

2026 Mississippi Annual Action Plan



June 1, 2026

Prepared By:



Date Approved by HUD:

September 16, 2026

Executive Summary

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

1. Introduction

The State of Mississippi receives an annual allocation of approximately \$40 million of Community Planning and Development (CPD) funds from HUD. Funds are distributed among five programs: CDBG, HOME, HOPWA, ESG, and HTF. In accordance with 24 CFR 91.15, the State is required to submit an Allocation Action Plan each year.

The Mississippi Home Corporation (MHC) and the Mississippi Development Authority (MDA) (*collectively referred to as the “State of Mississippi” or “the State”*), serve as the administrators of these programs. MDA administers the CDBG program and MHC administers HOME, HOPWA, HTF, and ESG programs. MHC also serves as the lead agency responsible for developing the Consolidated Plan and Annual Action Plan.

The Allocation Action Plan is a collaborative process for housing and community development actions to execute the goals and priorities identified in the Consolidated Plan. It offers the opportunity to shape these housing and community development programs into effective, coordinated neighborhood and community development strategies. It also allows for strategic planning and citizen participation to occur in a comprehensive context, thereby reducing duplication of effort.

A summary of the Citizen Participation Process (CPP) across the state included public notices and presentations at one virtual core consultation meeting, and three 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.

The State of Mississippi’s objectives and outcomes for HUD’s Entitlement Programs are to develop viable communities through the provision of decent housing, a suitable living environment, and expanded economic opportunities.

The State has adopted the following goals which is identified in the Consolidated Plan.

1. Expand and Preserve Affordable Rental Housing
2. Link housing development with employment and services to promote self sufficiency
3. Increase homeownership opportunities for low income households
4. Enhance housing stability and homelessness prevention programs
5. Increase manufactured housing stock for low income households
6. Increase outreach for housing preservation through homeowner rehabilitation
7. Increase community knowledge of Community Housing Development Organizations (CHDOs)
8. Economic Development

Program Outcomes:

- Expected Outcomes HOME - Increase the production of affordable housing and continue to support the rehabilitation of affordable housing. To increase access to housing by creating or rehabilitating affordable rental housing for very low-income individuals. Provide technical assistance training and education throughout the state to nonprofit in an effort to increase the state's CHDO certification.
- Expected Outcomes ESG - Improve a wide range of support services and housing opportunities for persons experiencing homelessness and at risk of homeless.
- Expected Outcomes HOPWA - Improve housing assistance and related supportive services for low-income persons living with HIV/AIDS and their families.
- Expected Outcomes HTF - Increase access to affordable rental housing for extremely 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.

The program performance to date includes CDBG's creation of 278 jobs. ESG served 550 non-homeless Special Needs and HOPWA provided housing and sheltered services to 2,067 individuals. HOME and HTF programs developed 85 rental units, and rehabbed 82 homes.

The state exceeded its homeless housing goals serving 800 individuals by 1,267 persons served, and its HOPWA non-homeless special needs service goal of 300 by serving 250 individuals. Production goals for the period were not met in several categories including: homeowner housing rehabilitated, and rental unit production. The state is taking the following actions: 1) increasing the number of CHDO agencies throughout the state 2) allowing nonprofit agencies to apply for homeowner rehab.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

The First statewide Public Hearing for the 2026 Annual Action Plan was held on Tuesday, March 3, 2026, from 3:30 p.m. to 5:00 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 2026 Annual Action Plan to gather citizen views and input was held on Wednesday, March 4, 2026, from 10:00 a.m. to 11:30 a.m. at the Tunica County Courthouse at 1300 School Street, Tunica, Mississippi 38676.

The Third Public Hearing for the 2026 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 was held on Friday, May 1, 2026, from 8:30 a.m. to 10:00 a.m. in Biloxi, Mississippi at MHC's Annual Housing Conference in the Beau Rivage Hotel located at 875 Beach Boulevard, Biloxi, Mississippi 39530.

MHC initially implemented a 60-day public comment period from March 5, 2026, to May 4, 2026, and then extended it to May 25, 2026, to allow more time for the public to make comments after the third public hearing. Announcements were made each statewide Public Hearing, and on MHC and MDA websites.

MHC and MDA held an Advisory Team meeting on May 27, 2026, representing the ESG, HOME, HOPWA, HTF, and CDBG programs with participation from key partners with an interest in providing housing and supportive services to low-income families statewide.

Information obtained from these meetings was helpful in the development and implementation of the program activities. Members also participated in a survey for additional information to see if there were issues not covered (findings provided in AD-26). Participation added great value into aspects of the ESG, HOME, HOPWA, HTF, and CDBG programs.

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 - 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.

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.

MHC received one comment in writing during the public comment period, and it is attached separately as part of the Citizen Participation Process in AD-26 along with one written comment from a member of the Advisory Board (also located in AD-26). Both comments relate to the need for developers to have the opportunity to apply for \$750,000.00 in HUD funds when developing 9% LIHTC deals. Currently, MHC only allows LIHTC developers to use HUD funds for 4% LIHTC deals in order to prevent over-subsidizing and to allow for more statewide projects to occur. MHC has informed both commenters that their requests were under advisement and that MHC would inform them at a later date if a policy change would occur.

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

There were no public comments received. A transcript of comments from the Advisory Meeting is attached in Section AD-26 of the Citizen Participation Plan.

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

Annual Action Plan
2026

7

Mississippi Home Corporation- Attn: Lisa Coleman- 735 Riverside Drive - Jackson, MS 39202

601-718-4757 or lisa.coleman@mshc.com

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

1. Introduction

Mississippi's Annual Action Plan details the overall strategy for addressing housing and community and economic development needs statewide using the U.S. Department of Housing and Urban Development's (HUD's) program funding. 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 next 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 Consolidated Plan availability to all units of general local government (municipal and county), the regional planning and development districts, and other local units of government representatives such as community developers and application preparers, etc.

MHC sought input on the resilience to broadband needs from MDA, ECM, Fiber Broadband Association of Mississippi, Cooperative Energy, and the state's Public Service Commission 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, U.S. Army Corps of Engineers, and the Mississippi Department of Marine Resources.

MDA and MHC reached out to the following local governments for their participation in the Advisory Group but they did not attend:

Mary Croft - Mayor, Town of Webb, mtcanda@yahoo.com, 662-902-3420 (Open HOME Grant, submitting CDBG PF Application)

Wes Erhardt - Mayor, Town of Como, comomayor1@gmail.com, 1-601-540-1111(CDBG PF Awarded, HOME Grant Underway)

Nichole Harris - Mayor, Town of Tutwiler, mayornharris@gmail.com, 662-375-4646 (CDBG PF Under Construction)

Rodger Wasson- MS Department of Mental Health. (MHC met with him prior to the Advisory Meeting for his input on the AAP).

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

MHC reached out to multiple stakeholders statewide for their input. MHC sought their input on specific evidence-based program modifications or new initiatives that could enable the state to better meet the needs of citizens. In addition, feedback was sought regarding the funding prioritization of local housing and community and economic development needs. MHC received input on its Plan from the Mississippi Development Authority (MDA), Mississippi Department of Health (MSDH), the state's Continuum of Care agencies, and the state's public housing authorities regarding improved service delivery and numbers of persons served.

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 website and posted at various locations throughout the State. MDA issued Program Bulletins and a CID instruction to inform interested groups of the Hearings.

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. Consultations for HOME, ESG, HOPWA, NHTF, and CDBG were 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 May 27, 2026.

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 is on-going monthly. Discussions include ways to improve services and efficiencies with the Community Mental Health Centers and the Mississippi Department of Mental Health. In order to address issues faced by seriously mentally ill - ELI households (focus of the Olmstead Initiative) and ways the programs are administered, MHC can provide the assistance needed to address this initiative best.

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

The State has coordinated and will continue to coordinate with the three Continuums of Care: Balance of State, Open Doors Homeless Coalition, and Central Mississippi CoC. This coordination supports the allocation of funds for eligible activities and helps with developing performance standards to address the needs of homeless individuals, families with children, and those at risk of homelessness. MHC met with all three CoCs during the CoC consultation meeting on April 14, 2026. During the meeting, the CoCs discussed the needs of the homeless in their areas. The CoC was very grateful for the goals and priorities identified by the state, including the QAP requiring LIHTC to partner with housing service providers to fill Deeper Target units. The CoC sees this collaboration as a win to address the housing shortage for the homeless and at-risk populations. MHC and the CoCs also talked about how ESG and CoC funds can be used together to end homelessness, prevent it, and support housing stability. 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 available funds. The CoC agrees with the State's policy to require a minimum of 5% of granted ESG funds to be used to serve the unsheltered homeless population. The State's quarterly, annual, and closeout reports track the number of unsheltered and chronic homeless. Additionally, the Continuum of Care assists with compliance with the HEARTH Act, and they have the opportunity to be a part of providing input in other housing programs to benefit the homeless population. All three CoC are working on obtaining the goals of ending homelessness among veterans, the chronic homeless, families, and youth. The CoC continues to consult with the State and uses ESG and other resources in their efforts to end homelessness.

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

All three CoC agreed with the suggested funding distribution and understanding the funding will also be based on applications MHC receives. The goals identified for the AAP 2026 are pulled from the ConPlan were developed with the collaboration of the CoC. The goals set by the state aligned with the CoC-required performance measures. The CoCs accepted MHC HMIS policy, which requires agencies to follow the CoC documentation requirements. ESG providers will also be encouraged to use case management best practices that help end homelessness and increase housing stability. The CoCs will assist with documenting returns to homelessness to help strengthen future planning.

MHC also consulted with all three CoCs to develop performance standards, HMIS administration and data quality requirements, and expected program outcomes and goals.

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

Table 2 – Agencies, groups, organizations who participated

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

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

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

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Members from the Central Mississippi COC served contributed to consultation for the ESG and HOPWA Programs. The input from participants was useful in the development of the Action Plan. The outcomes of the consultation resulted in suggestions to improve program performance in relation to providing safe, decent, affordable housing. Representing the Housing Advisory Team were non-profit organizations, housing authorities, representatives of local units of government, representatives of special needs groups (disabled, homeless and AIDS), and other state agencies. In the ESG Program, consultation with the Continuums of Care takes place on a regular basis.
4	Agency/Group/Organization	Mississippi Regional Housing Authority VI
	Agency/Group/Organization Type	Housing PHA Services - Housing Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Mississippi Regional Housing Authority provided input and focused on the need of rental housing for special needs populations. Consultation for HOME, ESG, HOPWA and HTF was conducted through stakeholder meetings, public hearings, surveys, and other outreach efforts. 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.

