.L. 92-255), as amended relating to nondiscrimination on the basis of drug abuse; (f) the Comprehensive Alcohol Abuse and Alcoholism Prevention, Treatment and Rehabilitation Act of 1970 (P.L. 91-616), as amended, relating to nondiscrimination on the basis of alcohol abuse or alcoholism; (g) §§523 and 527 of the Public Health Service Act of 1912 (42 U.S.C. §§290 dd-3 and 290 ee-3), as amended, relating to confidentiality of alcohol and drug abuse patient records; (h) Title VIII of the Civil Rights Act of 1968 (42 U.S.C. §§3601 et seq.), as amended, relating to nondiscrimination in the sale, rental or financing of housing; (i) any other nondiscrimination provisions in the specific statute(s) under which application for Federal assistance is being made; and (j) the requirements of any other nondiscrimination statute(s) which may apply to the application.

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Prescribed by OMB Circular A-102

11. Will comply, or has already complied, with the requirements of Titles II and III of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (P.L. 91-646) which provide for fair and equitable treatment of persons displaced or whose property is acquired as a result of Federal and federally-assisted programs. These requirements apply to all interests in real property acquired for project purposes regardless of Federal participation in purchases.

12. Will comply with the provisions of the Hatch Act (5 U.S.C. §§1501-1508 and 7324-7328) which limit the political activities of employees whose principal employment activities are funded in whole or in part with Federal funds.

13. Will comply, as applicable, with the provisions of the Davis-Bacon Act (40 U.S.C. §§276a to 276a-7), the Copeland Act (40 U.S.C. §276c and 18 U.S.C. §874), and the Contract Work Hours and Safety Standards Act (40 U.S.C. §§327-333) regarding labor standards for federally-assisted construction subagreements.

14. Will comply with flood insurance purchase requirements of Section 102(a) of the Flood Disaster Protection Act of 1973 (P.L. 93-234) which requires recipients in a special flood hazard area to participate in the program and to purchase flood insurance if the total cost of insurable construction and acquisition is $10,000 or more.

15. Will comply with environmental standards which may be prescribed pursuant to the following: (a) institution of environmental quality control measures under the National Environmental Policy Act of 1969 (P.L. 91-190) and Executive Order (EO) 11514; (b) notification of violating facilities pursuant to EO 11738; (c) protection of wetlands pursuant to EO 11990; (d) evaluation of flood hazards in floodplains in accordance with EO 11988; (e) assurance of project consistency with the approved State management program developed under the Coastal Zone Management Act of 1972 (16 U.S.C. §§1451 et seq.); (f) conformity of Federal actions to State (Clean Air) Implementation Plans under Section 176(c) of the Clean Air Act of 1955, as amended (42 U.S.C. §§7401 et seq.); (g) protection of underground sources of drinking water under the Safe Drinking Water Act of 1974, as amended (P.L. 93-523); and, (h) protection of endangered species under the Endangered Species Act of 1973, as amended (P.L. 93-205).

16. Will comply with the Wild and Scenic Rivers Act of 1968 (16 U.S.C. §§1271 et seq.) related to protecting components or potential components of the national wild and scenic rivers system.

17. Will assist the awarding agency in assuring compliance with Section 106 of the National Historic Preservation Act of 1966, as amended (16 U.S.C. §470), EO 11593 (identification and protection of historic properties), and the Archaeological and Historic Preservation Act of 1974 (16 U.S.C. §§469a-1 et seq).

18. Will cause to be performed the required financial and compliance audits in accordance with the Single Audit Act Amendments of 1996 and OMB Circular No. A-133, "Audits of States, Local Governments, and Non-Profit Organizations."

19. Will comply with all applicable requirements of all other Federal laws, executive orders, regulations, and policies governing this program.

20. Will comply with the requirements of Section 106(g) of the Trafficking Victims Protection Act (TVPA) of 2000, as amended (22 U.S.C. 7104) which prohibits grant award recipients or a sub-recipient from: (1) Engaging in severe forms of trafficking in persons during the period of time that the award is in effect (2) Procuring a commercial sex act during the period of time that the award is in effect or (3) Using forced labor in the performance of the award or subawards under the award.

SIGNATURE OF AUTHORIZED CERTIFYING OFFICIAL	TITLE
	Executive Director
APPLICANT ORGANIZATION	DATE SUBMITTED
[illegible]pd Home Corporation	8/10/23

SF-424D (Rev. 7-97) Back

STATE CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the State certifies that:

Affirmatively Further Fair Housing -- The State will affirmatively further fair housing.

Uniform Relocation Act and Anti-displacement and Relocation Plan -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, (42 U.S.C. 4601-4655) and implementing regulations at 49 CFR Part 24. It has in effect and is following a residential anti-displacement and relocation assistance plan required under 24 CFR Part 42 in connection with any activity assisted with funding under the Community Development Block Grant or HOME programs.

Anti-Lobbying --To the best of the State's knowledge and belief:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;

2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and

3. It will require that the language of paragraphs 1 and 2 of this certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

Authority of State -- The submission of the consolidated plan is authorized under State law and the State possesses the legal authority to carry out the programs under the consolidated plan for which it is seeking funding, in accordance with applicable HUD regulations.

Consistency with plan -- The housing activities to be undertaken with Community Development Block Grant, HOME, Emergency Solutions Grant, and Housing Opportunities for Persons With AIDS funds are consistent with the strategic plan in the State's consolidated plan.

Section 3 -- It will comply with section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u) and implementing regulations at 24 CFR Part 75.

Signature of Authorized Official

8/10/23
Date

Executive Director
Title

Emergency Solutions Grant Certifications

Each State that seeks funding under the Emergency Solutions Grants Program must provide the following certifications:

Matching Funds – The State will obtain any matching amounts required under 24 CFR 576.201 in a manner so that its subrecipients that are least capable of providing matching amounts receive the benefit of the exception under 24 CFR 576.201(a)(2).

Discharge Policy – The State will establish and implement, to the maximum extent practicable and where appropriate, policies and protocols for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, mental health facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent this discharge from immediately resulting in homelessness for these persons.

Confidentiality – The State will develop and implement procedures to ensure the confidentiality of records pertaining to any individual provided family violence prevention or treatment services under any project assisted under the ESG program, including protection against the release of the address or location of any family violence shelter project, except with the written authorization of the person responsible for the operation of that shelter.

The State will ensure that its subrecipients comply with the following criteria:

Major rehabilitation/conversion/renovation – If an emergency shelter's rehabilitation costs exceed 75 percent of the value of the building before rehabilitation, the building will be maintained as a shelter for homeless individuals and families for a minimum of 10 years after the date the building is first occupied by a homeless individual or family after the completed rehabilitation. If the cost to convert a building into an emergency shelter exceeds 75 percent of the value of the building after conversion, the building will be maintained as a shelter for homeless individuals and families for a minimum of 10 years after the date the building is first occupied by a homeless individual or family after the completed conversion. In all other cases where ESG funds are used for renovation, the building will be maintained as a shelter for homeless individuals and families for a minimum of 3 years after the date the building is first occupied by a homeless individual or family after the completed renovation.

Essential Services and Operating Costs – If ESG funds are used for shelter operations or essential services related to street outreach or emergency shelter, the subrecipient will provide services or shelter to homeless individuals and families for the period during which the ESG assistance is provided, without regard to a particular site or structure, so long the applicant serves the same type of persons (e.g., families with children, unaccompanied youth, veterans, disabled individuals, or victims of domestic violence) or persons in the same geographic area.

Renovation – Any renovation carried out with ESG assistance shall be sufficient to ensure that the building involved is safe and sanitary.

Supportive Services – The subrecipient will assist homeless individuals in obtaining permanent housing, appropriate supportive services (including medical and mental health treatment, counseling, supervision, and other services essential for achieving independent living), and other Federal State, local, and private assistance available for such individuals.

Homeless Persons Involvement – To the maximum extent practicable, the subrecipient will involve, through employment, volunteer services, or otherwise, homeless individuals and families in constructing, renovating, maintaining, and operating facilities assisted under ESG, in providing services assisted under the ESG program, and in providing services for occupants of facilities assisted ESG.

Consolidated Plan – All activities the subrecipient undertakes with assistance under ESG are consistent with the State's current HUD-approved consolidated plan.



Signature of Authorized Official

8/10/23

Date

Executive Director

Title

APPENDIX TO CERTIFICATIONS

INSTRUCTIONS CONCERNING LOBBYING CERTIFICATION:

Lobbying Certification
This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than $10,000 and not more than $100,000 for each such failure.

HOME-ARP



STATE OF MISSISSIPPI

HOME-ARP ALLOCATION PLAN

HOME INVESTMENT PARTNERSHIPS – AMERICAN RESCUE PLAN (HOME-ARP)

Date Submitted to HUD: 3/30/23
Date Approved by HUD: TBD

Mississippi Home Corporation
735 Riverside Drive
Jackson, MS 39202

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MISSISSIPPI HOME-ARP ALLOCATION PLAN

Executive Summary

This Allocation Plan describes how the State of Mississippi intends to utilize funds appropriated under section 3205 of the American Rescue Plan Act of 2021 (P.L. 17-2) (ARP) for the HOME Investment Partnerships Program (HOME) to provide homelessness assistance and supportive services.

On March 11, 2021, President Biden signed ARP into law, which provides over $1.9 trillion in relief to address the continued impact of the COVID-19 pandemic on the economy, public health, state and local governments, individuals, and businesses.

To address the need for homelessness assistance and supportive services, Congress appropriated $5 billion in ARP funds to be administered through HOME to perform four activities that must primarily benefit qualifying individuals and families who are homeless, at risk of homelessness, or in other vulnerable populations. These activities include (1) development and support of affordable housing, (2) tenant-based rental assistance (TBRA), (3) provision of supportive services; and (4) acquisition and development of non-congregate shelter units.

The State of Mississippi received an allocation of $38,094,321 in HOME-ARP funding which will be administered by the Mississippi Home Corporation (MHC). To receive these funds, MHC must engage in consultation and public participation processes and develop a HOME-ARP allocation plan that meets the requirements established in HUD Notice CPD-21-10 and submit it to HUD as a substantial amendment to its Fiscal Year 2021 annual action plan. Upon HUD's approval of the HOME-ARP Allocation Plan, the funds will be available for expenditure until September 2030.

To comply with the requirements of CPD-21-10, MHC developed this HOME-ARP Allocation Plan that details the consultation process, the needs assessment and gap analysis, public comments, and proposed activities for the program. MHC engaged in consultations with the Continuum of Care (CoC) agencies, stakeholders, other state participating jurisdictions, and the public via in-person meetings, virtual meetings, and surveys. In addition, MHC conducted four public hearings and accepted public comments during the planning process.

MHC utilized data from the 2020 Point in Time (PIT) count, Housing Inventory Count (HIC), 2020 Supportive Services for Veteran Families (SSVF) program data, Mississippi Parole and Reentry data, National Domestic Violence Hotline data, Mississippi Emergency Rental Assistance and Homeless Prevention data, the American Community Census data, HUD's Public Housing data, Comprehensive Housing Affordability data, and consultations with service providers to assess the needs of the qualifying populations.

Based on consultations and data collected, there was a uniform consensus that HOME-ARP funds be used to produce affordable housing units. However, it is also noted that due to the qualifying populations that will be served with this funding, tenant-based rental assistance, and supportive services will be necessary to accompany any affordable housing units produced.

MISSISSIPPI HOME-ARP ALLOCATION PLAN

Introduction

MHC's HOME-ARP Allocation Plan was submitted to HUD on TBD and approved by HUD on TBD. It describes how the State of Mississippi intends to utilize its $38,094,321 award to help qualified populations. This allocation plan has been prepared based on HUD Notice CPD-21-10 and contains the following:

Summary of the consultation process and results of the consultation	Page 6
A summary of comments received through the public participation process and a summary of any comments or recommendations not accepted and the reasons why	Page 9
A description of HOME-ARP qualifying populations within the jurisdiction	Page 10
An assessment of the unmet needs of each qualifying population	Page 10
An assessment of gaps in housing and shelter inventory, homeless assistance and services, and homelessness prevention service delivery system	Page 10
A summary of the planned use of HOME-ARP funds for eligible activities based on the unmet needs of the qualifying populations	Page 26
An estimate of the number of housing units for qualifying populations the State will produce or preserve with its HOME-ARP allocation	Page 29
A description of any preferences for individuals and families in a particular qualifying population or a segment of a qualifying population	Page 29
HOME-ARP Refinancing Guidelines	Page 29
Certifications and SF-424, SF-424B and SF-424D Forms	Page 39

Prior to finalizing the HOME-ARP Plan, MHC will complete each of the following processes as required by HUD Notice CPD-21-10:

HOME-ARP Allocation Plan Process



MISSISSIPPI HOME-ARP ALLOCATION PLAN

Qualifying Populations

HOME-ARP funds can only be utilized to primarily benefit "qualifying populations". HOME-ARP defines qualifying populations as individuals or families that meet one of the following criteria:

QP-1:	Homeless, as defined in section 103(a) of the McKinney-Vento Homeless Assistance Act;
QP-2:	At risk of homelessness, as defined in section 401 of the McKinney-Vento Homeless Assistance Act;
QP-3:	Fleeing, or attempting to flee domestic violence, dating violence, sexual assault, or stalking (as defined by HUD in 24 CFR 5.2003) or human trafficking (as outlined in the Trafficking Victims Protection Act of 2000 as amended [22 USC 7102]; and
QP-4:	Other populations, where providing supportive services or assistance under section 212(a) of the National Affordable Housing Act 42 USC 12472(a) would prevent the family's homelessness or would serve those with the greatest risk of housing instability.

Veterans and families that include a veteran family member that meets the criteria for one of the qualifying populations described above are eligible to receive HOME-ARP assistance.

Eligible Activities

HOME-ARP funds may be used to benefit qualifying populations through:

1. Tenant-based Rental Assistance (TBRA)
2. Development and support of affordable housing
3. Provision of supportive services
4. Acquisition and development of non-congregate shelter
5. Nonprofit capacity building and operating assistance
6. Program planning and administration

Ineligible Activities

HOME-ARP funds may not be used for any of the prohibited activities, costs, or fees in 24 CFR 92.214, as revised by the Appendix to Notice CPD-21-10.

MISSISSIPPI HOME-ARP ALLOCATION PLAN

Consultation

Summary of Consultation Process

To determine the best use of HOME-ARP funds in Mississippi and to solicit immediate feedback, MHC consulted with Balance of State Continuum of Care, Central MS Continuum of Care, Coastal Continuum of Care, homeless and domestic violence service providers, veterans' groups, and public housing agencies that address the needs of the qualifying populations and with the Mississippi Parole Board, and public/private organizations that address fair housing, civil rights, and the needs of persons with disabilities.

Consultations were conducted between February 9, 2022, and June 30, 2022. MHC focused on gathering feedback from stakeholders through virtual surveys to generate participation. In addition to the virtual surveys, MHC conducted in-person and virtual meetings, held a homeless focus group session, and conducted presentations at the local CoC meetings. These meetings produced consultations with 78 stakeholders from the recommended entities and 321 individuals from the qualifying population. Before each session, participants were asked to complete a survey regarding the needs of their community. Surveys provided MHC with insight into the priorities of each representative and the most prevalent needs of their community. MHC presented the results of the surveys at each meeting.

All consultation meetings included an overview of the HOME-ARP notice to facilitate understanding of qualifying populations and eligible activities, an opportunity to ask clarifying questions, requests for input on needs and gaps, priority populations and activities, and an overview of the allocation plan timeline and process.

MHC accepted written comments by email and on the advisory survey throughout the planning process. Invited attendees that did not participate were directly contacted and encouraged to provide feedback. All feedback received was considered in the drafting of this allocation plan.

Summary of Consultation Feedback

Results from the various forms of consultation revealed strong support for:

1. Capital investments in affordable rental housing include a TBRA subsidy, including permanent housing for youth aging out of foster care, domestic violence survivors, seniors ages 65 and older, and those with a criminal background.

2. Supportive services of all kinds, with specific emphasis on:
    - Employment services
    - Mental health services
    - Rental assistance
    - Life skills

3. Operating support for rental housing units developed with HOME-ARP funds

Considering priority populations, the increasing number of those with mental illness experiencing and at risk of homelessness was frequently mentioned. Other frequently cited qualifying populations and subpopulations included people with disabilities, domestic violence survivors, those recently released from incarceration, unaccompanied youth, and the chronically homeless. Due to the wide range of qualified populations suggested, the State of Mississippi will not prioritize a specific population.

Comments and feedback received during MHC's consultation sessions are summarized as follows:

The Continuum of Cares and the Veteran Affairs Medical Center were the only stakeholders that advocated increasing shelter beds by the development of non-congregate shelters; however, without operating support and without a plan for the community to absorb the cost of operating a shelter post-HOME-ARP it would be difficult to ensure that the shelters would remain operable. Therefore, the State of Mississippi will only dedicate about 10% of HOME-ARP funds to non-congregate shelters. Many of the stakeholders including the homeless population, the CoCs, the Domestic Violence Coalition, and the VA Medical Center identified an urgent need to increase access to affordable housing through rental development. The homeless population was concerned about having affordable rental units with low barriers that will accept a homeless ex-felon, employment programs that will overlook their criminal background, and free mental health services. All three CoCs expressed their concerns about the anticipated gap in services post-ESG-CV and ERA. Some participants encouraged services to be available on-site and to include mobile outreach to meet the needs of the homeless and provide accessible wraparound services.

A listing of all consultation and feedback, including survey results, can be found in Appendix A.

Public Participation

MHC published an announcement of all scheduled public hearings on its website at www.mshomecorp.com on July 21, 2022. The announcement (Appendix B) outlined the dates, times, and locations of all four public hearings. In addition, MHC released a draft of the HOME-ARP Plan on its website on August 15, 2022.

The purpose of these public hearings was to encourage citizen participation in the development of the HOME-ARP Allocation Plan. MHC was required to hold at least one public hearing; however, to engage as much participation from the public as possible, MHC elected to host three in-person meetings and one virtual meeting.

During each meeting, MHC made the following information available to the public:

- The amount of HOME-ARP funds received
- The range of activities that MHC may undertake
- The public comment period start and end dates
- The various methods the public may submit their comments

MHC distributed an information bulletin to all individuals on its email distribution list, all three CoCs, and all ESG service providers notifying them of the opportunity to participate in our virtual or in-person consultation sessions held in 2022. For those who were not able to participate in the consultation sessions, MHC enlisted feedback through an informational survey regarding HOME-ARP and community needs. This survey was sent to all public housing authorities and community leaders. In addition, MHC provided a 15-day public comment period beginning August 16, 2022, through September 15, 2022. MHC conducted a total of four (4) public hearings in areas that were identified in the data as having high homeless numbers, poverty rates, and an increased percentage of the at-risk homeless population.

Held Public Hearings

August 16, 2022	Cleveland
August 18, 2022	Gulfport
August 25, 2022	Tupelo
August 26, 2022	Virtual (for individuals located in central Mississippi)

These locations were chosen based on the CoC, the count, and the poverty rate of those communities.

A combined notice of the public comment period and public hearing dates were published in newspapers across the state. In addition, the public notice was posted on MHC's website and an information bulletin notifying stakeholders and the public was distributed to MHC's and the CoC's mailing list.

Efforts to Broaden Public Participation

To broaden public participation, members of the public who are on the MHC email list were invited to attend the consultation sessions held in the formulation of the Allocation Plan. Additionally, outreach to key stakeholders was conducted from January 2022 to September 2022. MHC's outreach included intentional outreach to homeless service providers, developers, Continuum of Cares, veteran's service providers, Domestic Violence Coalition and service providers, individuals with lived experience, community advocates, and disability service advocates. MHC consulted with 73 stakeholders representing a variety of services provided throughout the state. Consultations consisted of in-person meetings, virtual meetings, written and verbal comments, surveys, and a focus group consisting of 31 homeless individuals. In each session, participants were encouraged to provide comments. Additionally, participants were requested to use a survey to provide information regarding community needs and recommendations for HOME-ARP.

Comments and Recommendations Received

A summary of comments and recommendations received during the public comment period and at the public hearing are included in **Appendix A on pages 30 -32.**

Comments and Recommendations Not Accepted and Reasons Why

A summary of comments and recommendations received but not accepted and the reasons are included in **Appendix A on pages 30 -32.**

Needs Assessment and Gap Analysis

MHC was required to evaluate the size and demographic composition of HOME-ARP qualifying populations and identify the unmet needs of qualifying populations. In addition, the needs assessment and gap analysis must identify any gaps within its current shelter and housing inventory, and service delivery system. This needs assessment and gap analysis focus on:

1. Sheltered and unsheltered homeless populations
2. Currently housed populations at risk of homelessness
3. Other families requiring services or housing to prevent homelessness
4. Those at greatest risk of housing instability or unstable housing situations

MHC evaluated the size and demographic composition of the qualifying populations and assessed the unmet need of each population.

Gap Analysis: Sheltered and unsheltered homeless populations

Homeless Population

The McKinney-Vento Homeless Assistance Act defines homelessness in four categories: 1) An individual or family who lacks a fixed, regular, and adequate nighttime residence, or 2) an individual or family who will imminently lose their primary nighttime residence, or 3) unaccompanied youth under 25 years of age, or families with children and youth, who do not otherwise qualify as homeless under this definition, or 4) individuals fleeing or attempting to flee domestic violence. Domestic Violence is further defined as individuals fleeing or attempting to flee dating violence, sexual assault, stalking, or human trafficking.

Point in Time Count (PIT)

Due to the coronavirus pandemic, there was no street count conducted in 2021 to identify unsheltered homeless populations. The January 2020 PIT count of both sheltered and unsheltered homelessness was used for this analysis. In 2020 a total of 1,107 individuals from 922 households were identified as homeless.

Housing Inventory Count (HIC)

The annual Housing Inventory Count (HIC) provides useful context regarding the number and type of beds and units that are available for individuals and families experiencing homelessness on any given night. Table 1 summarize beds and units available as of January 2020 in the State of Mississippi by bed type.

Emergency housing beds include emergency shelter and transitional housing; emergency shelter generally allows for short-term or nightly stays, while transitional housing generally allows for a stay up to 24 months. Both types of emergency housing may include supportive services designed to facilitate movement to independent living.

Rapid rehousing provides security and utility deposits and/or monthly rental and utility assistance for rental units that rent for less than the fair market rent. Assistance is generally provided for the shortest period necessary for a household to gain stable housing and can range from 3 to 24 months. Permanent supportive housing provides for an unlimited lease term; residents receive services necessary to promote continued housing stability.

