

2024 Mississippi Annual Action Plan



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Prepared By:



Annual Action Plan
2024

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Executive Summary

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

1. Introduction

The 2024 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, 2024 - September 30, 2025. 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 outcome 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 homelessness.
- 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 January 24, 2024 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 Public Hearing for the 2024 Annual Action Plan to gather citizen views and input was held on Wednesday, February 21, 2024, from 10:00 a.m. to 12:30 p.m. in the Community Room of the Tupelo Police Department located at 400 North Front Street, Tupelo, MS 38804.

The Second Public Hearing for the 2024 Annual Action Plan to gather citizen views and input was held on Tuesday, March 26, 2024, from 10:00 a.m. to 12:00 p.m. at the Central Mississippi Planning and Development District office located at 1020 Centre Pointe Boulevard, Pearl, Mississippi 39208.

The Third Public Hearing for the 2024 Annual Action Plan to discuss findings of the plan based on citizen input and what the state plans to do with funds based on that input will be held on Wednesday, April 17, 2024, from 1:00 p.m. to 3:00 p.m. in Biloxi, Mississippi at MHC's Annual Housing Conference in the Beau Rivage Hotel located at 875 Beach Boulevard, Biloxi, Mississippi 39530.

The 30-Day Public Comment period begins on April 10, 2024, and ends on May 11, 2024. Announcements were made at the Advisory meeting, the statewide Public Hearings, and the 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.

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

All Public Comments will be included after the 30-day public comment period ends on May 11, 2024.

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

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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 annually. 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 January 24, 2024.

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.

The First Public Hearing for the 2024 Annual Action Plan to gather citizen views and input was held on Wednesday, February 21, 2024, from 10:00 a.m. to 12:30 p.m. in the Community Room of the Tupelo Police Department located at 400 North Front Street, Tupelo, MS 38804.

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The Third Public Hearing for the 2024 Annual Action Plan to discuss findings of the plan based on citizen input and what the state plans to do with funds based on that input will be held on Wednesday, April 17, 2024, from 1:00 p.m. to 3:00 p.m. in Biloxi, Mississippi at MHC's Annual Housing Conference in the Beau Rivage Hotel located at 875 Beach Boulevard, Biloxi, Mississippi 39530.

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 will be April 10 – May 11, 2024, 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. 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 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 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 January 24, 2024.

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 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 agencies 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 of 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 measure, 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 have developed its own policies and procedures for HMIS.

MHC have 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

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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

	<p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>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 January 24, 2024. 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.</p>
2	<p>Agency/Group/Organization</p>	<p>Mississippi United to End Homelessness</p>
	<p>Agency/Group/Organization Type</p>	<p>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</p>
	<p>What section of the Plan was addressed by Consultation?</p>	<p>Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Anti-poverty Strategy</p>

	<p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>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.</p>
3	<p>Agency/Group/Organization</p>	<p>Central Mississippi COC</p>
	<p>Agency/Group/Organization Type</p>	<p>Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless</p>
	<p>What section of the Plan was addressed by Consultation?</p>	<p>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</p>

	<p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>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 January 24, 2024. 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.</p>
4	<p>Agency/Group/Organization</p>	<p>Mississippi Regional Housing Authority VI</p>
	<p>Agency/Group/Organization Type</p>	<p>Housing PHA Services - Housing Regional organization</p>
	<p>What section of the Plan was addressed by Consultation?</p>	<p>Housing Need Assessment Public Housing Needs Homelessness Strategy Non-Homeless Special Needs Build Assets and Wealth</p>

	<p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>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 January 24, 2024. 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.</p>
5	<p>Agency/Group/Organization</p>	<p>AIDS Services Coalition</p>
	<p>Agency/Group/Organization Type</p>	<p>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</p>

<p>What section of the Plan was addressed by Consultation?</p>	<p>Housing Need Assessment Public Housing Needs Homelessness Strategy Non-Homeless Special Needs HOPWA Strategy Anti-poverty Strategy</p>
<p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>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 January 24, 2024. 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.</p>

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 January 24, 2024. 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 January 24, 2024. 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 January 24, 2024. 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 January 24, 2024. 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 January 24, 2024. 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 January 24, 2024. The outcomes of the consultation resulted in suggestions to improve program performance in relation to providing safe, decent, affordable housing retrofitted for people with disabilities. 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 consideration. 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