5	Agency/Group/Organization	AIDS Service Coalition
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Service-Fair Housing Services - Victims
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Non-Homeless Special Needs HOPWA Strategy Anti-poverty Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Members from the Aids Services Coalition served as a team member and consulted concerning the HOPWA Program, the need for funding and special needs housing. Consultations for HOME, ESG, HOPWA and HTF were conducted through stakeholder meetings, public hearings, surveys, and other outreach efforts. The outcomes of the consultation resulted in suggestions to improve program performance in relation to providing safe, decent, affordable housing for people living with aids. Representing the Housing Advisory Team were non-profit organizations, housing authorities, representatives of local units of government, representatives of special needs groups (disabled, homeless and AIDS), and other state agencies.
6	Agency/Group/Organization	GRACE HOUSE
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-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. Consultations for HOME, ESG, HOPWA and HTF were conducted through stakeholder meetings, public hearings, surveys, and other outreach efforts. 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. Consultations for HOME, ESG, HOPWA and HTF were conducted through stakeholder meetings, public hearings, surveys, and other outreach efforts. 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
	What section of the Plan was addressed by Consultation?	Housing Need Assessment 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. Consultations for HOME, ESG, HOPWA and HTF were conducted through stakeholder meetings, public hearings, surveys, and other outreach efforts. 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. 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.

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?	JHA - Served as representative of PHA's and contributed to the discussion of housing needs for low-income populations. Consultations for HOME, ESG, HOPWA and HTF were conducted through stakeholder meetings, public hearings, surveys, and other outreach efforts. 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. Consultations for HOME, ESG, HOPWA and HTF were conducted through stakeholder meetings, public hearings, surveys, and other outreach efforts. The outcome of the consultation resulted in suggestions to improve program performance in relation to providing safe, decent, affordable housing retrofitted for people with disability. Also, discussed the lack and limited access of transportation for people with disabilities. Representing the Housing Advisory Team were non-profit organizations, housing authorities, representatives of local units of government, representatives of special needs groups (disabled, homeless and AIDS), and other state agencies.
12	Agency/Group/Organization	Mississippi Development Authority
	Agency/Group/Organization Type	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 mailing list. This list 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 and the procedures to apply. The anticipated outcomes were to allow interested parties to submit comments and or recommendations to MDA for consideration. During the comment period, no comments were received. MDA continues to work in partnership with Mississippi Home Corporation to strengthen the consultation process statewide. Additionally, MDA conducted an its annual Application Workshop in which local units of government and other interested parties can obtain information on the year's anticipated annual funding and details on how to apply for funding, eligible activities, etc. MDA was involved in the citizen participation hearing locations, in particular the Tunica location was identified as an area of low to moderate income citizens, with eligible local units of government in close proximity.
13	Agency/Group/Organization	Mississippi Department of Child Protective Services
	Agency/Group/Organization Type	Services - Housing Services-Children Services-homeless Service-Fair Housing Services - Victims Child Welfare Agency Other government - State
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	MHC sought input regarding a homeless strategy on the vulnerability of the homeless needs of families with children and unaccompanied youth. MDCPS served as a team member and consulted concerning the ESG Program, the need for funding and special needs housing. Consultations for HOME, ESG, HOPWA and HTF were conducted through stakeholder meetings, public hearings, surveys, and other outreach efforts. 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.
14	Agency/Group/Organization	HOUSING EDUCATION AND ECONOMIC DEVELOPMENT (H.E.E.D.)
	Agency/Group/Organization Type	Housing Services - Housing Service-Fair Housing Statewide - Homebuyer and Credit Counseling Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Fair Housing Advocate

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	MHC sought input regarding a fair housing strategy to enhance coordination between public and assisted housing providers and service agencies on the vulnerability of low-income persons. HEED served as a team member and consulted on HUD funding and special needs housing. Consultations for HOME, ESG, HOPWA and HTF were conducted through stakeholder meetings, public hearings, surveys, and other outreach efforts. 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.
15	Agency/Group/Organization	Mississippi Center for Justice
	Agency/Group/Organization Type	Housing Services - Housing Service-Fair Housing Statewide - Landlord & Tenant Issues Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Fair Housing Advocate

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	MHC sought input regarding a fair housing strategy to enhance coordination between public and assisted housing providers and service agencies on the vulnerability of low-income persons. MCJ served as a team member and consulted on HUD funding and special needs housing. Consultations for HOME, ESG, HOPWA and HTF were conducted through stakeholder meetings, public hearings, surveys, and other outreach efforts. 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.
16	Agency/Group/Organization	City of Batesville
	Agency/Group/Organization Type	Other government - Local
	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?	MDA sought input regarding their economic development activities with a non-entitlement local unit of government to enhance coordination on the needs in low-income areas. The City of Batesville served as a team member and consulted on HUD funding and economic development needs. Consultations for CDBG were conducted through stakeholder meetings, public hearings, surveys, and other outreach efforts. The outcomes of the consultation resulted in suggestions to improve program performance in relation to providing economic development activities. Representing the Advisory Team were local units of government and other state agencies. All parties were informed of the proposed activities to be funded and the procedures to apply. The anticipated outcomes were to allow interested parties to submit comments and or recommendations to MDA for consideration. MDA continues to work in partnership with Mississippi Home Corporation to strengthen the consultation process statewide. Additionally, MDA conducted an its annual Application Workshop in which local units of government and other interested parties can obtain information on the year's anticipated annual funding and details on how to apply for funding, eligible activities, etc. MDA was involved in the citizen participation hearing locations, in particular the Tunica location was identified as an area of low to moderate income citizens, with eligible local units of government in close proximity.
17	Agency/Group/Organization	Fiber Broadband Association of Mississippi
	Agency/Group/Organization Type	Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide Planning organization
	What section of the Plan was addressed by Consultation?	Broadband Needs and Narrowing Digital Divide

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

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

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

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

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

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

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

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

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

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

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

The Mississippi Home Corporation has made every attempt to be inclusive in its efforts to consult with outside 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

Local jurisdictions are key partners in the implementation of the federal programs administered by MHC. Coordination efforts include hosting workshops and program training, completing surveys and supporting regular requests for feedback, participating in program redesign efforts, sharing survey links and public information through local government communication channels, participation in special working groups, and regular communication with program representatives at MHC. MHC also provides on-site Technical Assistance, program monitoring, and attends governing body meetings or special meetings or events on request. Local governments are encouraged to participate in training events and workshops, and experienced local government partners are often offered the opportunity to provide comments on programmatic and policy materials, such as program operation guidelines and grant management tools. All of these efforts support the implementation of the Consolidated Plan.

MDA hosts annual workshops for eligible local units of governments, and attends workshops, conferences and other events in order to formally communicate funding opportunities for CDBG grants, the annual funding and award process, discuss eligible activities, discuss comments on the program etc. These interactions with local units of government provide year-round opportunities to discuss the funding available, how to apply and take comments regarding the CDBG program.

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 2026 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 outreach began in February 2026 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 three In-Person statewide Public Hearings.

The state held three public hearings statewide and created an Advisory Team for the purposes of coordinating with the public and assisted housing providers, private and governmental health, mental health and other service agencies. Consultations for CDBG, HOME, ESG, HOPWA and NHTF were conducted through the development of the Advisory Team and survey. 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 May 27, 2026

All three of the public hearings 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, 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.

The survey was designed to draw information from experts and community members alike about the various housing and community development needs throughout the state. Results from the survey are presented throughout this document and helped to guide the statewide priorities established in this Plan.

MHC solicited public comments by posting on MHC's website and provided an email address to make comments. MHC included all of the public comments received into Section AD-26 of this 2026 Annual Action Plan.

MHC started with a 60-day public comment period from March 5, 2026 – May 4, 2026, and then extended it until May 25, 2026, after making a public announcement in statewide newspapers. Announcements were also made at each of the state's three 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. 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 2026 Annual Action Plan. Information about the Public Input Hearings was emailed to state stakeholders. Accommodations for non-speaking citizens and the hearing impaired were available upon request.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of Comments received	Summary of comments not accepted and reasons	URL (If applicable)
------------	------------------	--------------------	--------------------------------	------------------------------	--	---------------------

1	Advisory Meeting	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	The purpose of the Advisory Meeting was to coordinate efforts among public and assisted housing providers, as well as private and government health and mental health service agencies. We sought input from various programs, including CDBG, HOME, ESG, HOPWA, and HTF. Unfortunately, CDBG did not attend the advisory team meeting. However, CDBG, HOME, ESG, HOPWA, and HTF agencies provided additional feedback through the AAP 2026 survey. The outcomes of these consultations led to suggestions for improving program performance in areas	Minutes from the meeting were recorded and attached in Section AD-26 of the Consolidated Plan.	There were no comments that were not received. All comments were addressed and included in the transcription of the meeting included as an attachment to this Consolidated Plan. The state took all comments under advisement.	
---	------------------	--	--	---	---	--

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)
			such as providing safe, decent, and affordable housing, maximizing the use of federal funds, and enhancing 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)
2	Newspaper Ad	Minorities Non-English Speaking - Specify other language: Spanish Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	Statewide Newspaper advertisements were placed in the Clarion Ledger, La Noticia Mississippi, and the Sun Herald. The public comment period for the 2026 Annual Action Plan was March 5, 2026, to May 25, 2026.	NA	NA	

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	Internet Outreach	Minorities Non-English Speaking - Specify other language: Spanish & Vietnamese Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	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 2026 Annual Action Plan was March 5, 2026, to May 25, 2026.	A summary of the responses is attached in Section AD-26 of the Consolidated Plan.	www.mshomecorp.com and 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)
4	Online Survey	Minorities Non-English Speaking - Specify other language: Spanish & Vietnamese Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	The survey was designed to draw information from experts and community members alike about the various housing and community development needs throughout the state. Results from the survey are presented throughout this document and helped to guide the statewide priorities established in this Plan.	MHC received responses to the Survey which were used to help set appropriate goals in the Annual Action Plan.	There were no comments that were not received. All comments were addressed and included in the transcription of the meeting included as an attachment to this Consolidated Plan. The state took all comments under advisement.	www.mshomecorp.com and 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)
5	Public Meeting	Minorities Non-English Speaking - Specify other language: Spanish Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	The First Public Input Meeting was held in Tupelo, Mississippi in the community room of the Tupelo Police Department at 3:30 pm on Tuesday, March 3, 2026. Participants attending included local community members, nonprofits, local government staff, and other stakeholders. A sign-in sheet of attendees is included in Section AD-26 of the 2026 Annual Action Plan.	Participants asked what changes to HUD funding amounts were expected in Mississippi. Staff provided information related to the proposed objectives and outcomes for housing and community development. Participants thanked MHC and MDA for hosting the meeting in Tupelo.	There were no comments that were not received. All comments were addressed and included in the transcription of the meeting included as an attachment to this Consolidated Plan. The state took all comments under advisement.	