Table 1: Homeless Needs Inventory and Gap Analysis Table

HOMELESS													
	Current Inventory					Homeless Population				Gap Analysis			
	Family		Adults Only		Vets	Family HH (at least 1 child)	Adult HH (w/o child)	Vets	Victims of DV	Family		Adults Only	
	# of Beds	# of Units	# of Beds	# of Units	# of Beds					# of Beds	# of Units	# of Beds	# of Units
Emergency Shelter	277	71	239	0	2								
Transitional Housing	191	71	233	0	30								
Permanent Supportive Housing	685	456	225	0	99								
Other Permanent Housing (RRH)	723	249	110	0									
Sheltered Homeless						75	325	37	97				
Unsheltered Homeless						1	516	31	20				
Current Gap										**0**	**0**	**407**	**407**

Data Source: 1. Point in Time Count (PIT); 2. Continuum of Care Housing Inventory Count (HIC): 3. Consultation

Table 2: Point-in-Time Count (PIT)

Summary of Persons in Each Household (HH) Type				
	Emergency Shelter	Transitional Housing	Unsheltered	Total
Persons in HHs w/o children	**208**	**118**	**522**	**848**
Persons 18 – 24 yrs old	15	11	21	47
Persons over 24 yrs old	193	107	501	801
Persons in HHs with at least one adult and one child	**119**	**131**	**4**	**76**
Children under 18 yrs old	74	83	3	160
Persons 18 -24 yrs old	1	5	0	6
Persons over 24 yrs old	44	43	1	88

Persons in HHs with only children	**5**	**0**	**0**	**5**
Total	**332**	**249**	**526**	**1,107**

Table 3: Housing Needs Inventory and Gap Analysis Table

NON-HOMELESS	Current Inventory	Level of Need
	# of Units	# of Households
Total Rental Units	348,677	
Rental Units Affordable to HH at 30% AMI (At-Risk of Homelessness)	85,455	
Rental Units Affordable to HH at 50% AMI (Other Populations)	61,830	
0%-30% AMI Renter HH w/ 1 or more severe housing problems (At-Risk of Homelessness)		98,865
30% - 50% AMI Renter HH w/ 1 or more severe housing problems (Other Populations)		79,390

Data Source: Comprehensive Housing Affordability Strategy (CHAS)

Substandard Housing Data:

Selected Characteristics	
Occupied housing units	1,116,649
Lack of completed plumbing	5,157
Lack of completed kitchen	8,075

Data Source: 2020 ACS 5-year estimates— S2504 PHYSICAL HOUSING CHARACTERISTICS FOR OCCUPIED HOUSING UNITS

Unsheltered Homeless Populations

The 2020 unsheltered PIT count identified 526 people in 517 households experiencing unsheltered homelessness on January 22, 2020. People are considered unsheltered when they are residing in a place not meant for human habitation as defined in category one of the homeless definitions. Among individuals experiencing unsheltered homelessness:

- 502 were over the age of 24; 21 were ages 18 to 24, and 3 were under the age of 18
- 392 identified as male, 132 identified as female, 2 identified as transgender, and 0 identified as gender non-conforming

- 515 identified as non-Hispanic, 11 identified as Hispanic, 278 identified as White, 8 identified as Native American, 15 identified as multiple races, 219 identified as Black or African American, 8 identified as Asian, and 5 identified as Native Hawaiian or Other Pacific Islander
- 104 met the definition of experiencing chronic homelessness
- 141 were adults with a serious mental illness
- 86 were adults with a substance use disorder
- 4 were adults with HIV/AIDS
- 20 were adult survivors of domestic violence
- 20 were Veterans

Sheltered Homeless Population

The 2020 sheltered PIT count identified 581 people in 405 households experiencing sheltered homelessness on January 22, 2020. People are considered sheltered when they are residing in an emergency shelter or transitional housing, but not when they are receiving rapid rehousing assistance or residing in permanent supportive housing. Among individuals experiencing sheltered homelessness:

- 387 were over the age of 24; 32 were ages 18 to 24, and 162 were under the age of 18
- 317 identified as male, 263 identified as female, 1 identified as transgender, and 0 identified as gender non-conforming
- 574 identified as non-Hispanic, 7 identified as Hispanic, 234 identified as White, 3 identified as Native American, 7 identified as multiple races, 335 identified as Black or African American, 2 identified as Asian
- 42 met the definition of experiencing chronic homelessness
- 66 were adults with a serious mental illness
- 126 were adults with a substance use disorder
- 23 were an adult with HIV/AIDS
- 97 were adult survivors of domestic violence
- 37 were Veterans

It is critical to note that the experience of homeless is disproportionally higher among Black/African American Mississippians. In 2020 Black/African American Mississippians represented 50% of those experiencing homelessness as compared to only accounting for 37% of the general state population in 2020.

The 2020 PIT count results estimated a total of 1,107 Mississippians experiencing homelessness. While the Balance of State is home to most individuals counted as sheltered or unsheltered homeless during the PIT count, the Central CoC has the highest concentration of homeless in one city. The Balance of State covers 72 rural counties and has pockets of homeless identified in 20 counties. The Balance of State homeless county PIT count ranges from one homeless individual to 121 homeless individuals.

According to the data, Mississippi does not need family shelter beds. Looking specifically at those who experience sheltered and unsheltered homelessness, it is estimated that 407 individuals require intervention to exit homelessness through a supportive service program or access to affordable housing units. The state estimated that supportive housing programs house 1859 households per year through RRH and PSH programs, leaving 246 on the Coordinated Entry System list waiting on housing. Coordinated Entry System waitlist numbers were not provided by the BoS.

The data does not support a statewide need for creating congregate and non-congregate shelters. The HIC data revealed that some areas in the state have an abundance of family shelter beds and no individual shelter beds. More specifically, in 2020, the Gulf Coast CoC identified 53 family shelter beds and only 9 single adult beds. That year the Gulf Coast CoC identified 186 unsheltered homeless individuals. Additionally, comparing the PIT data and the HIC data over the past three years, it is noted that three communities (Hinds County, Gulf Coast MS, and Forrest County) can identify a gap in shelter beds due to their unsheltered homeless population.

The data supports a need for 407 additional shelter beds for individuals.

Gap Analysis: Currently housed populations at risk of homelessness

At-risk of Homelessness

The McKinney-Vento Homeless Assistance Act defines at risk of homelessness as those with incomes below 30% AMI that lack sufficient resources or support networks to prevent homelessness, and 1) have moved more than two times due to economic reasons in the past 60 days, or 2) are doubled up with another household due to economic hardship, or 3) will be evicted within 21 days, or 4) live in a hotel or motel without financial assistance from a nonprofit or government entity, or 5) live in an efficiency apartment and are overcrowded, or 6) are exiting a publicly-funded institution or system of care.

The 2020 Coordinated Entry homeless program data provided by the local CoCs indicates that approximately 5% of individuals exiting emergency shelters, transitional, and permanent housing returned to homelessness within 12 months.

At greatest risk of housing instability are those households with incomes less than 30% AMI and experiencing severe housing cost burden.

On September 29, 2021, HUD released updated Comprehensive Housing Affordability Strategy (CHAS) data for the 2014-2018 period. It is important to notate that these are pre-Covid data figures, and the data was pulled from the 2014-2018 CHAS report as recommended by HUD. According to the 2020 National Low-Income Housing Coalitions report on 2020 American Census 5-year data, there is a need for 48,005 affordable rental units in Mississippi. This is a 10k unit increase from 2014-2018 data. In 2020, the pandemic brought on significant housing challenges. Renters were disproportionately impacted by the pandemic financially due to having jobs that faced the most layoffs and furloughs. The rise in unemployment and loss of income caused Congress to enact much-needed assistance through the CARES Act of 2020 and the Consolidated Appropriations Act of 2021. These funding sources allowed MHC to launch the Emergency Rental Assistance Program (RAMP) and the Emergency Solutions Grant CARES

Act Program (ESG-CV) to provide housing assistance to households in Mississippi. However, these are short-term programs that will phase out by 2023 leaving a gap in needed resources in a state impacted by poverty, lack of affordable housing, and feeling the ripple effects post-COVID.

The 2014-2018 HUD CHAS data provides information on households' income levels and housing problems. This CHAS data indicates there are approximately 79,390 households with incomes between 30% and 50% AMI that are at risk of homelessness in Mississippi.

The American Community Survey provided 2020 housing instability data revealing there are 150,617 renter households in Mississippi with annual income less than 30% AMI that has the greatest risk of housing instability. In addition, in 2020 a total of 20,437 households with income less than 50% AMI sought assistance through the Emergency Solution Grant-COVID (ESG-CV) and the Emergency Rental Assistance (ERA) programs.

Overburden Data	
Gross Rent as a Present of Income	Statewide
Cost burden: 30% to 50%	71,993
Severely Cost burden: 51% or more	72,450
	144,443

Data Source: 2020 ACS 5-year estimates B25070 GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME IN THE PAST 12 MONTHS

At Risk of Homelessness			
	Households receiving ESG-CV	Households receiving ERA	Total
30% AMI	685	19752	20,437
50% AMI	135	9125	9,260
80% AMI	56	5618	5,674
Total	**876**	**34,495**	**35,371**

Fleeing or Attempting to Flee Domestic Violence, Dating Violence, Sexual Assault, Stalking, or Human Trafficking

Domestic violence and human trafficking are defined in 24 CFR5.2003 and the Trafficking Victims Protection Act of 2000 as fleeing/attempting to flee domestic violence, dating violence, sexual assault, stalking, or human trafficking. The human trafficking definitions includes both sex trafficking and labor trafficking.

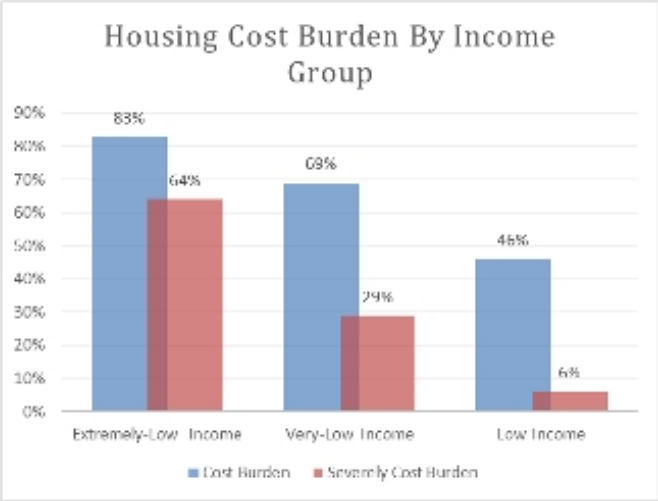
The 2020 PIT identified 97 sheltered adult and 20 unsheltered adult survivors of domestic violence. The count of sheltered and unsheltered survivors of domestic violence does not include children in families. Providers of services to domestic violence survivors indicate the number of individuals in need of shelter is likely low due because isolation and physical distancing mandates often resulted in increased domestic

violence concerns which limits a victim's potential flight from the unsafe living situation. The 2020 PIT count only consists of data from Domestic Violence Shelters; however, data was collected from the Domestic Violence Hotline. According to the Domestic Violence hotline data, there were 503 calls made to the hotline with 14% of those calls coming in from the City of Jackson. According to the research, individuals in a domestic abusive home may not escape if they do not have somewhere to go. Additionally, in Mississippi, there are domestic violence shelters but there are no set aside affordable units just for domestic violence survivors.

Gap Analysis: Those at greatest risk of housing instability or unstable housing situations

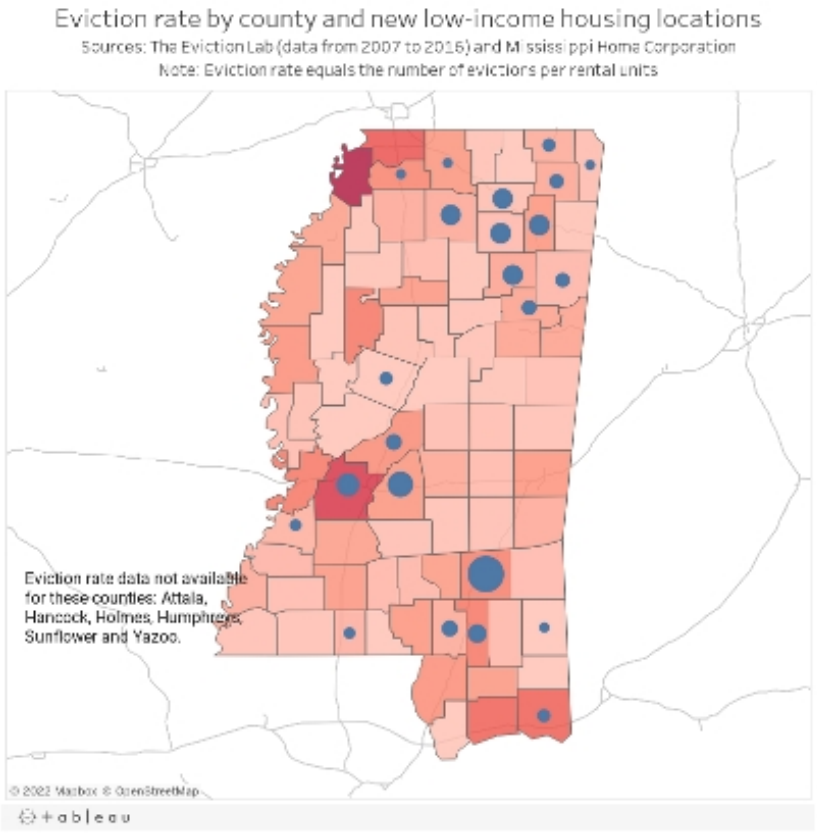
Greatest Risk of Housing Instability Due to Cost Burden

In Mississippi, more than 41% of renters are living with a housing cost burden as defined by HUD where rent charges are more than 30% of total income, and 21% of households live with a severe cost burden which is defined as rent being more than 50% of total income. Additionally, Mississippi has the highest poverty level in the nation where 19.6% of its residents are living below the poverty line according to US Census Bureau table S1901. The poverty rates and cost burden in the state point to the need for affordable housing.



It is evident in the data that the cost burden in Mississippi combined with poverty is putting many Mississippians at great risk of experiencing homelessness or being evicted. The advisory surveys and information sessions conducted to gather input regarding the community need overwhelmingly pointed to a need for more affordable rental housing. The state will use collected data to dictate where affordable housing should be located. As illustrated below, traditionally low-income housing

developments were not always placed where there were high evictions and increased homeless numbers.



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Gap Analysis: Other Families Requiring Services or Housing to Prevent Homelessness

Other Populations

Reentry Population

Secretary Fudge's national address on June 3, 2021, identified the need for more housing services to be targeted toward the reentry population using the American Rescue Plan program to leverage services to the reentry population.

In Mississippi, the data points to a need for housing and services to be targeted toward the reentry population. According to the data, 450 inmates were paroled with no place to live. Additionally, 10,000 are eligible for parole in Mississippi and many of these individuals cannot be paroled due to a lack of housing.

Youth and Families Seeking Reunification Population

In 2010, HUD issued a challenge for communities to develop a plan and put an effective end to homelessness. Ending homelessness was described through four subpopulations: 1) Veterans, 2) chronic homelessness, 3) families, and 4) youth. Homelessness among youth may be experienced through family homelessness and domestic violence, which includes sex trafficking, runaway, or aging out of foster care. When young adults age out, often around 18 years old, it means that they are leaving the foster care system without having been placed in a permanent family or home. They weren't re-united or adopted; they basically just "timed out."

Nationally, 20% of children who transition out of foster care will experience homelessness before the age of 21. In Mississippi, according to the Mississippi Youth in Transition (MS-YIT) 2023 report, 52% of youth that responded to the MS-YIT survey indicated that most nights, they were not sure where they would sleep. Additionally, 27% of children in Mississippi live in households with high housing cost burdens. Two countries in the State of Mississippi have secured housing resources through the Foster Youth Initiative vouchers; however, other housing resources for homeless youth and families are limited.

Identify and consider the current resources available to assist qualifying populations, including congregated and non-congregate shelter units, supportive services, TBRA, and affordable and permanent supportive rental housing:

Unmet Housing and Service Needs of Qualifying Populations

The greatest unmet housing needs of qualifying populations are:

- Permanent rental housing that is affordable to qualifying and other populations
- Permanent supportive rental housing that coordinates housing with TBRA for qualifying and other populations
- Permanent rental housing that coordinates with supportive services

The greatest unmet service needs of qualifying populations are:

- Job training programs
- Mental health and substance abuse services
- Legal services
- Utility assistance
- Case Management

Additional unmet service needs of qualifying include the following as described in HUD CPD Notice 2021-10, as may be amended:

- Financial assistance to secure stable housing, such as rental application fees, security and utility deposits, and first and last month's rent
- Education programs
- Life skills

Congregate Beds Shelter Units

Mississippi has 21 emergency shelters, transitional housing, and safe-haven beds reported to the CoC. This includes 962 transitional housing and shelter beds. According to the data, there were shelter beds lost in each CoC due to COVID. The BoS CoC lost a total of 110 transitional housing and shelter beds, the Central CoC lost a total of 53 beds, and the Gulf Coast CoC had a reduction of 60 beds in their CoC area. The shelter bed numbers do not include RRH program beds. On average, Mississippi has about 760 RRH beds which include Supportive Services for Veterans and their Family (SSVF) and CoC RRH beds. In 2020 alone, ESG-CV provided an increase in 169 RRH to those who were homeless.

Supportive Services

Mississippi is a largely rural state consisting of 82 counties with 65 counties meeting the definition of rural. In Mississippi, many rural and urban areas are considered food and resource deserts. Additionally, the scarce supportive services are inconsistent. Urbanized and higher-density areas have a wider range of services while rural, lower-density, and/or more isolated areas have limited-service availability.

Tenant-based Rental Assistance

There are fifty-two housing authorities located throughout Mississippi. The PHAs administer the Section 8 Housing Choice Voucher program which includes Emergency Housing Vouchers. There are approximately 5,021 regular vouchers, 492 HUD-VASH vouchers, and 381 Emergency Housing Vouchers (EHV).

Currently, there are waitlists for all Housing Authorities Section 8 Housing Choice Vouchers in Mississippi. However, there are available vouchers in select programs. HUD-VASH has 109 vouchers not used and EHV has 108 vouchers currently not issued. Counties in Mississippi that are not at full capacity for their EHV are mainly in the delta region of the state. The delta is reported to have high poverty rates and limited rental housing availability.

HOPWA vouchers are available throughout the state. The state currently has two agencies administering a total of 185 HOPWA vouchers.

The State of Mississippi received an $18 million increase in RRH services. Despite the increase in RRH funds, the availability of housing vouchers, affordable housing units, supportive services, and affordable housing is very difficult, and many individuals are required to go on a waitlist. As of July 31, 2022, the state had 246 individuals on the Coordinated Entry System wait list (CES numbers not provided by the BoS). Applicants to the RRH programs can receive up to 24 months of assistance; however, many individuals in the housing program are unable to obtain housing stability or remain on the waitlist due to limited access to affordable housing.

Affordable and Permanent Supportive Rental Housing

For the operating year of 2020, there were an estimated 32,119 HUD/Treasury affordable rental housing units with 66 in HOME development, 53 in HTF, and about 32,000 LIHTC units in Mississippi. In January 2020, there were 910 permanent supportive housing beds.

Identify any gaps within the current shelter and housing inventory as well as the service delivery system:

Shelter Gap Methodology

The shelter gap in Mississippi is sporadic and not consistent with the homeless population's location. More than 75% of counties in Mississippi do not have an emergency shelter. Additionally, there are very few low barrier shelters whereas many shelters in the state have requirements to enter the facility or are dedicated to victims of domestic violence. The unsheltered homeless rate of 47% and the limited access to shelter beds for single individuals signifies a gap in safe and welcoming emergency shelter beds in Mississippi. Additionally, many of the current shelters operating do not have separate (non-congregate) sleeping quarters for individuals.

The shelter gap methodology utilized the January 2020 point-in-time count of sheltered individuals, individuals in families and the CoC Housing Inventory Count for 2020, the seven-day homeless count as of June 30th, 2022, and the recurrent homeless count. The estimated homeless count was compared to the average shelter beds that were reported in 2018-2020. The formula to calculate the estimated homeless count and shelter bed gap was built upon the CSA Estimating the Need Methodology.

Formula: A + ((B * 51) * (1-C)) = annual estimate
1,107+((38*51)*(1-.05)= 2,945.1
(annual estimate) - (annual average of individual shelter beds) = shelter gap
2,945.1 – 1,136= 1,812.

Where:

- A = PIT count of currently homeless (CH) people – including adults and children, and don't forget to take out the people you counted who live in PSH
- B = number of CH adults and children who 1) became homeless within the last 7 days, whether for the first time or not, or 2) were already homeless, but just entered the boundaries of your community within the past 7 days
- C = proportion (expressed in decimals – i.e., 15% = .15) of CH adults and children in A who have had a previous homeless episode within the past 12 months. It is important to understand what this formula says. "B" and "(B*51)" – this part of the formula asks you to supply the number of people whose current homeless spell began within the past 7 days, or who, though homeless already, just came within your community's boundaries within the past 7 days (Burt & Watkins, 2005).

It is noted that the number of beds needed throughout the year is high because the data is considering nightly needs for one year based on the number of individuals entering the CES each week.

Affordable and Permanent Supportive Rental Housing Gap

NON-HOMELESS			
	Current Inventory	**Level of Need**	**Gap Analysis**
	# of Units	# of Households	# of Households
Total Low-Rental Units through the Housing Authority	8,268		
LIHTC	32,000		
LIHTC 30% AMI (At-Risk of Homelessness)	439		
LIHTC 50% AMI (Other Populations)	3227		
Total number of individuals at risk of homelessness with a Cost Burden of 30% AMI		71,993	
Total number of individuals at risk of homelessness with a Cost Burden of 50% AMI		72,450	
Current Gaps			**-135,414**

Data Source: PUBLIC HOUSING (PH) DATA DASHBOARD 2022; Low Income Housing Tax Credit data 2020, 2020 ACS 5-year estimates DP05 and B25070 GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME IN THE PAST 12 MONTHS

In the state of Mississippi, there are 8,268 low-rent units through the Housing Authority and 32,000 Low-Income Housing Tax Credit units. Tax Credit units consists of 80% AMI to 30% AMI. Out of the 32,000 LIHTC units, only 3,666 are dedicated to those whose household income is 50% or below AMI. Currently, Mississippi has a 95% occupancy rate for HUD housing units.

There is an estimated gap of 135,414 rental units affordable to renter households with income less than 50% AMI in Mississippi.

Affordable and Permanent Supportive Rental Housing Gap Methodology

The number of Affordable Rental Units was calculated using data from the Public Housing Data dashboard 2022, Low Income Housing Tax Credit, and the 2020 American Community Survey 5-Year Estimates Table B2570 and DP05.

Service Delivery System Gaps and Methodology

Given the extensive rurality of Mississippi, the service delivery system has become strained and highly variable leaving gaps in supportive service delivery throughout the state. To identify gaps in the service delivery system, MHC consulted with stakeholders including individuals currently experiencing homelessness and drew on its experience working with organizations statewide. Consultation with stakeholders revealed numerous service delivery system gaps including employment programs and case management, connecting individuals and families to employment opportunities with sufficient income to afford housing, too few affordable rental units in general, programs to help the reentry population, move-in assistance, mental health services accessible to the homeless, substance abuse programs for the homeless, landlord outreach and liaison services. It was noted that about 20% of homeless individuals reported having a disabling condition; however, according to SAGE, only 19.8% of those disabled are connected to disability income. In addition, stakeholders discussed challenges in securing consistent operating funds for general administrative costs and building capacity to undertake development activities.

Finally, street outreach efforts have increased tremendously with funds provided through ESG-CV. The ESG-CV funds will expire in September 2023 which will create a gap in identifying and connecting unsheltered homeless individuals to supportive services and rental assistance programs.

Characteristics of Housing Associated with Increased Risk of Homelessness for Other Populations

For other populations, severe housing cost burden, or paying more than 50% of household income for rent and utilities is the primary characteristic of housing associated with increased risk of homelessness throughout Mississippi.

Priority Needs for Qualifying Populations

Priority needs for qualifying populations are:

- Affordable rental housing, including permanent supportive housing
- Non-congregate shelter
- Supportive services including:
  - Housing navigation
  - Case management
  - Education services
  - Employment assistance and job training
  - Housing search and counseling assistance
  - Coordinated service linkage
  - Legal services
  - Life skills training
  - Mental health services
  - Outpatient health services
  - Outreach services
  - Substance abuse treatment services
  - Landlord-tenant liaison services
  - Services for special populations, including trauma-informed services
  - Financial assistance to secure stable housing, such as rental application fees, security and utility deposits, and first and last month's rent

Identify the characteristics of housing associated with instability and an increased risk of homelessness if the PJ will include such conditions in its definition of "other populations" as established in the HOME-ARP notice:

The state considered renters' cost burden and substandard housing conditions when considering characteristics of housing instability. According to the 5-year 2020 American Community Survey, 144,443 Mississippi renters reported having a cost burden of 30% or more. The high-cost burden in Mississippi is linked to the state's poverty rate. Mississippi has the highest poverty level in the nation with 20.3% of its residents living below the poverty line according to Forbes.

