

STATE OF MISSISSIPPI
2024 CONSOLIDATED ANNUAL
PERFORMANCE AND EVALUATION REPORT
(CAPER)



DRAFT

September 10, 2025

Prepared by:



MISSISSIPPI HOME CORPORATION

CR-05 - Goals and Outcomes

Progress the jurisdiction has made in carrying out its strategic plan and its action plan. 91.520(a)

This could be an overview that includes major initiatives and highlights that were proposed and executed throughout the program year.

The Consolidated Annual Performance and Evaluation Report (CAPER) for Program Year 2023 (July 1, 2023 through June 30, 2024) represents the fourth CAPER of the State of Mississippi's Consolidated Plan for Housing and Community Development for Plan Years 2020 – 2024. The report presents the overriding strategies and goals of the Five-Year Consolidated Plan for Housing and Community Development, including selected performance criteria associated with each goal and strategy. The objectives pursued were as follows: Reduce housing blight and blighting influences; Enhance the provision of quality affordable housing; Create, expand and retain more jobs for low- to moderate –income persons; Create, expand and maintain public infrastructure for the benefit of low- to moderate -income persons; Reduce the incidence of homelessness; and Provide housing for HIV/AIDS persons in Mississippi.

The CDBG Program - The state CDBG program provides public infrastructure/public facility assistance to non-entitlement units of general local government for economic development projects (new job creation) and community development projects for the benefit of low to moderate income citizens and families.

The HOME Program - Homeowner Rehabilitation and HOME Rental activities provided funding for the rehabilitation of single-family homeownership and single & multi-family rental housing units for low-to-very low-income households. Mississippi Home Corporation (MHC) continues to provide safe, decent, affordable housing for families by addressing substandard housing needs through Homeowner Rehabilitation.

The HTF Program - Funds were allocated for the development of rental housing for extremely low-income families (30% AMI). MHC offered incentives to non-profit and for-profit organizations to apply for HTF funding, assist extremely low-income families and provide affordable rental housing in areas of need and opportunity. MHC assisted clients through HUD's Comprehensive Housing Counseling Program by bringing awareness of credit, budgeting, lending and building wealth.

The ESG and HOPWA Programs

This year, homeless housing programs experienced challenges due to rising rent costs statewide. To expand access to affordable housing, the state is working to strengthen collaborations with Low-Income Tax Credit (LITC) programs. As part of this effort, developers and property managers were educated on the ESG and HOPWA programs and their benefits.

Additionally, Continuum of Care (CoC) and ESG agencies are encouraged to partner with the state's CHOICE and MAOI programs to offer alternative housing options for individuals experiencing homelessness and living with mental disabilities. Through the CHOICE collaboration, 345 homeless or at-risk individuals with serious mental illness (SMI) received CHOICE vouchers.

The state did not receive any public comments during the public comment period.

Comparison of the proposed versus actual outcomes for each outcome measure submitted with the consolidated plan and explain, if applicable, why progress was not made toward meeting goals and objectives. 91.520(g)

Categories, priority levels, funding sources and amounts, outcomes/objectives, goal outcome indicators, units of measure, targets, actual outcomes/outputs, and percentage completed for each of the grantee's program year goals.

Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected – Strategic Plan	Actual – Strategic Plan	Percent Complete	Expected – Program Year	Actual – Program Year	Percent Complete
Community Development	Non-Housing Community Development	CDBG: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	437500	70601	16.14%	87500	37143	42.45%

Disability and Access	Affordable Housing Homeless	HOPWA: \$ / HOME: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	2000	0	0.00%			
Disability and Access	Affordable Housing Homeless	HOPWA: \$ / HOME: \$	Homeowner Housing Added	Household Housing Unit	300	0	0.00%			
Disability and Access	Affordable Housing Homeless	HOPWA: \$ / HOME: \$	Direct Financial Assistance to Homebuyers	Households Assisted	0	0		0	0	
Disability and Access	Affordable Housing Homeless	HOPWA: \$ / HOME: \$	Housing for People with HIV/AIDS added	Household Housing Unit	0	425		345	425	123.19%
Disparities in Access to Opportunity	Affordable Housing Homeless	HOME: \$ / ESG: \$	Rental units constructed	Household Housing Unit	55	18	32.73%	11	18	163.64%
Disparities in Access to Opportunity	Affordable Housing Homeless	HOME: \$ / ESG: \$	Homeowner Housing Added	Household Housing Unit	300	0	0.00%	0	0	
Disparities in Access to Opportunity	Affordable Housing Homeless	HOME: \$ / ESG: \$	Homelessness Prevention	Persons Assisted	4250	2737	64.40%	1005	2737	272.34%
Disproportionate Housing Need	Affordable Housing Owner-occupied Rental	HOME: \$	Rental units constructed	Household Housing Unit	200	0	0.00%			

Disproportionate Housing Need	Affordable Housing Owner-occupied Rental	HOME: \$	Rental units rehabilitated	Household Housing Unit	0	44		40	44	110.00%
Disproportionate Housing Need	Affordable Housing Owner-occupied Rental	HOME: \$	Homeowner Housing Rehabilitated	Household Housing Unit	200	49	24.50%	40	49	122.50%
Economic Development	Non-Housing Community Development	CDBG: \$	Jobs created/retained	Jobs	4100	2228	54.34%	500	521	104.20%
Fair Housing Enforcement and Outreach	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Persons with disabilities	HOME: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	500	0	0.00%			
Fair Housing Enforcement and Outreach	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Persons with disabilities	HOME: \$	Public service activities for Low/Moderate Income Housing Benefit	Households Assisted	0	0		100	0	0.00%

Publicly Supported Housing	Affordable Housing Public Housing Homeless Persons with Disabilities	HOME: \$	Public service activities for Low/Moderate Income Housing Benefit	Households Assisted	1750	0	0.00%	350	0	0.00%
Segregation	Affordable Housing Counseling	HOME: \$ / HTF: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	1500	0	0.00%			
Segregation	Affordable Housing Counseling	HOME: \$ / HTF: \$	Rental units constructed	Household Housing Unit	475	40	8.42%	95	40	42.11%

Table 1 - Accomplishments – Program Year & Strategic Plan to Date

Assess how the jurisdiction’s use of funds, particularly CDBG, addresses the priorities and specific objectives identified in the plan, giving special attention to the highest priority activities identified.