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	Public Meeting	Minorities Non-English Speaking - Specify other language: Spanish Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	The Second Public Input Meeting was held in Tunica, Mississippi in the community room of the Tunica County Courthouse at 10:00 am on Wednesday, March 4, 2026. Participants attending included local community members, local government staff, nonprofits, and other stakeholders. A sign-in sheet of attendees is included in Section AD-26 of the 2026 Annual Action Plan.	Participants asked what changes to HUD funding amounts were expected in Mississippi. Staff provided information related to the proposed objectives and outcomes for housing and community development. Participants thanked MHC and MDA for hosting the meeting in Tunica.	There were no comments that were not received. All comments were addressed and included in the transcription of the meeting included as an attachment to this Consolidated Plan. The state took all comments under advisement.	

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)
7	Public Meeting	Minorities Non-English Speaking - Specify other language: Spanish Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	The Third Public Input Meeting was held in Biloxi, Mississippi at Annual Affordable Housing Conference at the Beau Rivage at 8:30 am on Friday, May 1, 2026. Participants attending included persons from the local housing authority, local community members, local government staff, nonprofits, CoCs, and other stakeholders. A sign-in sheet of attendees is included in Section AD-26 of the 2026 Annual Action Plan.	Participants asked what changes to HUD funding amounts were expected in Mississippi. Staff provided information related to the proposed objectives and outcomes for housing and community development. Participants thanked MHC and MDA for hosting the meeting in Biloxi.	There were no comments that were not received. All comments were addressed and included in the transcription of the meeting included as an attachment to this Consolidated Plan. The state took all comments under advisement.	

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)
8	CID Instruction and MDA Website	Minorities Non-English Speaking - Specify other language: Spanish Persons with disabilities Non-targeted/broad community Statewide	Outreach to announce CDBG funding was conducted via the Community Incentives Division (CID Instruction) and MDA Website.	NA	NA	www.mississippi.org

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

The State of Mississippi receives an annual allocation of funds from the (5) five federal formula grant programs: Community Development Block Grant (CDBG), the HOME Investment Partnerships Program (HOME), Housing Trust Funds (HTF), Housing Opportunities for Persons Living with AIDS (HOPWA), and the Emergency Solutions Grants (ESG) programs. These funds support various initiatives, including community development programs, affordable housing development and preservation, housing subsidy programs, supportive services for individuals with HIV/AIDS and their families, and efforts to address homelessness. Program Year 2026 is the first year of the Five-Year Consolidated Plan for 2025-2029, and the

State anticipates receiving similar allocation amounts each year throughout this period.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	23,612,470.00	100,000.00	0.00	23,712,470.00	71,727,222.00	PY 2026 is the second program year of the ConPlan. The funds expected for the remainder of ConPlan are 3x more years of the allocation and program income.

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	9,381,532.43	363,594.96	8,160,619.07	17,905,746.46	27,302,061.00	PY 2026 is the second program year of the ConPlan. The funds expected for the remainder of the ConPlan are 3x more years of the allocation, prior year resources, and program income.

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	2,922,562.00	0.00	623,726.02	3,546,288.02	8,005,226.00	PY 2026 is the first program year of the ConPlan. The funds expected for the remainder of ConPlan is 3x more years of the allocation and prior year resources will be used to reach the goal of improving housing stability and health of individuals with HIV.

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	2,272,694.00	0.00	0.00	2,272,694.00	6,906,646.00	PY 2025 is the first program year of the ConPlan. The funds expected for the remainder of ConPlan is 3x more years of the allocation that will be used to reach the goal of ending and preventing the experience of homelessness to include providing services to improve housing stability.

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	3,311,933.19	0.00	2,701,134.35	6,013,067.54	9,000,000.00	PY 2026 is the second program year of the ConPlan. The funds expected for the remainder of the ConPlan are 3x more years of the allocation, and prior year resources.

Table 1 - 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 certain (Regular Category) Public Facilities / Public Infrastructure units of general local government CDBG awards. The State requires a minimum of 10% local match and a 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. The State utilizes a combination of federal, State and local funds, as well as other non-federal funds to leverage resources. Potential homebuyers must qualify for a

mortgage, and HOME funding will be used to provide down payment assistance and closing costs assistance through the Homeowner Assistance Program. HOME and HTF program funds will be used as gap financing and other funding sources will be required to fill the gap. While the State administers both the 4% and 9% Low Income Housing Tax Credit Program, HOME and HTF funds can be layered with the State's 4%(LIHTC) Bond Program. The State will allocate no more than 10% of its annual allocation amount for Administration.

HOME Rental Funds can be layered with 4% LIHTCs. In addition, the State's Housing Authorities can provide project-based supportive housing for persons with disabilities, and TBRA CHOICE Vouchers for low-income individuals to layer with HOME developments for project financial feasibility. MHC's TCAP loan repayments may be used to supplement or support multifamily and single-family HOME activities.

MHC administers Housing Trust Funds, which is also used for the development of affordable housing activities. HTF Rental Funds can be layered with HOME, and HOME ARP.

HTF funds may be used to leverage with the HTC Program, which was created by the Tax Reform Act of 1986 and authorizes 4% low-income housing tax credits in amounts linked to the usage of the State's cap for issuance of tax-exempt bonds 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 \$8,000,000 over ten years. The tax credits are syndicated to limited partner investors to yield cash for use in eligible development activities. Currently typical syndication rates range between \$0.79 and \$0.87 per dollar of tax credit. 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.

Emergency Solutions Grant (ESG)—Each ESG subrecipient must match the funding provided by ESG with an equal value of contributions from other sources. These funds must be provided after the date of the grant award. When calculating matching funds, recipients may include the value of any donated materials or buildings, the value of a building lease, staff salaries paid by the grantee, and volunteer time. The recipient may not include funds used to match any previous ESG grant or any other grant. It is anticipated that matching funds will come from a variety of sources, both public and private. Each subrecipient of ESG funds will be required to match their allocation at a one-to-one level or higher. Because many agencies will be able to use in-kind donations of both goods and services as well as cash contributions, it is anticipated that the State of Mississippi ESG program will access enough matching funds. The first \$100,000 of a State's fiscal year grant is not required to be matched. This waiver is passed down to ESG subrecipients according to the policy.

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

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

Discussion

Continued information about match and leveraging:

CPD funding is governed by this 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:

- HTC Program at \$10,000,000 (4% annually)
- Single Family Programs Program at \$23,000,000 (annually)
- Tax Credit Assistance Program (TCAP) repayments: \$1,500,000 (annually)
- CHOICE, housing vouchers for individuals with a serious mental illness at \$1,5000,000

The HOME Investment Partnerships Program will combine the Prior Year resources with the 2026 allocation to address the affordable housing needs during the current 2026 Program Year. Additionally, during the 2024 Program Year, the HOME Program was grant a Voluntary Grant Reduction (VGR) from HUD in the amount of \$513,401.00.

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	Economic Development: CDBG	2025	2029	Non-Housing Community Development	Statewide Non-Entitlement Entities	CDBG-Economic Development	CDBG: \$10,000,000.00	Jobs created/retained: 400 Jobs Businesses assisted: 2 Businesses Assisted
2	Public Facilities/Community Development: CDBG	2025	2029	Non-Housing Community Development	Statewide Non-Entitlement Entities		CDBG: \$13,062,470.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 40000 Persons Assisted
3	Enhance Housing Stability & Homeless Prevention	2025	2029	Homeless	Statewide	Homeless Assistance and Prevention	ESG: \$2,272,694.00	Overnight/Emergency Shelter/Transitional Housing Beds added: 50 Beds Homelessness Prevention: 800 Persons Assisted
4	Provide HOPWA Services	2025	2029	Homeless Non-Homeless Special Needs	Statewide	Affordable Housing HOPWA Services	HOPWA: \$3,546,288.02	HIV/AIDS Housing Operations: 300 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Expand and Preserve Affordable Rental Housing	2025	2029	Affordable Housing	Statewide	Affordable Housing	HOME: \$6,330,744.29 HTF: \$6,013,067.54	Rental units constructed: 105 Household Housing Unit Rental units rehabilitated: 44 Household Housing Unit
6	Increase Homeownership Opportunities	2025	2029	Affordable Housing	Statewide	Affordable Housing	HOME: \$370,516.00	Direct Financial Assistance to Homebuyers: 32 Households Assisted
7	Homeowner Rehab Assistance & Manufactured Housing	2025	2029	Affordable Housing	Statewide	Affordable Housing HOME: Manufacture Housing	HOME: \$6,600,000.00	Homeowner Housing Rehabilitated: 125 Household Housing Unit
8	Expand CHDO	2025	2029	CHDO	Statewide		HOME: \$3,666,332.93	Other: 3 Other

Table 2 – Goals Summary

Goal Descriptions

1	Goal Name	Economic Development: CDBG
	Goal Description	
2	Goal Name	Public Facilities/Community Development: CDBG
	Goal Description	

3	Goal Name	Enhance Housing Stability & Homeless Prevention
	Goal Description	Description: ESG activity. Enhance Housing Stability & Homelessness Prevention Programs • Use the ESG to provide wraparound support services, including job training, transportation, case management, education, and other approved services to properties that prioritize identified special populations (homeless and 30% AMI). • Require housing stability plans for all homeless prevention housing assistance program recipients to ensure long-term sustainability. • Work with the CoCs to end the experience of homelessness and improve health outcomes by providing housing assistance through HOPWA and ESG. Measurement: Number of formerly homeless individuals housed. Expect to serve 850 individuals with ESG. • Decrease in the number of chronic homeless individuals identified. • Decrease in the number of homeless individuals and households identified. (use CoC or PIT data) Measurement: The percentage of formerly homeless individuals that maintain stable housing for 12+ months. Expect that 50% or more of formerly homeless individuals served by ESG will maintain housing. Measurement: Number of individuals who increased income while in the program. Expect that 25% of households will increase income while in the ESG program.
4	Goal Name	Provide HOPWA Services
	Goal Description	Goal: Provide HOPWA Services Measurement: Improved health outcomes of individuals receiving services. Measurement: Serve 300 qualified households annually.

5	Goal Name	Expand and Preserve Affordable Rental Housing
	Goal Description	
6	Goal Name	Increase Homeownership Opportunities
	Goal Description	
7	Goal Name	Homeowner Rehab Assistance & Manufactured Housing
	Goal Description	
8	Goal Name	Expand CHDO
	Goal Description	

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, helps determine how activities are funded during the program year.