In addition to the cost burden, some Mississippi renters are living in substandard housing. HUD's Comprehensive Housing Affordability Strategy 2014- 2018 (CHAS) data reports that 178,255 Mississippi renter households have at least one of the four severe housing problems. Additionally, the 5-year 2020 American Community Survey reported that 13,232 Mississippians' housing lack a completed kitchen or completed plumbing. These households lack safe, economically sustainable housing and are at an increased risk of housing instability and homelessness. Therefore, households that spend more than 30% of their income and live in substandard housing are considered unstable housed and at risk of homelessness.

Identify priority needs for qualifying populations:

The priority needs among the qualifying populations are affordable and supportive housing and supportive services. The data also revealed a need for shelter in some parts of the state.

Explain how the level of need and gaps in its shelter and housing inventory and service delivery systems based on the data presented in the plan were determined:

The data analysis is addressed previously in this plan. MHC pulled from resources recommended by HUD including the 2020 American Community Survey 5-year data, Comprehensive Housing Affordability Strategy, Public Housing (PH) Data Dashboard 2022, Emergency Housing data, Point in Time count, Housing Inventory Data, and data pulled from the Homeless Management Information System (HMIS). The state used the Cooperation for Supportive Housing (CSH) Estimating the Need formula was used to calculate the expected homeless count. This formula was transferred to identify the shelter gap.

HOME ARP Activities

Describe the method for soliciting applications for funding and/or selecting developers, service providers, sub-recipients, and/or contractors and whether the PJ will administer eligible activities directly.

MHC will solicit applications from developers, service providers, and/or non-profit organizations who has prior experience developing non-congregate shelters and/or with developing affordable rental housing. Organizations eligible to receive funding through the HOME ARP program are non-profit and for-profit organizations with demonstrated development and capacity in creating, rehabilitating, or preserving affordable housing. Eligible entities will be required to complete a development experience certification.

A Notice of Funding Availability (NOFA) will be issued. The NOFA will, at a minimum, specify eligible applicants, eligible activities, minimum and maximum funding amounts, application threshold and scoring criteria, as well as underwriting criteria, and will provide instructions on how to apply. MHC will leverage Tax Credit and HOME funding to increase development production. The amount and production goals of Tax Credit and HOME leveraged funds will not be described in this plan.

MHC will not directly administer HOME-ARP activities beyond program administration and planning and no sub-recipients or contractors are responsible for program administration and planning on behalf of the state.

If any portion of the PJ's HOME-ARP administrative funds were provided to a sub-recipient or contract prior to HUD's acceptance of the HOME-ARP allocation plan because the sub-recipient or contractor is responsible for the administration of the PJ's entire HOME-ARP grant, identify the sub-recipient or contractor and describe its role and responsibilities in administering all the PJ's HOME-ARP program:

The state did not allocate funds to a sub-recipient or contractor to administer the entire HOME-ARP grant.

Use of HOME-ARP Funding

Table 4: Breakdown of Allocated Funds by Activity

Activity	Funding Amount	Percent of Allocation	Statutory Limit
Supportive Services	$5,714,148.15		
Development of Non-congregate Shelter	$3,714,196.30		
Tenant-based Rental Assistance	$7,714,100.00		
Development of Rental Housing	$11,428,296.30		

MISSISSIPPI HOME-ARP ALLOCATION PLAN			
Non-profit Operating	$1,904,716	5%	5%
Non-profit Capacity Building	$1,904,716	5%	5%
Administration and Planning	$5,714,148	15%	15%
Total HOME-ARP Allocation	$38,094,321		

Additional narrative, if applicable:

MHC will allocate 30% of its funds, for the development of affordable housing and 10% for the development of a Non-Congregate Shelter. To help subsidize the rent due to the high-cost burden in the State of Mississippi, 20% will be allocated to Tenant Based Rental Assistance (TBRA). An additional 15% will be allocated to supportive services which will focus on employment, case management, and other services needed to increase housing stability.

Describe how the characteristics of the shelter and housing inventory, service delivery system, and the needs identified in the gap analysis provided a rationale for the plan to fund eligible activities.

MHC reviewed the gap for shelter, affordable and supportive housing, as well as feedback, experience, and input of those working to end homelessness and those who are experiencing homelessness. The analysis of data and feedback from stakeholders revealed a significant need throughout Mississippi for each of the HOME-ARP eligible activities. The lack of affordable supportive housing was emphasized by all stakeholders and was identified in the gap analysis. Increasing the stock of affordable housing and providing TBRA vouchers will help close the gap in affordable housing accessibility for Mississippians. Stockholders also identified a need for support services. As a rural state with services more accessible in cities, Mississippians may not have access to supportive services in their communities. Affordable housing, TBRA, and supportive services can help reduce long-term shelter stays, and unsheltered homeless, and provide a safe and affordable place for those with disabling conditions. Additionally, supportive services can help increase income and provide needed services to improve housing stability and reduce the reoccurrence experience of homelessness.

The availability of appropriate supportive services also varies across Mississippi's vast geography. Ensuring that occupants of HOME-ARP non-congregate shelters and rental housing are offered appropriate services, including those that are less frequently available or unavailable in each service area, will support long-term housing stability and decrease the likelihood of a return to homelessness.

Finally, the CoCs and the Veteran Affairs Medical Center (VA) identified non-congregate shelters as a need in the community. The VA and CoC recommendation for increased shelter services was supported by the shelter bed gap reported in the data analysis. According to the CoCs' data, MS Gulf Coast (186), Hattiesburg (121), and Jackson (113) reported the highest numbers of unsheltered homeless. MS Gulf Coast only has one shelter with beds for individuals, Hattiesburg does not have shelter beds that serve individuals, and Jackson has limited individual shelter beds.

The CoCs and agencies that identified non-congregate shelters as a need have not presented a clear pathway to secure operating expenses for the shelter past HOME-ARP. Agencies applying for non-congregate will be responsible for operating expenses past the funding period. Investment in HOME-ARP funds in non-congregate shelters will provide continued opportunities to serve people who are experiencing homelessness.

Other needs identified in the gap analysis that drove MHC's plan to fund activities are the cost burden and substandard housing conditions in Mississippi. In 2019, HUD's Fair Market Rent Reports pointed to a steady increase in Mississippi rent charges for efficiencies, one-bedrooms, two-bedrooms, and three-bedroom units. The increase in rental charges compiled with high poverty levels and limited low-rent units in Mississippi accounts for the state's high housing burden. According to the National Low-Income Housing Coalition data obtained from the 2020 5-Year ASC PUMS 32% of Mississippi renters have income less than 30% AMI or extremely low income. Furthermore, 83% of renters in Mississippi with income less than 30% AMI are living at a cost burden with an additional 64% with a severe cost burden. The addition of HOME-ARP rental units, coupled with TBRA and supportive services will help to ease the burden of housing costs for Mississippi's lowest-income renters who are at high risk of housing instability and homelessness or are currently experiencing homelessness and seeking opportunities for housing stability. Permanent supportive rental housing will help to address the needs of Mississippi's growing population of people experiencing chronic homelessness or people with disabilities who need supportive services coupled with affordable housing.

Many nonprofit partners can deliver services and manage shelters yet lack development and property management experience. Others can develop, manage, and deliver services, yet struggle to secure the operating funds necessary to ensure consistency in operations. Nonprofit partners will benefit from operating and capacity-building assistance to support their efforts to develop an appropriate shelter, housing, and services. Operating assistance will help fill gaps in available administrative funding, particularly in organizations that are expanding and/or serving areas with few providers and limited shelter and/or affordable rental housing.

HOME-ARP Housing Production Goals

Estimate the number of affordable rental housing units for qualifying populations that the PJ will produce or support with its HOME-ARP allocation:

MHC will produce and support an estimated 80 new affordable rental units with HOME-ARP funds. Funds will not be restricted to new construction. Rehabilitation Development will be considered at $104,500/unit. The type of development will be based on the community and available resources. Supportive services would provide a bridge to housing stability. Support will include unit operating funds and supportive services for qualifying populations. Because most qualifying populations are also extremely low-income, the HOME-ARP affordable rental units will be paired with Tenant Based Rental Assistance vouchers to ensure housing sustainability.

Describe the specific affordable rental housing production goal that the PJ hopes to achieve and describe how the production goal will address the PJ's priority needs:

HOME-ARP funds may be used to acquire, rehabilitate, or construct affordable housing primarily for the occupancy of households that meet the definition of a qualifying population. As noted, MHC estimates it can support the development of 80 new units without considering any leverage funds. Additionally, Tenant-Based Rental Assistance (TBRA) will assist households to subsidize rent charges to increase housing affordability. TBRA will be administered based on household income.

Preferences

The State of Mississippi will not provide preference to any population or subpopulation. Research was conducted on the community needs, which included Point-In-Time Count data, CoC's Coordinated Entry data, American Community Census data, input from all three CoCs, advisory meetings, and community surveys. The research revealed that survey results and the data vary among populations recommended for preference; therefore, no preference was selected. Additionally, survey feedback shows strong support for housing resources dedicated to families; however, data and current housing inventory do not support a need for additional housing dedicated to families.

HOME-ARP Refinancing Guidelines

The State of Mississippi will not utilize HOME-ARP funds for refinancing properties that may be rehabilitated with HOME-ARP funds.

APPENDIX A: Consultation Feedback

Organizations Consulted by Organization Type and Method of Consultation

Organization Consulted	Type of Organization	Method of Consultation	Feedback
Mississippi Housing Partnership	Central CoC	CoC meeting 1st meeting - 2/9/2022 in-person 2nd meeting-5/19/2022 virtual 3rd meeting-	The CoC provided feedback on the need for rental housing programs and supportive services. ESG-CV provided employment programs and rental assistance, without ESG-CV, the CoC will not have enough resources. The Central CoC also identified a need for non-congregate shelters.
MUTEH	BoS CoC Homeless Service Provider	CoC Virtual Meeting 1st meeting - 2/9/2022 2nd meeting- 3rd meeting-	The CoC provided feedback on the need for rental units and non-congregate shelters. The CoC will like to consider scattered shelter units if allowable.
Open Doors Homeless Coalition	Coast CoC Homeless Service Provider	CoC Virtual Meeting 1st meeting - 2/9/2022 2nd meeting- 7/2022 3rd meeting-	The CoC provided feedback on the need for a non-congregate shelter that can be converted to PSH beds. The CoC mentioned existing partnerships to increase the sustainability of non-congregate shelters.
City of Jackson	PJ	PJ Virtual Meeting 3/7/2022	The Local PJ suggested layering their HOME ARP Funds with the State PJ to complete construction projects located in the City of Jackson. The City of Jackson is also seeking resources to continue the projects that were started with ESG-CV including non-congregate shelter programs and increased supportive services.
City of Hattiesburg	PJ	PJ Virtual Meeting 3/7/2022	PJ did not attend the meeting.
Biloxi Gulf Coast	PJ	PJ Virtual Meeting 3/7/2022	The PJ would like to work with MHC to ensure services are not duplicated.
VA Medical Center, Jackson	Veteran Services	Advisory Meeting 4/12/2022	The VA identified a need for affordable rental properties and non-congregate shelters
Health Department	Public Agency	Advisory Meeting 4/12/2022	The health department is seeking ways to partner with HOME-ARP to provide mental health and medical care to those who are HIV+.
Hinds Behavior Health	Public Agency Mental Health Center	Advisory Meeting 4/12/2022	DMH expressed a need for supportive services to address the needs and barriers that are preventing individuals from accessing housing. DMH also expressed the need for affordable housing that can be accessible to someone exiting a hospital on a fixed income.
Mississippi Coalition for	Advocacy Organization	Advisory Meeting 4/12/2022	• Given that the newest CDC data show that 20% of Mississippi's adult population currently have a mobility impairment,

Citizens with Disabilities			what are we doing to ENSURE that 20% of our HOUSING STOCK are wheelchair accessible, including bathrooms with a roll-in shower and accessible kitchen? \ • How are we ever going to empower people with low incomes to live in "better" (middle-class) neighborhoods? How can we INTEGRATE people with various income levels (middle-class) with low income into the SAME developments?
Homeless individuals in the area	31- Individuals with lived experience	Focus groups with homeless individuals in downtown Jackson. Among the cities in Mississippi, Jackson has the highest concentrated number of homeless.	The common theme of the homeless focus group includes a need for more support services, the need for affordable rental units that are low barrier (willing to take someone with no income and a criminal background), and more mental health services. No one in the focus group advocated for an emergency shelter in their community. Surprisingly, a few individuals were vocal regarding not wanting a shelter in their community.
Southwest Development Corporation	Affordable Housing Developer	Online survey	More affordable rental properties are needed and a storm shelter that can also be used to temporarily house the homeless
TVRHA	Public Housing Agency	Online survey	There is a severe need for affordable housing development in our jurisdiction. There have been a number of properties torn down within the last 5-10 years that have not been replaced at a 1:1 ratio. I believe that I calculated a 1:18 replacement ratio of units torn down vs. units that have been re-developed. There were two whole apartment complexes torn down in the City of Tupelo that were replaced with individual town house units. This reduction in the supply of rental housing altogether has resulted in a self-inflicted increase in the demand for rental property. This is driving the cost of rents much higher than what is affordable for middle- and low-income populations within our jurisdiction, even with assistance from the HCV program.
Domestic Abuse Family shelter	Domestic Violence Service Provider	Online survey	Emergency shelter for homeless clients is a must. Chronically homeless clients may never enter a shelter but those that fall into homelessness for the first time and may have kids need a resource. There is a severe need for substance detox that is not routed through the back door of the hospital and admitting the possibility of suicide when someone is just trying to get detoxed from substances to enter a rehab program. If we had a system that was more connected and had a "flow", our days would go better, and clients would have the warm handoffs they need. Group therapy, as

			well as one on one support or advocating, is needed for homeless people.
Tupelo Public Hearing	General Community	Public Hearing	Q. Will the state consider allocating the HOME-ARP funds by state region so that each community will have a set amount of funds? A. The state funding plan is based on community needs and data.
Grace House	Homeless Service Provider	Email inquires	Q. Of the $2,000,000.00 earmarked for a Non Congregate Shelter (NCS), is it solely for acquisition and construction or could some of the funds be used to furnish the property with beds and other necessities? A. The $2million for NCS is for acquisition and construction only not operations. **However,** if furniture is included in the construction budget, it allowable as a one time cost. Furniture is restricted to what is needed and does not include bedsheets and lining. Q. If the money that is earmarked for Non-Congregate Shelter is solely for acquisition and construction, what dollars (grants) can be used for operation, salaries and meals? Would it be possible to apply for other grant categories within the HOME ARP application? A. HUD recommends the use of ESG shelter funds to help with the operations post HOME-ARP funds. NCS falls under the definition of ESG Emergency Shelter. Q. Which funds can be used to maintain the upkeep of the project over time? A. ESG Emergency Shelter funds. Q. Does Non-Congregate Shelter fall under the purview of Emergency Shelter? Meaning that Emergency Shelter funds can be utilized to provide meals and other vital service that fall under Emergency Shelter. A. Yes NCS is considered an Emergency Shelter and Emergency Shelter funds can be used to operate NCS.
Mississippi Center for Justice	Civil Rights and Fair Housing	Survey	Education and outreach about rights under the Fair Housing Act is greatly needed.

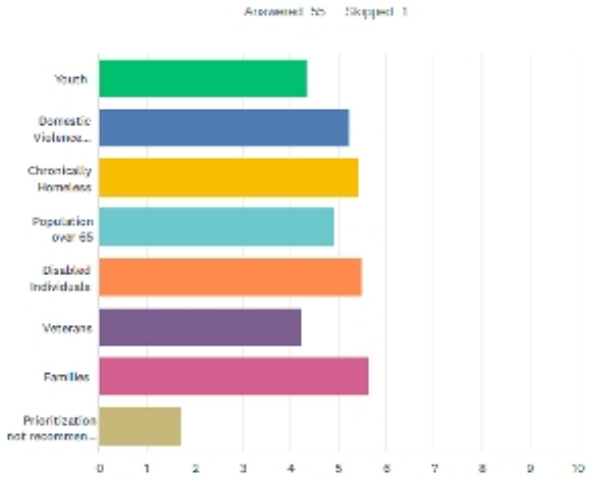
Agencies that attended the advisory meetings and/or the public hearings and completed the HOME-ARP input surveys but did not have additional comments include:

Organization Consulted	Type of Organization	Method of Consultation
Resilience Development Corporation	Community-Based Service Provider; Affordable Housing Developer	Advisory Meeting 4/12/2022
Community Action Agency Inc.	Community-Based Service Provider	Online survey
Multi-County Community Services Agency	Community-Based Service Provider	Advisory Meeting 4/12/2022
Center for Violence Prevention	Domestic Violence Service Provider	Online survey
Climb CDC	Youth Service Provider	Advisory Meeting 4/12/2022
Jackson Housing Authority, Canton Housing Authority, Vicksburg Housing Authority, TVRHA, McComb Housing Authority	Public Housing Agencies	Online survey
Lifestyle Education & Resource Services	Community Service Provider	Online survey
Youth Improvement Services	Youth Service Provider	Advisory Meeting 4/12/2022
Delta Design Build	Social Impact Design-build firm in the MS Delta	Online survey
R19 Architecture	Affordable Housing Developer	Online survey
Hughes Spellings	Affordable Housing Developer	Online survey
Stewpot	Homeless Service Provider	Advisory Meeting 4/12/2022
Mississippi Center for Justice	Civil Rights and Fair Housing	Online survey

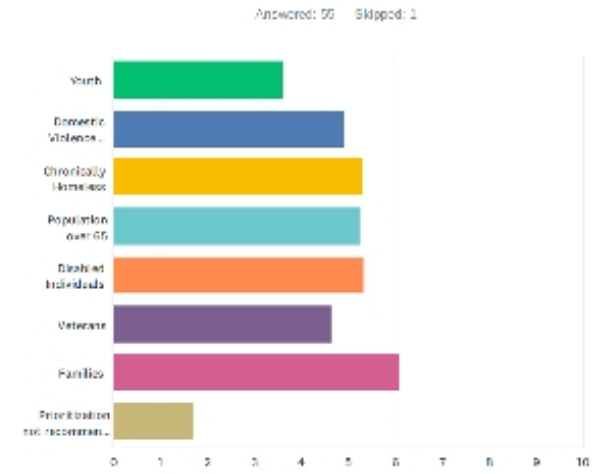
MISSISSIPPI HOME-ARP ALLOCATION PLAN

Survey Results: Housing Authorities, Community Agencies, Advisory group

Q2 Prioritize the following populations for HOME-ARP Non-Congregate Shelter activities.

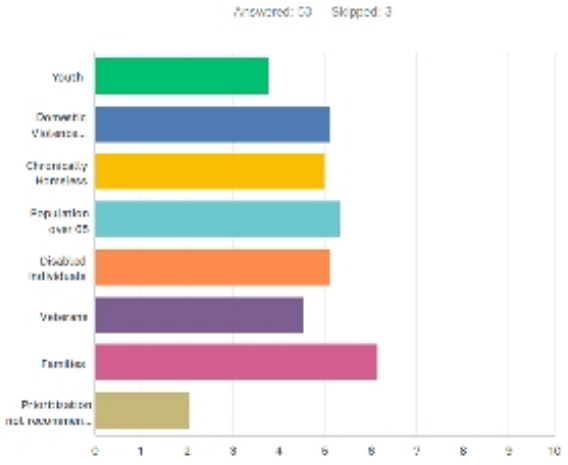


Q3 Prioritize the following populations for HOME-ARP Affordable Rental Housing activities.

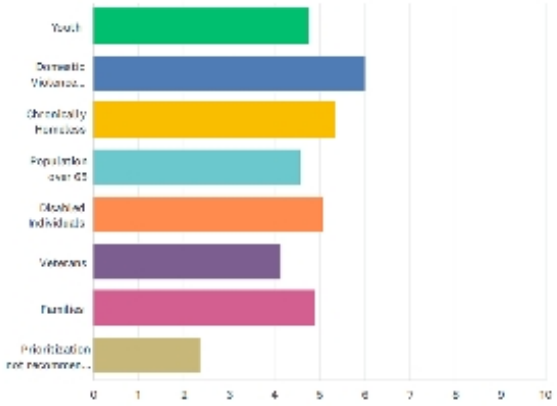


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Q4 Prioritize the following populations for HOME-ARP Tenant Based Rental Assistance (TBRA) activities.

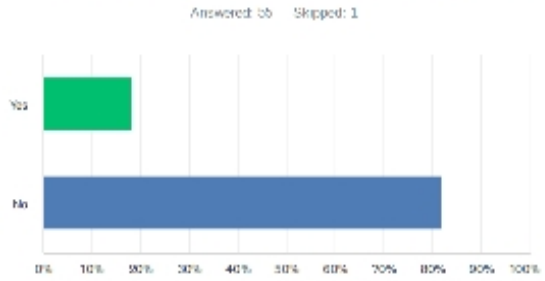


Q5 Prioritize the following populations for HOME-ARP Supportive Services activities.

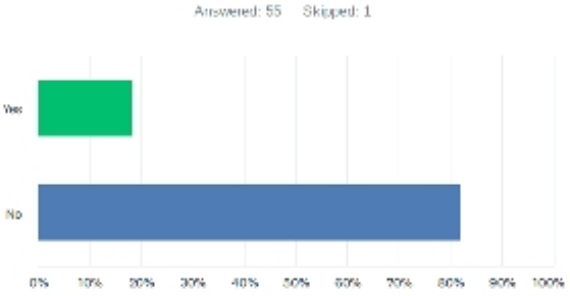


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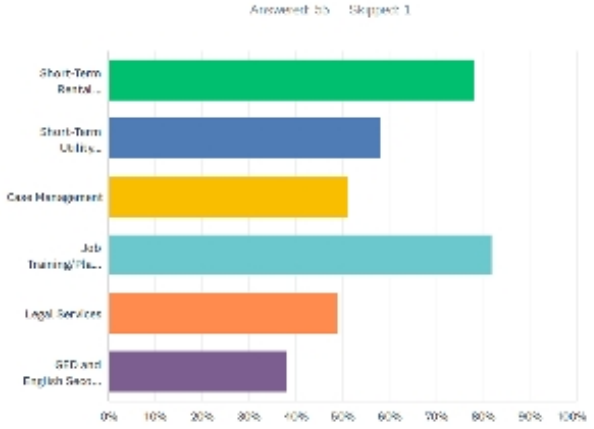
Q6 Does your community have access to sufficient affordable housing?



Q7 Does your community have access to sufficient shelter?



Q8 What unmet support services needs do you see in your community? (Select all that apply)



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APPENDIX B: Public Hearing Announcement



MHC will conduct public hearings to obtain input from citizens for the development of the HOME-ARP Allocation Plan. Citizens, local officials, nonprofit organizations, stakeholders, and community groups are invited and encouraged to participate.

Date	Time	Location
August 16, 2022	10:30 AM	Cleveland MS (St Paul Church, 401 Church Ave.)
August 18, 2022	10:30 AM	Gulfport, MS (Knight Nonprofit Center, Regions Banquet Room, 11975 Seaway Rd)
August 25, 2022	11:30 AM	Tupelo Mississippi (Tupelo Police Department Community Room, 400 N Front St.)
August 26, 2022	10:00 AM	Virtual (check mshomecorp.com/ calendar for more info)

The virtual and in person meetings are accessible to all persons with disabilities.
If a translator is needed for non-English speaking persons, please contact Tamara Stewart at (601) 718-4654 or Kimberly Stamps at 601-718-4638 at least 5 days prior to the meeting to accommodate the request. The hearing impaired may contact us at 601-718-4688 or 601-359-3119 (TTY).

MHC does not discriminate on the basis of disability in the admissions or access to or treatment or employment in its programs or activities. We are pledged to the letter and spirit of U.S. Policy for the achievement of equal housing opportunity throughout the Nation. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing because of race, color, religion, sex, handicap, familial status, or national origin.