THE CDBG Program - The State designed the CDBG program to address critical economic and community development needs of the citizens of Mississippi. The funds were allocated to both public facilities and economic development activities. The state distributed CDBG funds statewide to eligible units of general local government using a competitive method of distribution process for public facility/infrastructure activities. These activities directly addressed the Plan Objective: Create, Expand and Retain More Jobs for Lower-Income Persons; and the two Strategies: Create or Expand Employment at For-Profit Businesses, and Invest in Eligible Infrastructure that Supports Better Paying Jobs. The expected/actual program year measures from the table above include activities that have been completed and results in actual beneficiaries. HOPWA services were targeted to individuals and families with low-income (80% AMI) throughout the state of Mississippi.

The HOME Program - The HOME Program expected to construct 11 rental units, but actually constructed 18, an increase of 164%. The HOME

Program expected to rehab 40 rental units and actually rehabbed 44, an increase of 110%. The HOME Program expected to rehab 40 owner-occupied houses and actually rehabbed 49, an increase of 123%.

The HTF Program - The HTF Program expected to construct 95 rental units, but actually constructed 40, a completion rate of 42%.

The HOPWA Program

The HOPWA Program set a goal to serve 400 households during the reporting year and surpassed this target by reaching 425 households. Specifically, the goal for housing services under STRMU, TBRA, and FB was set at 345 households, which was also exceeded with 346 households served.

The ESG Program

The ESG Program focused on assisting individuals and families with extremely low income who are experiencing homelessness or at risk of becoming homeless. While the goal was to serve 4,250 individuals, the program reached 2,737—reflecting a decrease compared to the previous year. The primary reason for this decline is the impact of rising rental costs in the community, which has made it difficult to find units within Fair Market Rent (FMR) limits. As a result, ESG has had to allocate more funding per household, limiting the total number of clients served.

CR-10 - Racial and Ethnic composition of families assisted

Describe the families assisted (including the racial and ethnic status of families assisted).

91.520(a)

	CDBG	HOME	HTF	HOPWA
White	15,908	8	66	0
Black or African American	22,253	85	355	114
Asian	79	0	1	0
American Indian or American Native	138	0	2	0
Native Hawaiian or Other Pacific Islander	5	0	1	0
Total	38,383	93	425	114
Hispanic	170	0	0	0
Not Hispanic	38,213	93	425	114

Describe the clients assisted (including the racial and/or ethnicity of clients assisted with ESG)

	HESG
American Indian, Alaska Native, or Indigenous	20
Asian or Asian American	10
Black, African American, or African	1,611
Hispanic/Latina/e/o	55
Middle Eastern or North African	1
Native Hawaiian or Pacific Islander	5
White	862
Multiracial	126
Client doesn't know	8
Client prefers not to answer	0
Data not collected	39
Total	2,737

Table 2 – Table of assistance to racial and ethnic populations by source of funds

Narrative

For the State's CDBG program, the largest primary beneficiaries for the 2023 program year were significantly Black or African American, and White categories. All other ethnic groups represent a significantly lower percentage. Note: Other ethnic groups include Asian, American Indian or American Native, Native Hawaiian or Other Pacific Islanders.

For the HOME & HTF Programs, the largest primary beneficiaries for the 2023 program year were Black or African American. All other ethnic groups represent a significantly lower percentage. Note: Other ethnic groups include White, Asian, American Indian or American Native, Native Hawaiian or Other Pacific Islanders.

The HOPWA Program: The HOPWA numbers are of all individuals (head of households and all household members) that benefited from HOPWA services during the reporting year.

The ESG Program: The ESG numbers for all individuals served during the reporting year are included in the table above. These numbers are reflected in the SAGE report.

CR-15 - Resources and Investments 91.520(a)

Identify the resources made available

Source of Funds	Source	Resources Made Available	Amount Expended During Program Year
CDBG	public - federal	26,585,266	19,492,889
HOME	public - federal	11,197,626	7,227,013
HOPWA	public - federal	2,635,910	2,335,211
ESG	public - federal	2,341,416	1,916,904
HTF	public - federal	3,000,537	2,008,152

Table 3 - Resources Made Available

Narrative

Resources made available are identified as the amount of CDBG, HOME, ESG, HOPWA and Housing Trust Fund Allocations received for 2023 program year. The amount of funds expended, during the 2023 program year for the HOME program included Rental, Rehabilitation, and Reconstruction activities. HTF funds were used for affordable rental housing during the program year. HTF funds were used for affordable rental housing during the program year. The amount of funds expended during the 2023 program year for the ESG program included Emergency Shelter, Street Outreach, Homeless Prevention, Rapid Rehousing, and HMIS. The amount of funds expended during the 2023 program year for the HOPWA Program included STRMU, TBRA, Master Leasing, Facility-Based, Permanent Housing Placement, Resource ID, and Supportive Services. Community Development Block Grant (CDBG) funds were expended for projects related to non-entitlement local units of government economic and community development public facilities and infrastructure related activities.

