

# 2026 Mississippi Annual Action Plan



April 1, 2026

Prepared by:

Mississippi Home Corporation

Version	Date Adopted	Description
1.0	April 1, 2026	<ul style="list-style-type: none"><li>• AAP 2026 draft based on the approved <u>ConPlan</u></li></ul>
1.1	April 20, 2026	<ul style="list-style-type: none"><li>• Updates to:<ul style="list-style-type: none"><li>○ AP 15</li><li>○ AP 20</li><li>○ AP 30</li><li>○ AP 55</li><li>○ AP 65</li><li>○ AP 70</li></ul></li></ul>

## **Executive Summary**

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

#### **1. Introduction**

#### **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.

#### **3. Evaluation of past performance**

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

#### **4. Summary of Citizen Participation Process and consultation process**

Summary from citizen participation section of plan.

#### **5. Summary of public comments**

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

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

#### **7. Summary**

**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**

**Consolidated Plan Public Contact Information**

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

### **1. Introduction**

**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**

**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**

**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**

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

Agency/Group/Organization	Agency/Group/Organization Type	What section of the Plan was addressed by Consultation?	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?
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**Table 2 – Agencies, groups, organizations who participated**

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

**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?

**Table 3 - Other local / regional / federal planning efforts**

**Narrative**

**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**

**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)

**Table 4 – Citizen Participation Outreach**

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## 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 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 2025 is the first program year of the ConPlan. The funds expected for the remainder of ConPlan is 3x more years of the allocation and program income. HOPWA funds 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 and program income. ESG funds 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	3,001,260.25	0.00	2,701,134.35	5,702,394.60	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 program income.

Table 5 - Expected Resources – Priority Table

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

Community Development Block Grant (CDBG) Program: The State requires a minimum of 10% local match for 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 publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan**

Community Development Block Grant (CDBG) Program: All CDBG program funds (non-administrative) will be used to develop or improve publicly owned 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 \$1,500,000

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 granted 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	Non-Entitlement Entities		CDBG: \$13,712,470.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 40000 Persons Assisted
3	Enhance Housing Stability & Homeless Prevention	2025	2029	Homeless		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			HOPWA: \$3,546,288.02	HIV/AIDS Housing Operations: 300 Household Housing Unit

Table 6 – Goals Summary

#### Goal Descriptions

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

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3	<b>Goal Name</b>	Enhance Housing Stability & Homeless Prevention
	<b>Goal Description</b>	<p>Description:</p> <p><b>ESG activity. Enhance Housing Stability &amp; Homelessness Prevention Programs</b></p> <ul style="list-style-type: none"> <li>• Use the ESG to provide <b>wraparound support services</b>, including job training, transportation, case management, education, and other approved services to properties that prioritize identified special populations (homeless and 30% AMI).</li> <li>• Require housing stability plans for all homeless prevention housing assistance program recipients to ensure long-term sustainability.</li> <li>• Work with the CoCs to end the experience of homelessness and improve health outcomes by providing housing assistance through HOPWA and ESG.</li> </ul> <p><b>Measurement:</b> Number of formerly homeless individuals housed. Expect to serve 850 individuals with ESG.</p> <ul style="list-style-type: none"> <li>• Decrease in the number of chronic homeless individuals identified.</li> <li>• Decrease in the number of homeless individuals and households identified.</li> </ul> <p>(use CoC or PIT data)</p> <p><b>Measurement:</b> 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.</p> <p><b>Measurement:</b> Number of individuals who increased income while in the program. Expect that 25% of households will increase income while in the ESG program.</p>
4	<b>Goal Name</b>	Provide HOPWA Services
	<b>Goal Description</b>	<p>Goal: Provide HOPWA Services</p> <p>Measurement: Improved health outcomes of individuals receiving services.</p> <p>Measurement: Serve 300 qualified households annually.</p>

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**AP-25 Allocation Priorities – 91.320(d)**

**Introduction:**

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

**Funding Allocation Priorities**

	<b>Economic Development: CDBG (%)</b>	<b>Public Facilities/Community Development: CDBG (%)</b>	<b>Enhance Housing Stability &amp; Homeless Prevention (%)</b>	<b>Provide HOPWA Services (%)</b>	<b>Total (%)</b>
CDBG	44	56	0	0	<b>100</b>
HOME	0	0	0	0	<b>0</b>
HOPWA	0	0	0	100	<b>100</b>
ESG	0	0	100	0	<b>100</b>
HTF	0	0	0	0	<b>0</b>

**Table 7 – Funding Allocation Priorities**

**Reason for Allocation Priorities**

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

## 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 8 - Distribution Methods by State Program**

<b>1</b>	<b>State Program Name:</b>	Community Development Block Grant (CDBG)
	<b>Funding Sources:</b>	CDBG HOPWA HOME ESG HTF
	<b>Describe the state program addressed by the Method of Distribution.</b>	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.