APPENDIX C: Certifications and SF-424

See Attached



Mississippi Home Corporation's
DESK GUIDE

HOPWA

Housing Opportunities for Persons with AIDS

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Section 1. History of HOPWA PROGRAM

Mississippi Home Corporation (MHC) has updated the HOPWA program guidelines in order to facilitate the efficient and effective operation of all HOPWA programs with the primary objective to assist eligible applicants with secure, safe, decent, and sanitary housing in cities and counties in Mississippi.

History of the HOPWA Program and Purpose

The Housing Opportunities for Persons with AIDS program was authorized by the National Affordable Housing Act of 1990 and revised under the Housing and Community Development Act of 1992, to provide states and localities with the resources and incentives to devise long-term comprehensive strategies for meeting the housing needs of low-income persons with Acquired Immunodeficiency Syndrome (AIDS) or related diseases and their families. This program authorizes entitlement grants and competitively awarded grants for housing assistance and services. 24 C.F.R. 574.1 Final Rule for Housing Opportunities for Persons with AIDS

Section 2. Purpose and Use of Manual

Purpose and Use of this Manual

This manual contains a basic overview of the MS Home Corporation Housing Opportunities for Persons with AIDS (HOPWA) Program and its eligible activities and requirements. It is not intended to replace existing guidance produced by the U.S. Department of Housing and Urban Development (HUD). Additional program information can be found on the HUD Exchange HOPWA Page. This manual provides guidance to MS Home Corporation and Project Sponsors for program administration.

Section 3. Program Definitions

Program Definitions & Acronyms

- **Acquired Immunodeficiency Syndrome (AIDS):** a medical diagnosis requiring a positive HIV test (Western Blot confirmed), and a CD4+ cell count below 200 cells per microliter OR CD4+ cells account for fewer than 14 percent of all lymphocytes OR a diagnosis of one or more of the AIDS-defining illnesses.

- **Administrative Costs:** Nonservice-related operating costs of administering the HOPWA program (may include salary, fringe, benefits, etc.) Project sponsor administrative costs are limited to 7% of the total project sponsor grant award.

- **Beneficiary(ies):** The HOPWA Client and family members (see definition for Family) receiving HOPWA assistance. Any individual(s) residing with the HOPWA Client whose income is not considered in the HOPWA Client's income eligibility criteria is not considered a beneficiary, i.e. roommates, paid caregivers, and live-in aides.

- **Chronically Homeless Person:** "An unaccompanied homeless individual with a disabling condition who has either been continuously homeless for a year or more **OR** has had at least four episodes of homelessness in the past three years." For this purpose, the term "homeless" means "a person sleeping in a place not meant for human habitation (e.g., living on the streets) or in an emergency homeless shelter." This does not include persons temporarily staying or living in someone else's residence.

- **Disabling Condition:** "A diagnosable substance use disorder, serious mental illness, developmental disability, or chronic physical illness or disability, including the co- occurrence of two or more of these conditions." In addition, a disabling condition may limit an individual's ability to work or perform one or more activities of daily living. An HIV/AIDS diagnosis is considered a disabling condition.

- **Domestic Violence Survivor:** A self-reported current or past victim of domestic violence.

- **Duplicated Count:** A household/client that received more than one HOPWA service in the same project year, e.g. a client received both STRMU and TBRA or a client received both STRMU and Supportive Services.

- **Eligible Individual**: A person with HIV or AIDS who meets the income eligibility criteria as defined by the Income-eligible definition.

- **Emergency:** A situation that is short-term in nature and one that the case manager has reason to believe will put the client at risk of becoming homeless.

- **Family:** Per 24 CFR §574.3, the program defines family as it is defined in 24 CFR §5.403. Family, as defined in 24 CFR §5.403 includes, but is not limited to, the following, regardless of actual or perceived sexual orientation, gender identity, or marital status:

  - A single person, who may be an elderly person, displaced person, disabled person, near-elderly person, or any other single person; or
  - A group of persons residing together, and such group includes, but is not limited to:
    - A family with or without children (a child who is temporarily away from the home because of placement in foster care is considered a member of the family);
    - An elderly family;
    - A near-elderly family;
    - A disabled family;
    - A displaced family; and
    - The remaining member of a tenant family.

Under 24 CFR §574.3, family includes one or more eligible persons living with another person or persons, regardless of actual or perceived sexual orientation, gender identity, or marital status, who are determined to be important to the eligible person or person's care or welfare, and the surviving member or members of any family described in this definition who were living in a unit assisted under the program with the PLWH at the time of their death. The language of these regulations, as amended by the "Equal Access to Housing in HUD Programs Regardless of Sexual Orientation or Gender Identity Final Rule," ensures that HUD's core programs are open to all eligible individuals and families regardless of actual or perceived sexual orientation, gender identity, or marital status. This means that any group of people that present together for assistance and identify themselves as a family – regardless of relationship, age, disability, or other factors – are considered to be a family and must be served together as such. Further, Project Sponsors cannot discriminate against a group of people presenting as a family based on the composition of the family, the age or disability of any family members, or the actual or perceived sexual orientation, gender identity, or marital status of any family members. The definition of "family" is flexible and, as such, HUD has broadly implemented the term "household" in place of "family."

NOTE: The old definition of "family," (persons related by blood or marriage) is not used. See "Household."

Section 3 Cont'd. Program Definitions

- **Family Unit:** A household composed of a HOPWA Client and 1 or more other beneficiaries.
- **Gross Rent:** The sum of combined rent and utilities costs. For rental assistance services, the gross rent of the proposed unit, including appropriate utility allowances must be at or below the lower of the rent standard or the reasonable rent.
- **HOPWA Client:** A person with HIV/AIDS who qualifies for and receives HOPWA assistance.
- **HOPWA Project Sponsor:** An agency that contracts with MHC to directly provide HOPWA services.
- **Household:** A single person or a group of persons residing together. See "Family." Any group of people that present together for assistance and identify themselves as a household – regardless of relationship, age, disability, or other factors – are considered to be a household and must be served together as such. The term is used for collecting data on changes in eligibility, changes in access to services, and outcomes on achieving housing stability. Live-In Aides (see "Live-In Aide") and non-beneficiaries (e.g., a shared housing arrangement with a roommate) who resided in the unit are not included in the household.
- **Housing Informational Services (HIS):** Counseling, information, and referral services dedicated to assisting eligible households locate, acquire, finance, and maintain housing.
- **Human Immunodeficiency Virus (HIV) Infection:** an infection caused by a virus that infects the body and destroys portions of the immune system and is documented by a positive serologic test.
- **Income-eligible:** Any individual or family whose income does not exceed 80 percent of the median income for the area (80% AMI), as determined by HUD, with adjustments for smaller and larger families. Project Sponsors MUST use the current HUD Income Limits to determine HOPWA program eligibility. Income Limits Table: shows income limits according to family size and is used to assess income eligibility for HOPWA assistance. http://www.huduser.org/datasets/il.html
- **In-Kind Leveraged Resources**: These involve additional types of support provided to assist HOPWA beneficiaries such as volunteer services, materials, use of equipment and building space. The actual value of the support can be the contribution of professional services, based on customary rates for this specialized support, or actual costs contributed from other leveraged resources. The value of any donated material, equipment, building, or lease should be based on the fair market value at time of donation. Related documentation can be from recent bills of sales, advertised prices, appraisals, or other information for comparable property similarly situated.

Section 3 Cont'd. Program Definitions

- **Live-In Aide**: A person who resides with the HOPWA Eligible Individual and who meets the following criteria: (1) is essential to the care and welfare of the person; (2) is not obligated for the support of the person; and (3) would not be living in the unit except to provide the necessary supportive services. Live-In Aides are not considered household members.

- **Master Leasing:** Applies to Project Sponsors that lease units (single or scattered site) from an owner and sublease the units to clients. Project Sponsors facilitate housing by assuming the tenancy burden for households that may not be able to obtain a lease on their own due to poor credit, evictions, or lack of income. Assistance is not portable or transferable.

- **Non-HOPWA leveraged sources:** Refers to cash resources separate from the MHC HOPWA grant award, and may include: CDBG, HOME, ESG, SHP, S+C, Housing Choice Vouchers (Section 8), Low Income Housing Tax Credits (LIHTC), Historic Tax Credits, USDA Rural Housing Service, Ryan White programs, other federal programs, state funds, local government funds, and private philanthropy. While other HOPWA funds may be used in conjunction with this grant, the amounts are not counted as leveraged sources and performance is reported under the applicable HOPWA grant.

- **Non-HOPWA supportive services:** All other supportive services the HOPWA client receives related to HIV/AIDS and the client's well-being, including medical care, transportation, food, drug treatment, social services, etc.

- **Operating Costs:** Applies to facility-based housing that is owned by the Project Sponsor and currently open. Operating costs include day-to-day housing function and operation costs like maintenance, security, operation, insurance, utilities, furnishings, equipment, supplies, and salary for staff costs directly related to the facility, but not staff costs for delivering services.

- **Outcome:** The HOPWA assisted households who have been enabled to establish or better maintain a stable living environment in housing that is safe, decent, and sanitary (per the regulations at 24 CFR 574.310(b)), to reduce the risks of homelessness, and improve access to HIV treatment and other health care and support.

- **Output:** The number of households that receive HOPWA assistance during the operating year.
- **Permanent Housing Placement (PHP):** Assistance for reasonable security deposits, not to exceed the amount equal to 2 months of rent, and related application fees and credit checks.
- **Program Income:** Gross income directly generated from the use of HOPWA funds, including repayments.

Section 3 Cont'd. Program Definitions

- **Project Sponsor:** Any nonprofit organization or governmental housing agency that receives funds under a contract with the grantee to provide eligible housing and other support services or administrative services as defined in 24 CFR §574.300. Project Sponsors are required to provide performance data on households served and funds expended.

- **Rental Assistance:** A housing assistance service that subsidizes the rent of a household, including assistance for shared housing arrangements. The subsidy amount is determined in part based on household income and rental costs associated with the household's lease. HOPWA rental assistance can be tenant- or facility-based. All rental assistance services are subject to the following components:
    - Housing Quality Standards Certification;
    - Rent Standard and Rent Reasonableness Certification; and
    - Rental Assistance Calculation.
- **Resource Identification (RI):** Activities that establish, coordinate, and develop housing assistance resources for eligible households (including preliminary research and expenditures necessary to determine the feasibility of specific housing-related initiatives).
- **Roommate:** A roommate relationship (i.e., a shared housing arrangement) is established for the purposes of sharing rent and utility bills in return for receiving a share of the space available. Roommates are not considered household members as they are households unto themselves. The household must identify whether an individual is a household member or a roommate at the time of application and at any subsequent renewals.

- **Short-term Rent, Mortgage, and Utility Assistance (STRMU):** A housing subsidy for short-term rent, mortgage, and utility payments to prevent homelessness of the tenant or mortgagor of a dwelling. This program provides assistance for a period not to exceed 21 weeks (147 days) worth of assistance in any 52-week period. These payments are for eligible individuals and their household beneficiaries who are already in housing and who are at risk of becoming homeless.

- **Supportive Services:** Assistance for case management, basic telephone service, and provision of smoke detectors. Supportive Services may be provided in conjunction with HOPWA housing assistance or as a stand-alone service (Supportive Services Only).

- **Tenant-based Rental Assistance (TBRA):** A housing subsidy for tenant-based rental assistance, including assistance for shared housing arrangements. It assists Income- eligible clients and their beneficiaries with rent and utilities until they are able to secure affordable, stable housing.

- **Rehabilitation:** means the improvement or repair of an existing structure, or an addition to an existing structure that does not increase the floor area by more than 100 percent.

- **Non-substantial rehabilitation**: means rehabilitation that involves costs that are less than or equal to 75 percent of the value of the building after rehabilitation.

- **Substantial rehabilitation:** means rehabilitation that involves costs in excess of 75 percent of

the value of the building after rehabilitation.

- **Eligible Person:** means a person with acquired immunodeficiency syndrome or related diseases who is a low-income individual, as defined in this section, and the person's family. A person with AIDS or related diseases or a family member regardless of income is eligible to receive housing information services, as described in §574.300(b)(1). Any person living in proximity to a community residence is eligible to participate in that residence's community outreach and educational activities regarding AIDS or related diseases, as provided in §574.300(b)(9).

- **Transgender:** Defined as a person who identifies with, or presents as, a gender that is different from the gender assigned to them at birth.

- **Veteran:** Anyone who served or is currently serving in the military forces.

Section 4. Program Administration and Monitoring

Mississippi Home Corporation (MHC) is responsible for ensuring that grants are administered in accordance with the requirements of applicable laws. MHC is further responsible for ensuring that their respective project sponsors carry out activities in compliance with all applicable requirements at 24 CFR, Part 574.

Mississippi Home Corporation (MHC) monitors the Project Sponsor's participation in the Program to ensure compliance with program regulations promulgated by HUD at 24 CFR, Part 574 for HOPWA programs designed to benefit persons with HIV related needs. Effective oversight and monitoring recipients are important functions of MHC.
Mississippi Home Corporation (MHC) staff reserves the right to conduct monitoring visits with project sponsors. Visits may be scheduled as a matter of routine or based on project sponsor performance, fiscal reporting, program reporting or other areas of concern. Project Sponsors receiving HOPWA funding, will receive an on-site monitoring visit each contract year. After each monitoring visit is complete, MHC will send correspondence documenting findings and/or concerns, project accomplishments, areas of deficiencies and technical assistance needs. These areas will be highlighted in the report and serves to confirm issues discussed during the on-site monitoring review process and to give grantees notice of deficient areas requiring attention.

Mississippi Home Corporation (MHC) relies upon thorough application review and reimbursement of funds expended in lieu of advancing funds. Desk audits are often performed at MHC to test financial compliance. On-site monitoring, therefore, is limited in scope concentrating on eligibility of beneficiaries and a comparison of program records with the programmatic claims of the applicant.

Authorized Activities

MS Home Corporation authorizes the following program activities:

- **A.** Short-Term Rent, Mortgage, and Utility (STRMU)
- **B.** Tenant-Based Rental Assistance (TBRA)
- **C.** Facility-Based Housing Assistance (FBHA)
- **D.** Permanent Housing Placement (PHP)
- **E.** Supportive Services
- **F.** Housing Information Services
- **G.** Resource Identification

HOPWA MONITORING SYSTEM

I. Introduction

HOPWA's monitoring process is a procedure for ensuring that the project sponsors are adhering to the federal and state regulations. The objectives of the monitoring processing are:

- to assist the project sponsor in carrying out its project in a timely method;
- to identify probable problem areas and to assist the project sponsor in complying with applicable laws and regulations;
- to assist project sponsor in resolving compliance problems through discussion, negotiation, or provision of technical assistance;
- to determine if each project sponsor complies with activity costs which are eligible under appropriate laws and regulations;
- to ensure the project sponsor is carrying out activities as described in the application submitted for funding;
- to offer adequate follow-up measures to ensure that performance and compliance deficiencies or problems are corrected by the project sponsor
- to determine if the project sponsor is leading the project with adequate control over program and financial performance, and in a way, which minimizes the chance for mismanagement;

II. **Selection/Risk Analysis-** A "risk analysis" shall be conducted. This technique will establish the priorities for monitoring and to determine where resources can be best applied. The risk analysis can determine which project sponsor should be monitored, the program areas to be covered and the depth of the review. The selection process would ensure that the HOPWA project sponsors are conducting the project with adequate control over the program and financial performance which eliminates the chance for mismanagement, fraud or waste.

Project sponsors should be selected for monitoring within each program and technical area using general risk factors of program complexity, project sponsor capacity, recent problems, and past performance.

A. Program Complexity
   - Projects undertaken by sub-recipients

B. Project Sponsor Capacity
   - Inexperienced staff
   - No progress
   - Low productivity
   - Difficulty in carrying out the program

C. Recent Problems
   - Incorrect or incomplete performance reports
   - Audit findings or no audit at all
   - Program participants complaints
   - Issues remaining from previous grant cycle year

D. Past Performance
   - Frequent audit findings

Section 4. Program Administration and Monitoring Cont'd

III. Scheduling

The project sponsor will be notified, in writing, at least two weeks prior to the monitoring visit. The notification includes the following:

- the date and time of the on-site review
- name(s) and number(s) of the person(s) conducting the review
- purpose of the review
- a list of documents to be reviewed (these documents should be readily available)
- a request that the project sponsor's representatives and other appropriate staff be available during the review (i.e., financial staff, etc.)

IV. On-Site/Desk Monitoring

The MHC's HOPWA representative will monitor the terms and conditions of its contract with the project sponsor. This includes: rate of expenditures, eligibility of expenses, and implementation of eligible activities under the HOPWA Program.

A. Monitoring Preparation

The on-site review involves the completion of a standardized monitoring desk review form, which requires the following:

- the name of the grant file being reviewed
- the name of the authorized official (Executive Director)
- the beginning and the ending date of the contract
- a listing of the number of requests for cash as of date of review and the amount of each request

B. Monitoring Review

On- site Visit

- An initial and exit interview will be held with the Project Sponsor Representatives. A series of questions will be asked relating to the capacity of the organization, program effectiveness, contractual compliance and any recent changes that the organization has endured. The HOPWA representative will explain the review process that will occur throughout the remainder of the visit to verify that all required information is accessible.
- The HOPWA representative will review the client files thoroughly to ensure eligibility compliance with all federal regulations. Incomplete files will be notated.
- Documents will be reviewed to verify that the organization is keeping appropriate and sufficient records. MHC reserves the right to have access to any financial back-up documentation to determine whether unnecessary or unreasonable expenditures occurred.
- MHC HOPWA representative will review proper documentation on client's eligibility, rent restrictions, and disbursements.

Section 4. Program Administration and Monitoring Cont'd

- MHC HOPWA representative will review the environmental clearance will be verified to certify that the project sponsor is following federal and state regulations relative to environmental activities in federally assisted grants.
- The procurement process will be reviewed to check for compliance with federal and state guidelines relative to the procurement of supplies, equipment, construction, and services for federally assisted grants.

Desk Monitoring

- MHC staff will monitor projects through a desk monitoring procedure of documents submitted relevant to on-site visits procedure.

C. Monitoring Report

- MHC will mail a Monitoring Review Results letter to the project sponsor within 30 business days of the monitoring visit. The letter will include the strengths and weaknesses of the organization. Also, if there are any deficiencies that needs corrective action, it will be included in the letter. A deadline will be given to the project sponsor to clarify all deficiencies for compliance (i.e. a follow-up visit, written response, etc.). If there are no findings (deficiencies), a compliance letter will be mailed to the project sponsor.

No response or if the project sponsor fails to complete all corrective actions in the time allotted, a letter will be sent detailing areas of non-compliance along with sanctions that will be taken (including possible funding decrease) if the situation is not corrected. No RFCs will be paid on any of the project sponsor's contracts until all findings have been corrected.

AUDITS

The Federal Office of Management and Budget (OMB) Circular 2 CFR 200.501 requires that a state, local government or non-profit organization expending $750,000 or more a year in total cumulative Federal funds must have a Single Audit made in accordance with the Single Audit Act. This audit report must be submitted and received by the Federal clearinghouse designated by OMB and the Federal awarding agency or pass-through entity, **no later than nine months following the end of the grant recipient's fiscal year in which the Federal funds were expended.**

If a Single Audit **is** required, and any of the funds expended were received through MHC requires that a copy of the Single Audit report must be submitted and received by the HOPWA staff **no later than nine months following the end of the grant recipient's fiscal year in which the Federal funds were expended.**

If a Single Audit **is not** required, (and any of the funds expended were received through MHC), MHC requires that an acceptable Funding Certification Form (for that year only) be submitted and received by the HOPWA staff. It must be received **no later than nine months following the end of the grant recipient's fiscal year in which the Federal funds were expended,** but no sooner than the end of the same fiscal year.

While a qualified Funding Certification Form will exempt the grant recipient from submitting a Single Audit to the HOPWA staff for the specified fiscal year, it does not exclude the grant recipient from any other requirements of audits or financial statements as requested by MHC or any other Agency or Authority.

Within six months after receipt of grant recipient's Single Audit report or Funding Certification Form, the HOPWA staff will send a written management decision regarding the review of the submitted reports.

Audits should be mailed to:

Mississippi Home Corporation
735 Riverside Drive
Jackson, MS 39202

Section 6. Sponsor Agency Reimbursements

REIMBURSEMENT POLICY

The MHC staff shall process Requests for Cash/Consolidated Support Sheets and forward the documents to the MHC Finance Department within 30 days of a **correctly submitted** Request for Cash.

In the event of questions, errors, or discrepancies regarding submitted document(s), MHC staff shall contact the designated Project Sponsor financial officer to discuss the issue. **MHC staff will not make any corrections or other changes to the Request for Cash and/or Consolidated Support Sheets. It is the Project Sponsor's responsibility to submit a true and correct document.**

All Requests for Cash/Consolidated Support Sheets submitted by the sub-recipient shall be maintained by both the HOPWA staff and the Finance Department of the MHC.

1. The Request for Cash shall always be accompanied by the Consolidated Support Sheet and invoices to support all costs.
2. At least one Request for Cash must be submitted **monthly**. You may submit more than one RFC, but you must submit AT LEAST one month.
3. A Request for Cash must not include cost incurred during two of the Project Sponsor's State's fiscal years. An individual cost falls into the fiscal year in which it is incurred based on invoice date.
4. Costs eligible for reimbursement must be incurred during the contract period.
5. The Project Sponsor is responsible for providing a Monthly Report. This will include beneficiaries and financial reporting. Failure to submit these documents monthly will result in a delay of processing the Request for Cash.
6. Sub-recipients must comply with policies and procedures for submitting the annual CAPER (HMIS/Comparable Database). All HOPWA Project Sponsors must submit the report to MHC by July 15th of each reporting year. Reporting periods run from July 1 through June 30th of the subsequent year.
7. Agencies must submit all RFC by 15th of each month. If the 15th falls on a weekend, the RFC must be submitted the following business day.
8. Agencies are required to submit verification of payment to vendors identified on the RFC.
    a. For example, cancel checks (front & back) or bank statements.

Section 7. Administrative Agency and Project Sponsor Roles and Responsibilities

Project Sponsor Roles and Responsibilities

Grantees must comply with all applicable state and federal policies, standards, and guidelines as specified in the contract and is responsible for ensuring efficient, effective, and proper implementation of the HOPWA program in its geographic area of responsibility.

Project Sponsors must properly manage HOPWA funds in compliance with MHC and HUD regulations. Local HOPWA policies should be developed as needed and these policies may address, but are not limited to, issues surrounding moving clients into the Housing Choice Voucher Program (Section 8) or other affordable housing programs, setting financial caps for STRMU, charging to appropriate contracts (costs incurred in one contract year cannot be paid with funds from a different contract year), and setting stricter eligibility requirements beyond standard guidelines. Additionally, Project Sponsors' administrative costs shall not exceed seven (7) percent of the amount of funds received by the Project Sponsor.

Project Sponsors should have policies in place that identify and handle potential conflicts of interest on the part of board members, staff person, and other representatives of the organization, such as volunteers.

Beginning in fiscal year (FY) 2012, HUD required as a condition of funding that Grantees ensure that each project sponsor agrees to either obtain a certificate of completion of HOPWA Financial Management Online Training by at least one of its employees, or to demonstrate financial management capacity by the use of other credentials related to Federal requirements at Title 24, Code of Federal Regulations (CFR), Part 85.20, as specified in a HUD-approved plan. To ensure compliance, MHC will require that at least one employee of each Contractor or sub-recipient has completed the online Financial Training. The HOPWA applicant must submit a copy of the certificate of completion during the application process.