Identify the geographic distribution and location of investments

Target Area	Planned Percentage of Allocation	Actual Percentage of Allocation	Narrative Description
Non-Entitlement Entities	100	100	CDBG funds are available to non-entitlement entities
Statewide		100	Funds are not targeted geographically, but are available statewide.

Table 4 – Identify the geographic distribution and location of investments

Narrative

The state provides Community Development Block Grant funds to units of general local government statewide to non-entitlement jurisdictions on a competitive application, or per economic development

project basis, and does not provide geographic targeting.

The State of Mississippi's HOME Program administered by MHC covers the entire State of Mississippi. Funds are not targeted geographically, but are available statewide.

HOME Program - Funding for Homeowner Rehabilitation, HOME Rental and CHDO activities are distributed based on a competitive application process. Local units of government submit applications for funding and once those applications are received, the applications are reviewed for Threshold Requirements. Applications that pass the Threshold Review are reviewed, scored and ranked. CHDO set-aside funds are provided to eligible non-profit organizations through a certification and proposal process prior to submitting application for funding.

The National Housing Trust Fund Program (NHTF) covers the entire State of Mississippi. NHTF funds are awarded on a competitive basis. MHC uses a scoring and ranking process to select projects for funding. The application process consists of Threshold Review and Application Scoring. Eligible applicants are Non-profit and For-profit organizations with demonstrated development experience and capacity with creating, rehabilitating, or preserving affordable housing.

The ESG program is administered statewide. Funding is allocated through a competitive process where applications are first reviewed for threshold requirements and then scored based on specific rating factors. Awards are made based on the ranking of these scores and the availability of funds.

HOPWA funding is distributed through a Request for Proposal (RFP) process. Proposals are evaluated and ranked according to defined criteria, and funds are awarded based on the ranking and the amount of available funding.

Leveraging

Explain how federal funds leveraged additional resources (private, state and local funds), including a description of how matching requirements were satisfied, as well as how any publicly owned land or property located within the jurisdiction that were used to address the needs identified in the plan.

Community Development Block Grant (CDBG)- The State did not directly leverage funds for CDBG. The State requires units of general local government to match CDBG economic development funds with a minimum 10% local match investment and the benefiting business to invest a minimum dollar for dollar leverage investment of CDBG funds. The State requires units of local government to provide an unspecified match of certain competitive public facility applications according to the approved method of distribution. CDBG funds were used to improve publically owned properties for the use of water and sewer improvements, road improvements, drainage improvements, public facility improvements, and economic development projects to improve the quality of living for those of low to moderate income.

HOME: The HOME Program successfully leveraged additional resources from other federal programs, including the Low-Income Housing Tax Credit Program. These leveraged funds helped expand the reach and impact of the HOME Program.

HTF: The HTF Program successfully leveraged additional resources from other federal programs, including the Low-Income Housing Tax Credit Program. These leveraged funds helped expand the reach and impact of the HTF Program.

HOPWA: The Housing Opportunities for Persons With AIDS (HOPWA) Program successfully leveraged additional resources from other federal programs, including Continuum of Care and Ryan White, as well as from local governments. These leveraged funds, whether in cash or in-kind, helped expand the reach and impact of HOPWA services.

ESG: The CHOICE program provided leveraged funds to support housing for individuals experiencing homelessness or at risk of homelessness with serious mental illness. During the reporting year, CHOICE housed 345 individuals who also qualified for ESG assistance based on housing needs. All ESG-funded agencies met 100% of their required ESG match, utilizing additional resources such as private funds, Veteran Affairs funds, and other agency-level contributions.

Fiscal Year Summary – HOME Match	
1. Excess match from prior Federal fiscal year	0
2. Match contributed during current Federal fiscal year	0
3. Total match available for current Federal fiscal year (Line 1 plus Line 2)	0
4. Match liability for current Federal fiscal year	0
5. Excess match carried over to next Federal fiscal year (Line 3 minus Line 4)	0

Table 5 – Fiscal Year Summary - HOME Match Report

Match Contribution for the Federal Fiscal Year								
Project No. or Other ID	Date of Contribution	Cash (non-Federal sources)	Foregone Taxes, Fees, Charges	Appraised Land/Real Property	Required Infrastructure	Site Preparation, Construction Materials, Donated labor	Bond Financing	Total Match

Table 6 – Match Contribution for the Federal Fiscal Year

HOME MBE/WBE report

Program Income – Enter the program amounts for the reporting period				
Balance on hand at begin-ning of reporting period \$	Amount received during reporting period \$	Total amount expended during reporting period \$	Amount expended for TBRA \$	Balance on hand at end of reporting period \$
27,090	656	8,886	0	18,861

Table 7 – Program Income

Minority Business Enterprises and Women Business Enterprises – Indicate the number and dollar value of contracts for HOME projects completed during the reporting period						
	Total	Minority Business Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Contracts						
Dollar Amount	0	0	0	0	0	0
Number	0	0	0	0	0	0
Sub-Contracts						
Number	46	0	0	37	1	8
Dollar Amount	12,742,355	0	0	8,929,274	220,725	3,592,356
	Total	Women Business Enterprises	Male			
Contracts						
Dollar Amount	0	0	0			
Number	0	0	0			
Sub-Contracts						
Number	46	21	25			
Dollar Amount	10,390,355	3,856,856	6,533,499			