Funding Allocation Priorities

	Economic Development: CDBG (%)	Public Facilities/Community Development: CDBG (%)	Enhance Housing Stability & Homeless Prevention (%)	Provide HOPWA Services (%)	Expand and Preserve Affordable Rental Housing (%)	Increase Homeownership Opportunities (%)	Homeowner Rehab Assistance & Manufactured Housing (%)	Expand CHDO (%)	Total (%)
CDBG	45	55	0	0	0	0	0	0	100
HOME	0	0	0	0	31	16	38	15	100
HOPWA	0	0	0	100	0	0	0	0	100
ESG	0	0	100	0	0	0	0	0	100
HTF	0	0	0	0	100	0	0	0	100

Table 3 – Funding Allocation Priorities

Reason for Allocation Priorities

Allocation priorities shown above reflect the needs of the State's approved Consolidated Plan and the restrictions of the programs. The Public Hearings, Advisory Meetings, and Consultation Statewide Survey showed a statewide need for affordable housing, homeless and supportive services assistance, employment opportunities and job training; 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 respond to the needs of the State. Those identified in this Plan meet the greatest needs of low-income and homeless persons statewide. In the Five-Year Consolidated Plan, the State identified Mississippi's housing priorities as increasing the supply and services of housing for low-income persons and homeless individuals. The State's

non-housing priorities include economic opportunities and improving public facilities. The priority of expanding economic opportunities includes increasing the number of available jobs through economic development grants.

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

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

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

Introduction:

Each program covered by this Action Plan has a unique timeline and method for distributing its funds. MHC's ESG and HOPWA grants will be distributed throughout the State on a competitive basis for agencies to apply. HOME and HTF will be distributed throughout the State through competitive and noncompetitive awards to units of local government, nonprofit, and for-profit entities to apply. CDBG funds will be distributed competitively statewide to eligible local units of government. Awarded funds are subject to the limitations of each program. This distribution system allows eligible agencies to apply for funding for activities that will address the priority needs of their community. Additionally, the funds awarded will address the needs outlined in the State's ConPlan.

Distribution Methods

Table 4 - Distribution Methods by State Program

1	State Program Name:	Community Development Block Grant (CDBG)
	Funding Sources:	CDBG
	Describe the state program addressed by the Method of Distribution.	Mississippi's CDBG Program is designed to provide funds for local projects with activities that meet one of the National objectives of the Community Development Act of 1974: benefits to low/moderate-income persons, slums or blight, or urgent needs. The State has designed the program to address critical economic and community development needs of the citizens of Mississippi. The State proposes to distribute CDBG funds throughout the state to eligible local units of government using a competitive process. The funds will be allocated to public facilities, economic development activities, and State Administration.

Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	Public Facilities - The State has designed specific selection criteria that will objectively rate 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 2026 Public Facilities 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. Cost Benefit; 7. Timely Completion; 8. Gap Counties; 9. Presentation of Application; 10. Unserved Households; 11. Aspire Counties 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) Eligibility and project readiness, (2) Local financial commitment, (3) Business investment, (4) Wages paid, and benefits offered, and (5) Company's financial condition.
If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)	Applicants received applications manuals, forms, and policies at the CDBG Application and Implementation Workshops. Applications are accepted via the MDA CDBG Application Portal at https://mdadynamicshubprod.powerappsportals.com/ Other forms are available for download from Mississippi Development Authority website at www.mississippi.org or by contacting Mississippi Development Authority's Community Development Division.

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)	
Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)	

	Describe how resources will be allocated among funding categories.	CDBG: MDA will utilize resources, including program income, to undertake CDBG activities. A total of \$23,712,470 in CDBG resources will be allocated as follows: Public Facilities - \$13,062,470 • ---Regular Government - \$3,962,470 • ---Small Government - \$9,100,000 Economic Development - \$10,000,000 State Administration - \$650,000
--	--	---

Describe threshold factors and grant size limits.	CDBG: Applicants must have no open Public Facilities, Emergency/Urgent Needs, or Self-Help Grants and have no unresolved audit or monitoring findings. In addition, if a community has ANY CID concerns that have not been resolved, then CID may not review the Public Facilities 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, etc. The applicant must also be in compliance with the audit requirements of Title 2 CFR 200.501. 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. 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. Applicants for Economic Development must not have any CID concerns that have not been resolved. Any concerns must be resolved prior to award of an economic development grant. This includes, but is not limited to delinquent loan payments, failing to submit required reports, etc. Applicants must be in compliance with the audit requirements of Title 2 CFR 200.501. Minimum grant size is \$250,000; maximum is \$25,000 per job or up to \$2,500,000, whichever is less. There is a minimum local match requirement of 10% of the requested CDBG funding.
---	---

	What are the outcome measures expected as a result of the method of distribution?	CDBG: 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.
2	State Program Name:	ESG
	Funding Sources:	ESG
	Describe the state program addressed by the Method of Distribution.	The Emergency Solutions Grants (ESG) Program will be made available by the McKinney-Vento Act, as amended by the HEARTH Act. ESG Program funds will be made available to eligible applicants to assist in street outreach, emergency shelters, rapid rehousing 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, nonprofit homeless service provider organizations (including faith-based), and eligible local units of government. MHC will allocate the required ESG funds to the rapid rehousing, homeless prevention, shelter, street outreach, and HMIS reporting activity categories.

Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	The application is a competitive process for nonprofit organizations (including faith-based), units of government, and continuum of care organizations. Funds will be awarded based on threshold, tiering, financial risk, and scoring criteria. Applications must score a minimum of 75 pts & 65 pts for new agencies/100. Applicants are required to submit the required documentation relative to the program threshold requirements. • Applicants must demonstrate through experience the ability to provide supportive services through rapid rehousing, homelessness prevention, shelter, and street outreach to participants within their service areas. • Nonprofit organizations must have been operating an existing homeless shelter for one year prior to submitting an application for funding, which will show capacity. • Nonprofit shelter 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 of 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. • Submit a copy of the agency's most recent Single Audit if applicable. 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 for funding. Applications that meet the prescreening eligibility requirements will be reviewed for completeness. Applicants will be contacted for clarification of the information presented in the application. Applications will be evaluated and scored based on the Grant Review Scoring Guide. Site visits will be conducted on shelters 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 HUD's NSPIRE Standards to receive funding. Funds will be distributed based on MHC scoring, alignment with the ConPlan goals, and the demonstration of need based on a Needs Assessment and funding availability.
--	--

	Points will be given to applying agencies based on: • Financial Score and Controls • Agency Capacity and Controls • Needs Assessment • Participation with the local Continuum of Care, HMIS, Coordinated Entry • Program reporting methods and data monitoring to include required reporting elements, income growth, service planning, case management contact, supportive services provided, and returns to homelessness within 1 to 12 months. • Proposed program goals align with the State's ConPlan goals. • Program plans that include best practices and models that ensure housing stability, strategies to increase household income, and a holistic approach to services. • Ability to partner and collaborate with other state agencies and community partners to increase resources. Agencies are also encouraged to partner with HOME and HTF developers that target the homeless, extremely low-income, and disabled populations. Applications for Emergency Shelter funds without Rapid Rehousing funds must include strategies to connect shelter residents to permanent housing. If permanent housing strategies are not provided directly by the shelter agency, then a letter of commitment or an MOU must be provided by the permanent housing partnering agency.
If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)	NA

Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)	ESG funds will be distributed statewide on a competitive basis to eligible local units of government that operate existing homeless shelters and private nonprofit organizations that demonstrate the capacity to provide homeless prevention, shelter, street outreach, or rapid rehousing assistance. The three Continuums of Care and their member homelessness service provider organizations and faith-based organizations are also eligible to submit applications in the ESG program. Local units of government are not eligible to submit applications on behalf of nonprofit agencies.
Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)	NA

Describe how resources will be allocated among funding categories.	ESG funds are allocated among funding categories based on the rules and regulations set forth in the Federal Register Interim rule, December 5, 2011 with the 60/40 allocation. Additionally, the State reserves the right to make adjustments to the amount designated for any program category based on the demand created by the applications, and to meet programmatic budgetary requirements. Mississippi Home Corporation (MHC) will use up to 7.5 % of the ESG allocation for State Administration. MHC reserves the right to move funds around in eligible activities based on the needs identified during the grant application process. ESG funds will be distributed as follows: Emergency Shelter: \$913,458 Street Outreach: \$60,000 Rapid Rehousing: \$761,619 Homeless Prevention: \$320,000 HMIS: \$67,617 Admin: \$150,000 or less or up to 7.5% Total: \$2,272,694.00 HUD program caps are that no more than 60% of grant funds can be used on the Emergency Shelter and Street Outreach, and no less than 40% of grant funds can be used on RRH, HP, HMIS, and admin. Agencies are required to use a minimum of 5% of their awarded funds on serving the unsheltered homeless population unless waived.
--	--

Describe threshold factors and grant size limits.	ESG allocation caps may be up to \$300,000 for tier 1 and \$75,000 for tier 2, or more depending on the competition. Caps may be based on funding limits, geography, CoC region, or a combination. Funds will be awarded based on MHC scoring, alignment with the ConPlan goals, and the demonstration of need based on a Needs Assessment. Applicants must submit the following documents along with applications to determine if threshold requirements are met: Nonprofits must submit proof of good standing with the MS Secretary of State, Articles of Incorporation, Bylaws and/or Constitution, and a copy of the Org. Chart of Agency Board. The application is fully completed. The applicant is registered with sam.gov (UEI). Applications submitted by a non-entitlement local unit of government must include a copy of the Resolution authorizing the submission of their application. The Resolution must be adopted by the local unit of government and signed and dated by the local unit of government's Chief Elected Official. Applications submitted by private nonprofit organizations operating existing homeless shelters must include a copy of the authorizing Resolution. The Resolution must be adopted by the nonprofit's Board and signed and dated by the Board President. Applications from nonprofits operating homeless shelters must also include a letter from the local unit of government approving the submission of the application. Match requirement must be documented in the application. Applicants must not have any unresolved audit or monitoring findings associated with the ESG program. Applicants must disclose any loan or grant received from MHC for which MHC has issued a letter of findings related to the use of an MHC-operated program. Applicants must provide evidence that findings have been resolved. MHC may disqualify the applicant based on this information. Findings may include, but are not limited to, failing to submit required reports. Any application prepared by a preparer involved in a pending debarment or suspension proceeding before a state or federal agent shall not be reviewed until that proceeding is resolved. No person involved in such a process may administer an ESG project until the finding is resolved. Homeless participation: If a sub-recipient is unable to meet the participation of
---	---

		homeless individuals' requirement, they need not obtain a formal waiver if they develop a plan to consult with homeless or formerly homeless individuals in making policies and decisions regarding ESG funds. The applicant must have a program-specific audit if they expended \$1,000,000 or more in Federal awards. All audit findings must have a resolution. Financial statements must be prepared or audited by a CPA. The applicant must provide their IRS 990. Completion of the Risk Assessment Questionnaire and submission of the Risk Assessment certification. Shelters must submit a lease or purchase agreement for the shelter. Shelters must be connected/partnered with a permanent housing program. The applicant must disclose if they received any grants from MHC or HUD that were de-obligated in part or whole. Staffing salary is capped at 50%.
	What are the outcome measures expected as a result of the method of distribution?	The method of distribution used will allow opportunity for a cross-mixed use of homeless service providers and non-profit agencies to meet the need and prevent an individual or household from becoming homeless. Measurement: Number of formerly homeless individuals housed and percentage maintaining stable housing for 6+ months. Measurement: Number of individuals who increased income while in the program. Total housing goal PY 2026= 850 households Monthly, quarterly, and annual reports will be collected to measure program outcomes and goals.
3	State Program Name:	HOME Investment Partnerships Program
	Funding Sources:	HOME