Organizational Policies and Procedures

Written Board approved policies must be developed to address the following issues:

- HIV diagnosis documentation
- Housing Quality Standards
- Supportive Services and Case Management Activities
- Client rent
- Termination of Assistance
- Nondiscrimination and Equal Opportunity Requirements
- Records and Reports
- Determining Eligibility to clients and scope of services to be provided

- Memorandum of Understanding with housing and supportive service providers

Section 7. Cont'd. Administrative Agency and Project Sponsor Roles and Responsibilities

1. **Administrative Agency Roles and Responsibilities**
   - **A.** Must comply with all federal and state regulations, policies, standards, and guidelines as specified in the contract and this manual.
   - **B.** Must confirm that Project Sponsors manage program funds in compliance with HUD and MHC regulations.
   - **C.** Must assure that Project Sponsor administrative costs, including non-service and indirect costs, do not exceed seven percent of each Project Sponsor's total program allocation.
   - **D.** Must ensure that Project Sponsors implement the program efficiently, effectively, and properly in the target area(s).
   - **E.** Must collaborate with Project Sponsors to develop local program policies as needed. Local policies:
     - **i.** Should not conflict with federal and state regulations, policies, standards, and guidelines; and
     - **ii.** May address, but are not limited to, issues related to transitioning assisted households into the Housing Choice Voucher (HCV) Program or other affordable housing programs, establishing alternate STRMU Caps, and applying stricter program eligibility or service requirements beyond basic regulations. Project Sponsors may consult with local housing experts for policy development.
   - **F.** Must safeguard against conflicts of interest. In addition to the conflict of interest requirements in 2 CFR §200.317 (for recipients and subrecipients that are States) and 2 CFR §200.318 through §200.326 (for recipients and subrecipients that are not States), no person who is an employee, agent, consultant, officer, or elected or appointed official of the Administrative Agency and who exercises or has exercised any functions or responsibilities with respect to assisted activities, or who is in a position to participate in a decision making process or gain inside information with regard to such activities, may obtain a financial interest or benefit from the activity, or have an interest in any contract, subcontract, or agreement with respect thereto, or the proceeds thereunder, either for themselves or for those with whom they have family or business ties, during their tenure or for one year thereafter. Administrative Agency should have policies in place that identify and handle real or potential conflicts of interest on the part of board members, staff persons, and other representatives of the organization, such as volunteers. HUD requires such a policy, which are often part of an organization's "code of conduct" for board, staff, and volunteers. It is advisable to have a copy signed by all members listed above on an annual basis.
2. **Project Sponsor Roles and Responsibilities**
   - **A.** Project Sponsors must comply with all federal and state regulations, policies, standards, and guidelines as specified in the subcontract and this manual.
   - **B.** Project Sponsors must manage program funds in compliance with HUD and MHC regulations

and charge costs to the appropriate contract (costs incurred in one contract year cannot be paid with funds from a different contract year). Current and historical spending data should be used for service planning purposes.

C. Project Sponsors must ensure administrative costs, including non-service and indirect costs, do not exceed seven percent of their total program allocation.

D. Project Sponsors must implement the program efficiently, effectively, and properly in their

Section 7. Cont'd. Administrative Agency and Project Sponsor Roles and Responsibilities

target areas.

E. Project Sponsors must collaborate with the Administrative Agency to develop local program policies as needed.

F. Project Sponsors must file Internal Revenue Service (IRS) Form 1099 for TBRA, STRMU, FBHA, and PHP rent payments to individuals and partnerships. If a Project Sponsor makes rent payments of $600.00 or more to property owners in any calendar year, then they must report this to the IRS on form 1099-MISC, Box 1, "Rents" (Revenue Rule 88-53). To comply with this requirement, Project Sponsors must obtain the taxpayer identification number (TIN), social security number (SSN), or employer identification number (EIN) of all entities to which it will make rent payments. To accomplish this, Project Sponsors must issue IRS Form W-9 to all property owners. Form W-9 must be completed and returned to the Project Sponsor before any rent payments are made. Form 1099-MISC must be completed and issued to each "person" who has been paid $600.00 or more in rent every calendar year. Persons include individuals and partnerships. Form 1099-MISC must be issued to the property owner by January 31st and submitted to IRS no later than February 28th. Form 1099-MISC does not need to be issued to corporations or utility vendors. Copies of IRS Forms W-9 and 1099-MISC as well as detailed instructions on their completion can be obtained from the IRS website.
NOTE: MHC Project Sponsors cannot pay clients directly.

G. Project Sponsors must safeguard against conflicts of interest. In addition to the conflict of interest requirements in 2 CFR §200.317 (for recipients and subrecipients that are States) and 2 CFR §200.318 through §200.326 (for recipients and subrecipients that are not States), no person who is an employee, agent, consultant, officer, or elected or appointed official of the Project Sponsor and who exercises or has exercised any functions or responsibilities with respect to assisted activities, or who is in a position to participate in a decision making process or gain inside information with regard to such activities, may obtain a financial interest or benefit from the activity, or have an interest in any contract, subcontract, or agreement with respect thereto, or the proceeds thereunder, either for themselves or for those with whom they have family or business ties, during their tenure or for one year thereafter. Project Sponsors should have policies in place that identify and handle real or potential conflicts of interest on the part of board members, staff persons, and other representatives of the organization, such as volunteers. HUD requires such a policy, which are often part of an organization's "code of conduct" for board, staff, and volunteers. It is advisable to have a copy signed by all members listed above on an annual basis. If it is found that a conflict of interest has occurred, the grant recipient may be required to repay program funds, using non-federal funds. Failure to repay the funds may result in termination of participation in any future HUD funded programs. **There will be no exceptions to this guidance granted by MHC.**

H. Project Sponsors cannot charge households with any fees other than rent.

I. Project Sponsors cannot acquire, rehabilitate, convert, lease, repair, dispose of, demolish, or construct property for a project under §574, or commit or expend HUD or local funds for such eligible activities under §574, until the responsible entity (as defined in §58.2) has completed the environmental review procedures required by §58 and the Request for Release of Funds (RROF) and Certification have been approved. HUD will not release grant funds if MHC commits grant funds (i.e., incurs any costs or expenditures to be paid or reimbursed with such

Section 7. Cont'd. Administrative Agency and Project Sponsor Roles and Responsibilities

funds) before a Project Sponsor submits and HUD approves its RROF (where such submission is required). Project Sponsors must supply all available, relevant information necessary for the responsible entity to perform for each property any environmental review required by §574.510.

Project Sponsors must also carry out mitigating measures required by the responsible entity or select alternate eligible property.

NOTE Project Sponsors must consult with the MHC to identify all environmental compliance actions for each proposed activity.

OMB Control No: 2506-0117 (exp. 09/30/2021)

Section 8. Confidentiality

1. Ensure Confidentiality

Per 24 CFR §574.440, AAs and Project Sponsors must ensure the confidentiality of all records by developing a comprehensive local program policy for confidentiality and consistently following the procedures. The policy must define confidential data and protected health information (PHI), describe how confidentiality is maintained, and outline breach procedures, notification requirements, mitigation activities, sanction levels, and requirements for duty to warn or report. The policy must provide a confidentiality training schedule (annually at a minimum) and designate a staff member as responsible for privacy and security (e.g. Privacy or Security Officer, Overall Responsible Party [ORP] or Local Responsible Party [LRP], Privacy Liaison, etc.). The policy should explain measures the AA and Project Sponsor take to prevent unintentional disclosures, such as via agency logos or other identifying information on checks, letters, notifications, forms, envelopes, etc. that could imply a household member is living with HIV. For example, this could be accomplished by establishing a housing assistance checking account using a neutral account name such as "Housing Fund" or "Assistance Fund."

Confidentiality of all records is required. Project Sponsors are required to have a written confidentiality policy and assure confidentiality of client name, information, and records. All information obtained in connection with the examination, care, or services provided to any client shall not be disclosed without the client's signed consent. There may be exceptions to client disclosure as required by law. Particular care must be taken to assure confidentiality by having the Project Sponsor's correspondence, envelopes, and checks to landlords, utilities, etc., not reveal that the client is receiving assistance due to HIV/AIDS. Confidentiality requirements are set forth under the HUD regulations, 24 CFR 574.440.

2. Consent to Release and/or Obtain Confidential Information

Prior to exchanging information with any other agency or entity, Project Sponsors must first secure a release of information from the client. There may be exceptions to client disclosure as required by law. **Consent to Release and/or Obtain Confidential Information** must be completed and signed by the client identifying specific individuals or organizations to which confidential information may be disclosed and must be resigned annually. In the absence of specific written authorization, information identifying an individual's HIV status may not be disclosed by the Project Sponsor to any individual or organization.

Section 9. Program Accessibility

Application Office Location

Project Sponsors should have an easily accessible location(s) where households can apply for assistance.

Providing Information About Housing Assistance

Ryan White and State Services applicants should be informed of housing assistance services during intake and existing clients should be informed during routine medical, psychosocial, or other appointments. Project Sponsors should assess the housing needs of all clients. When a household requests housing assistance, the housing case manager should inform them of the program. At minimum, the information should include:

- HOPWA housing assistance available;
- The application process;
- Documentation needed to determine program eligibility and qualifications for specific program services;
- Current waitlist and priority populations, if applicable; and
- Potential interview dates and times.

Methods of Taking Applications

Project Sponsors can schedule appointments specifically for program applications. Applications can be completed during intake or routine appointments. To accommodate the needs of various households and assure proper use of staff resources, the Project Sponsor should offer the following options of taking applications:

A. Regular Office Interviews

The majority of interested households should be able to apply for the program during a Project Sponsor's regular business hours.

B. Special Office Interviews

If an interested household is unable to apply for the program during regular business hours, then a Project Sponsor should arrange an off-hour interview.

C. Home Visit Interviews

If, for whatever reason, an interested household is unable to interview at a Project Sponsor's application office, then the Project Sponsor should arrange an interview at the household's current residence or other agreed location.

The Project Sponsor should explore other housing assistance options that may be available to the applicant before utilizing HOPWA assistance and document any referrals and efforts to access other resources.

Information Sharing

Project Sponsors must share program information and eligibility criteria routinely with other HIV prevention and care agencies and local housing authorities in their local service area(s). To accomplish this, Project Sponsors could post program information on their websites and social media platforms or distribute program information via pamphlets, fliers, and/or email lists. Project Sponsors must document how they shared program information each program year.

Section 10. Fair Housing, Nondiscrimination, and Equal Opportunity

1. Fair Housing Act

The Fair Housing Act protects people from discrimination when they are renting, buying, or securing financing for any housing. The prohibitions specifically cover discrimination because of race, color, religion, sex, age, national origin, familial status, or disability. It is unlawful to discriminate in any aspect of selling or renting housing or to deny a dwelling to a buyer or renter because of the disability of that individual, an individual associated with the buyer or renter, or an individual who intends to live in the residence. Other covered activities include zoning practices, new construction design, and advertising. For more information about the Fair Housing Act, visit HUD's Office of Fair Housing and Equal Opportunity website. For fair housing outreach and marketing tools, visit HUD's Fair Housing Marketing website. To file a fair housing complaint with HUD, visit HUD's File a Complaint website.

2. Affirmatively Furthering Fair Housing

Affirmatively Furthering Fair Housing (AFFH) is a legal requirement that federal grantees further the purposes of the Fair Housing Act. MHC supports Project Sponsors in their efforts to take meaningful actions that overcome historic patterns of segregation, promote fair housing choice, and foster inclusive communities that are free from discrimination. As provided in the final rule, AFFH means "taking meaningful actions, in addition to combating discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics. Specifically, affirmatively furthering fair housing means taking meaningful actions that, taken together, address significant disparities in housing needs and in access to opportunity, replacing segregated living patterns with truly integrated and balanced living patterns, transforming racially and ethnically concentrated areas of poverty into areas of opportunity, and fostering and maintaining compliance with civil rights and fair housing laws. The duty to affirmatively further fair housing extends to all of a program participant's activities and programs relating to housing and urban development." AAs and Project Sponsors must report efforts to Affirmatively Further Fair Housing in their Semi-Annual and Year-End Program Progress Reports (PPRs).

3. Americans with Disabilities Act

Per 24 CFR §574.603(a)(1), MHC and Project Sponsors must comply with the applicable provisions of the Americans with Disabilities Act (42 USC 12101-12213) and implementing regulations at 28 CFR §35 (States and local government grantees) and §36 (public accommodations and requirements for certain types of short-term housing assistance).

4. Affirmative Outreach

Per 24 CFR §574.603(b), Project Sponsors must develop local program policies to ensure that all persons who qualify for the assistance, regardless of their race, color, religion, sex, age, national origin, familial status, or disability, know of the availability of the HOPWA program, including facilities and services accessible to persons with a disability, and maintain evidence of implementation of the procedures.

Section 10. Cont'd. Fair Housing, Nondiscrimination, and Equal Opportunity

5. Reasonable Accommodations

One type of disability discrimination prohibited by the Fair Housing Act is the refusal to make reasonable accommodations in rules, policies, practices, or services when such accommodations may be necessary to afford a person with a disability the equal opportunity to use and enjoy a dwelling. The Act requires owners of housing facilities to make reasonable exceptions in their policies and operations to afford people with disabilities equal housing opportunities. For example, an owner with a "no pets" policy may be required to grant an exception to this rule and allow a household member who is blind to keep a guide dog in the residence. The Act also requires owners to allow tenants with disabilities to make reasonable access-related modifications to their private living space, as well as to common use spaces. The Act further requires that new multifamily housing with four or more units be designed and built to allow access for persons with disabilities. This includes accessible common use areas, doors that are wide enough for wheelchairs, kitchens and bathrooms that allow a person using a wheelchair to maneuver, and other adaptable features within the units.

Section 11. Program Eligibility

1. **Program Eligibility Criteria**

Project Sponsors are responsible for determining the eligibility of households that apply for the program. In shared housing arrangements where two or more unrelated households live together, Project Sponsors should assess the eligibility of only the applicant household, not the eligibility of the other households. Households must meet the following criteria to be eligible for the MHC HOPWA Program:

- **A.** At least one household member must be living with HIV (24 CFR §574.3);
- **B.** Household annual gross income cannot exceed 80 percent of area median income per the household's county of residence (24 CFR §574.3); and
- **C.** The household must reside in the Project Sponsor's target service area (MHC requirement).

2. **Program Eligibility Confirmation and Documentation Requirements**

Before applicant households are enrolled in the program, Project Sponsors must confirm their eligibility by obtaining complete and acceptable eligibility documentation. Eligibility documentation must be maintained in the household's file. Project Sponsors must notify households of their program eligibility (eligible or ineligible) in writing. Eligibility for participation in the program shall be confirmed by obtaining:

- **A. Proof of HIV seropositivity for at least one household member**

(Documentation must predate the initial eligibility certification date.)
There are a number of different ways to document that a person is living with HIV. Proof of HIV may be found in laboratory test results or other forms of documentation that bear the client's name. Examples of acceptable forms of eligibility documentation are provided below. This is not a complete list.
NOTE: HIV testing technology changes rapidly and standards for HIV confirmation continue to evolve. Project Sponsors must stay informed of advances as newer tests may also provide proof of HIV.

- **i.** Positive result from HIV screening test (Multi-Spot, HIV 1/2 Combo Ab/Ag Enzyme Immunoassay [EIA]);
- **ii.** Positive result from an HIV 1 RNA qualitative virologic test such as a HIV 1 Nucleic Acid Amplification Test (NAAT);
- **iii.** Detectable quantity from an HIV 1 RNA quantitative virologic test (e.g. viral load test);
- **iv.** Report of detectable HIV "viral load" that includes the name of the client;
- **v.** A signed statement from a physician, physician's assistant, advanced practice nurse, or registered nurse attesting to the HIV-positive status of the person;
- **vi.** A completed THMP Medical Certification Form signed by the physician; or
- **vii.** A hospital discharge summary documenting that a person is living with HIV.

Client records from a client's previous service provider may be used for the purpose of confirming the client's program eligibility if those records contain one of the forms of proof listed above.

Section 11. Cont'd Program Eligibility

B. Proof of gross income for all household members 18 years of age and older

i. Per 24 CFR §5.609, income includes, but is not limited to:

- **a.** Gross wages, salaries, overtime pay, commissions, fees, tips, bonuses, and other compensation for personal services
- **b.** Net income from operation of a business or from rental or real personal property
- **c.** Interest, dividends and other net income of any kind for real personal property
- **d.** Full amount of periodic payments received from Social Security, annuities, insurance policies, retirement funds, pensions, disability or death benefits and other similar types of periodic receipts except as provided in line 14 of Annual Income Exclusions
- **e.** Payments in lieu of earnings, such as unemployment and disability compensation, worker's compensation and severance pay except as provided in line 3 of Annual Income Exclusions
- **f.** Temporary Assistance for Needy Families (TANF), including amounts designated for shelter and utilities
- **g.** Alimony, child support payments, and regular contributions from organizations or from persons not residing in the dwelling
- **h.** All regular pay, special pay and allowances of a member of the Armed Forces except as provided in line 7 of Annual Income Exclusions.

ii. Project Sponsors must use Household Income Eligibility Worksheet to document and annualize household gross income and determine household income eligibility for the program. This worksheet must be completed before initial eligibility certifications and annual eligibility recertifications. Also, the form must be completed if household eligibility factors have changed.

iii. If any household member 18 years of age and older reports that they have zero income or have attempted but cannot obtain third party proof of income, the household member must complete and sign a Self-Declaration of Income.

iv. The Determining Household Annual Gross Income Guide outlines acceptable forms of documentation, whose income is counted, and income inclusions and exclusions.

C. Proof of current residency for all household members 18 years of age and older

(The household must reside in the Project Sponsor's target service area. Documentation must be current as of the eligibility certification or recertification date.)

Section 11. Cont'd Program Eligibility

i. Documentation evidencing tenancy includes a lease naming the household member as the leaseholder or occupant. Documentation must include an address in the Project Sponsor's service area.

ii. Documentation evidencing ownership of encumbered property includes a deed accompanied by a mortgage or a deed of trust; a mortgage or deed of trust default/late payment notice which identifies the eligible person or a resident member of the household as the property owner/debtor; or, a valid, currently-dated title insurance policy identifying the eligible person or a resident member of the household as the property owner/debtor. Documentation must include an address in the Project Sponsor's service area.

iii. Documentation evidencing a utility account in a household member's name with a utility vendor. Documentation must include an address in the Project Sponsor's service area.

iv. If any household member 18 years of age and older reports that they do not have a fixed address or have attempted but cannot obtain third party proof of current residency, the household member must complete and sign Self-Declaration of Residency.

NOTE: Self- Declaration of Residency is only used for program eligibility determination purposes. It cannot be used as a supporting document for housing assistance payments. Households must receive services in the service area in which they reside per their proof of residency. However, MHC may make exceptions on a case-by-case basis, if justified and with advance written approval from MHC.

Criteria

3. **Annual and Interim Program Eligibility Recertifications**

   A. **Annual Eligibility Recertifications**

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After an initial eligibility certification, household program eligibility must be recertified annually (every 12 months) at minimum so that housing assistance and supportive services may continue. For annual eligibility recertifications, households must provide proof of gross income and current

residency per the Program Eligibility Confirmation and Documentation Requirements above. Also, all Program Enrollment and applicable Service forms must be completed again.

B. Interim Eligibility Recertifications

Household program eligibility must be recertified if household eligibility factors have changed during an annual eligibility period. Project Sponsors must complete the Recertification Worksheet if household income, residency, and/or composition have changed and the household will remain in the program. Recertification Worksheet provides instructions for documenting the changes, describes how the changes affect household program eligibility, and notes which program forms must be updated and attached as a result of the changes. A change in household income, residency, or composition may affect other program eligibility criteria and rental assistance components. Project Sponsors must follow the instructions on the Recertification Worksheet carefully to ensure proper documentation all possible changes.

i. Change in Household Income. The MHC HOPWA Program defines a change in income as $200.00 or more per month to align with HUD's Occupancy Requirements of Subsidized Multifamily Housing Programs, (see Chapter 7: Recertification, Unit Transfers, and Gross Rent Changes, Section 2: Interim Recertification). Nonetheless, households may request an interim recertification for a change in income of any amount at any time during an annual eligibility period. Attach documentation of the change in income to the Recertification Worksheet (documentation must be complete and cover the 30 days preceding the interim recertification date). If household annual gross income exceeds 80 percent of AMI, the household is no longer eligible for the program.

ii. Change in Household Residency. Attach documentation of the change in residency (documentation must be current as of the interim recertification date). If the household is outside of the Project Sponsor's service area, program services will end immediately and the household may seek services from the HOPWA provider in their new service area. If household annual gross income exceeds 80 percent of AMI, the household is no longer eligible for the program. Complete and attach the Rent Standard and Rent Reasonableness Certification and Rental Assistance Worksheet for TBRA or Maser-Leased households and the Household Income Eligibility Worksheet and Housing Quality Standards Certification orms for all households.

Change in Household Composition. Attach eligibility documents for all new household members 18 years of age and older to the Interim Recertification Worksheet. If the household does not include a household member living with HIV, the household is no longer eligible for the program unless the household qualifies for the Project Sponsor's grace period. If household annual gross income exceeds 80 percent of AMI, the household is no longer eligible for the program.

Section 12. Eligible HOPWA Activities

Eligible activities are those named in current HUD regulations (24 CFR 574.300) for the HOPWA Program that include but are not limited to the following: housing, housing or fair housing information, acquisition, rehabilitation, limited new construction, rental assistance (including shared housing), home- less prevention, supportive services (to include health, mental health, assessment, drug and alcohol, day care, personal assistance, nutritional services, etc.), general case management, housing operating subsidies, and technical assistance.

Short- Term Rent, Mortgage, and Utilities (STRMU) Program

STRMU is a preventive housing intervention intended to reduce the risk of homelessness and is intended for use in conjunction with other HOPWA efforts to stabilize assisted persons. STRMU payments are for eligible individuals and their household family members who are already in housing and who are at risk of losing that housing. STRMU should not be used to assist a client with locating a housing unit or with other move-in support, as the household should already have a housing arrangement.

Eligible Applicants for STRMU

Households applying for STRMU must meet HOPWA eligibility. Additionally, eligible households must:

- Have a legal residency in the identified housing and/or be responsible for payments; **and**
- Household must demonstrate need for the assistance.
- If the eligible HOPWA applicant is a minor, there must be documentation from the adult in the household of legal guardianship of that eligible minor. The eligible minor must reside in the house at least 51% of the time.

Eligible Housing Status for STRMU

Housing Status	Allowable Housing Status Type
Own Home	Yes
Own Apartment	Yes
Mobile Home (Manufactured housing)**	Yes
Shared Living**	Yes
Motel/Hotel	No
Emergency Shelter	No
Living with Adult Family Member -	Entire household is assisted: All household income is included, entire household meets low income eligibility and STRMU evidence of need
	Household member is renting a unit/room from an adult family member and a "reasonable accommodation" is determined necessary for the client

**Mobile Homes- To qualify for HOPWA STRMU assistance the mobile home must be attached to the ground, connected to utilities, and meet local housing guidelines. Space rental cost in a mobile home park can be eligible. If the mobile home is not attached to the ground, it is considered personal property and is not eligible.
**Shared Living- If the HOPWA applicant is in a documented shared livening situation, only the assisted individual income will be used for assessment calculations.

Evidence of Need
STRMU assistance is needs-based and is intended for use during a financial crisis due to HIV/AIDS health condition or change in economic circumstances. To qualify for STRMU, sub-recipience must document evidence of need which must demonstrate lack of resources to meet:

- Rent cost.
- Mortgage cost
- Utility cost

…and without STRMU, the household will be at risk of homelessness.
Acceptable documentation used to establish need may include:

- Documented review of all household bills
- Documented review of Bank Statements- showing limited resources available.
- Documented review of income along with review of household bills and limited resources available.
- Household budget review and assessment
- Current, past and ongoing financial situation, status of employment or benefits and HIV/AIDS health-related conditions

**Default and late payment notice are not a requirement but can be used to demonstrate evidence of need.

Eligible Use of STRMU Funds

STRMU Assistance	Criteria	Evidence	Eligible Payments
Rental Assistance	Legal right to reside in the unit, and responsibility for rent payment	Evidence includes a lease naming the tenant as the leaseholder or an eligible household occupant, or a default/late payment notice that identifies the eligible person or a resident member of the family as a named tenant under the lease.	Rent
Mortgage	Must demonstrate resident owner of mortgaged real property	Evidence of ownership includes a deed accompanied by a mortgage or a deed of trust; a mortgage or deed of trust default/late payment notice which identifies the eligible person or a resident member of the family as the property owner/debtor; or, a valid, currently-dated title insurance policy identifying the eligible person or a resident member of the family as the property owner/debtor	Mortgage Property Taxes, condo fees, homeowners insurance included in the mortgage payment
Utility	Must reside in the unit legally, and responsibility for utility payment	Evidence includes a utility account in their name or proof of responsibility to make utility payments, such as cancelled checks, money orders, or receipts in their name from a utility company	Utilities – NOT internet, cable, or phone service

**Utility accounts are not required to be in the qualified applicant's name.

STRMU Habitability Standards

A visual assessment is not required for STRMU; however, subrecipients are required to work with the household to verify that the housing is habitable and that the household is not living in substandard housing.