Table 8 - Minority Business and Women Business Enterprises

Minority Owners of Rental Property – Indicate the number of HOME assisted rental property owners and the total amount of HOME funds in these rental properties assisted						
	Total	Minority Property Owners				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number	0	0	0	0	0	0
Dollar Amount	0	0	0	0	0	0

Table 9 – Minority Owners of Rental Property

Relocation and Real Property Acquisition – Indicate the number of persons displaced, the cost of relocation payments, the number of parcels acquired, and the cost of acquisition						
Parcels Acquired		0		0		
Businesses Displaced		0		0		
Nonprofit Organizations Displaced		0		0		
Households Temporarily Relocated, not Displaced		0		0		
Households Displaced	Total	Minority Property Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number	0	0	0	0	0	0
Cost	0	0	0	0	0	0

Table 10 – Relocation and Real Property Acquisition

CR-20 - Affordable Housing 91.520(b)

Evaluation of the jurisdiction's progress in providing affordable housing, including the number and types of families served, the number of extremely low-income, low-income, moderate-income, and middle-income persons served.

	One-Year Goal	Actual
Number of Homeless households to be provided affordable housing units	480	715
Number of Non-Homeless households to be provided affordable housing units	525	133
Number of Special-Needs households to be provided affordable housing units	345	346
Total	1,350	1,194

Table 11 – Number of Households

	One-Year Goal	Actual
Number of households supported through Rental Assistance	825	1,061
Number of households supported through The Production of New Units	226	58
Number of households supported through Rehab of Existing Units	80	75
Number of households supported through Acquisition of Existing Units	450	0
Total	1,581	1,194

Table 12 – Number of Households Supported

Discuss the difference between goals and outcomes and problems encountered in meeting these goals.

The State exceeded progress in providing assistance to Number of Homeless households to be provided affordable housing units by 49% and exceeded production in Number of Special-Needs households to be provided affordable housing units by 1%. The state did not exceed the one-year goals for Number of Non-Homeless households to be provided affordable housing units. Overall, the State did exceed the one-year goal by 15%.

The State exceeded progress in providing assistance to Number of households supported through Rental Assistance by 29%. The State did not exceed the one-year totals for Number of households supported through The Production of New Units. The State constructed 58, a decrease of 74%. The State just came in under the one-year goal for the Number of households supported through Rehab of Existing Units, completing 94%. The State missed it's one-year goal by 24%. The problems encountered is the constant rise in material cost due to the supply chain demands, which makes deals more difficult to get done quickly.

HOME and HTF awards were reserved for non-profit and for-profit organizations committing to special needs affordable housing units designated for disabled and homeless familes/individuals. During the program year, applications received for HOME and HTF were pending approval for funding, pending loan closing and construction of developments contributed to the expected goal not being met for the number of households supported through HOME and HTF activities, number of households supported through Rental Assistance and number of households supported through acquisition of existing units.

A number of other activities are on-going and cannot be counted as actual. The state continues to provide affordable housing to extremely low-income, very-low and low-income persons.

There are two rental components under HOME: Rental and CHDO. The HOME and HTF programs implemented incentives to increase special needs units in developments. This will contribute to the number of households to be supported. HOME and HTF awards were reserved for non-profit and for-profit organizations committing to special needs affordable housing units designated for disabled and homeless families/individuals.

Discuss how these outcomes will impact future annual action plans.

The outcomes will impact future annual actions plans by showing a larger number/percentage of households supported through rental assistance, rehab, acquisition of existing units and production of new units. The HTF Program actual outcome will increase rental assistance, production of new units, and rehabilitation of existing units for rental housing due to the interest shown by non-profit and for-profit applicants. The number of households supported through the HOME Program will increase due to the percentage of funding allocated for Homeowner Rehabilitation and the improvement of the application and funding process. This increase will reflect in the acquisition, production and rehabilitation of existing units state-wide. In addition, extremely low-income household will receive assistance from ESG, HOPWA, HOME and HTF funding.

Include the number of extremely low-income, low-income, and moderate-income persons served by each activity where information on income by family size is required to determine the eligibility of the activity.

Number of Households Served	CDBG Actual	HOME Actual	HTF Actual
Extremely Low-income	0	53	40
Low-income	0	40	

Moderate-income	0	0	
Total	0	93	

Table 13 – Number of Households Served

Narrative Information

The HOME actual count reflects the number of households served under the HOME Program activities, Homeowner Rehabilitation & Reconstruction and Rental.

CDBG focus is on public facilities/infrastructure activities which serve low and moderate-income individuals and economic development activities which provides job opportunities to low and moderate-income individuals, housing is not an eligible activity under the State's CDBG Program.

Applications received were pending due to funding, loan closing and construction contributed to goal not met for households supported through HOME and HTF, households supported through Rental Assistance and acquisition of existing units.

Worse Case Needs: MHC addresses the "worse case needs" for meeting the needs for persons with disabilities, low, very low, and extremely low-income individuals by eliminating shortage of rental housing, increasing homeownership, and reducing individuals from living in substandard housing in the State. The information provided reflects beneficiaries who received HOME assistance in the areas of (Rehabilitation/Reconstruction and Rental Activities). During the program year, the HOME program was inclusive of Rental Housing, CHDO and Homeowner Rehab/Reconstruction activities for low-income families living in substandard housing; eliminate the shortage of housing for people with disability, and provide decent, safe and affordable housing for these low, very low and extremely low-income households by homeownership and rental housing. MHC's allocated the largest percent of HOME funds to HOME Rehabilitation. HOME funds are eligible for Rental & to be used in conjunction with (LIHTC) developments to address the shortage of rental housing for extremely low income and very low-income families. Applications received for HOME were pending approval for funding & loan closing. To prohibit these families from paying more than 30% of their household income, sources of rental assistance is encouraged. Developers received incentive points for designating units in developments for ELI households with disabilities including serious mental illness under MS Olmstead Initiative. This Initiative is designed to provide community-based housing options for person with serious mental illness released from institutional care, persons who have been incarcerated or homeless with serious mental illness diagnosis or occurrence of hospitalization.