Describe the state program addressed by the Method of Distribution.	The State of Mississippi's HOME Program is governed by 24 CFR Part 92, cross cutting regulations, and Policy Statements. The State of Mississippi provides the required 15% set-aside for CHDO, and a competitive application process for local units of government, non-profit and for-profit organizations. All HOME funding will be awarded competitively. Project Activities: – Rental New Construction/Rehabilitation; CHDO Set-Aside/ CHDO Operating Expense; Homeowner Occupied Rehabilitation; HBA
Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	Under the HOME Program - The application process for the Rental Set-Aside, CHDO Set-Aside and the Homeowner Rehabilitation Programs is competitive for non-profit and for-profit organizations and local units of governments. Developers may apply for a waiver to utilize the HOME funds with 9%. Funds will be awarded based on Threshold and Scoring criteria. Applications must score a minimum of 75 points on a 100-point scale for the Rental and CHDO Set-aside Programs. 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.
If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)	N/A

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)	N/A
Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)	N/A

Describe how resources will be allocated among funding categories.	Allocated Resources in 2026 • Homeowner Rehab: \$3,236,405.04 • Rental Development: \$3,330,744.29 • CHDO: \$1,407,229.86 • CHDO Operating Expense: \$469,000 • Administration: \$938,153.24 • <u>Total: \$9,381,153.43</u> • Program Income: \$363,594.96 (funds will be allocated to Homeowner Rehab) • Total: \$9,745,127.39 Homeowner Rehab: \$3,000,000 Rental Dev: \$3,000,000 Chdo Set Aside: \$1,365,103.07 CHDO Operating: \$425,000 Homeowner DPA: \$370,516 Total Prior Year Resources: \$8,160,619.07 Total Available Resources: \$17,905,746.46
--	--

Describe threshold factors and grant size limits.	Threshold factors for HOME Rental/CHDO Rental & Homeownership. • Eligible Applicant • Eligible Project Type/Activity • Merits: Addressing State’s Priority Housing Needs • Evidence of Affirmatively Furthering Fair Housing • Implementation of Supportive Services • Applicants Experience • Certification of HOME Requirements Grant size limits: Rental Development: \$750,000 Homeowner Occupied Rehabilitation: \$600,000 CHDO Set-Aside: \$1,500,000 CHDO Operating: \$50,000 Homeowner Rehab Threshold Requirements: 1. Closeout Documentation – If a jurisdiction has an open HOME grant, it must be closed out before filing a new application. 2. Citizens Participation Documentation Audit – If jurisdiction is required to carry out a Single Audit it must be submitted with application, if not highest elected official must sign Certification form stating a Single Audit was not required in the most recent completed fiscal year. Homeowner rehab Grant Size: Maximum Grant Amount - \$600,000 The Homeowner Rehabilitation Program is a competitive application process which involves a Threshold Application Review.
---	--

		Threshold review factors consist of the following: Documentation of need, submission concerted revitalization plan, previously funded projects timeline, MBE/WBE participation, project timely completion, administrator project management experience, community/supportive services involvement. Reconstruction is allowed in the Homeowner Rehabilitation activity – Construction is not. Construction is not an eligible activity under the Homeowner Rehabilitation Program. The word is used in reference to the Reconstruction (which is an eligible activity) of an existing unit.
	What are the outcome measures expected as a result of the method of distribution?	Preserve safe and decent housing for low and very low income households. Increase the supply of affordable housing. Support long-term housing affordability.
	4	
	State Program Name:	HOPWA
	Funding Sources:	HOPWA

Describe the state program addressed by the Method of Distribution.	HOPWA funds provide services for low-income persons/families with HIV/AIDS to prevent homelessness. Eligible activities are Short-Term Rent, Mortgage, and Utility Assistance (STRMU), Tenant-Based Rental Assistance (TBRA), Short-Term Supported housing, Master Leasing, Permanent Housing Placement, housing information, supportive services; resource identification; technical assistance (TA), and all eligible activities related to Facility-Based Housing. Additional activities include the acquisition, construction, or rehabilitation of structures used for eligible HOPWA activities that 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 a 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; Facility-Based housing can provide master leasing assistance for housing module that may include independent apartments or shared residences, or Project-Based Rental Assistance (PBRA). Acquisition, rehabilitation, or construction of permanent housing provides resources to develop and operate community residences and other supportive housing for special needs populations, 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 counseling, information and referral services to assist eligible persons in locating, acquiring, finance and maintain housing; Supportive service activities, i.e., housing related case management ensures clients have supports necessary to access HOPWA and other mainstream housing programs, and job training programs can help households work toward housing stability. 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 to address the impact of HIV in the community. Technical assistance and training from HUD and TA providers will be offered, if allowed in the budget, to ensure that HOPWA activities are prioritized for eligible clients and meet federal policies and regulations.
Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	The State accepts requests for proposals from eligible service providers to provide assistance to consumers within the State of Mississippi's designated areas under the Housing Opportunities for Persons with AIDS Program (HOPWA) (this excludes Mississippi Counties designated for the Memphis HOPWA program). The State has developed a single Request for Proposal process for the distribution of HUD HOPWA funds. All HOPWA Grant awards are made through a Request for Proposal process based on clients' needs, gaps in services, and the ability of an agency to successfully implement the program. Funds will be awarded based on threshold, financial risk, and scoring criteria. 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 set forth in Office of Management and Budget (OMB) Circular 2 CFR 200. There is no minimum award requirement. The 2026 Allocation is based on HUD's published formula allocation amounts for that grant year and prior year resources. The State reserves the right to adjust amounts awarded based on the amount of funds available, on the demand created by Request for Proposals submitted, unexpended balances, and previous experience of Project Sponsors. The State's contingency provision provides that all proposed activity budgets will be proportionally increased or decreased from the estimated funding levels to match actual allocation amounts. The contingency provisions were presented and explained in the draft plan presented for public comment.

If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)	NA
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)	NA

Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)	Project sponsors will be selected through a Request for Proposal process. The awarded funding is based on Community Based Organizations (CBO) 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 in providing services to clients using HOPWA funding. All eligible agencies, including grassroots and faith-based agencies, are able to submit an application for HOPWA funding. Project sponsors must have experience with community programs, have the financial and staffing capacity to administer a reimbursement grant, meet the threshold requirements, and meet the scoring requirements.
Describe how resources will be allocated among funding categories.	MHC reserves the right to move funds around in eligible activities based on the needs identified during the grant application process. HOPWA funding will be allocated from 2025 carryover and 2026 allocation as follows among the following categories: TBRA at 25% \$1,241,200.82 Supportive Services 20% \$709,257.60 Permanent Housing Placement 2% \$70,925.76 STRMU 10% \$354,628.80 Facility Based 13% \$461,017.44 Research ID 2% \$70,925.76 Brick and Mortar (construction): 8% \$283,703.04 only if appropriate applications are received. If no applications are submitted, these funds will be used for other eligible services. Grantee Admin 7% \$248,240.16 State admin: 3% \$106,388.64 Total: \$3,546,288.02

Describe threshold factors and grant size limits.	The State accepts requests for proposals from eligible service providers to provide assistance to consumers within the state of Mississippi under the Housing Opportunities for Persons with AIDS Program (HOPWA). The State has developed a single Request for Proposal process for the distribution of HUD HOPWA funds. All HOPWA Grant awards are made through a Request for Proposal process based on clients' needs, gaps in services, and ability of an agency to successfully implement the program. All 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 set forth in Office of Management and Budget (OMB) Circular 2 CFR 200. There is no minimum award requirement. The Annual Allocation is based on HUD's published formula allocation amounts for that funding year. The State reserves the right to adjust the amounts awarded, based on the amount of funds available and on the demand created by Request for Proposals submitted and previous experience of Project Sponsors. The State's contingency provision provides that all proposed activity budgets will be proportionally increased or decreased from the estimated funding levels to match actual allocation amounts. The contingency provisions were presented and explained in the draft plan presented for public comment. Applicants are required to submit required documentation relative to the program threshold requirements. • Nonprofits must submit proof of good standing with the Secretary of State for Mississippi, Articles of Incorporation, Bylaws and/or Constitution, and a copy of the Organizational Chart of Agency Board & Staff. The application is fully completed • Agency current year Budget. Must include all programs and funding sources. • A Certificate of Commercial General Liability Insurance The applicant must have a program-specific audit if they expended \$1,000,000 or more in Federal awards during the last fiscal year (CFR §200.501). All findings identified in the single audit must have a resolution. Financial statements prepared or audited by a CPA • The applicant must be able to provide their IRS Form 990: Non-profit applicants: include 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. • The applicant is registered with sam.gov and provides a unique entity identifier (UEI). • Applicants must not have any unresolved audit or monitoring findings associated with the programs managed by MHC or HUD. • Applicants must provide evidence that findings have been resolved. MHC may disqualify the applicant from consideration for funding based on this information. Findings may include, but are not limited to, failing to submit required reports. • Applicants must disclose any loan(s) or grant(s) received from HUD or MHC for which HUD or MHC has issued a letter of findings associated with use of an MHC operated program. • The applicant must disclose all other grants and funding sources used to support activities and staff. • The applicant must disclose if they received any grants from MHC or HUD for which MHC or HUD has de-obligated part or all of the grant. • Completion of the Risk Assessment Questionnaire. Submission of the Risk Assessment certification if applicable. Funding is subject to change based on community needs & approved projects. MHC may implement staffing expenditure caps.
--	--	---

	What are the outcome measures expected as a result of the method of distribution?	The method of distribution used will allow the opportunity for a 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. Measurement: Number of households that receive HOPWA assistance. Total housing goal PY 2026= 300 households
5	State Program Name:	Housing Trust Fund
	Funding Sources:	HTF
	Describe the state program addressed by the Method of Distribution.	HTF promotes public/private partnerships as a vehicle for expanding the stock of affordable housing. HTF funds are leveraged with private and public funding sources to support multifamily rental development activities. The HTF Program's activities are funded through a request for proposal process in which greater preference is given to proposals that have other sources of equity and financing. MHC will make every effort to balance statutory priorities and preferences and ensure geographic distribution of funds as defined by the State's Consolidated Plan and/or low and high opportunity areas.

Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	Entities 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. Developers may apply for a waiver to utilize the HTF funds with 9%. Non-profit organizations must submit a certification to verify registration to do business in the State of MS. A designation from the IRS as a tax-exempt non-profit organization 501(c)(3) and a copy of the organization's bylaws stating a clear housing purpose is required. Announcements for important dates and deadlines will be posted on MHC's website at www.mshomecorp.com. A threshold/ranking process will be used to select projects for funding. Applications will be reviewed and underwritten using criteria of the HTF policies and procedures guidelines and federal regulatory and statutory requirements. The application process will consist of two steps: The rating criteria will include: 1) Geographic Diversity 2) Cost Per Unit 3) Critical Teacher Shortage Area 4) Supportive Service Commitment 5) High Opportunity Areas 6) Universal Design Features 7) Mixed Income Developments 8) Readiness to Process 9) Small Households. The Upon completion of the application review process, MHC staff will make approval recommendations to its Board of Directors. After Board approval, a commitment letters will be sent to the applicant. Potential applicants can receive Application Notice and a Program Manual that describes the application criteria and eligible activities at https://www.mshomecorp.com/federal-programs/htf/. In addition, this year, to increase applicants, MHC conducted a grant information seminar where any interested agencies had an opportunity to learn about the program and ask questions. This seminar is also available at https://www.mshomecorp.com/federal-programs/htf/.
--	---

If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)	N/A
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)	N/A

Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)	N/A								
Describe how resources will be allocated among funding categories.	MHC will commit up to 90% for rental housing activities and commit up to 10% for administration. 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. Housing Trust Funds Proposed Funding: \$3,311,933.19 <table> <tr> <td>Rental Development Activities</td><td>\$2,980,739.87</td></tr> <tr> <td>Admin & Planning</td><td>\$331,193.32</td></tr> <tr> <td>Prior Year Resources</td><td>\$2,701,134.35</td></tr> <tr> <td>Total Funding</td><td>\$6,013,067.54</td></tr> </table>	Rental Development Activities	\$2,980,739.87	Admin & Planning	\$331,193.32	Prior Year Resources	\$2,701,134.35	Total Funding	\$6,013,067.54
Rental Development Activities	\$2,980,739.87								
Admin & Planning	\$331,193.32								
Prior Year Resources	\$2,701,134.35								
Total Funding	\$6,013,067.54								

Describe threshold factors and grant size limits.	The following are Threshold Factors that will be used for the HTF funding: 1) Eligible Applicant 2) Eligible Project Type/Activity 3) Merits: Addressing State's Priority Housing Needs (4) Evidence of Affirmatively Furthering Fair Housing (5) Implementation of Supportive Services (6) Applicants Experience (7) Certification of HTF Requirements). Grant size: \$750,000
What are the outcome measures expected as a result of the method of distribution?	The expected results of HTF are to 1) reduce homelessness and help extremely low income 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 and very low-income households.

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 2026 Annual Allocation is based on HUD's previous formula allocation amounts.

AP-35 Projects – (Optional)

Introduction:

#	Project Name

Table 5 – Project Information

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

AP-38 Project Summary

Project Summary Information

Project Name	Target Area	Goals Supported	Needs Addressed	Funding	Description	Target Date	Estimate the number and type of families that will benefit from the proposed activities
<TYPE=[pivot_table] REPORT_GUID=[54A4ED67473EDAEE248792836A1D83B0]>							

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

NA

Acceptance process of applications

NA

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

NA

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 MS will allocate CDBG Public Infrastructure/Public Facility funds to units of general local government on an annual statewide competitive application bases, except for the 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 geographically determined and 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.

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

Geographic Distribution

Target Area	Percentage of Funds
Statewide	100
Non-Entitlement Entities	100

Table 6 - 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 determines to have 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 2026 Annual Allocation is based on HUD's published formula allocation amounts. The State's contingency provision stipulates that the budgets for all proposed activities will be proportionally adjusted to match the actual allocation amounts, increasing or decreasing in proportion to the estimated funding levels. The contingency provisions were presented and explained in the draft plan presented for public comment. ESG and HOPWA funds are available statewide to eligible entities

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	850
Non-Homeless	431
Special-Needs	300
Total	1,581

Table 8 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	1,150
The Production of New Units	262
Rehab of Existing Units	169
Acquisition of Existing Units	0
Total	1,581

Table 9 - 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, ESG, and HOPWA Programs in addition to the National Housing Trust Fund allocation for the State of Mississippi.

Non-Homeless Special Needs includes the housing needs for persons who are not homeless but require supportive housing, including the elderly, frail elderly, persons with disabilities, persons with alcohol or other drug addiction, persons with HIV/AIDS and their families, public housing residents, and any other categories the jurisdiction may specify.

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.

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

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

Actions MHC works to encourage public housing residents to engage in management and pursue homeownership opportunities. Key initiatives include:

1. **HOME Program:** Eligible applicants can apply for HOME funds to provide homebuyer assistance and self-sufficiency services, including homebuyer counseling and education.
2. **ESG Program:** Emergency Solutions Grant (ESG) funds can provide limited assistance to PHA residents without duplicating other subsidies, in compliance with federal rules.
3. **HOPWA Program:** While the Housing Opportunities for Persons With AIDS (HOPWA) program does not offer public housing assistance, it coordinates with housing authorities for referrals and provides supportive services for eligible clients transitioning to public housing.
4. **CDBG Program:** Community Development Block Grant (CDBG) funds can benefit PHA residents through eligible local government projects.

The state collaborates with housing organizations to educate residents about management and homeownership opportunities through public meetings and advisory boards. Additionally, the

Mississippi Home Corporation (MHC) offers financial counseling outreach services, as well as homebuyer education training, throughout the year, to assist first-time homebuyers with incomes below 80% of the Area Median Income.

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. Funds will not be distributed to PHAs designated as troubled by HUD.

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 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 businesses in order to work towards these goals. MHC's programs will emphasize the use of evidence-based practices and housing stability planning for efficient use of funds and to reduce returns to homelessness.

MHC will work with stakeholders to address requirements in 24 CFR §91.320 by utilizing funds to reduce and end homelessness. All subrecipients must address the housing and supportive service needs of individuals assisted with ESG funds in their 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's ESG program and each of the three CoCs fund Street Outreach activities targeting individuals experiencing unsheltered homelessness. Outreach teams assess individuals and families for immediate needs—such as food, shelter, and hygiene—as well as for longer-term needs, including healthcare, substance use treatment, housing, and income support. Outreach workers assist individuals in accessing these services, engaging in care, and placing unsheltered individuals in the centralized coordinated entry system (CES).

The centralized or coordinated entry system 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 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 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, and supportive services.

It is the State's goal to maximize the limited ESG resources and engage the unsheltered homeless population to connect them to housing, shelter, and supportive resources; therefore, funded agencies will coordinate with their local CoC agency to maximize outreach resources. Additionally, street outreach activities can be supported through HOME-ARP funds.

Action Steps:

- 1) The state will meet regularly with the CoC and agencies that serve areas with the highest unsheltered homeless count for case conferencing and planning.
- 2) ESG policy will encourage agencies to use a minimum of 5% of their total grant on unsheltered homeless unless waived.
- 3) The state will track the number of individuals housed from unsheltered homelessness in the quarterly and closeout reports.
- 4) The state will use all available funds to layer with the efforts to end homelessness.
- 5) that state will continue to provide case management training for permanent housing stability planning and track successful permanent housing placement and successful program discharge.

The state will continue to work towards the goal of ending homelessness based on the populations identified the plan to end homelessness drafted by NAH.

Addressing the emergency shelter and transitional housing needs of homeless persons

Emergency shelter is 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 using a variety of metrics, including clients served, average length of stay, recurrence, and occupancy rate. MHC will continue to direct funding towards shelter programs. Transitional housing projects are not funded by the ESG program, but MHC encourages the use of transitional housing in cases where it has been demonstrated to be to an efficient and effective use of scarce resources.

Transitional housing is defined by HUD as: provides temporary housing with supportive services to individuals and families experiencing homelessness with the goal of interim stability and support

to successfully move to and maintain permanent housing. TH projects can cover housing costs and accompanying supportive services for program participants for up to 24 months. Participants in a TH project must have a signed lease, sublease, or occupancy agreement with the following requirements:

An initial term of at least one month; Automatically renewable upon expiration, except by prior notice by either party.

During the 2025 PY, MHC will fund emergency shelters, domestic violence shelters, and shelter activities through hotel/motel vouchers if a shelter bed is not available. All shelter programs must provide a way to connect shelter residences to permanent housing. This may be accomplished directly through ESG RRH and other housing programs, or indirectly through an MOU with other housing agencies who can provide permanent housing placement.

The state's focus remains on permanent housing and housing stability. In recent funding rounds, MHC has put more ESG funds into Emergency Shelter to meet community needs, especially with the availability of HOME-ARP funds. Since HOME-ARP can support permanent housing and services that promote long-term stability, MHC encourages agencies to layer ESG and HOME-ARP funds. Using both can help expand shelter options while also improving housing outcomes.

Because most shelters are located in larger cities, many rural areas in Mississippi have limited or no shelter access. As a result, the state has consistently reported an increase of people experiencing unsheltered homelessness over the last five years. To help fill this gap, MHC has increased support for hotel/motel shelter assistance through partnerships with local agencies. While Rapid Rehousing is still a top priority, the flexibility of HOME-ARP allows MHC to shift more ESG funds into shelter services when needed.

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's ESG funds focus on permanent housing placement and housing stability activities. MHC will require funded agencies, except domestic violence agencies, to use 5% of their awarded funds on unsheltered homeless individuals. By layering ESG housing activities with programs like Mississippi's Olmstead Housing Initiative, HOME-ARP, and HTF, identifying new ESG applicants; and coordinating with the CoC for Coordinated Entry Systems (CES), Veterans programs including SSVF and HUD-VASH, and homeless youth programs, resources are better aligned with community needs and State goals. This coordination increases the types of housing resources available to the homeless, including development resources to create units for people experiencing homelessness. Increased housing units are expected to reduce homelessness duration. The State continues reducing housing barriers for the homeless through its programs and partnerships. The State Olmstead housing program provides housing services to

individuals with a Serious Mental Illness (SMI) and a housing need, including those who are homeless. The HOME-ARP program serves all qualifying populations, including those who are homeless, at risk of homelessness, living with severe cost burdens, or experiencing domestic violence. The Emergency Solutions Grant (ESG) serves those who are homeless or at risk of homelessness. The HOPWA program serves individuals with HIV and who are unstably housed.

The State coordinates with Veterans programs like SSVF and HUD-VASH.

The State works with CoCs regarding CoC housing programs.

The HOME-HTF development program targets units for homeless individuals and families.

LIHTC awards extra points for units reserved for Veterans and the Olmstead population. Additionally, Tax Credit programs require all properties to accept applications from homeless youth.

All State homeless programs require individualized housing stability plans promoting self-sufficiency.

To incentivize housing sustainability and limit returns to homelessness, the State set goals in this ConPlan, including enhancing housing stability and prevention. Additional points will be awarded to ESG applicants that focus on self-sufficiency and income growth, education, or employment services. Progress will be tracked by:

- households maintaining housing 6+ months after discharge
- households increasing income while enrolled

- Developers partnering with nonprofits that can provide supportive services.