STRMU Lead Based Paint

HUD has six requirements regarding Lead Based Paint:

1. Provision of HUD's lead based paint pamphlet
2. If there is lead pain in the unit, a disclosure notice must be provide to occupants
3. If the lead based paint screening triggers an visual assessment, then a visual assessment must be completed
4. Paint stabilization (if applicable)– chipped and powered paint
5. Ongoing lead-based paint maintenance (if applicable)
6. Response to a child with elevated blood lead levels.

Does Apply…if	Does NOT Apply…if
• STRMU assistance will continue more than 100 consecutive days; • Housing was built before 1978; and • Household has members who are pregnant or are children under the age of six	• STRMU assistance will continue 100 or fewer consecutive days; • Assisted unit is a zero-bedroom unit; • Household does not have members who are pregnant or are children under the age of six; or • Housing was built in 1978 or after

Eligible STRMU Assistance Time Limits

The goal of STRMU assistance under the HOPWA program is to provide short-term interventions that help

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maintain stable living environments for households who are experiencing a financial crisis as a result of issues arising from their HIV/AIDS condition or change in economic circumstances. STRMU assistance is a type of prevention that is intended to reduce the risks of homelessness, and, along with other HOPWA efforts, to improve access to health care and other needed support. This can be done by the creation and use of individual housing service plans that include an assessment of current resources and establish long-term goals for recipient households along with access to other support, where needed. STRMU can be used in conjunction with other HOPWA programs like STRMU and PHP to improve housing stability. Whenever possible, households are encouraged to contribute financially towards their housing stability.

Limit of 21 Weeks. STRMU assistance may not be provided for costs accruing over a period of more than 21 weeks in any 52-week period. Therefore, program staff are required to examine the periods of time covered by rental, mortgage and utility bills to assure that payments are not made in excess of amounts incurring over 21 weeks.

All STRMU costs may be equated to the actual calendar days of assistance provided; however, HOPWA allows other acceptable methods for equating and tracking the "benefits period" as most costs relate to monthly billing cycles for rent, mortgage or utility payments. Once a grantee selects the method it intends to use for calculating the maximum allowable period of benefits, the grantee must use that particular method for every project sponsor. The purpose of allowing these three methods is to help grantees establish clear procedures for tracking the application of this 21 -week limit on such monthly costs.

The three standard methods are as follows:

(1) **CALENDAR DAYS OF ASSISTANCE.** This method would be equal to the actual days for which housing and/or utility payments are made on behalf of the client household. The limit of 21 weeks is equated to 147 days of assistance in the year.

(2) **ROUNDING A MONTH TO FOUR WEEKS.** This method rounds each month to four weeks, allowing for up to 21 weeks in the benefits period. Rental and mortgage costs generally cover a

Section 12. Cont'd. Eligible HOPWA Activities

calendar month period consisting of slightly more than four full weeks. This method allows for 5 months and one week of assistance as the limit, regardless of the number of days in those months.

(3) **COUNTING FULL AND PARTIAL WEEKS.** This method tracks twenty-one weeks of assistance based on 52 weeks per year, divided by 12 months, rounded to 4.3 weeks per month. A full month's rent would be tracked as 4.3 weeks; 75% of a month's rent would be tracked at 3.2 weeks, 50% of a month's rent would be tracked as 2.2 weeks, and 25% of a month's rent would be tracked
at 1.1 weeks of assistance.

The chart below is intended to clarify how STRMU payments and other HOPWA eligible housing activities can be used to help households achieve more stable housing arrangements. Rows 1-6 are eligible housing activities under HOPWA-funded programs. Short-term rent, mortgage and utility payments to prevent homelessness of eligible persons is listed in column A, and other related HOPWA eligible activities in columns B-E.

Section 12. Cont'd. Eligible HOPWA Activities

Eligible HOPWA Activity (right) and type of benefit (below)	A. Short-term Rent, Mortgage and Utility payments	B. Tenant-based Rental Assistance	C. Housing Information Services	D. Permanent Housing (PH) Placement as a Supportive Service	E. Housing Case Management as a Supportive Service
1. Rent payments (for households with a lease)	Yes, if within 21 week limit	Yes, if done with inspections for Housing Quality Standards and with resident rent payments	No	No	No
2. Mortgage payments (but not down-payment support for new units)	Yes, if within 21 week limit (for costs within the mortgage agreement)	No	No, but can be related support through information on homeownership programs	No	No
3. First month's rent and security deposits; credit checks	No	No	No	Yes, for reasonable costs to move persons to permanent housing, not to exceed 2 months of rent costs, including security deposits and fees for credit checks	No
4. Utility payments (gas, electric, water and sewer)	Yes, if within 21 week limit	Yes, if part of the rental payment	No	Yes, but only for one-time utility hookup and processing costs	No
5. Information and/or support to locate and apply for housing assistance	No	No	Yes, for costs for providing information and materials that inform clients of available housing	Yes, as support and help to complete PH applications, and eligibility screenings for tenancy or utilities for these units	Yes, such as counseling and help to develop a housing service plan to establish stable permanent housing
6. Move-in support, such as supplies, furnishings, incidental costs, and minor repairs of housing units	No	No	No	No, however programs may coordinate with leveraged resources and donations for these purposes	No

7. Other elements	No	No	No	Life skills and housing counseling on unit cleaning, maintenance and household budgeting	Help to access other benefits, such as health-care and other supportive services

Ineligible STRMU Cost

STRMU assistance may not be used for….

- Households receiving rental assistance for the same period of time they are receiving rental assistance from HOPWA or another federal, state, or local housing assistance program
  - This means that a household utilizing a Housing Choice Voucher or any other type of rental assistance cannot use STRMU for their portion of the rent or for utility assistance
- Household who are currently homeless
- Households moving into a new housing arrangement
- Moving assistance, security deposits, or first month's rent
- Support for an open line of credit or loan that was secured by the house
- Taxes and insurance paid separately after the first or second mortgage is paid in full
- Assistance for payment towards personal loans or credit debts secured against the unit
- Assistance for a second mortgage when the first mortgage payments are not current or down-payment assistance to support purchase of new unit
- Household supplies, furnishings, automobile/transportation, and phone service costs

Section 12. Cont'd. Eligible HOPWA Activities

Tenant- Based Rental Assistance (TBRA) Program

The primary objective of the TBRA program is to assist eligible applicants to secure safe, decent, and sanitary housing in the private rental market in cities and counties in Mississippi. This program allows individuals/families to choose a neighborhood in which they prefer to live and helps to upgrade and maintain the quality of neighborhoods.

Rent payments to any vendors including landlords or mortgage companies cannot be approved without a W-9 form. Sponsors are responsible for completing 1099 annually for individual landlords receiving rental payments in excess of $600 annually. Mortgage companies, property management companies, and real estate companies are not required to provide these numbers.

Moving forward at annual recertification and for new HOPWA TBRA, a participating head of household will sign a self-sufficiency agreement that he/she will diligently pursue an educational or training program designed to maximize the participants' income or, when feasible, will pursue employment that will allow the participant to acquire market-rate housing or other permanent housing with long-term rental assistance. Individuals that are eligible for public benefits will also be encouraged to apply for those benefits and other mainstream resources to maximize their annual household income and further the program goal of self-sufficiency. These services are available through community service agencies and are not being pro- vided directly by the MHC TBRA program. Each program participant, with assistance from Sponsor, will select their own support service provider to assist and execute their self-sufficiency plan.

Rent Payments

Each person receiving TBRA must pay a portion of the rent, including utilities. Each HOPWA client must pay the higher of:

- 30 percent of the family's monthly-adjusted income (adjustment factors include the age

of the individual, medical expenses, size of family and child care expenses etc.)

- 10 percent of the family's monthly gross income
- The HOPWA Project Sponsor must pay the balance of the rent up to the lesser of the contract rent or the most current Fair Market Rent (FMR) value or reasonable rent for comparable units in the area. Any documentation used to determine TBRA assistance must be documented in the client's file. HOPWA funds must not be given directly to a client. Link to current Fair Market Rent table http://www.huduser.org/portal/datasets/fmr.html.

Individual Housing and Services Plan

HOPWA regulations require appropriate supportive services to be provided as part of any HOPWA-assisted housing. Individualized plans are required as a means to address the HOPWA outcome goals. This plan should be made in collaboration with qualified household. The plan should address all needs and barriers to housing stability identified through the assessment. Regular follow-up should occur at a frequency appropriate to need. HOPWA requires at least annual income and rent recertification, presenting an opportunity for reassessment. An essential tool for clients struggling to maintain housing stability is a household budget. It is particularly important for clients being served with Short Term Rent, Mortgage, and Utility (STRMU) assistance to have a feasible budget since the assistance is not intended to be ongoing.

Individual Service Plans should address the households needs, challenges, strengths, and preferences and how these variables impact identified goals, timeline for achieving goals, what assistance will be received, and resources needed to achieve goals. Consider the following:

- Is the household living beyond their means?
- Does household need to relocate to something more affordable?
- Which program will be best for long-term stability?
- Does the household need budgeting assistance?

HOPWA Individual Housing and Service Plans can be recorded and updated in HMIS in household's file.

- Sample Housing and Service Plan

Section 12. Cont'd. Eligible HOPWA Activities

Utilities Under TBRA
When utilities are not included in the rent and the client is billed directly for utilities, an allowance for reasonable utility consumption must be subtracted from the client's rent portion (30% of the monthly adjust- ed income or 10% of the monthly gross income). If this number is negative, a check in that amount must be written directly to the participant. MHC policy does not allow Project Sponsors to pay directly to the utility company for any participant under this program.

Facility-Based Housing - Master Leasing
Facility-based housing provides rental subsidies to residents of certain units within a specific building. If the client decides to move the rental subsidy remains with the unit to be used by the next eligible client. Facility-based housing can be emergency-based, transitional, or permanent housing.

In Master Leasing a project sponsor directly leases individual units, blocks of units, or an entire structure from a private owner. Unlike tenant based rental assistance (TBRA), the lease is between the private owner and the project sponsor. The sponsor will, in turn, enter into an occupancy agreement with the HOPWA-eligible household. The approach is similar to project based rental assistance except that the housing is not owned by the project sponsor and in Master Leasing there is the possibility of eventual conversion to TBRA, with the assisted tenant assuming the lease in his/her name. With this form of rental assistance, the project sponsor plays a more direct role and is useful for beneficiaries who have difficulty meeting the requirements to participate in TBRA. In Master Leasing, the project sponsor:
o Leases individual units, blocks of units, or an entire structure
o Enters into occupancy agreements with HOPWA beneficiaries
o Provides rental assistance to the HOPWA beneficiaries including all program administration associated with rental assistance
o In some instances may work to transfer the lease to the assisted household

Master Leasing allows project sponsors greater levels of control and eases some of the burden on beneficiaries. In a TBRA program the client must locate appropriate housing and negotiate with the landlord regarding housing quality inspections and program participation.

Permanent Housing Placement

Permanent housing placement services may be provided in the form of rent and utility deposits for clients who are at risk of becoming homeless or who are currently homeless. Permanent housing placement services may be used to help eligible persons establish a new residence where on-going occupancy is expected to continue. It may be used to compliment other forms of HOPWA housing assistance. For example, it may be used to assist STRMU clients who are in housing they cannot afford move into more affordable stable housing. . Costs may include fees for housing services or activities designed to assist individuals or families in locating suitable housing, which at a minimum would be referral to housing that is decent, safe and sanitary, subject to requirements covering other assistance programs. These costs may include tenant counseling, assisting individuals and families to understand leases, secure utilities, make moving arrangements, pay for representative payee services for persons who use such services to better manage their own finances, and mediation services related to neighbor/landlord issues that may rise. Costs may include placement costs such as application fees, related

Section 12. Cont'd. Eligible HOPWA Activities

credit checks, and reasonable security deposits necessary to move persons into permanent housing, provided such deposits do not to exceed two months of rent, and such funds would be designated to be returned to the program.

However, some items are not eligible as HOPWA permanent housing placement costs, such as costs for housing supplies, smoke alarms, standard furnishings, minor repairs to the unit associated with the move-in, and other incidental costs for occupancy of the housing unit. Note: while these items are not eligible as HOPWA costs for permanent housing placement assistance, grantees may make use of leveraged funds or donations to address the related needs for other move-in support for HOPWA beneficiaries.

Supportive Services and Case Management

Project Sponsors must make available appropriate supportive services to eligible individuals, either directly or through referrals. Supportive Services may be provided either in conjunction with HOPWA housing assistance or as a stand-alone service (Supportive Services Only) and all income-eligible, HIV positive individuals are eligible. Services and referrals must be documented and tracked in the client's Comprehensive Housing Plan.

HOPWA Supportive Services funds can be used to pay for appropriate portions of time for a HOPWA case manager or case worker. All income-eligible, HIV positive individuals are eligible to receive case management. To the extent possible, case management for HOPWA clients should be funded through some source other than HOPWA. HOPWA funds must not pay for a general psychosocial or medical case manager. Project Sponsors must document and track in the client's Plan which services are utilized and the amount of services received.

Supportive services include, but are not limited to, case management, mental health, assessment, drug and alcohol abuse treatment and counseling, day care, personal assistance, nutritional services, intensive care when required, and assistance in gaining access to local, State, and Federal government benefits and services.

Key case management activities include:

- Initial assessment of the client's needs
- Development of individual case plan for clients, including affordable stable housing, supportive services, and medical care
- Coordination of services to implement individual case plan.
- Routine client and case-manager engagement to monitor client progression with individual case plan
- Re-evaluation of client case plan as needed

Section 12. Cont'd. Eligible HOPWA Activities

Resource Identification

Activities under this category are specific to:

- Identifying housing resources and does not include housing referral services;
- Establishing, coordinating, and/or developing housing assistance resources for eligible persons;
- Hiring staff or consultants to develop housing finance package for a specific housing project;
- Conducting preliminary research;
- Determining feasibility of specific housing-related initiatives; and
- Market studies

Housing Information and Referral services

Housing Information services include assistance with referrals to affordable housing resources, assistance in locating available, affordable, and appropriate housing units, working with property owners to secure units, homeless prevention, outreach, and other housing-related activities. It may also include fair housing counseling for people who have encountered discrimination on the basis of race, religion, sex, age, nation- al origin, familial status, or handicap.

Section 13. Other Supporting Documentation

Project Sponsors must document what they are paying for, who they are paying, and maintain a record of all payments made in the household's file. To accomplish this, Project Sponsors must obtain copies of leases, mortgages, utility bills, and/or ledgers for which housing assistance is provided. Project Sponsors must obtain new leases as old ones expire. The documentation must be current, predate service dates, and correspond with related service forms and check request vouchers. For example, check request vouchers must be present in the household's file and the requested amounts must correspond with the values on TBRA, STRMU, STSH, TSH, and/or PHP forms.

NOTE: Supporting documentation for housing assistance payments must be current and predate service dates.

Supporting Documentation
Check Request Vouchers
Leases, mortgages, utility bills, ledgers, etc. paid for (Documentation must be current and predate service dates)
Owner IRS Form W-9(s)
VAWA Written Request for Documentation, Documentation, and/or Emergency Transfer Form (If applicable)

Section 14. Termination of Assistance

When an assisted household is terminated from the program, Project Sponsors must complete Termination of Assistance form. Program termination must only be considered as a last resort and is reserved for severe cases. Potential reasons for termination include:

- Completed program
- Criminal activity directly related to domestic violence, sexual assault, stocking.
- Non-compliance with program regulations or program requirements (conditions of occupancy)
- Left for housing opportunity before completing program
- Absence from a unit
- Death
- Other

Per 24 CFR §574.310(e)(2), "Violation of requirements," households may be terminated from the program if they violate program requirements or conditions of occupancy (e.g., non-compliance with conditions of occupancy, fraud, etc.). Project Sponsors must ensure that Supportive Services are provided so that a household's assistance is terminated only in the most severe cases. Project Sponsors must document in the household's file that Supportive Services were offered and provided to the household.

In terminating assistance to any household for violation of requirements, Project Sponsors must provide a formal process that recognizes the rights of households receiving assistance to due process of law. This must consist of:

- Serving the household with a written notice containing a clear statement of the reasons for termination;
- Permitting the household to have a review of the decision, in which the participant is given the opportunity to confront opposing witnesses, present written objections, and be represented by their own counsel, before a person other than the person (or a subordinate of that person) who made or approved the termination decision; and
- Providing prompt written notification of the final decision to the household.

Section 15. Grace Periods for Surviving or Remaining Household Members

With respect to the surviving member or members of a family who were living in a unit assisted under the HOPWA program with the person with AIDS at the time of his or her death, housing assistance and supportive services under the HOPWA program shall continue for a grace period following the death of the person with AIDS. The grantee or project sponsor shall establish a reasonable grace period for continued participation by a surviving family member, but that period may not exceed one year from the death of the family member with AIDS. The grantee or project sponsor shall notify the family of the duration of their grace period and may assist the family with information on other available housing programs and with moving expenses.
If eligible household member leaves the household due to incarceration, lease bifurcation, enrollment in long-term substance use treatment, or entry to hospice/long-term health care, Project Sponsors must connect remaining household members to other eligible services as needed to prevent homelessness.

Per 24 CFR §574.310(e)(2), Project Sponsors must:

- Notify the survivor and remaining household members of the duration of the grace period;
- Provide housing assistance and supportive services to the survivor and remaining household members;
- Offer survivors and remaining household members information on other available housing programs; and
- At the Project Sponsor's discretion, provide PHP services to assist with moving expenses.

Project Sponsors must collaborate with the MHC to develop a reasonable survivor grace period policy for continued program participation by surviving or remaining household members. Also, Project Sponsors must perform an interim recertification using Recertification Worksheet to document the change in household composition.
NOTE: For eligible individuals who were incarcerated, enrolled in substance use treatment, or entered hospice/long-term health care (i.e., did not die or were not removed from the lease via lease bifurcation), the Project Sponsor's local grace period policy should include a maximum allowable absence period for eligible individuals that effectively delays the grace period start date for remaining household members.

1. **TBRA and/or TSH Services**

   The minimum grace period for households receiving TBRA or Master Lease services must be one month of assistance from the end of the month in which the eligible individual died, was incarcerated, enrolled in substance use treatment, or entered hospice/long-term health care. The maximum grace period cannot exceed 12 months. Project Sponsors must provide the

survivor and remaining beneficiaries a minimum of 90 calendar days and a maximum of 12 months from the date of lease bifurcation to establish eligibility for the MHC HOPWA Program, establish eligibility for another housing program, or find alternative housing.

2. **STRMU and/or Facility Based (Master Lease) Services**

The minimum grace period for households receiving STRMU or Facility Based (Master Lease) services must be one month of assistance from the end of the month in which the eligible individual died, was incarcerated, enrolled in substance use treatment, or entered hospice/long-term health care. The maximum grace period may not exceed the 147-day cap for STRMU services or the 60-night cap for Facility Based services.

3. **Supportive Services**

Supportive Services, specifically housing case management, must be offered to surviving and remaining household members. Housing case management plans for surviving and remaining household members should detail the terms of the grace period with a goal of transitioning household members off of the program. If household members express a need for continued housing assistance and/or supportive services, tasks should focus on referral to other programs that offer housing assistance and/or supportive services.

4. **Roommates and Other Households**

In shared housing arrangements where two or more unrelated households live together, Project Sponsors may not extend grace periods to other households (roommates). Grace periods may be extended only to surviving or remaining household members who were already enrolled in the program ("Additional Beneficiaries").

Section 16. Housing Quality Standards

Housing Quality Standards

HOPWA-assisted housing must meet both state and local housing standards and HUD's habitability standards as outlined in 24 CFR Part 574.310(b). Case managers must certify that HOPWA assisted households are safe, decent, and sanitary by completing Housing Quality Standards (HQS) Inspections. Home visits should be conducted to determine the overall suit- ability of the property and certify that it meets the standards listed on the HQS form. Households must be re-inspected and re-certified annually when the client is re-certified for HOPWA assistance or when the client moves to a new residence.

Assisted units must also meet all Habitability Standards, Lead-Based Paint Requirements, and Fire Safety Requirements. TBRA and Facility Based units must be inspected. STRMU, and PHP units do not require inspections, but households must certify their housing meets all standards and requirements. If a Project Sponsor assesses that a STRMU- or PHP-assisted household is residing in substandard housing, the housing plan should address any unit deficiencies or include a goal of moving the household to a unit that meets all Housing Quality Standards. Project Sponsors must complete **Housing Quality Standards Certification** before assisting a unit and annual eligibility recertifications. Also, the form must be completed if household residency has changed. Inspections can be performed without specialized training. The standards and requirements should be interpreted in the best judgment of the housing case manager.

Periodic Inspections for properties supported by HOPWA TBRA funds should be an asset to not only the program, but to its surrounding neighborhood. From time to time a MHC Housing Inspector may conduct a visual inspection of property participating in any of the HOPWA programs. Depending on that review, the MHC inspector may contact your agency to schedule a complete Housing Quality Standards Inspection of the property to ensure compliance.

1. **Habitability Standards**

   The standards, as described in 24 CFR §574.310(b), include:

A. Structure and materials. The structures must be structurally sound so as not to pose any threat to the health and safety of the occupants and so as to protect the residents from hazards.

B. Access. The housing must be accessible and capable of being utilized without unauthorized use of other private properties. Structures must provide alternate means of egress in case of fire.

C. Space and security. Each resident must be afforded adequate space and security for themselves and their belongings. An acceptable place to sleep must be provided for each resident.

D. Interior air quality. Every room or space must be provided with natural or mechanical ventilation. Structures must be free of pollutants in the air at levels that threaten the health of residents.

E. Water supply. The water supply must be free from contamination at levels that threaten the health of individuals.

Section 16. Cont'd. Housing Quality Standards

F. Thermal environment. The housing must have adequate heating and/or cooling facilities in proper operating condition.

G. Illumination and electricity. The housing must have adequate natural or artificial illumination to permit normal indoor activities and to support the health and safety of residents. Sufficient electrical sources must be provided to permit use of essential electrical appliances while assuring safety from fire.

H. Food preparation and refuse disposal. All food preparation areas must contain suitable space and equipment to store, prepare, and serve food in a sanitary manner.

I. Sanitary condition. The housing and any equipment must be maintained in sanitary condition.

2. Carbon Monoxide Alarms or Detectors in Housing Requirements

Under the new statutory requirement, which takes effect on December 27, 2022, grantees will be responsible for ensuring each dwelling unit assisted under the HOPWA program contains installed carbon monoxide alarms or detectors that meet or exceed the standards described in chapters 9 and 11 of the 2018 publication of the International Fire Code, as published by the International Code Council.

As of December 27, 2022, HOPWA grantees and project sponsors must ensure CO alarms or detectors are installed as required in all HOPWA-assisted units. This includes units assisted with acquisition, rehabilitation, conversion, lease, and repair of facilities to provide housing and services (24 CFR 574.300(b)(3)); new construction (24 CFR 574.300(b)(4)); project or tenant-based rental assistance (24 CFR 574.300(b)(5)); short-term rent, mortgage, and utility payments (24 CFR 574.300(b)(6)); permanent housing placement (24 CFR 574.300(b)(7)); and operating costs (24 CFR 574.300(b)(8)).