HTF primary focus is to address the shortage and eliminate shortage of rental housing for extremely low-income households and assist households from paying more than 30% of their household income for rent. HTF provides for the development or rehab of rental units for targeted populations.

Applicants address the following priorities: 1) Rental housing needs of extremely low (30% of AMI) or at or below the poverty line; 2) Target at least 10% of units in each property to address prevention, reduction, and expansion of permanent housing opportunities for persons experiencing homelessness and persons with serious mental illness; 3) located within priority areas defined by the State's Consolidated Plan.

CR-25 - Homeless and Other Special Needs 91.220(d, e); 91.320(d, e); 91.520(c)

Evaluate the jurisdiction's progress in meeting its specific objectives for reducing and ending homelessness through:

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

During the year, MHC has worked with the BoS CoC, ODHC, and the Central CoC to fund street outreach, shelter, and RRH programs through ESG to reach those experiencing homelessness, including unsheltered homelessness. In addition, MHC has taken steps to implement systematic reporting in HMIS that shows the number of individuals served who are sheltered and unsheltered, homeless, and the number of individuals who return to homelessness after receiving services. Finally, MHC has increased the number of agencies that provide street outreach services to those communities with some of the highest counts of unsheltered homeless.

Addressing the emergency shelter and transitional housing needs of homeless persons

Mississippi does not have any transitional housing programs funded by ESG or CoC funds.

In Mississippi, there are not enough emergency shelters to provide shelter to all unsheltered homeless individuals. The greatest impact of the need for shelters is felt in rural Mississippi, the BoS CoC area. To help fill the gap where shelter is needed, the CoCs use ESG funding to provide shelter and hotel/motel vouchers to individuals who have no other resources.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: likely to become homeless after 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); and, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

During the reporting year, MHC has taken some action steps to ensure extremely low-income individuals exiting public funded institutions do not be released into homelessness. Some initiatives MHC is working on include:

- CHOICE program- The CHOICE program provides housing and case management support to individuals exiting psychiatric hospitals with a history of severe mental illness. MHC uses funds allocated from legislation due to the Olmsted act to provide housing support. Individuals assisted by this program often transition to a public housing voucher.
- **MHC receives CHOICE funding from the State of MS to address housing, mental health and**

connect participants to social services.

- HOPE program- The HOPE program is a partnership between MHC, CPS, CoC, TVRHA PHA, Youth Villages, MDoT, and others to provide housing support and case management to youth aging out of state care into homelessness. ESG funds will be used to help with deposits and case management.
- Reentry program- State Reentry programs, Department of Corrections, MHC, and CoC are working together to see how ESG funds can be used to prevent homelessness among individuals exiting correctional facilities with no housing options.

The HOPE and the Reentry programs are newly implemented programs that are expected to function similarly to the CHOICE program. There is still a lot of work to be done in testing and implementing the HOPWA and Reentry program.

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

MHC works with the local CoCs and provides input on some CoCs Coordinated Entry policies and procedures to ensure that HUD prioritized homeless populations are served without overlooking other homeless populations. In Mississippi, two out of the three CoCs have declared a functional end to Veterans' homelessness and are diligently working towards ending chronic homelessness in their communities. As needed ESG and HOPWA funds were used with CoC and VA SSFV funds to quickly house individuals experiencing homelessness.

ESG and HOPWA services are provided with a case manager and supportive services to help homeless individuals quickly transition from shelter to permanent housing placement. MHC also works with PHAs and other programs to prioritize formerly homeless individuals and homeless youth through TVRHA PHA. TVRHA is the first PHA in the State of Mississippi to successfully receive FYI vouchers from HUD and place Youth aging out of foster care. MHC is working with MAHRO to get the program replicated statewide.

CR-30 - Public Housing 91.220(h); 91.320(j)

Actions taken to address the needs of public housing

MHC has worked to educate PHA's on the need to target services to the homeless populations. Some actions taken by MHC includes:

- Asking PHAs to add homelessness in their plans.
- Working with the HOPE program to access housing vouchers for homeless youth aging out of state services.

Public Housing Authorities are eligible and encouraged to apply for funding through the National Housing Trust Fund (HTF) Program for either construction, acquisition or rehabilitation of rental units. The HTF Program is designed to serve ELI households and promote the use of rental assistance for affordability. Developers awarded HTF funds are subject to incentives, during the application process. Additional points are awarded, when applicants provide supportive services appropriate for the population being served. Supportive services will assist in addressing the needs of public housing by building wealth and assets among tenants, particularly, special needs population such as, homeless and serious mentally ill.

Local housing authorities are encouraged to work with regional housing authorities to provide rental assistance to address the affordability of rent for low, very low and extremely low-income households targeted by the HTF & HOME Program. HTF and HOME funds are used in conjunction with each other and serve as source of funding in the form of gap financing. This source of funding ensures financial feasibility of developments. Housing Authorities are subject to HUD's regulation of eligibility in seeking funding under these programs. Based on the criteria required by HUD to form partnerships, housing authorities may consider partnering with for-profit or non-profit developers to develop affordable housing. The State of Mississippi is working closely with mental health facilities to address issues related to the MS Olmstead Act. The housing authorities are a vital part of this process. MHC collaborated with public housing authorities in preparing a joint/regional Analysis of Impediment. As a result, the collaboration effort enhanced the ability to identify barriers and needs among housing authorities statewide. MAHRO serves as the lead instrument in coordinating this process with PHAs.