To decrease the length of time individuals experience homelessness while awaiting permanent housing, the State seeks to expand access to affordable housing opportunities. Through HOME and HTF funding, the State will support the development of 149 units to address the homeless population. Planned activities aim to meet homeless and at-risk housing needs through the efforts listed below: acquisition, construction, renovation, major rehabilitation, or conversion of structures into permanent housing for prioritized populations.

The State aims for homelessness to be brief and nonrecurring. The ESG goal is 30 days for permanent housing placement. While this goal remains difficult to achieve, the increase in housing units for the homeless makes it increasingly attainable.

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

ESG-funded Rapid Rehousing and Homeless Prevention programs have service plans individualized to the household's needs. This includes working with households to obtain the most affordable housing available so housing can be maintained after assistance ends, budgeting skills, increasing income through employment, training, or benefits, and an overall self-sufficiency plan to exit the program. As the household stabilizes, case management services typically lessen in intensity. At a minimum, the household must meet with the case manager monthly. Other case management funds follow up after 12 months to prevent returns to homelessness.

As available, HOME-ARP funds will be used to provide Supportive Services. These services can help prevent homelessness among at-risk populations. Critical services through HOME-ARP and ESG that support housing stability include case management, education, employment services, and job training.

Supportive services that increase income reduce homelessness risk. State-provided homelessness prevention services include those targeted to individuals exiting publicly funded institutions. In response to the Olmstead lawsuit, the State implemented the CHOICE housing program. CHOICE provides a safe discharge process for individuals with SMI and housing instability. The program partners with the Mississippi Department of Mental Health and other agencies. CHOICE recipients may access case management, benefits, and rental aid. In coordination with CHOICE, MHC also uses Low-Income Tax Credits to set aside units throughout the state dedicated solely to the SMI population.

The HOPWA program helps low-income HIV-positive clients establish or maintain stable housing, reduces homelessness risk, and improves access to care and support through housing subsidies and case management. Some HOPWA-funded agencies are also funded by the Department of Health's Ryan White program. HOPWA applicants are screened for Ryan White services. Case managers work with clients on individualized care plans to keep them housed and linked to medical care. ESG follows HUD guidelines for discharges from institutions.

Enhance Housing Stability & Homelessness Prevention Programs

Use ESG, HOME-ARP, and HOPWA to deliver wraparound services like job training, case management, and education to properties prioritizing special populations (homeless and 30% AMI). Require housing stability plans for all homeless prevention housing assistance program recipients to support long-term sustainability. Work with CoCs to end homelessness and improve health outcomes through HOPWA and ESG housing assistance.

Track: number housed and % maintaining housing 6+ months; number who increased income.

Discussion

ESG and HOPWA one year goal to reduce homelessness and support housing stability.

ESG:

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	110
Tenant-based rental assistance	140
Units provided in permanent housing facilities developed, leased, or operated with HOPWA funds	50
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds	0
Total	300

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

Introduction:

Barriers to affordable housing in Mississippi exist throughout the state, impacting cities, counties, and communities. The Consolidated Plan Housing Needs Assessment outlines these barriers, showing that the lack of affordable housing disproportionately affects certain households, particularly those with extremely low incomes. This need is expected to continue into the 2025-2026 program years.

Mississippi has reported a decrease in the average rent statewide of 5-7%. However, the percentage of Mississippians facing a cost burden while renting has not decreased, remaining at an average of 30%. According to the National Low Income Housing Coalition, in 2024, 71% of households experiencing severe cost burdens were from extremely low-income households, and 88% of those facing any cost burden fell into the same category.

Overall, there is a shortage of 38,107 affordable and available rental homes for extremely low-income households in the state, which marks a decrease from 2023.

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 following action steps outline strategies to remove or mitigate barriers to affordable housing. At the state level, numerous agencies are working cooperatively to reduce such barriers.

Economic Factors – Income

To address the impact of low incomes on housing access and sustainability, the state has formulated strategies identified in the goals.

Goal: Link Housing Development with Employment

- Align new affordable housing projects with job hubs through mapping and strategic partnerships with employers, MDA, and transportation agencies.

Goal: Partner with Supportive Services that promote housing self-sufficiency and sustainability with experience in providing community services (e.g., case management, workforce development, credit counseling).

The state's housing development programs will prioritize developments near job hubs and encourage partnerships with nonprofits offering supportive services. Increased income is a focus of the state's housing plan. Considering the need to reduce housing cost burden, MHC has partnered with other agencies to launch an employment program. ESG, HOPWA, and HOME-ARP allow job training and placement. The state's housing service programs (ESG & HOPWA) will prioritize agencies that incorporate income growth into housing sustainability plans when appropriate. Outcomes will be

measured by the number of applicants who increased their income while receiving services.

The state is coordinating with agencies like the Mississippi Department of Transportation, Hinds Community College, and Win Job Center to increase income among target populations. CDBG funds will help expand job access. The CDBG program aims to create, expand, and retain jobs for lower-income persons.

Housing Access Barriers

The state will encourage housing developers targeting the homeless and 0%–30% AMI populations to implement lower-barrier tenant selection plans for federally supported units. MHC will also provide uniform eligibility documentation for ESG and HOME programs, including income and homelessness verification.

During the 2025 QAP, the state required developers building deeper target units for individuals at 30% AMI to sign a Letter of Commitment with homeless service providers to prioritize their referrals for affordable units.

Housing Stock

The state will continue working to improve affordable housing statewide, prioritizing developments with units for households at or below 30% AMI or experiencing homelessness. The HOME Disaster Recovery program uses HOME funds to help communities rebuild homes, while CDBG-DR funds restore infrastructure after disasters. MHC, the state housing finance agency, administers the Low-Income Housing Tax Credit program to reduce tax liability for owners and investors who support affordable rental housing. MHC encourages layering between HOME, LIHTC, and HOPWA to finance development projects.

Zoning

Mississippi’s “home rule” provision leaves zoning authority to local governments. Sometimes, local governments trying to offset infrastructure costs or slow housing booms will impose impact fees, increase lot sizes and setbacks, or set minimum square footage requirements. While state law allows waivers of impact fees for affordable housing, it is unclear how often they are used. These actions can increase housing costs and create barriers for low-income households. MHC respects this policy of local control and cannot directly intervene in removing barriers caused by local ordinances or imposed regulations.

Discussion:

Mississippi Home Corporation will continue its efforts to create and expand housing opportunities in light of the above referenced barriers. It will attempt to do so through education, coordination, and funding. An additional barrier that will be addressed is fair housing.

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 on 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%. Additionally, it is MHC's goal to provide more Technical Assistance for the HOME CHDO program and the HOME-Homeowner Rehab program. During the 2026 program year, MHC will target outreach efforts to community nonprofit agencies regarding becoming a CHDO or participating in the Homeowner Rehab program.

ESG Addresses Underserved Needs

Lack of facilities and services for homeless persons in rural areas is ESG's greatest underserved need. To help meet this need, MHC will provide training and technical support to organizations in all three CoCs.

HOPWA Addresses Underserved Needs

Some significant obstacles to addressing the underserved needs of individuals living with HIV are ensuring that the state can reach all those in need, identifying and serving hidden HIV numbers, and overcoming the barriers to resources. Barriers include 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 Housing Choice Voucher (HCV) program through the Housing Authority. The State HOPWA program will only serve U.S. citizens and legal/documented individuals.

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, persons and their families are able to maintain safe and affordable housing, reduce their risk of homelessness, and access medical care and supportive services.

During the 2026 plan, MHC will utilize HOPWA-assigned TA to improve outreach, data collection, and service planning statewide.

CDBG:

The CDBG program, by 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 lead 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, HOME Multifamily Development, and HOPWA programs. 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 housing, the majority of the funds are utilized to provide emergency shelter. The ESG program funds permanent housing activities through Rapid Rehousing and Homeless Prevention. ESG subrecipients are encouraged to pair their ESG funds

with available CoC Rapid Rehousing funds, CoC Permanent Supportive Housing funds, and HOME-ARP TBRA resources.

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, housing costs and needs, and program waitlists and expenditures.

Additionally, MHC's HOPWA program can increase access to affordable housing for individuals living with HIV through HOPWA Brick and Mortar Development activities. MHC will accept applications for HOPWA development. HOPWA development can be layered with HOME, HTF, or HTC.

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.

Actions planned to reduce the number of poverty-level families

HOME/HTF

The HTF Program provides funds to foster and maintain affordable housing by providing construction or rehabilitation of rental properties to income qualifying families to help reduce the number of poverty-level families statewide. HTF funds may also be used in conjunction with the HTC Program or Bond Program to construct or rehabilitate affordable rental housing.

Additionally, the HOME and HTF program aims to connect supportive services to eligible HOME and HTF tenants with the goal to improve housing stability. Supportive services for HOME and HTF special needs populations must be intentional, targeted, and aligned with the specific needs of the individuals served, with the goal of promoting long-term housing stability. To support this requirement, developers are encouraged to collaborate with MHC-approved supportive service providers. Supportive services providers can provide rental assistance, General Education Development ("GED") classes, job-training and placement, and transportation.

ESG Addresses Poverty-Level Households

The ESG Program funds activities that provide shelter and essential services for homeless persons, as well as intervention services for persons threatened with homelessness. Essential services for homeless persons include medical and psychological counseling, employment counseling, job training and placement, substance abuse treatment, transportation, and other services.

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

deposits.

MHC's ESG program will monitor program applicants' increase in income while receiving ESG services.

HOPWA Addresses Poverty-Level Households

The MHC HOPWA Program serves HIV-positive persons based on income eligibility criteria of no more than 80% of AMI with adjustments for family and household size, as determined by HUD income limits. With varying poverty levels and housing needs in each area across the State, funds are allocated and reallocated throughout the program year to maximize and target HOPWA resources to those with the most need. While many HOPWA clients assisted may be at poverty-level, this is not a requirement under 24 CFR §574.3. The HOPWA program can provide supportive services that can help with increasing households' income.

Actions planned to develop institutional structure

HOME and HTF Address 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. Finally, 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. Additionally, all ESG subrecipients are required to use the Continuum of Care's (CoC) Coordinated Entry System (CES) to ensure services are provided to those most in need. ESG funds are provided statewide through a competitive funding process. Points are given in the ESG application to agencies who are able

to provide a holistic approach to ESG services by coordinating resources to address clients' needs.

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 the comprehensive supportive services in each local community.

CDBG Addresses Institutional Structure

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

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

MHC has staff members who 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.

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 public hearings held throughout the State.

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, 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.

MHC participates in state council groups including the Department of Mental Health, and Family Services.

Program Specific Requirements

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

Introduction:

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

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.320(k)(1)

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	100,000
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:	100,000

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:

N/A

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:

The State adopted the Recapture Method for homebuyer activities.