<p><b>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</b></p>	<p>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 &amp; 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</p> <p>Economic Development - Based on MDA's project review process, the local unit of government seeking Economic Development funding must first submit a project proposal. Based upon an initial review of the proposal, MDA may require a meeting with relevant parties to discuss the project. Then, MDA may issue a letter inviting a CDBG Economic Development application. The local unit of government will be given 90 days to submit the application. Applications will be evaluated based on the following: (1) Eligibility and project readiness, (2) Local financial commitment, (3) Business investment, (4) Wages paid, and benefits offered, and (5) Company's financial condition.</p>
<p><b>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</b></p>	<p>Applicants received applications manuals, forms, and policies at the CDBG Application and Implementation Workshops. Applications are accepted via the MDA CDBG Application Portal at <a href="https://mdadynamicshubprod.powerappsportals.com/">https://mdadynamicshubprod.powerappsportals.com/</a> Other forms are available for download from Mississippi Development Authority website at <a href="http://www.mississippi.org">www.mississippi.org</a></p>

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

<p><b>Describe how resources will be allocated among funding categories.</b></p>	<p>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:</p> <p>Public Facilities - \$132,962,470 ---Regular Government - \$3,962,470 ---Small Government - \$9,100,000 Economic Development - \$10,000,000 State Administration - \$650,000</p>
<p><b>Describe threshold factors and grant size limits.</b></p>	<p>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.</p> <p>Minimum grant size is \$100,000; maximum is \$750,000 for Regular Government competition and \$600,000 for the Small Government competition. Small Governments are those with a population of 3,500 or less.</p>

	<p><b>What are the outcome measures expected as a result of the method of distribution?</b></p>	<p>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.</p>
2	<p><b>State Program Name:</b></p>	<p>ESG</p>
	<p><b>Funding Sources:</b></p>	<p>ESG</p>
	<p><b>Describe the state program addressed by the Method of Distribution.</b></p>	<p>The Emergency Solutions Grants (ESG) Program will be made available by the McKinney-Vento Act, as amended by the HEARTH Act. ESG Program funds will be made available to eligible applicants to assist in street outreach, emergency shelters, rapid 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.</p>

<p><b>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</b></p>	<p>The application process is a competitive process to nonprofits organizations (including faith-based). eligible local units of government and continuum of care organizations. Funds will be awarded based on threshold, tearing, and scoring criteria. Applications must score a minimum of 75 pts &amp; 65 pts for new agencies/100. Applicants are required to submit required documentation relative to the program threshold requirements.</p> <ul style="list-style-type: none"> <li>• 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.</li> <li>• Nonprofit organizations must have been operating an existing homeless shelter for one year prior to submitting an application for funding, which will show capacity.</li> <li>• Nonprofit shelter organizations must submit a Resolution from the local unit of government authorizing and approving the submission of their ESG application.</li> <li>• Must show proof at application submission of the documentation and source of dollar-for-dollar match funds per ESG regulations.</li> <li>• Performance Outcome Measurement of communitywide planning and strategic uses of resources to prevent and end homelessness.</li> <li>• Submit a copy of the agency’s most recent Single Audit if applicable.</li> </ul> <p>Applicants will be prescreened to determine if all required documentation is included in the application packet. Failure to submit all required documentation by the deadline will result in elimination from consideration of funding.</p> <p>Applications that meet the prescreening eligibility requirements will be reviewed for completeness. Applicants will be contacted for clarification of the information presented in the application.</p> <p>Applications will be evaluated and scored based on the Grant Review Scoring Guide.</p> <p>Site visits will be conducted on applying 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.</p> <p>Funds will be distributed based on MHC scoring, alignment with the ConPlan goals, and the</p>
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	<p>demonstration of need based on a Needs Assessment and funding availability.</p> <p>Points will be given to applying agencies based on:</p> <ul style="list-style-type: none"> <li>• Financial Score and Controls</li> <li>• Agency Capacity and Controls</li> <li>• Needs Assessment</li> <li>• Participation with the local Continuum of Care, HMIS, Coordinated Entry</li> <li>• 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.</li> <li>• Proposed program goals align with the State’s ConPlan goals.</li> <li>• Program plans that include best practices and models that ensure housing stability, strategies to increase household income, and a holistic approach to services.</li> <li>• 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.</li> </ul> <p>Applications for Emergency Shelter funds without Rapid Rehousing funds are required to provide 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.</p>
<p><b>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</b></p>	<p>NA</p>