MHC encourages PHAs to apply for funding through the National Housing Trust Fund (HTF) Program for either construction, acquisition or rehabilitation of rental units. The HTF Program is designed to serve ELI households and promote the use of rental assistance for affordability. Developers awarded HTF funds are subject to incentives, during the application process. Additional points are awarded, when applicants provide supportive services appropriate for the population being served. Supportive services may assist in addressing the needs of public housing by building wealth and assets among tenants, particularly, special needs population such as, homeless and serious mentally ill.

Actions taken to encourage public housing residents to become more involved in

management and participate in homeownership

The following actions were taken by MHC to encourage public housing residents to become more involve in management and participation in homeownership: MHC engaged participation of Public Housing Authorities through the development of the Annual Action Plan and participation in the MHC's Annual Advisory Meeting. Invitations were extended to representatives of Public Housing Authorities to attend MHC's Annual Advisory Meeting for the purpose of providing input on housing needs for people with disabilities and the overall distribution of grant funds. Suggestions were made to ensure that Federal Program funding assist rental housing and homeownership for people with disabilities, extremely low, very low and low- income households. Public housing authorities were encouraged to create active resident councils to develop rich and meaningful service and delivery plans in order to engage residents/tenants in activities and services. MHC utilized this concept through virtual calls with MAHRO to address the impact of homeownership and housing in the State. MHC collaborated with MAHRO for the development of a state-wide analysis of impediment to Affirmatively Further Fair Housing. As a result, public housing residents should become more involved in management and participation in creating homeownership. Notifications were published in the local newspapers of general circulation in each area, as well as The Clarion Ledger, Jackson Advocate, and LA Noticia MS in Jackson, MS. In addition, MHC's HUD Housing Counseling grant program worked with several PHAs on funding homebuyer education activity for households eligible for Homeownership Vouchers.

Actions taken to provide assistance to troubled PHAs

MHC cannot identify particular troubled PHAs; however, local housing authorities are encouraged to work with regional housing authorities to provide rental assistance to address the affordability of rent for low, very low and extremely low-income households targeted by the HTF & HOME Program. HTF and HOME funds are used in conjunction with each other and serve as source of funding in the form of gap financing. This source of funding ensures financial feasibility of developments. Based on the criteria required by HUD to form partnerships, housing authorities may consider partnering with for-profit or non-profit developers to develop affordable housing. The State of Mississippi is working closely with mental health facilities to address issues related to the MS Olmstead Act. The housing authorities are a vital part of this process. MHC collaborated with public housing authorities in preparing a joint/regional Analysis of Impediment. As a result, the collaboration effort enhanced the ability to identify barriers, needs and solutions in assisting troubled PHAs statewide. MAHRO serves as the lead instrument in coordinating this process with PHAs.

CR-35 - Other Actions 91.220(j)-(k); 91.320(i)-(j)

Actions taken 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. 91.220 (j); 91.320 (i)

The State recognizes many factors that impact the need to remove barriers to affordable housing, most of the barriers stem from things outside the control of the State, such as the cost of land and materials. Nonetheless, the State encouraged the development and promotion of affordable housing through the use of funding through the HOME and HTF Programs. The State continues to utilize tax incentives for homeowners and encourage communities to allow more affordable housing options.

Mississippi used HOME, ESG, HOPWA, and HTF funds to help ameliorate barriers that made it difficult for low, very low, and extremely low individuals to access affordable housing in the following ways:

- The Annual Action Plan allocates HOME funds for homeownership and rental for persons with Disabilities, Individuals with intellectual, developmental, or physical disabilities. HOME and HTF application processes include incentive points for applicants that dedicate a percentage of rental units to serve ELI and low-income individuals with serious mental illness. Units assisted by HTF will target extremely low-income households at 30% of AMI. A portion of ESG funds support activities connecting persons with Serious Mental Illness to housing and services.
- HOME funds for homeowner repair includes incentive points that will reward communities that connect homeowner repair activities with areas undergoing concerted revitalization. MHC also including incentive points for connecting supportive services, such as GED programs, financial counseling, health and wellness, with homeowners who are being assisted by homeowner or housing replacement activity.

The increased costs associated with higher inflation and interest rates have limited the number of units that can be constructed with the same amount of funding as in previous years. This is currently the major barrier to producing affordable housing to meet documented needs from both the public and private sectors. As a result, private markets have limited the availability of private funds. Also, the lack of sufficient household income for affordable housing results in non-activity by developers, unless federal funds, state dollars, or other incentives are offered such as down-payment assistance. In addition, the lack of infrastructure in rural areas is considered a barrier due to the fact that development is controlled primarily by the availability of water, sewer, and electricity. Costs becomes a major factor in affordable housing production as a result.

The tax structure for the State allows homeowners to file and receive Homestead Exemption, lowering monthly mortgage payment considerably, taxes are assessed at a rate lower than that of rental or commercial properties. The higher assessment rate on rental properties is normally incorporated into the monthly rental fee. This tax structure directly affects the return on residential investment and

serves as a disincentive to the production of affordable rental property.

Actions taken to address obstacles to meeting underserved needs. 91.220(k); 91.320(j)

The State of Mississippi continues to serve underserved households by providing financing for the ongoing development of affordable housing as well as financing the rehabilitation of homes for people and families who are low- income, elderly, and persons with disabilities.