	<p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>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.</p>
14	<p>Agency/Group/Organization</p>	<p>Electric Cooperatives of Mississippi</p>
	<p>Agency/Group/Organization Type</p>	<p>Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide Planning organization</p>
	<p>What section of the Plan was addressed by Consultation?</p>	<p>Broadband Needs and Narrowing Digital Divide</p>

	<p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>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.</p>
15	<p>Agency/Group/Organization</p>	<p>Cooperative Energy of Mississippi</p>
	<p>Agency/Group/Organization Type</p>	<p>Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide Planning organization</p>
	<p>What section of the Plan was addressed by Consultation?</p>	<p>Broadband Needs and Narrowing Digital Divide</p>

	<p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>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.</p>
16	<p>Agency/Group/Organization</p>	<p>Mississippi Broadband Connect Coalition</p>
	<p>Agency/Group/Organization Type</p>	<p>Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide Planning organization</p>
	<p>What section of the Plan was addressed by Consultation?</p>	<p>Broadband Needs and Narrowing Digital Divide</p>

	<p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>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.</p>
17	<p>Agency/Group/Organization</p>	<p>Mississippi Public Service Commission</p>
	<p>Agency/Group/Organization Type</p>	<p>Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide Other government - State</p>
	<p>What section of the Plan was addressed by Consultation?</p>	<p>Broadband Needs and Narrowing Digital Divide</p>

	<p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>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.</p>
18	<p>Agency/Group/Organization</p>	<p>Mississippi Emergency Management Agency</p>
	<p>Agency/Group/Organization Type</p>	<p>Agency - Emergency Management Other government - State</p>
	<p>What section of the Plan was addressed by Consultation?</p>	<p>Vulnerability to Natural Hazard Risks</p>

	<p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>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</p>
19	<p>Agency/Group/Organization</p>	<p>Public Lands Division, MS Secretary of State</p>
	<p>Agency/Group/Organization Type</p>	<p>Agency - Management of Public Land or Water Resources Other government - State</p>
	<p>What section of the Plan was addressed by Consultation?</p>	<p>Vulnerability to Natural Hazard Risks</p>

	<p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>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.</p>
21	<p>Agency/Group/Organization</p>	<p>Mississippi Department of Environmental Quality</p>
	<p>Agency/Group/Organization Type</p>	<p>Agency - Management of Public Land or Water Resources Other government - State</p>
	<p>What section of the Plan was addressed by Consultation?</p>	<p>Vulnerability to Natural Hazard Risks</p>

	<p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>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.</p>
22	<p>Agency/Group/Organization</p>	<p>Army Corps of Engineers</p>
	<p>Agency/Group/Organization Type</p>	<p>Agency - Managing Flood Prone Areas Agency - Management of Public Land or Water Resources Agency - Emergency Management Other government - Federal</p>
	<p>What section of the Plan was addressed by Consultation?</p>	<p>Vulnerability to Natural Hazard Risks</p>

	<p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>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.</p>
23	<p>Agency/Group/Organization</p>	<p>Mississippi Department of Marine Resources</p>
	<p>Agency/Group/Organization Type</p>	<p>Agency - Managing Flood Prone Areas Agency - Management of Public Land or Water Resources Other government - State</p>
	<p>What section of the Plan was addressed by Consultation?</p>	<p>Vulnerability to Natural Hazard Risks</p>

	<p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>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.</p>
24	<p>Agency/Group/Organization</p>	<p>Mississippi Department of Child Protective Services</p>
	<p>Agency/Group/Organization Type</p>	<p>Services - Housing Services-Children Services-homeless Service-Fair Housing Services - Victims Child Welfare Agency Other government - State</p>
	<p>What section of the Plan was addressed by Consultation?</p>	<p>Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs</p>

	<p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>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 January 24, 2024. 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.</p>
25	<p>Agency/Group/Organization</p>	<p>HOUSING EDUCATION AND ECONOMIC DEVELOPMENT (HEED)</p>
	<p>Agency/Group/Organization Type</p>	<p>Housing Services - Housing Service-Fair Housing Statewide Organization - Nationally Recognized Neighborhood Organization</p>
	<p>What section of the Plan was addressed by Consultation?</p>	<p>Fair Housing</p>

	<p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>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 January 24, 2024. 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.</p>
26	<p>Agency/Group/Organization</p>	<p>Mississippi Center for Justice</p>
	<p>Agency/Group/Organization Type</p>	<p>Housing Services - Housing Service-Fair Housing Statewide Organization Neighborhood Organization</p>
	<p>What section of the Plan was addressed by Consultation?</p>	<p>Fair Housing</p>

<p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>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 January 24, 2024. 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.</p>
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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 January 24, 2024. 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 2024 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 January 24, 2024.