3. Lead-Based Paint Requirements

The regulations for Lead-Based Paint, as described in the Lead-Based Poisoning Prevention Act of 1973 and its applicable regulations found at 24 CFR §35, Subpart M, require certain responses to potential lead-based hazards. If the structure was built or rehabilitated prior to 1978, and a child under the age of six or a pregnant woman will reside in the property, and the property has a defective paint surface inside or outside

the structure, the property cannot be approved until the defective surface is repaired by at least scraping and painting the surface with two coats of non-lead based paint. Defective paint surface means: Applicable surface on which paint is cracking, scaling, chipping, peeling or loose. Project Sponsors should notify the property owner of the need for paint stabilization. Specific guidelines for paint stabilization are described in 24 CFR §35.1330(b). If a child under age six residing in the HOPWA-assisted property has an Elevated Blood Level, paint surfaces must be tested for lead-based paint. If lead is found present, the surface must be abated in accordance with 24 CFR §35. Project Sponsors must use the following criteria to determine if a property can be approved or is deficient:

A. Year the structure was built or rehabilitated

B. A child under the age of six will reside in the property

C. A pregnant woman will reside in the property

If the structure was built or rehabilitated before 1978, then the Project Sponsor must provide a "Protect Your Family from Lead in Your Home" pamphlet to the household. If the structure was built or rehabilitated before 1978 and a child under the age of six or pregnant woman will reside in the property, then the Project Sponsor must visually assess the unit. Visual assessments are unnecessary for zero-bedroom units or if a unit meets other exemptions in 24 CFR §35.115(a). The client will initial the Housing Quality Standards Certification if they received the pamphlet. Housing case managers that perform visual assessments must complete the HUD Lead-Based Paint Visual Assessment Training (see Section 20. Program Technical Assistance and Trainings, 1. AA and Project Sponsor Required Trainings).

NOTE: To determine the year in which a structure was built or rehabilitated, a Project Sponsor may perform a property search on the appraisal district website of the county in which the property is located, identify the most recent year the property was built or last rehabilitated.

Section 17. HOPWA Housing Documentation

APPLICATION- All eligible clients that receive HOPWA assistance must have a completed application on file. The application is used to assess initial client eligibility criteria and demographic data.

HOUSING PLAN- Individual housing assessments are conducted with participants and housing plans are created with participants, with the goal of promoting long-term housing stability. These plans help determine if the participant is in need of short-term or longer-term rental assistance. This assessment and planning should also include the development of a realistic stabilization plan that addresses both short-term and long-term housing needs.

CLIENT AUTHORIZATION for RELEASE OF INFORMATION - While HOPWA clients have the right to privacy, sharing certain information with other agencies may increase the client's access to services and supports. Before any information is released, however, the organization serving the individual must seek permission from the client to release confidential information. This form will be placed in the client's file.

HIV STATUS VERIFICATION- To receive assistance under the HOPWA program, a client's HIV status must be documented. The HIV/AIDS diagnosis must be made by a health professional competent to make such a determination; case manager statement **is not sufficient**. Project sponsors can use this form to document the client's HIV status. (Note, information on the HIV/AIDS status of a client is subject to confidentiality requirements.)

INCOME VERIFICATION- HOPWA program regulations require verification of all income from participant households. Acceptable forms of income are check stubs, SSI award letter, bank statements, Alimony, Child Support, etc. Individuals that have no verifiable income must complete a **Zero Income Affidavit**

LEASE AGREEMENT- After the client finds a unit that is suitable and meets the program's rent standard, HOPWA Habitability Standards, lead-based paint, and rent reasonableness guidelines, the lease must be reviewed and
approved by program staff. Rental assistance programs may develop a preferred lease format that landlords must use, or they may allow landlords to use their own leases, as long as the leases do not contain provisions prohibited under the program.

TERMINATION of ASSISTANCE AGREEMENT- Every rental assistance program should have written procedures in place to guide program actions related to termination of assistance. As described in 24 CFR 574.310(e), HOPWA regulations require a formal process for handling the termination of participants from HOPWA assistance. Procedures for termination should address termination due to violation of program requirements and termination in the event of death of the HOPWA-eligible participant when there are surviving family members. These procedures should be reviewed and signed by rental assistance program participants at intake, and the signed document should be kept in each participant's file.

Although termination of assistance for violation of requirements should be a last resort, it is important for programs to develop and uniformly enforce rules governing termination of assistance to program participants in alignment with local landlord-tenant laws. Such rules should include due process that must be followed before termination as described in 24 CFR 574.310(e). Termination procedures should include the following elements:

Section 17. Cont'd. HOPWA Housing Documentation

• Written notice to the participant containing a clear statement of the reasons for termination
• Opportunity for a participant to review the decision, allowing them to confront opposing witnesses, present written objections, and be represented by their own counsel or representative; this review should be presented to someone other than the person who made or approved the termination decision (or a subordinate of that person)
• Prompt written notification of the final decision to the participant

Procedures should also be outlined for serving and transitioning surviving family members who were living in a unit with a HOPWA-eligible client receiving rental assistance at the time of his or her death. The HOPWA regulations require that housing and supportive services to survivors continue for a reasonable grace period not to exceed one year; the regulations also allow programs to assist the family with housing information and moving expenses (i.e., expenses such as those provided under permanent housing placement) (24 CFR 574.310(e)). Appropriate initial support could focus on bereavement support, followed by counseling on available assistance to facilitate a reasonable transition well within the maximum one-year period. The client should be informed about these policies. Organizations should consider whether to include this information in the client participant agreement or address it separately.

CANCELLED CHECKS- copies of vouchers and cancelled checks of all approved HOPWA housing assistance activities such as rent and utility payments, security deposits, move-in costs, etc. must be provided and maintained in each client's HOPWA file.

RENT REASONABLENESS- Program staff should ensure that the rent of the unit does not exceed the rent of comparable unassisted units. Depending on the applicable rent standard, as discussed above, rent reasonableness will be determined as follows:

1) If the rent standard of the unit size is used, then rent reasonableness is conducted on this unit size. For example, if the rent standard of a two-bedroom was lower than the pro-rata shared rent, then rent reasonableness should be conducted using other two-bedroom units.

   OR

2) If a pro-rata rent was determined to be the lower amount, rent reasonableness is figured on the total unit, in this case the three-bedroom unit. The pro-rata percentage of the assisted unit's rent should be comparable to the pro-rata share of comparable unassisted units. If the rent is higher than the unit comparables, in either example, rental assistance cannot be given or the rent standard should be adjusted to the reasonable rent.

RENT CALCULATIONS WORKSHEET- This worksheet will determine the household rent payment based on the greatest of 10% of Monthly Gross Income or 30% of Monthly Adjusted Income. For income exclusions, see CPD Notice 96-03. SHP Regulation 24 CFR 583.315 states "Resident Rent. (a) Calculation of resident rent. Each resident of supportive housing may be required to pay as rent an amount determined by the recipient which may not exceed the highest of: (1) 30 percent of the family's monthly adjusted income (adjustment factors include the number of people in the family, age of family members, medical expenses, and child care expenses); (2) 10 percent of the family's monthly income…"

LANDLORD W-9 TBRA payments landlords in excess of $600 in any calendar year must be reported to the IRS on form 1099-MISC, Box 1, "Rents" Accordingly, an IRS form W-9 must be collected from each landlord and placed in the client's file.

Section 17. Cont'd HOPWA Housing Documentation

LEAD-BASED PAINT- Many houses and apartments built before 1978 have paint that contains lead (called lead-based paint). The relevant regulations are found under 24 CFR 574.635. Lead from paint, chips and dust can pose serious health hazards. HUD requires Project Sponsors to give all HOPWA clients the lead-based paint pamphlet entitled Protect Your Family from Lead in Your Home. The client's case file must include documentation that a copy of the pamphlet was given to the client. The pamphlet was developed by the Environmental Protection Agency in response to concern about lead-based paint hazards in the home. Copies of the pamphlet are available at the following website address:

English version: http://www.epa.gov/lead/pubs/leadpdfe.pdf Spanish version: http://www.epa.gov/lead/pubs/pyfcameraspan.pdf

Staff must complete an online training course before they are allowed to perform assessments. If applicable, the HOPWA applicant must submit a copy of the certificate of completion during the application process.

SMOKE DETECTORS- Project Sponsors are required to ensure that an operable hard-wired or battery-operated smoke detector is installed in all HOPWA-assisted units. This applies to STRMU with one exception: if the utilities are the only service being subsidized, the requirement for smoke detectors does not apply. STRMU clients must self-certify that there is a working smoke detector in the residence. HOPWA funds may be used to purchase smoke detectors for clients receiving STRMU only if the clients cannot afford to purchase their own and have no other funds to pay for them. Provision of smoke detectors must be funded as a HOPWA Supportive Services activity. Units receiving TBRA must pass HUD's Housing Quality Standards which require the presence of smoke detectors. Standards for installation of smoke detectors may be obtained from your local fire safety officials.

Section 18. HUD Datasets

Project Sponsors must use current HUD Datasets to assess Area Median Income and Fair Market Rent.

1. **Area Median Income**

   To be eligible for the MHC HOPWA Program, household annual gross income cannot exceed 80 percent of Area Median Income per the household's county of residence. Collect proof of gross income for all household members 18 years of age and older (documentation must be complete and cover the 30 days preceding the eligibility certification or recertification date). The household annual gross income is from all sources anticipated to be received in the 12-month period following the determination date. Therefore, income must be ANNUALIZED, e.g. payment amount multiplied by number of payment periods per year for all income sources. The **Determining Household Annual Gross Income Guide** outlines acceptable forms of documentation, whose income is counted, inclusions and exclusions, and calculation guidance.

2. **Fair Market Rent**

   The gross rent of TBRA- or Master Leased units cannot exceed the rent standard. The MHC HOPWA Program uses Fair Market Rent (FMR) for the unit size per the household's county of residence as the rent standard. Alternatively, Project Sponsors may use a HUD-approved community-wide exception rent standard if one is locally available. Project Sponsors may request current copies of exception rent standard tables from local Housing Authorities. An important point about the rent standard is that it includes both rent and utilities. (The gross rent must also be reasonable in relation to rents for comparable unassisted units in the private market and must not be in excess of rents charged by the owner for comparable unassisted units. Proposed units must be compared with two similar units. The gross rent of the proposed unit must be at or below the lower of the rent standard or the reasonable rent.)

Section 19. Maximum Grant Amounts and Funding Factors

There are no minimum and maximum funding amounts established for this program. Applicants are advised to scale their requests based on housing need for eligible persons, organizational capacity, funding history, the types of activities proposed, number of counties served, participation in state or regional referral networks, MHC-established pro rata amounts for those counties and other relevant factors as determined by the applicant and MHC.

Community Facilities, Off-site Housing Assistance, and Supportive Service funding decisions and funding amounts will be based upon the following factors:

- The availability of other HOPWA providers within theservice area
- Performance Outcomes
- Consistency with local need, conformance to local plans, and service delivery strategy
- Other funding for programs available to the applicant from Federal, State and local government sources
- Amount of funds requested, prior award amounts and prior utilization of funds
- Degree of compliance demonstrated during MHC monitoring visits or in desk audits
- Relative quality of housing or standards for services to be provided
- Participation in the State's collaborative HMIS initiative
- Level of service (numbers of persons, hours of service, etc.)
- Standard costs for housing and services
- Value of applicant's contributions (cash and in-kind)
- The complexity or nature of the request
- Organizational development and capacity
- The extent to which the organization operates under the authority of a diversified, involved, volunteer, community-based board of directors, professional management
- The consistency of the organization's identity or its mission to the provision of homeless or HIV (as applicable) services,
- The extent to which the organization utilizes networks to avoid duplication of housing and services
- Sound operating procedures and accounting policy
- Participation in appropriate Continuums of Care

Leveraging Requirements

All applicants are encouraged to provide 30% of the value of each program with other cash, in- kind services or donations. Information received at application submission to MHC that your agency is eligible to receive funding. Completion of this task does not guarantee funding. Applicants are reminded that failure to submit complete documentation may result in denial of the funding request. Awards are made at the sole discretion of Mississippi Home Corporation (MHC). Funding decisions are final and are not subject to an appeal.

Section 19. Cont'd. Maximum Grant Amounts and Funding Factors

Program Reporting Requirements

Financial records should be maintained for a four-year period to ensure proper accounting and disbursing of amounts received from HOPWA funds and make the records available to HUD or Mississippi Home Corporation (MHC) for inspection.

HOPWA grantees must provide performance information (goals and actual outputs) for all activities undertaken during the operating year supported with HOPWA funds. Performance is measured by the number of households and units of housing that were supported with HOPWA or other federal, state, local, or private funds for the purposes of providing housing assistance and support to persons living with HIV/AIDS and their families. HOPWA grantees must report the source(s) of cash or in-kind leveraged federal, state, local or private resources used in the delivery of the HOPWA program and the amount of leverage dollars.

As of January 2023, the State's Consolidated Annual Performance and Evaluation Report (CAPER), is completed by the HOPWA project sponsors and submitted to HUD's HOPWA Reports team by HUD's assigned due date. MHC works with HUD to combine sponsors' reports for the annual CAPER.

Project sponsors must submit complete HOPWA data by the assigned deadline. Future awards and reimbursement may be impacted if the required reports are not submitted.

Section 20. Other HOPWA Federal and State Mandates

The Federal Funding Accountability and Transparency Act of 2006

The Federal Funding Accountability and Transparency Act of 2006 requires sub-recipients receiving federal funds to register with Dun and Bradstreet (D & B) to obtain a D-U-N-S number and complete or renew their registration in the Central Contractor Registration. Completing these registration processes is free but may take up to 10 days to complete. A D-U-N-S number and confirmation that your agency is active in CCR is required as part of this year's application. No awards will be made without this information.

Level of Environmental Review

Mississippi Home Corporation MHC received authorization from HUD to perform the environmental review for proposed HOPWA projects in accordance with Title 24, CFR, Part 58. To comply with those requirements, MHC is requesting that all Sponsors provide a detailed description of the types of activities to be provided. HUD has determined that the following Categorical Exclusions are not subject to Part 58.5 since they would not alter any conditions that would require a review or compliance determination under Federal laws and authorities cited in Part 58.5, unless there are extraordinary circumstances. If your project activity will use funds to purchase, construct, rehabilitate, repair, or lease insurable structures, buildings or mobile homes, you must contact MHC for further instruction regarding the environmental review process before incurring any costs or performing any work.

Mississippi Public Records Act

The Act provides that all public records are public property and that any person has the right to inspect or obtain a copy thereof subject to certain procedures concerning costs, time place and method of access. The Act provides access to records, subject to certain exemptions. Certain of these exemptions include judicial records, jury records, certain personnel records, attorney's work product, documents from third parties containing confidential information, certain appraisal records, academic records, archeological records, hospital records, investigative and criminal justice records, and certain commercial and financial records.

State and Federal Financial Reporting/Audit Requirements for Nonprofit Agencies

The law states that *"The intent of this chapter is to provide auditing and reporting* requirements for nonprofit organizations which provide services and facilities to the state, to ensure the financial accountability of nonprofit contractors, and to develop adequate information concerning nonprofit contractors. The General Assembly finds that the state has a right and a duty to monitor nonprofit organizations which contract with the state to ensure that their activities are in the public interest and *to ensure that public funds are used for proper purposes."*

According to the State law, *'nonprofit organization' means any corporation, trust, association,* cooperative, or other organization that is operated primarily for scientific, educational, service, charitable, or similar purposes in the public interest; is not organized primarily for profit; and uses its net proceeds to maintain, improve, or expand its operations. The term nonprofit organization includes nonprofit institutions of higher education and hospitals. For financial reporting purposes, guidelines

Section 20. Cont'd. Other HOPWA Federal and State Mandates

issued by the American Institute of Certified Public Accountants should be followed in determining nonprofit status.

Grantees whose total federal funding exceeds $750,000 must meet, in addition to its financial auditing requirements, the compliance requirements described in the OMB Compliance Supplement. As a result and among other requirements, MHC must obtain minimum organizational and financial information from nonprofit organizations in order to establish the viability of the nonprofit organization and to report award and funding amounts to the State Department of Audits.

In return for funds, and among other requirements, nonprofit organizations must make appropriate reports to the state auditor and to each state agency from which it received funds for each fiscal year within 180 days from the close of the nonprofit organization's fiscal year. Reporting formats vary based upon the amount of "state funds" received by nonprofit organizations during the organization's fiscal year.

This law also sets forth responsibilities of the state auditor and covers measures to be taken by state agencies if there are matters of non-compliance. For further compliance information nonprofit applicants are encouraged to first contact their own internal auditors.

Additional information may be obtained from the State Office of Audits as follows: Mississippi Department of Audits, Non-Profit and Local Government Audits Division, 501 North West Street Jackson, MS 39201.

Other State and Federal Requirements

To the extent practicable, as determined by MHC, grantees must comply with the HUD HOPWA Program Regulations at 24 CFR Part 574, as amended. Program requirements include, but are by no means limited to, the following:

1) OMB Compliance Supplement
2) All grants to non-profit organizations are subject to the administrative requirements and cost principals outlined in OMB Circulars A-110 and A-122. These requirements for local governments are outlined in 24 CFR, Part 85 and OMB CircularA-87.
3) Costs requested for reimbursement via automatic deposit by MHC must be "reasonable and justifiable," and are only eligible to the extent that they are consistent with the program approved by MHC.
4) All funds will be reimbursable to grantees based upon actual program expenses with supporting documentation (retained by grantee.
5) Expenses are only eligible to the extent that they benefit "eligible persons" under the HOPWA program, as defined herein.
6) Environmental-All grants are subject to environmental review in accordance with the federal regulations governing HOPWA programs.

Section 21. HOPWA Resources

HOPWA Regulations
The HOPWA program is regulated under **Title 24, CFR, Chapter V, Part 574.** The regulations are available at: www.hud.gov/offices/cpd/lawsregs/index.cfm.

HOPWA Grantee Oversight Resource Guide
To assist grantees and projects sponsors in administering the HOPWA Program in accordance with HOPWA regulation and policy. The Guide can be downloaded from the following website: http://www.hudhre.info/documents/HOPWAOversightGuide_Aug2010.pdf.as well as obtained from MHC's HOPWA website.

HOPWA Financial Management Oversight Training
The HOPWA financial management oversight training is available at:
http://www.hudhre.info/index.cfm?do=viewHopwaFinancialTraining

Lead-based paint requirement and training can be found at:
http://www.hud.gov/offices/lead/training/visualassessment/h00101.htm.

IRS form W-9 and 1099-Misc as well as detailed instructions on their completion can be obtained from the IRS website, www.IRS.gov

Fair Housing Act
Person using a wheelchair to maneuver, and other adaptable features within the units. For more information and resources about the Fair Housing Act at: www.hud.gov/fairhousing

Fair Housing Equal Opportunity Brochure Webpage: http://www.hud.gov/offices/fheo/lep.xml

Fair Housing Equal Opportunity for All Pamphlet: www.hud.gov/fairhousing

Fair Housing Equal Opportunity for All Pamphlet (Spanish version): www.hud.gov/fairhousing

D-U-N-S number and register in CCR please visit the following websites: http://www.grants.gov/applicants/request_duns_number.jspand
The Department of Housing and Urban Development sets Median Income levels for communities across the country; these numbers vary significantly. This data can be found at: http://www.huduser.org/datasets/il.html

OMB Circulars

Contractors must also comply with the policies, guidelines, and requirements of Title 24, CFR, Part 85 (codified pursuant to Office of Management and Budget [OMB] Circular No. A-102) and OMB Circular No. A-87 with respect to acceptance and use of funds under the program by states and units of general local government, including public agencies, and Circulars Nos. A-110 and A-122 with respect to the acceptance and use of funds under the HOPWA Program by private non-profit entities. These documents can be downloaded from the following website: www.whitehouse.gov/omb/circulars/index.html.

Frequently Asked Questions

What is income eligibility?
Any household whose income is below 80 percent of Area Median Income for their county is eligible for the program. A Project Sponsor may set a percentage below the 80 percent for income eligibility if a written policy is established, approved by the AA, and applied in a uniform, consistent, and non-discriminatory manner.

Does HOPWA allow conditional eligibility?
No, a household is either eligible or ineligible. There is no flexibility in applying program eligibility requirements.

Can a PLWH receive assistance under this program or must the diagnosis be more advanced?
HUD has determined that persons living with HIV – regardless of how advanced – are eligible for assistance.

How is zero income verified?
There are three acceptable methods of verifying any type of income. In order of preference, they are: (a) third party written or oral verification (e.g., pay stubs, letters); (b) review of documents (e.g., award letters): and (c) self-certification. The last method is the least-preferred method of verifying. If the client cannot verify income with the first two methods, they may sign a statement certifying income status.

A client is receiving $5,000 annually in work study. Does the full amount for work study count towards the Annual Income to determine program eligibility?
No. All forms of student financial assistance (grants, scholarships, educational entitlements, work study programs, and financial aid packages) are excluded from household annual gross income.

Can a household deduct child support expenses from annual gross income?
No, income that pays child support may not be excluded from household annual gross income.

Are financial contributions from family and friends considered a source of income when determining income eligibility?
The answer depends on whether the contribution or gift is received "regularly." Unfortunately, that is the extent of the guidance HUD provides. So, if the client expects to receive a contribution/gift of $200.00 per month for a year, then yes, that would be included in the income eligibility calculation. Whether the income is regular or sporadic will have to be determined by the client and Project Sponsor. If it is sporadic, then it should be excluded from the income eligibility calculation.

Does income earned by a minor count as household income?
No, earned income for dependent children under the age of 18 is not included. However, other income of dependent children under the age of 18 is included. The Determining Household Annual Gross Income Guide outlines acceptable forms of documentation, whose income is counted, and income inclusions and exclusions.

A client is receiving TBRA services. The client is not providing any documentation of medical results or that he is seeing a physician. Is the client non-compliant with HOPWA policies?
HOPWA only requires proof of diagnosis when determining basic program eligibility. Beyond that, there is no regulatory requirement to provide additional medical documentation for continuation of specific program

services unless the client has agreed to do so in their housing plan. Based on the information available, the client has not violated any rules. Termination of a client from HOPWA should be a last resort. Yes, HOPWA is intended to promote better health outcomes and using current medical documentation to monitor this is the best practice. However, the priority of this program is housing stability and the work needed to achieve it. If a Project Sponsor will require that clients provide medical documentation as a condition of receiving housing assistance, then a policy should be enacted and uniformly implemented with all HOPWA clients. Also, clients should have the opportunity to give informed consent by signing an acknowledgement of the Project Sponsor's unique termination policy prior to enrollment.

If a household is being considered for rental assistance, but there isn't a reasonable expectation they will be approved for the Housing Choice Voucher Program or other affordable housing programs in the future (e.g., criminal background barriers), does this disqualify someone from rental assistance activities?

Some households may not be eligible for the Housing Choice Voucher Program or other affordable housing programs and it would be unreasonable to expect their applications would ever be approved (this should be documented with a denial letter that explains why). In those circumstances, rental assistance could be used indefinitely or up to an established time-limit because no other long-term option is available. In other words, rental assistance activities can do more than just bridge gaps, especially when households aren't eligible for anything else. For example, it is perfectly fine to enroll someone in TBRA even when there is not an expectation that that household would be approved for other long-term housing assistance.

Can TBRA, STRMU, FBHA, or PHP pay for moving expenses?

No. These services cannot pay for a moving truck or other services to help someone move.

Are foster children considered dependents for purposes of determining household annual adjusted income for rental assistance calculations?

Per HUD's Occupancy Requirements of Subsidized Multifamily Housing Programs (4350.3), Chapter 5: Determining Income and Calculating Rent, Foster children are not considered dependents and are not eligible for a $480 deduction from annual income when performing a rental assistance calculation. However, there is an income exclusion (for determining household income eligibility for the HOPWA program) for payments a household receives to take care of foster children. For income eligibility determination, Project Sponsors may exclude payments received for the care of foster children or foster adults (usually persons with disabilities unrelated to the household, who are unable to live alone).