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

<p><b>Describe how resources will be allocated among funding categories.</b></p>	<p>ESG funds are allocated among funding categories based on the rules and regulations set forth in the Federal Register Interim rule, December 5, 2011 with the 60/40 allocation. Additionally, the State reserves the right to make adjustments to the amount designated for any program category based on the demand created by the applications, and to meet programmatic budgetary requirements. Mississippi Home Corporation (MHC) will use up to 7.5 % of the ESG allocation for State Administration.</p> <p>MHC reserves the right to move funds around in eligible activities based on the needs identified during the grant application process.</p> <p>ESG funds will be distributed as follows:</p> <p>Emergency Shelter: \$913,458</p> <p>Street Outreach: \$60,000</p> <p>Rapid Rehousing: \$761,619</p> <p>Homeless Prevention: \$320,000</p> <p>HMIS: \$67,617</p> <p>Admin: \$150,000 or less or up to 7.5%</p> <p>Total: \$2,294,835.00</p> <p>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.</p>
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<p><b>Describe threshold factors and grant size limits.</b></p>	<p>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:</p> <p>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.</p> <p>The applicant is registered with sam.gov (UEI).</p> <p>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.</p> <p>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.</p> <p>Applications from nonprofits operating homeless shelters must also include a letter from the local unit of government approving the submission of the application.</p> <p>Match requirement must be documented in the application.</p> <p>Applicants must not have any unresolved audit or monitoring findings associated with the ESG program.</p> <p>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.</p>
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	<p>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.</p> <p>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.</p> <p>The applicant must provide their IRS 990.</p> <p>Completion of the Risk Assessment Questionnaire and submission of the Risk Assessment certification.</p> <p>Shelters must submit a lease or purchase agreement for the shelter. Shelters must be connected/partnered with a permanent housing program.</p> <p>The applicant must disclose if they received any grants from MHC or HUD that were de-obligated in part or whole.</p> <p>Staffing salary is capped at 50%.</p>
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	<p><b>What are the outcome measures expected as a result of the method of distribution?</b></p>	<p>The method of distribution used will allow opportunity for a cross-mixed use of homeless service providers and non-profit agencies to meet the need and prevent an individual or household from becoming homeless.</p> <p>Measurement: Number of formerly homeless individuals housed and percentage maintaining stable housing for 6+ months.</p> <p>Measurement: Number of individuals who increased income while in the program.</p> <p>Total housing goal PY 2026= 850 households</p> <p>Monthly, quarterly, and annual reports wwill be collected to measure program outcomes and goals.</p>
3	<p><b>State Program Name:</b></p>	<p>HOPWA</p>
	<p><b>Funding Sources:</b></p>	<p>HOPWA</p>

<p><b>Describe the state program addressed by the Method of Distribution.</b></p>	<p>HOPWA funds provide services for low-income persons/families with HIV/AIDS to prevent homelessness. Eligible activities are Short-Term Rent, Mortgage and Utility Assistance (STRMU), Tenant-Based Rental Assistance (TBRA), Short-Term Supported housing, Master Leasing, Permanent Housing Placement, housing information, supportive services, resource identification, 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</p>
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	<p>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.</p>
<p><b>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</b></p>	<p>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.</p> <p>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. All projects must comply with applicable federal, State, and local statutory requirements, including but not limited to those set forth in Code of Federal Regulations 24 (CFR), Parts 50 and 574, as well as applicable administrative and accounting standards set forth in Office of Management and Budget (OMB) Circular 2 CFR 200.</p> <p>There is no minimum award requirement. The Annual Allocation is based on HUD's published formula allocation amounts for that grant year. 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.</p>

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

<p><b>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</b></p>	<p>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.</p>
<p><b>Describe how resources will be allocated among funding categories.</b></p>	<p>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 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</p>