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 2024 Annual Action Plan.

The 30-day public comment period will be April 10 – May 11, 2024, 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 2024 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.

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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 2023, and allocation and scoring activities for 2024 in CDBG, ESG, HOME, HOPWA & HTF. The statewide Public Hearings were made on February 21, 2024, in Tupelo, and March 26, 2024, in Pearl, and April 17, 2024, in Biloxi.	The public comment period for the 2024 AAP will be April 10, 2024, to May 11, 2024.	A summary of the responses will be attached in Section AD-26 of this AAP.	https://www.mshomecorp.com/2024/03/2024-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 2024 AAP will be April 10, 2024, to May 11, 2024.	A summary of the responses will be attached in Section AD-26 of this AAP.	https://www.mshomecorp.com/2024/03/2024-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)
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 2024 AAP will be April 10, 2024, to May 11, 2024.	A summary of the responses will be attached in Section AD-26 of this AAP.	N/A	https://www.mshomecorp.com/2024/03/2024-annual-action-plan-draft-available/ , and also at www.mississippi.org

4	Public Meeting	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish, Vietnamese</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p> <p>www.mississippi.org</p>	<p>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</p>	<p>A summary of the responses will be attached in Section AD-26 of this AAP.</p>	N/A	<p>https://www.mshomecorp.com/2024/03/2024-annual-action-plan-draft-available/, and also at www.mississippi.org</p>
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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	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish, Vietnamese</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p> <p>CoCs</p>	<p>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 2024 in CDBG, ESG, HOME, HOPWA & HTF. The statewide Public Hearings were made on February 21, 2024, in Tupelo, and March 26, 2024, in Pearl, and April 17 in Biloxi.</p>	<p>The public comment period for the 2024 AAP will be April 10, 2024, to May 11, 2024.</p>	<p>A summary of the responses will be attached in Section AD-26 of this AAP.</p>	<p>https://www.mshomecorp.com/2024/03/2024-annual-action-plan-draft-available/, and also at www.mississippi.org</p>

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	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Statewide</p>	Outreach to announce CDBG funding was conducted via the Community Incentives Division (CID Instruction) and MDA Website.	A summary of the responses will be 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 2024 annual allocation funding 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 2024. 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

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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: \$		

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CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	24,335,266	1,125,000	50,000	25,510,266	25,211,776	<p>The 2024 Annual Allocation section in the Expected Amount Available table 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 annual 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 by a sub-grant recipient 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</p>
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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: \$		
								completion (est. \$125,000). The State anticipates utilizing NSP program income for future eligible CDBG purposes once NSP program income has been transferred to the state CDBG account (est. \$1,000,000). The potential NSP program income to be received is reflected in the Program Income section of the Expected Amount Available. Prior Year Resources in the Expected Amount Available table represents the amount of prior obligated funds returned or de-obligated and no longer obligated from the prior allocation years (not including 2024). The Expected Amount Available Remainder of the Con Plan is an estimate of future allocations based on the average of the first four years for the remaining year 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 2024 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 2024 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 2024 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 2024 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.

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If appropriate, describe publically 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 to 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 on 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: \$12,560,266	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 75000 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.

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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	46	54	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 people 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/infrastructure. 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 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.

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

Introduction:

The State of Mississippi's Community Development Block Grant (CDBG) Program is designed to provide funds for local public infrastructure / facility projects with activities that meet one of the National Objectives of the Community Development Act of 1974: benefits to low- and moderate-income persons. The state is currently using the Overall Benefit Period of 2024, 2025, and 2026 as the three consecutive year period used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. The State has designed the program to address critical economic and community development needs of units of general local government and the citizens of Mississippi. The funds will be allocated to public infrastructure / public facilities, economic development activities and state administration (including indirect costs). The State proposes to distribute CDBG public infrastructure / facility funds statewide to eligible units of general local government using a competitive process. CDBG economic development funds will be made available to non-entitlement units of general local government on a project by project basis based upon private sector job creation and capital investment.