The “recapture” requirement has been imposed by MHC on HOME homebuyer assistance activities. Recapture is triggered by a sale (voluntary or involuntary) of the housing unit and there are no net proceeds or the net proceeds are insufficient to repay the HOME investment due, only the net proceeds can be recaptured, if any. Net proceeds are the sales price minus superior loan repayments (other than HOME funds) and any closing costs.

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. 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 continues 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:

For HOME-assisted homebuyer units acquired with HOME funds, MHC will impose a recapture requirement to ensure long-term affordability.

1. The property must remain the buyer's principal residence throughout the period of affordability.

2. The period of affordability is based on direct assistance to the buyer.

- a. Under \$25,000- minimum 5 years

- b. \$25,000-\$50,000- minimum 10 years

- c. Over \$50,000- minimum 15 years

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:

n/a

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)).

n/a

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)).

n/a

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).

MHC will give preference to developments who commit to developing units for small households, single-persons, 1-4 person households and extremely low households and/or those who are experiencing homelessness.

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

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

Attached

2. If the Continuum of Care has established 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 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/subrecipients are required to be a member of their local CoC. Additionally, each ESG

subrecipient is required to enter designated data into HMIS and accept referrals from the Centralized or Coordinated Entry System (CES). Only domestic violence agencies and legal agencies are exempt from entering data into HMIS.

All three CES in Mississippi have the capacity to document homelessness for program eligibility.

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

ESG subrecipients are selected through a competitive NOFA then are funded through a three-phase review process.

Phase one: Applications must have a minimum of 75 points, pass threshold requirements, and pass the financial risk assessment. Points are obtained in the following areas: Capacity/Experience, Need, Collaboration/Partnership, Data collection, Past Performance/Program Evaluation, Plan, Goals, Financial Controls/budget.

Phase two: Applications are placed in one of two tiers. Tier one funding cap is up to \$300,000 based on the amount of awards in Tear One and the amount of funds available.

Tier Two~ Award Funding cap is up to \$100,000 based on the amount of awards in Tear Two and the amount of funds available.

These projects may not be funded and are more competitive. It includes:

Phase two: A Z-Score funding process or a financial assessment capacity review:

MHC will place every agency that meets the threshold requirements, financial risk assessment, and the minimum point requirement in a ranking tool. The ranking tool will:

Give additional points for CoC participation, RRH in the budget, spending on time, MHC discretionary points.

Use a z-score or a weighted measure to determine the funding amounts based on the amount available, the overall points, the amount requested and the scoring determination.

The requested amounts are used as the baseline.

Points will be given to applying agencies based on:

- Financial Score and Controls
- Agency Capacity and Controls

- Needs Assessment
 - Data Entry, CoC participation
 - Program reporting methods
 - Past performance
 - The proposed program goals align with the State's ConPlan goals.
 - Program plans that include best practices and models that ensure housing stability, strategies to increase household income, and a holistic approach to services.
 - Ability to partner and collaborate with other state agencies and community partners to increase resources. Agencies are also encouraged to partner with HOME and HTF developers that target the homeless, extremely low-income, and disabled populations.
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. The ESG-funded agencies includes homeless participation in their programs.

5. Describe performance standards for evaluating ESG.

Goal : ESG activity. Enhance Housing Stability & Homelessness Prevention Programs

- Use the ESG to provide **wraparound support services**, including job training, transportation, case management, education, and other approved services to properties that prioritize identified special populations (homeless and 30% AMI).
- Require housing stability plans for all homeless prevention housing assistance programs recipients to ensure long-term sustainability.
- Work with the CoCs to end the experience of homelessness and improve health outcomes by providing housing assistance through HOPWA and ESG.

Measurement: Number of formerly homeless individuals housed. Expect to serve 800 individuals with ESG.

- Decrease in the number of chronic homeless individuals identified.
- Decrease in the number of homeless individuals and households identified.

(use CoC or PIT data)

Measurement: The percentage of formerly homeless individuals that maintain stable housing for 6+ months. Expect that 50% or more of formerly homeless individuals served by ESG will maintain housing.

Measurement: Number of individuals who increased income while in the program. Expect that 25% of households will increase income while in the ESG program.

ESG will be used with HOME-ARP to expand resource availability.

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

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".

n/a

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".

To be eligible, a recipient may be an organization, agency or other entity (including a public housing agency, or a for-profit or a non-profit) that receives assistance from MHC as an owner or developer to carry out a HTF-assisted project, which meets the requirements of 24 CFR Part 93.2 of the recipient. A recipient must:

- Make acceptance assurance they will comply with all HTF requirements during the entire affordability period;
- Demonstrate ability and financial capacity to undertake, comply, and manage the eligible activity;
- Demonstrate familiarity with requirements of federal, state and any other housing programs used in conjunction with HTF funds to ensure compliance, and

- Demonstrate experience and capacity to conduct the eligible HTF activity in questions as evidenced by relevant history

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 will issue a NOFA and require eligible recipients to submit applications that contain a description of the eligible activities to be conducted with HTF funds as required in 24 CFR Part 93.200. The NOFA shall specify the maximum amount of project funds available, any restrictions on uses of funds, general terms and conditions of funding allocations, threshold requirements, timeframe for submittal of applications, application requirements, and rating metrics. Application requirements include, but are not limited to, the following:

- Identification of applicants
- Project narrative
- Adequate information to determine applicant's eligibility
- Adequate information to determine project's eligibility
- Certification of compliance with federal and state requirements
- Resolution by the governing board authorizing the application and execution of all documents
- Site control
- Project readiness to proceed
- Financial Feasibility

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".

Each applicant recipient will be required to certify that housing assisted with HTF funds will comply with federal and state HTF requirements.

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. Applicant's Experience

7. Certification of HTF Requirements

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".

HTF will use geographic priorities. Allocation is upon demand for available funds; MHC will make every effort to ensure that the HTF funds are disbursed geographically via competitive applications. However, MHC may discontinue allowing applications for multi-family development projects from certain areas of the state if the area has already received greater funding as compared to the identified need in the area or as compared to other areas of the state. Such a hold on applications would only continue until MHC could ascertain the demand for funds in all areas of the state. MHC will also allocate funds to counties due to natural disasters or emergencies as declared by the governor for impacted households. For rental activities, MHC has incentive points for projects that address the needs of very low-income households in areas that have high rates of poverty. Points are also given for projects in high-opportunity areas.

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 applicant must certify that they will meet one or both of the following readiness criteria:

- 1) Firm commitments for all funding sources at application submission
- 2) Completed Environmental Provisions

Pre-Closing Conditions

Once the applicant meets the conditions delineated in the reservation letter, the applicant will be required to provide an updated budget, project schedule, and final sources. An HTF commitment letter with an expected loan closing date will be sent. For applicants applying for HTF funds before the receipt of all other funding sources, the loan closing may be contingent on:

1. The applicant's receipt of a 4% Tax-Exempt Bond 42M letter
2. Executed Housing Assistance Payments (HAP) contract if receiving project-based rental assistance/vouchers

3. Final award letters from all other funding sources
4. Acceptable final underwriting analysis comparable to syndicator's closing model

A Notice to Proceed with Loan Closing will be sent to MHC attorneys to initiate the loan closing process. The loan closing is expected within 30 days of the notice to proceed.

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".

Up to ten (10) points will be awarded to projects with project-based rental assistance for all HTF units.

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".

Developers whose projects receive HTF funding will execute and record a Declaration of Restrictive Covenants document for a 30-year affordability period. Complying with the 30-year affordability period is a minimum requirement, and no points are awarded for this category.

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".

- up to (5) points will be awarded to developments 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
- (1) point will be awarded to developments that develop housing accessible to transportation corridors and hubs. Cities or counties served by scheduled bus services or providers operating with grants funded by the Federal Transit Administration
- (2) points will be awarded to development that develop housing accessible to employment

centers.

- Up to (15) points will be awarded to development who incorporate a minimum (2) features from the Universal Design Standards in all HTF-assisted units

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 solicits applicants that incorporate significant funding from other sources, such as tax-exempt bonds with 4% Tax Exempt Bonds, accept waivers to apply when using the 9% LIHTC program, federal and local government programs, or other sources. Tax-exempt bond developments must meet the exempt facility bond requirements under 26 US Code §42 as well as the tax credit requirements under 26 US Code §42(h)(4). Applicants that anticipate receiving an award of other funding must provide evidence that they have applied for such funding, including acknowledgment from the funding entity that the application has been received and the amount requested is consistent with the sources and uses statement presented with the HTF application.

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 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 maximum per-unit subsidy limits for HTF will be set at MHC's applicable HOME maximum per-unit subsidy limits. They will be applied statewide and are adjusted by the number of bedrooms per unit. These limits can be found in the attached table below.

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).

All HTF funded projects must meet the property standards outlined in 93.301. The rehabilitation standards are set in a separate attachment.

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

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.

MHC will give preference to developments who commit to developing units for small households, single-persons, 1-4 person households and extremely low households and/or those who are experiencing homelessness.

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."

n/a

Discussion:

HOPWA Method of Selecting Project Sponsors:

All HOPWA Grant awards are made through a Request for Proposal process based on clients' needs, gaps in services, and the ability of an agency to successfully implement the program. Funds will be

awarded based on threshold, financial risk, and scoring criteria. 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 set forth in Office of Management and Budget (OMB) Circular 2 CFR 200.

Eligible HOPWA applications are accepted from grassroots agencies, faith-based agencies, nonprofits, and other community organizations. MHC is working with a HUD-approved TA to help reach out to community-based agencies.

State Certification Statement

The State of Mississippi is committed to administering its grant programs in full compliance with all applicable Federal laws, regulations, and requirements. This letter serves to provide formal assurance that the State will adhere to immigration-related restrictions, anti-discrimination provisions, and other legal obligations as a condition of receiving and expending Federal funds.

The State of Mississippi shall administer its grant in accordance with all applicable immigration restrictions and requirements, including the eligibility and certification requirement that apply under title IV of the Personal Responsibility and Work Opportunity Reconciliation Act of 1996, as amended (8 U.S. C. 1601-1646) (PRWORA) and any applicable requirements that HUD, the Attorney General, or the U.S. Citizenship and Immigration Services may establish from time to time to comply with PRWORA, Executive Order 14218 or other Executive Orders or immigration laws. The city will not use funding under this grant in a manner that by design or effect facilitates the subsidization or promotion of illegal immigration or abets policies that seek to shield illegal aliens from deportation. Unless excepted by PRWORA, the state must use SAVE, or an equivalent verification system approved by the Federal government, to prevent any Federal public benefit from being provided to an ineligible alien who entered the United States illegally or is otherwise unlawfully present in the United States.

The State of Mississippi agrees that its compliance in all respects with all applicable Federal anti-discrimination laws is material to the U.S. Government's payment decisions for purposes of section 3729(b)(4) of title 31, United States Code.

The State of Mississippi will not operate any programs that violate any applicable Federal anti-discrimination laws, including Title VI of the Civil Rights Act of 1964.