A client is fighting for the guardianship of his nephews who live with him. Would the nephews be counted as dependents for a rental assistance deduction?

Per HUD's Occupancy Requirements of Subsidized Multifamily Housing Programs (4350.3), Chapter 5: Determining Income and Calculating Rent, household members are not required to have legal custody of a dependent in order to receive the dependent deduction.

How can housing status for STRMU be defined if the client's name is not on the lease agreement?

HUD Notice 06-07 for STRMU states: "In order to receive STRMU assistance, there must be evidence of client tenancy or ownership and residency. To receive rental payments, the eligible individual or a member of the resident household must present evidence that they are a named tenant under a valid lease or that they are a legal resident of the premises." Possible sources of evidence of this include, but are not limited to:

- Documentation that the individual has been responsible for rental payments. Rental receipts, a cancelled check or a copy of a money order from the tenant to the owner would satisfy this condition.
- A late payment notice or any other written communication from the owner to the tenant that provides evidence of tenancy would also be satisfactory.

- If not named on the lease, any written documentation from the owner that the individual is a legal resident of the property.

Can a person simultaneously receive TBRA and STRMU assistance?
No. Per the HOPWA Grantee Oversight Resource Guide, TBRA, STRMU, and FBHA service periods cannot overlap.

Can a person have a Housing Choice Voucher or live in public housing and also receive HOPWA housing assistance?
No. If a client is receiving Housing Choice Voucher housing assistance payments, they are not eligible to receive HOPWA TBRA, STRMU, or FBHA. However, clients may also receive Supportive Services and PHP (CFR §574.300(b)(7).

Can a person receive HOME Tenant-Based Rental Assistance and HOPWA housing assistance at the same time?
No. As with the Housing Choice Voucher Program or a public housing program, a client is not eligible to receive HOPWA TBRA, STRMU, or FBHA at the same time with other federal housing assistance programs. This would be "double dipping." However, clients may also receive Supportive Services and PHP (CFR §574.300(b)(7).

Can a client have zero income and receive rental assistance services?
Yes. Household members with zero income must have their situation documented and income should be routinely reassessed.

A household is composed of one serodiscordant couple. The household receives STRMU services. If the other individual seroconverts, do they qualify the household for an additional 21 weeks of assistance?
No, the 21 weeks of assistance are for the household, not individual household members, and cannot be doubled or otherwise increased.

Under STRMU, can we pay rent, mortgage, and or utility bills for clients that predate their enrollment in the HOPWA Program? For example, if a client was enrolled in the HOPWA Program in January, can we pay December bills?
Yes, previous, verifiable balances can be paid for months that predate a household's enrollment date in the HOPWA Program and the start date of STRMU services. This also applies if the accrued costs of the bills predate the start date of the contract period (the HOPWA 2019 Program year is 02/01 – 08/31). For example, a check cut in February for outstanding bills from January of the prior contract year would be billed to the contract that started in February regardless of which days of accrued costs you are paying for. Tracking days of accrued costs paid for is merely a method of ensuring the total amount of STRMU assistance is capped at 147 days. This client may be assisted with the prior bills in order to prevent homelessness. Thus, there is meant to be a "seamless" housing assistance service even though a contract timeframe is crossed. From an accounting perspective, the predating bills would be charged on the current project year's budget.

When a household begins receiving STRMU, an agency can pay utilities for the previous months. What if a client starts the program in June and receives utility assistance for that month plus the previous months of April and May that were past due? Does this count as one month of assistance or three months?

The 21-week limit under STRMU is based on days of accrued costs. Therefore, if STRMU pays April (30 days), May (31 days), and June (30 days), then that will constitute 91 out of 147 days in a 52-week period (365 days for regular years and 366 days for leap years) – regardless of what day or month the check is cut.

With regard to the 21-week rule for STRMU, what happens when the 21st week is in the middle of a month?

You cannot exceed the 21-week limit. The household will have to pay the balance of what is due.

What kinds of emergencies would qualify a household for STRMU services?

An emergency is a situation that is short-term in nature and one that the case manager has reason to believe will put the client at risk of becoming homeless. To receive STRMU assistance a client must provide verifiable evidence of the outstanding obligation and evidence of his/her inability to make the monthly payments

Can the Project Sponsor develop their own system to track the number of weeks a client receives STRMU services within a 52-week period?

No. The Project Sponsor must use the DSHS calendar day method using the client's first payment date to determine the 52-week period. The calendar day method is used because it is the most accurate method with minimal rounding. HUD requires Project Sponsors to use the same method of tracking and must be applied uniformly and consistently for all Project Sponsors.

Does HUD permit a waiver of the 21-week time limitation for STRMU?

HUD regulations permit a waiver to be granted through the HUD Headquarters office on a case-by-case basis and approval can be granted only by the HUD Assistant Secretary for Community Planning and Development. HUD approval is rare and extraordinary and should not be expected by anyone assisted under this program.

Is it the responsibility of the Project Sponsor to inspect a client's housing for STRMU?

No. An inspection is not required for STRMU but the client must assure the Project Sponsor that the property is safe and decent. The case manager needs to ask some questions to confirm this statement as the Project Sponsor is ultimately responsible for ensuring this is true.

Why do STRMU clients need a Comprehensive Housing Plan?

All HOPWA clients are required to have a Housing Plan. Goals must be established for on-going housing stability for clients with referrals for access to medical treatment and supportive services. The purpose of the Housing Plan is to provide a tool for the client and case manager to achieve housing stability without long-term dependency on the HOPWA program.

Does HOPWA allow the use of funds for late and reconnect fees?

Yes. Late and reconnect fees are allowable under STRMU, but not under TBRA or FBHA. Remember, households cannot receive TBRA, STRMU, or FBHA services at the same time, so if a household receiving TBRA services is charged a late fee, STRMU cannot pay that late fee.

For TBRA, what if the unit does not comply with rent standard and rent reasonableness requirements?

In short:

- The household could relocate to a unit that complies with rent standard/rent reasonableness requirements,
- The household could find another household to split housing costs with provided there are enough bedrooms to accommodate both households (shared housing arrangement),
- The household or Project Sponsor could identify and secure an alternate payer for household-paid utility costs in order to reduce or eliminate the amount of utility allowance required,
- The household could negotiate a new rent or revise the utility responsibilities with the owner, or
- On a unit by unit basis, the grantee may increase the rent standard by up to 10 percent for up to 20 percent of the units assisted (in other words, Project Sponsors may use 110 percent of the rent standard for 2 out of 10 of the combined households that receive TBRA or TSH services in a given program year). Project Sponsors must collaborate with the MHC to develop a Rent Standard Increase policy and tracking method before increasing the rent standard for a proposed unit.

A Rent Standard Increase policy should describe the circumstances in which a Project Sponsor would increase the rent standard for a proposed unit. When will the Project Sponsor make this exception? Are there certain conditions or considerations the Project Sponsor will prioritize in making this exception? For example, the exception could be granted to a household that needs to be closer to a medical provider in the center of town where housing costs are higher. The policy should be implemented in a uniform, consistent, and non-discriminatory manner.

What is the difference between the client household and roommate households?

An applicant must identify individuals living in the unit as either household members or roommates when applying for assistance, or at renewal. Household membership is defined by the household, not by blood or marital relationship. A roommate relationship is established for the purposes of sharing rent and utility bills in return for receiving a share of the space available. In shared housing arrangements where two or more unrelated households live together, Project Sponsors may not extend grace periods to roommates or other households. Grace periods may be extended only to surviving or remaining household members who were already enrolled in the program.

Can a client rent a room or property from family?

The shared housing regulations at 24 CFR §982.615(b)(3) state that "an assisted person may not be related by blood or marriage to a resident owner." Also, per 24 CFR §982.306(d), Project Sponsors cannot provide housing assistance if the unit owner is the parent, child, grandparent, grandchild, sister, or brother of any member of the family. However, Project Sponsors may grant exception to these regulations if they determine that approving the unit would provide reasonable accommodation for a household member who is a person with disabilities.

For example, a reasonable accommodation would permit a 'person with disabilities,' including PLWH, to receive benefits when housed with a family member who owns or rents the housing unit if it is determined by a physician that living with the family member is important to the client's overall health and welfare. In such situations, the resident owner's income is not to be counted in determining the household's income eligibility for the program. Such payments are based on the number of bedrooms that the person with disabilities occupies in the home and must be reasonable for the type and nature of the housing arrangement, and similar to the reasonable rental fees available in comparable unassisted units.

To further clarify, a reasonable accommodation is permitted for clients who need to stay in place as an accommodation for their disability. If able, a client can make a reasonable accommodation request in writing, however, if the client is unable, they may have someone assist them with the request. Project Sponsors may also ask for written verification from a healthcare provider or someone knowledgeable about the person's disability as back-up for the file. A reasonable accommodation should not be used merely as a mechanism for clients not to have to move or in an effort to exclude additional household member's income that would normally be considered when determining income eligibility – but be legitimately due to their particular disability. Overall, the process for requesting and approving reasonable accommodations shouldn't be complicated, and generally, in other housing programs such as Section 8, reasonable requests are more often approved than not. See the decision tree under Appendix J: "Can I Pay this Owner?" for additional guidance.

If someone is married and both people receive Social Security or other income, with one spouse being the sole care giver for the other, do we have to include the caregiver's income in the computation?

Yes, a married partner cannot be considered a live-in aide. Per 24 CFR §813.102, a live-in aide as a person who resides with an elderly or disabled person or persons and who (a) is determined to be essential to the care and welfare of the person(s), (b) is not obligated to support the person(s), and (c) would not be living in the unit except to provide necessary supportive services.

APPENDICES

Appendix A: HOPWA Program Enrollment

Appendix B: Self- Declaration of Income

Appendix C: Self Declaration of Residency

Appendix D: Interim Recertification Worksheet

Appendix E: Service Outcome Assessment & Program Exit Worksheet

MISSISSIPPI HOME CORPORATION

Appendix A. HOPWA Program Enrollment

Eligible Individual

Client Name: _____

Client ID/File Number: _____ Housing Case Manager: _____

Household Size at Entry: _____ Adults at Entry: _____

Program Entry Date: _____ Program Exit Date: _____

File Structure Checklist

Eligibility Documentation

Eligibility must be confirmed before program entry and recertifications.

- ☐ Proof of HIV seropositivity for at least one household member
  The MHC HOPWA Program Manual outlines acceptable forms of documentation. Documentation must predate the program entry date.
- ☐ Proof of gross income for all household members 18 years of age and older
  The MHC HOPWA Determining Household Annual Gross Income Guide outlines acceptable forms of documentation, whose income is counted, and income inclusions and exclusions. Documentation must be complete and cover the 30 days preceding the program entry or recertification date.
- ☐ Proof of current residency for all household members 18 years of age and older
  The MHC *HOPWA Program Manual outlines acceptable forms of documentation. The household must reside in the Project Sponsor's HIV Service* Delivery Area. Documentation must be current as of the program entry or recertification date.

Program Entry

- ☐ Self-Declaration of Income and Required Attachments (If applicable)
- ☐ Self-Declaration of Residency (If applicable)
- ☐ Household Income Eligibility Worksheet
- ☐ HOPWA Program Agreement
- ☐ Demographic and Statistical Data
- ☐ Consent to Release and/or Obtain Confidential Information *(Or Project Sponsor's preferred form)*
- ☐ Housing Quality Standards Certification (One for each assisted unit)

Service Forms

TBRA and/or TSH

- ☐ Rent Standard and Rent Reasonableness Certification and Required Attachments
- ☐ Rental Assistance Worksheet and Required Attachments
- ☐ Housing Choice Voucher/Other Affordable Housing Waiver (If applicable)
- ☐ VAWA Lease Addendum (One for each assisted lease)
- ☐ Utility Reimbursement Notifications (If applicable)

STRMU and/or STSH

- ☐ STRMU Tracking Worksheet and Required Attachments
- ☐ STSH Tracking Worksheet

PHP

- ☐ PHP Intent to Lease Worksheet (If applicable)

Supportive Services

- ☐ Budget Worksheet *(Or Project Sponsor's preferred form)*
- ☐ Housing Plan *(Or Project Sponsor's preferred form)*
- ☐ Case notes

Interim Recertifications

- ☐ Interim Recertification Worksheet and Required Attachments (If applicable)

Supporting Documentation

- ☐ Check Request Vouchers
- ☐ Leases, mortgages, utility bills, ledgers, etc. paid for (Documentation must be current and predate service dates)
- ☐ Owner IRS Form W-9(s)
- ☐ VAWA Written Request for Documentation, Documentation, and/or Emergency Transfer Form (If applicable)

Outcome Data and Program Exit

- ☐ Service Outcome Assessment and Program Exit Worksheet
- ☐ Termination Letter (If applicable)

MISSISSIPPI HOME CORPORATION

Appendix B. Self-Declaration of Income

Must be completed by adult household members who have zero income or cannot obtain third party proof of income.

I, _____ am applying for housing assistance services.
Client/Household Member

I understand that Program regulations require collection of gross income documentation for all household members 18 years of age and older (documentation must be complete and cover the 30 days preceding the program entry or recertification date). I understand that this form is used to declare zero income or forms of income that are included in eligibility determination.

Income includes, but is not limited to:

1. Gross wages, salaries, overtime pay, commissions, fees, tips, bonuses, and other compensation for personal services
2. Net income from operation of a business or from rental or real personal property
3. Interest, dividends, and other net income of any kind for real personal property
4. Full amount of periodic payments received from Social Security, annuities, insurance policies, retirement funds, pensions, disability/death benefits, and other similar types of periodic receipts except as provided in line 14 of Annual Income Exclusions
5. Payments in lieu of earnings, such as unemployment and disability compensation, worker's compensation, and severance pay except as provided in line 3 of Annual Income Exclusions
6. Temporary Assistance for Needy Families (TANF), including amounts designated for shelter and utilities
7. Alimony, child support payments, and regular contributions from organizations or from persons not residing in the dwelling
8. All regular pay, special pay, and allowances of a member of the Armed Forces except as provided in line 7 of Annual Income Exclusions.

☐ I certify I have received the following income in the last 30 days, but **cannot obtain** third party proof.

Please explain why you cannot obtain income documentation:

Income Source	Gross: Last 30 Days	Pay Frequency	Date of Receipt
	$		
	$		
	$		

********** OR **********

☐ I certify I have received income in the last 30 days, but will not receive income from any source in the near future.
Attach documentation of individual's gross income. Documentation must be complete and cover the 30 days preceding the program entry or recertification date. Annualization of individual's income will be $0.00.

********** OR **********

☐ I certify I have **not** received income in the last 30 days. I do not anticipate receiving income from any source in the near future.

I understand that third-party verification is the preferred method of confirming income. I understand self-declaration is only permitted when I have zero income or attempted but cannot obtain third party proof of income. I understand that any misrepresentation of information or failure to disclose information requested on this form may disqualify me from participation in the Program and may be grounds for termination of assistance. It is unlawful to provide false information to the government when applying for federal public benefit programs per the Program Fraud Civil Remedies Act. I agree to report any changes in income to my housing case manager immediately.

Client/Household Member Name: _____

Client/Household Member Signature: _____ Date: _____

Case Manager Name: _____

Case Manager Signature: _____ Date: _____

Appendix C: Self-Declaration of Residency

Must be completed by adult household members who do not have or cannot obtain third party proof of current residency.

I, _____ am applying for housing assistance services.
Client/Household Member

I understand that Program regulations require collection of current residency documentation for all household members 18 years of age and older (my household must reside in the provider's Service Delivery Area (SDA) and documentation must be current as of the program entry or recertification date). I understand that this form is used to declare residency for eligibility determination.

☐ I certify I have a fixed address, but **cannot obtain** third party proof.

Please explain why you cannot obtain residency documentation:

_____

Physical address:

_____
Street and Unit, City, State, Zip, County

Mailing address (if different):

_____
Street/PO Box, City, State, Zip, County

********** OR **********

☐ I certify I do **not** have a fixed address and I am homeless. I cannot provide documentation of current residency.

Physical address/location I stayed last night:

_____
Street and Unit, City, State, Zip, County

Mailing address (if different):

_____
Street/PO Box, City, State, Zip, County

☐ CATEGORY 1
I lack a fixed, regular, and adequate nighttime residence:
- My primary nighttime residence is a public or private place not meant for human habitation; or
- I am living in a temporary shelter (including congregate shelters, transitional housing, and hotels or motels); or
- I am exiting an institution where I have resided for 90 days or less and resided in a place not meant for human habitation or temporary shelter immediately before entering that institution.

☐ CATEGORY 2
I will imminently lose my primary nighttime residence:
- I will lose my residence within 14 days of the date of this self-declaration; and
- I have not identified a subsequent residence; and
- I lack the resources or support networks to obtain permanent housing.

☐ CATEGORY 3
I am an unaccompanied youth under 25 years of age and do not otherwise qualify as homeless, but:
- I am defined as homeless under other federal laws; and
- I have not had permanent housing during the 60 days prior to the date of this self-declaration; and
- I have experienced persistent instability as measured by two moves or more during the preceding 60 days; and
- I expect to continue in such status for an extended period of time due to special needs or barriers.

☐ CATEGORY 4
I am fleeing domestic violence:
- I am fleeing, or attempting to flee, domestic violence, dating violence, sexual assault, or stalking; and
- I have no other residence; and
- I lack the resources or support networks to obtain other permanent housing.

I understand that third-party verification is the preferred method of confirming current residency. I understand self-declaration is only permitted when I do not have a fixed address or have attempted but cannot obtain third party proof of current residency. I understand that any misrepresentation of information or failure to disclose information requested on this form may disqualify me from participation in the Program and may be grounds for termination of assistance. It is unlawful to provide false information to the government when applying for federal public benefit programs per the Program Fraud Civil Remedies Act. I agree to report any changes in residency to my housing case manager immediately.

Client/Household Member Name: _____

Client/Household Member Signature: _____ Date: _____

Case Manager Name: _____

Case Manager Signature: _____ Date: _____

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Appendix D: Interim Recertification Worksheet

Must be completed if the household has experienced a change in income, residency, and/or composition and will remain in the program.

Change in Household Income

HAS THE HOUSEHOLD EXPERIENCED A CHANGE IN INCOME OF $200 OR MORE PER MONTH? ☐ Yes ☐ No

If yes, did household income increase or decrease? ☐ Increase ☐ Decrease

If yes, date of change: _____

	Household Member	Income Source	Gross: Last 30 Days	Pay Frequency	Date of Receipt
Income change 1:					
Income change 2:					
Income change 3:					

Is household annual gross income still under 80% of AMI per household's county of residence? ☐ Yes ☐ No

Attach documentation of change in income (documentation must be complete and cover the 30 days preceding the recertification date). If household annual gross income exceeds 80% of AMI, household is no longer eligible for the program.

Change in Household Residency

HAS THE HOUSEHOLD EXPERIENCED A CHANGE IN RESIDENCY? ☐ Yes ☐ No

If yes, date of change: _____

New address: _____
Street and Unit, City, State, Zip, County

Does household still reside in the provider's Service Delivery Area (SDA)? ☐ Yes ☐ No

Is household annual gross income still under 80% of AMI per household's county of residence? ☐ Yes ☐ No

Attach documentation of change in residency (documentation must be current as of the recertification date). If household is *outside of the provider's SDA, program* services will end immediately and household may seek services from the provider in their new SDA. If household annual gross income exceeds 80% of AMI, household is no longer eligible for the program.

Change in Household Composition

HAS THE HOUSEHOLD EXPERIENCED A CHANGE IN COMPOSITION? ☐ Yes ☐ No

If yes, did the number of household members increase or decrease? ☐ Increase ☐ Decrease

If yes, date of change: _____

Household member: _____ ☐ Joined ☐ Left

Household member: _____ ☐ Joined ☐ Left

Household member: _____ ☐ Joined ☐ Left

Does household still include an eligible individual? ☐ Yes ☐ No

Is household annual gross income still under 80% of AMI per household's county of residence? ☐ Yes ☐ No

Attach eligibility documents for all new household members 18 years of age and older. If household does not include an eligible individual, household is no longer *eligible for the program unless household qualifies for the provider's grace period. If house*hold annual gross income exceeds 80% of AMI, household is no longer eligible for the program.

I understand that any misrepresentation of information or failure to disclose information requested on this form may disqualify me from participation in the Program and may be grounds for termination of assistance. It is unlawful to provide false information to the government when applying for federal public benefit programs per the Program Fraud Civil Remedies Act.

Client/Household Member Name: _____

Client/Household Member Signature: _____ Date: _____

Case Manager Name: _____

Case Manager Signature: _____ Date: _____

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Appendix E: Service Outcome Assessment and Program Exit Worksheet

Track Housing Assistance and Supportive Services outcomes as they occur. If all services have ended and household will be terminated, enter program exit data.

Client Name: _____
First, Middle, Last

Housing Assistance Services: TBRA and/or FBHA Outcome Assessment

Household destination

☐ TBRA	☐ FBHA (STSH and/or TSH)	Outcome
Service Start Date: _____	Service Start Date: _____	
Service End Date: _____	Service End Date: _____	
☐ Continued to the next year	☐ Continued to the next year	
☐ Private housing	☐ Private housing	
☐ Other HOPWA	☐ Other HOPWA	Stable/Permanent Housing
☐ Other subsidy	☐ Other subsidy	
☐ Institution	☐ Institution	
☐ Temporary housing	☐ Temporary housing	Temporarily Stable/Reduced Risk
☐ Emergency shelter/Streets	☐ Emergency shelter/Streets	
☐ Jail/Prison	☐ Jail/Prison	Unstable Arrangements
☐ Disconnected/Unknown	☐ Disconnected/Unknown	
☐ Death	☐ Death	Life Event

Housing Assistance Services: STRMU Outcome Assessment

Household status

☐ **STRMU**

Service Start Date: _____ Service End Date: _____

	Outcome
☐ Maintained private housing without subsidy (Client received assistance and is stable, unlikely to seek additional support)	
☐ Other private housing without subsidy (Client found new housing and is stable, unlikely to seek additional support)	
☐ Other HOPWA housing assistance (Permanent Housing)	Stable/Permanent Housing
☐ Other housing assistance (Permanent Housing)	
☐ Institution (e.g., residential and long-term care)	
☐ Likely that additional STRMU is needed to maintain current housing	Temporarily Stable
☐ Transitional facilities/short-term (e.g., temporary or transitional with formal arrangement)	Reduced Risk of Homelessness
☐ Temporary/non-permanent housing (Client ended lease; moved in with someone; will live there 90 days or less)	
☐ Emergency shelter/Street	
☐ Jail/Prison	Unstable Arrangements
☐ Disconnected/Unknown	
☐ Death	Life Event

STRMU History

☐ Received this year & the prior year ☐ Received this year & the prior two years ☐ Not applicable

Supportive Services: Housing Case Management Outcome Assessment

Check all that apply

☐ **Supportive Services**

Service Start Date: _____ Service End Date: _____

	Outcome
☐ Received housing case management (Supportive Services or leveraged)	
☐ Had a housing plan for maintaining or establishing stable on-going housing	Support for Stable Housing
☐ Had contact with a case manager per service plan schedule	Access to Support
☐ Had contact with a primary health care provider per service plan schedule	
☐ Accessed or maintained medical insurance/assistance	Access to Health Care
☐ Accessed or maintained sources of income	
☐ Obtained an income-producing job	Sources of Income

Program Exit Date: _____ ☐ Not applicable, continued to the next year

Reason for Exit: ☐ Not applicable, continued to the next year ☐ Completed program ☐ Needs could not be met ☐ Criminal activity/Violence ☐ Non-compliance with program ☐ Death ☐ Disagreement with rules/persons ☐ Left for housing opportunity before completing program ☐ Reached maximum time allowed ☐ Unknown/Disappeared ☐ Other:

Case Manager Name: _____

Case Manager Signature: _____ Date: _____

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OMB Control No: 2506-0117 (exp. 09/30/2021)



DESK GUIDE

FOR MORE INFORMATION PLEASE CONTACT

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HOPWA

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