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.	<p>The State of Mississippi's Community Development Block Grant (CDBG) Program is designed to provide funds for local public infrastructure / facility projects with activities that meet one of the National Objectives of the Community Development Act of 1974: benefits to low- and moderate-income persons. The state is currently using the Overall Benefit Period of 2024, 2025, and 2026 as the three consecutive year period used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. The State has designed the program to address critical economic and community development needs of units of general local government and the citizens of Mississippi. The funds will be allocated to public infrastructure / public facilities, economic development activities and state administration (including indirect costs). The State proposes to distribute CDBG public infrastructure / facility funds statewide to eligible units of general local government using a competitive process. CDBG economic development funds will be made available to non-entitlement units of general local government on a project by project basis based upon private sector job creation and capital investment.</p>
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<p>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</p>	<p>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 2024 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.</p> <p>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.</p>
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<p>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</p>	<p>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.</p>
<p>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)</p>	<p>Not Applicable</p>
<p>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</p>	<p>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.</p>

<p>Describe how resources will be allocated among funding categories.</p>	<p>24,335,266 in CDBG allocation funds will be allocated as follows:</p> <p>Public Facilities - \$12,560,266</p> <p>---Regular Government - \$3,750,000</p> <p>---Small Government - \$8,810,266</p> <p>Economic Development - \$11,000,000</p> <p>State Administration (including Indirect Cost) - \$775,000</p>
<p>Describe threshold factors and grant size limits.</p>	<p>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 completely 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.</p> <p>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.</p>

	<p>What are the outcome measures expected as a result of the method of distribution?</p> <p>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.</p>
2	<p>State Program Name: ESG</p>
	<p>Funding Sources: ESG</p>
	<p>Describe the state program addressed by the Method of Distribution.</p> <p>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.</p>

<p>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</p>	<p>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.</p> <ul style="list-style-type: none"> • 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. <p>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.</p> <p>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.</p> <p>Applications will be evaluated and scored based on the Grant Review Scoring Guide.</p> <p>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.</p>
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	<p>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.</p>
<p>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</p>	<p>Not Applicable</p>
<p>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)</p>	<p>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 member homelessness 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.</p> <p>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/.</p>

<p>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</p>	<p>Not Applicable</p>
<p>Describe how resources will be allocated among funding categories.</p>	<p>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.</p> <p>Funding categories:</p> <ul style="list-style-type: none"> 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

<p>Describe threshold factors and grant size limits.</p>	<p>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.</p> <p>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.</p> <p>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.</p> <p>Applicants are required to submit the following documents along with applications to determine if threshold requirements are met:</p> <ul style="list-style-type: none"> • 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
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	<p>What are the outcome measures expected as a result of the method of distribution?</p>	<p>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.</p>
3	<p>State Program Name:</p>	<p>HOME Investment Partnership Program</p>
	<p>Funding Sources:</p>	<p>HOME</p>
	<p>Describe the state program addressed by the Method of Distribution.</p>	<p>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.</p>

<p>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</p>	<p>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.</p> <p>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.</p>
<p>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</p>	<p>Application information can be obtained and submitted at the following location on MHC's webpage: https://www.mshomecorp.com/federal-programs/home/</p>

<p>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)</p>	<p>Not Applicable</p>
<p>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</p>	<p>Not Applicable</p>
<p>Describe how resources will be allocated among funding categories.</p>	<p>Allocated Resources in 2024: 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</p>

<p>Describe threshold factors and grant size limits.</p>	<p>Threshold factors for HOME Rental/CHDO Rental & Homeownership</p> <ul style="list-style-type: none"> • 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 <p>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 exhausted. To ensure fairness, the date and time received at MHC will be stamped on applications.</p> <p>Grant Size Limits:</p> <p>Homebuyer Assistance – Based on underwriting and subsidy layering review not to exceed a maximum cap of \$14,999.</p> <p>Rehabilitation of owner-occupied units-\$50,000; Historical-\$60,000</p> <p>Construction/Replacement - \$125,000</p> <p>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.</p>
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	<p>Home development subsidy – Based on maximum per unit subsidy limits determined and published annually by HUD. And subsidy layering review.</p> <p>Homeowner Rehab Threshold Requirements:</p> <ol style="list-style-type: none"> 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 <p>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 recently completed fiscal year.</p> <p>Homeowner rehab Grant Size: Maximum Grant Amount - \$600,000</p> <p>The Homeowner Rehabilitation Program is a competitive application process which involves a Threshold Application Review.</p> <p>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.</p> <p>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.</p> <p>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.</p>
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<p>What are the outcome measures expected as a result of the method of distribution?</p>	<p>The outcome measures for the method of distribution for the HOME Program activities:</p> <p>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.</p> <p>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.</p> <p>Homebuyer assistance set-aside: Will create homeownership for low-income households by providing housing counseling, down payment and closing cost assistance.</p> <p>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.</p> <p>Disaster Activity Funds Outcomes - MHC expects to assist approximately 10 houses per applicant.</p> <p>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.</p>
<p>4 State Program Name:</p>	<p>Housing Opportunities for Persons With Aids (HOPWA)</p>
<p>Funding Sources:</p>	<p>HOPWA</p>