The availability of funding is an obstacle that limits the ability of the State to meet all underserved needs. In the CDBG Program within the public facilities activity, the funding is divided between "small government" and "regular government". This allows those with a certain number in population to compete against jurisdictions of the same size. Also, there is a difference in "match requirement" for each of these categories.

HOME, ESG, HOPWA, and HTF funds were used to help ameliorate barriers that make it difficult for low and extremely low individuals to access affordable housing. During the application process, MHC provides incentive points for connecting supportive services to homeowner rehabilitation activities where areas are undergoing concerted revitalization. MHC will set aside a portion of HOME funds to assist in meeting the housing needs for people with disabilities. These funds will be available state-wide to assist in promoting homeownership by providing DPA and closing cost. HOME and HTF Programs provide incentive points for dedication of a portion of rental units for low and extremely low-income individuals at 30% AMI with serious mental illness.

ESG funds supported activities in Continua of Care that connected persons with Serious Mental Illness to housing and services. HOPWA Program addressed obstacles to meet housing needs for HIV/AIDS beneficiaries. TBRA, Permanent Supportive Housing, Transitional/Short-term Housing and Supportive Services were provided.

HOME and HTF funding along with LIHTC addressed obstacles in serving the "underserved", particularly ELI households, homeless, and persons with serious mental illness. MHC engaged participation of Public Housing Authorities and other entities through the development of the Annual Action Plan and participation in the MHC's Annual Advisory meeting. MHC and MDA worked along with Entitlements, PHAs to conduct a joint Analysis of Impediment (AI) for the State.

Services were also provided to the "underserved" through MHC's HUD Housing Counseling network. The network provided counseling and education services to households below 30% of AMI. Counseling agencies worked with PHAs and other social service organizations in providing one-on-one counseling and/or group education classes/workshops. Housing counseling and education services provided by our housing counseling network: Rental counseling, homebuyer counseling/education classes, post-purchase counseling and foreclosure prevention services. Financial literacy includes budgeting and credit counseling, which are elements of the counseling and education services provided.

Actions taken to reduce lead-based paint hazards. 91.220(k); 91.320(j)

Based on federal program requirements, the following actions are required to reduce lead-based paint hazards: 1) homeowner rehabilitation - remediation will take place as a result of testing performed to detect the presence and the action taken to reduce or eliminate the hazard through rehabilitation or reconstruction of the owner-occupied units built prior to 1978; 2) substantial rehabilitation of rental units - remediation will take place as a result of testing performed to detect the presence and the action taken to reduce or eliminate the hazard through rehabilitation; 3) ESG and HOPWA activities address lead based paint hazards on units built prior to 1978 and occupied by household members that are under 6 years of age, inspection is required and if present other housing would be located; 4) Homebuyer Assistance activities are subject to addressing lead based paint hazards on units built prior to 1978. In addition, the approach to implement lead hazard evaluation and reduction; Identify and stabilize deteriorated paint.

Through MHC's HUD Housing Counseling network, many agencies provided information on lead-based paint hazards during their housing counseling and education classes. HUD Housing Counseling awarded agencies that provide pre-purchase/homebuying, post-purchase, or rental counseling and education services are required to provide clients information on lead-based paint hazards. MHC also has a partnership with the Green and Healthy Homes Initiative to provide lead-based paint training to our counselors and provide awareness to households throughout the state. The Green and Healthy Homes Initiative provided a training at our Affordable Housing Conference during the period of performance on lead-based paint hazards and provided resources to those in attendance to distribute to households in their service area.

Actions taken to reduce the number of poverty-level families. 91.220(k); 91.320(j)

By addressing the housing needs of Mississippians who are low-income, the state is working to help reduce the number of poverty-level families. Numerous studies show that housing plays a critical role in providing stability to poor families.

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

ESG Addresses Poverty-Level Households: The ESG Program funds activities that provide shelter, housing, and essential services for homeless persons, as well as intervention services for persons threatened with homelessness. Essential services for homeless persons include medical and psychological counseling, employment counseling, substance abuse treatment, transportation, and

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

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

CDBG provides funding for economic development activities to create jobs made available to at least 51% low and moderate-income persons. This will help reduce the number of poverty-level families by providing economic opportunities and encouraging economic self-sufficiency. CDBG community development activities provide for improved viability of local units of government leading to continued future economic development.

MHC has set forth requirements in the Homeowner Rehabilitation, Home Rental/CHDOs and HTF applications process requiring supportive services are made available to those who benefit from federal funds. The focus is to provide asset and wealth building for these individuals and families. MHC's HUD Housing Counseling grant program worked with PHAs on funding homebuyer education activity for households eligible for Homeownership Vouchers. In addition, MHC's HUD Housing Counseling agencies are available to assist PHA's in preparing residents for homeownership through pre-purchase counseling and homebuyer education. Those participating in the Homeownership Voucher program are required to take an 8-hour homebuyer education class. The homebuyer education class provides information from the beginning to the end of the homebuying process. Also available to residents of PHAs are budgeting/financial counseling, credit counseling and rental counseling. All counseling and education services provided are designed to assist with asset and wealth building.

Actions taken to develop institutional structure. 91.220(k); 91.320(j)

The State of Mississippi does not provide funding for institutional structure activities.

Actions taken to enhance coordination between public and private housing and social service agencies. 91.220(k); 91.320(j)

The State of Mississippi has not yet launched its homebuyer assistance program with HOME funds. When the State does, it will provide HOME funding for homebuyer assistance activities through eligible contractors and HUD approved housing counseling agencies. They will provide pre-purchase counseling and education services. These housing counseling agencies have established relationships with social service agencies, realtors, lenders and other governmental agencies. The coordination between these

partners enhance the relationships between public and private housing and social service agencies. Through the homeownership counseling grant, the State does provide funding for pre-purchase counseling.