<p><b>Describe threshold factors and grant size limits.</b></p>	<p>The State accepts requests for proposals from eligible service providers to provide assistance to consumers within the state of Mississippi under the Housing Opportunities for Persons with AIDS Program (HOPWA). The State has developed a single Request for Proposal process for the distribution of HUD HOPWA funds.</p> <p>All HOPWA Grant awards are made through a Request for Proposal process based on clients' needs, gaps in services, and ability of an agency to successfully implement the program. All projects must comply with applicable federal, state, and local statutory requirements, including but not limited to those set forth in Code in Federal Regulations 24 (CFR), Parts 50 and 574, as well as applicable administrative and accounting standards set forth in Office of Management and Budget (OMB) Circular 2 CFR 200.</p> <p>There is no minimum award requirement. The Annual Allocation is based on HUD's published formula allocation amounts for 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.</p> <p>Applicants are required to submit required documentation relative to the program threshold requirements.</p> <ul style="list-style-type: none"> <li>• 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 &amp; Staff. The application is fully completed</li> <li>• Agency current year Budget. Must include all programs and funding sources.</li> <li>• A Certificate of Commercial General Liability Insurance</li> </ul> <p>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</p> <ul style="list-style-type: none"> <li>• The applicant must be able to provide their IRS Form 990: Non-profit applicants: include</li> </ul>
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	<p>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.</p> <ul style="list-style-type: none"><li>• The applicant is registered with sam.gov and provides a unique entity identifier (UEI).</li><li>• Applicants must not have any unresolved audit or monitoring findings associated with the programs managed by MHC or HUD.</li><li>• 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.</li><li>• 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.</li><li>• The applicant must disclose all other grants and funding sources used to support activities and staff.</li><li>• 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.</li><li>• Completion of the Risk Assessment Questionnaire. Submission of the Risk Assessment certification if applicable.</li></ul> <p>Funding is subject to change based on community needs &amp; approved projects. MHC may implement staffing expenditure caps.</p>
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<p><b>What are the outcome measures expected as a result of the method of distribution?</b></p>	<p>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.</p> <p>Measurement: Number of households that receive HOPWA assistance.</p> <p>Total housing goal PY 2026= 300 households</p>
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**Discussion:**

DRAFT

## AP-35 Projects – (Optional)

Introduction:

#	Project Name

Table 9 – Project Information

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

DRAFT

## AP-38 Project Summary

### Project Summary Information

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

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

**Available Grant Amounts**

**Acceptance process of applications**

DRAFT

**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?**

**State’s Process and Criteria for approving local government revitalization strategies**

DRAFT

**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

**Geographic Distribution**

Target Area	Percentage of Funds

Table 10 - Geographic Distribution

**Rationale for the priorities for allocating investments geographically**

**Discussion**

DRAFT

## Affordable Housing

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

#### Introduction:

<b>One Year Goals for the Number of Households to be Supported</b>	
Homeless	850
Non-Homeless	0
Special-Needs	300
Total	1,150

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

<b>One Year Goals for the Number of Households Supported Through</b>	
Rental Assistance	1,150
The Production of New Units	0
Rehab of Existing Units	0
Acquisition of Existing Units	0
Total	1,150

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

#### Discussion:

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

**Introduction:**

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

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

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

**Discussion:**

DRAFT

## **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 evidencebased 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.

### **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 time spent homeless while awaiting permanent housing, the State needs more access to affordable housing. In response, HOME-HTF funds will allow HTF units to be set aside \_\_\_\_\_ units for 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**

**AP-70 HOPWA Goals – 91.320(k)(4)**

<b>One year goals for the number of households to be provided housing through the use of HOPWA for:</b>	
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
<b>Total</b>	<b>300</b>

DRAFT

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

### **Introduction:**

**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**

### **Discussion:**

DRAFT

## **AP-85 Other Actions – 91.320(j)**

### **Introduction:**

**Actions planned to address obstacles to meeting underserved needs**

**Actions planned to foster and maintain affordable housing**

**Actions planned to reduce lead-based paint hazards**

**Actions planned to reduce the number of poverty-level families**

**Actions planned to develop institutional structure**

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

### **Discussion:**

DRAFT

## Program Specific Requirements

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

#### Introduction:

#### 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
  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
  3. The amount of surplus funds from urban renewal settlements
  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.
  5. The amount of income from float-funded activities
- Total Program Income

#### Other CDBG Requirements

1. The amount of urgent need activities

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

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

6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).
7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

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

1. Include written standards for providing ESG assistance (may include as attachment)
2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.
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).
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.
5. Describe performance standards for evaluating ESG.

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

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

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”.

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”.

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”.

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”.

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”.

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”.

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”.

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".

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".

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".

**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.

**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.

**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).

**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".

**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".

**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."

**Discussion:**

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