<p>Describe the state program addressed by the Method of Distribution.</p>	<p>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</p>
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	<p>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.</p>
<p>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</p>	<p>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.</p> <p>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 of 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.</p> <p>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.</p>
<p>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</p>	<p>Not Applicable</p>

<p>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)</p>	<p>Not Applicable</p>
<p>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</p>	<p>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.</p>
<p>Describe how resources will be allocated among funding categories.</p>	<p>HOPWA funding will be allocated as follows among the following categories:</p> <p>\$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.</p> <p>\$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.)</p> <p>\$79,077.30 – 3.00%: State Administration</p> <p>\$2,635,910 – 100%: Total HOPWA</p>

<p>Describe threshold factors and grant size limits.</p>	<p>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.</p> <p>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.</p> <p>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.</p> <p>Applicants are required to submit required documentation relative to the program threshold requirements.</p> <ul style="list-style-type: none"> • 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
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	<ul style="list-style-type: none"> • 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) <ul style="list-style-type: none"> • a. Copy of OMB 2 CFR 200 Audit (Required if \$750,000 in aggregate Federal funds expended), ORb. 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
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	<p>What are the outcome measures expected as a result of the method of distribution?</p>	<p>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.</p> <p>Work with partners and seek to support 400 individuals with HIV/AIDS access affordable housing and services.</p>
5	<p>State Program Name:</p>	<p>Housing Trust Fund</p>
	<p>Funding Sources:</p>	<p>HTF</p>
	<p>Describe the state program addressed by the Method of Distribution.</p>	<p>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.</p> <p>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.</p> <p>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.</p>

<p>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</p>	<p>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.</p> <p>The application process will consist of two steps:</p> <p>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.</p> <p>Upon completion of the application review process, MHC staff will make approval recommendations to its Board of Directors. After Board approval, a commitment letter will be sent to the applicant.</p> <p>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/.</p>
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<p>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</p>	<p>Application information can be obtained and submitted at the following location on MHC's webpage: https://www.mshomecorp.com/federal-programs/htf/</p>
<p>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)</p>	<p>Not Applicable</p>
<p>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</p>	<p>Not Applicable</p>

<p>Describe how resources will be allocated among funding categories.</p>	<p>HTF allocation for 2024 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.</p> <p>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.</p>
<p>Describe threshold factors and grant size limits.</p>	<p>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).</p> <p>There will be no maximum award limit per project. 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.</p>
<p>What are the outcome measures expected as a result of the method of distribution?</p>	<p>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.</p>

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 2024 Annual Allocation is based on HUD's published formula allocation amounts. HTF allocation for 2023 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.

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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.

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AP-38 Project Summary

Project Summary Information

Project Name	Target Area	Goals Supported	Needs Addressed	Funding	Description	Target Date	Esti and tha from 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 2024 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 to 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 state's 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 through 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 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 actually 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 many state and federal agencies, the state legislature, the ten regional planning and development districts, Mississippi Municipal League, Mississippi Association of Supervisors, Mississippi Economic Development Council, Mississippi Economic Council, Accelerate Mississippi, 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.

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 and declining 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 Community Development Block Grant (CDBG) program income that is, or may be, available for use that is intended to be carried out according to program requirements. Program Income is addressed specifically in AP-15 Expected Resources. The state currently recognizes 2024, 2025, and 2026 as the consecutive three-year period used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income as listed below in the Overall Benefit section of the Other CDBG Requirements below.

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	1,125,000
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:	1,125,000

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, 2024. 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 multifamily 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. The 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. 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 system 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 the 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 the 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 rehousing 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).

There is no maximum award per project. 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 be 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.