In the homeowner rehabilitation category, coordination between the Mississippi Department of Health and local units of government assisted in the enhancement of providing adequate disposal systems as required by State Law. In all of the housing programs, coordination with social service agencies, housing authorities, other housing agencies, local governmental agencies, state governmental agencies, and federal governmental agencies is vital in completing task for federal programs.

Identify actions taken to overcome the effects of any impediments identified in the jurisdictions analysis of impediments to fair housing choice. 91.520(a)

The Mississippi Development Authority, Community Incentives Division (CiD) continues to Affirmatively Furthering Fair housing by sponsoring the HEED Conference annually. CID required all sub-recipients to adhere to the fair housing requirements by resolution, proclamation during fair housing month in April and conducting a fair housing activity.

The State of Mississippi's actions to overcome impediments to fair housing choice was addressed through educational outreach, public hearings, citizen participation, publications, compliance trainings, program implementation workshops and funding. Public hearings were held virtually and in-person statewide due to the COVID-19 pandemic. During these hearings, attendees were informed and provided material pertaining to FHEO requirements and the Affirmatively Furthering Fair Housing Rule.

An MHC staff member also serves as a board member for HEED. Through MHC's HUD Housing Counseling program, counseling agencies attempted to overcome the effects impediments to fair housing choice by educating buyers through credit counseling and home purchase training; provided training and information on how to establish and keep good credit, particularly for first time homebuyers. Fair housing Information was provided to individuals/families at various stages of the homeownership process, renters and homeowners trying to avoid foreclosure. Additionally, housing counselors provided clients information on their fair housing rights, protected classes, and AFFH.

CR-40 - Monitoring 91.220 and 91.230

Describe the standards and procedures used to monitor activities carried out in furtherance of the plan and used to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

Citizen Participation Plan 91.105(d); 91.115(d)

Describe the efforts to provide citizens with reasonable notice and an opportunity to comment on performance reports.

The State of Mississippi's Public Notice for the 2023 Consolidated Annual Performance and Evaluation Review (CAPER)/Draft was published in The Clarion Ledger, Jackson Advocate, La Noticia, Mississippi, and the Sun Herald newspapers as part of the public input process for the development of the performance reports for the previous year. MDA mailed a statewide CSD Instruction and Program Bulletin was mailed statewide to all units of general local government and other interested parties of the availability of the CAPER for public comment. The 2023 CAPER Draft was made available on the Mississippi Home Corporation website at www.mshomecorp.com and the Mississippi Development Authority website at www.mississippi.org. Copies were made available upon request at Mississippi Home Corporation at 735 Riverside Drive, Jackson, Mississippi 39202 during the office hours of 8:00 a.m. to 5:00 p.m. Public access including the availability to persons with disabilities and non-English speaking persons were available upon request. The CAPER was available for the 15-day public comment period beginning Monday, September 16, 2024, through Monday September 30, 2024.

CR-45 - CDBG 91.520(c)

Specify the nature of, and reasons for, any changes in the jurisdiction's program objectives and indications of how the jurisdiction would change its programs as a result of its experiences.

Community Development Block Grant (CDBG)- The state continues to use Community Development Block Grant (CDBG) funding for economic development and community development activities to enhance the growth and development of local communities with a direct benefit for low to moderate income citizens.

Does this Jurisdiction have any open Brownfields Economic Development Initiative (BEDI) grants?

No

[BEDI grantees] Describe accomplishments and program outcomes during the last year.

CR-50 - HOME 24 CFR 91.520(d)

Include the results of on-site inspections of affordable rental housing assisted under the program to determine compliance with housing codes and other applicable regulations

Please list those projects that should have been inspected on-site this program year based upon the schedule in 24 CFR §92.504(d). Indicate which of these were inspected and a summary of issues that were detected during the inspection. For those that were not inspected, please indicate the reason and how you will remedy the situation.

Please see attached list of the on-site inspections. Some projects were not inspected due to staff turnover during the time period of the CAPER's Program Year. MHC will continue with the inspection of these missed projects in a timely manner to: 1) eliminate a gap in the inspection of projects and activities in order to reduce risk associated with projects; 2) continue to track performance; 3) monitor the period of affordability, and; 4) adhere to regulation at 92.04 (d).

7/1/2023-6/30/2024			
Grant Recipient	Project Name	Inspected?	Explanation/Remedy
Haven Apartments, LP	Haven Apartments	yes	8/3/2023
Iuka, Town of	Iuka Elderly Apartments	no	will be inspected
Panola County Board of Supervisor	Stewart Manor III (formerly Batesville IV)	no	will be inspected
Rosedale, City of	Rosedale Apartments	no	will be inspected
Windale Apartments II	Windale Apartment Associate LP	no	will be inspected
Greater Greenville Housing and Revitalization	Port City Villas	No	Will be inspected
Miss Regional Housing Authority VI	Tchula Townhome Apartments	No	Will be inspected
Mississippi Housing Development	Fayette X	No	Will be inspected
Mississippi Housing Development	Fayette VI	No	Will be inspected
New Hope Missionary Baptist Church	Washington Apartment Homes, LLC	No	Will be inspected
New Hope Missionary Baptist Church - AKA New Hope The Vision Center	Washington Apartments	No	Will be inspected
Southeastern Development Opp, Inc.	Hollandale Apt Home	No	Will be inspected
Southeastern Development Opp, Inc.	Isola Apartments III	No	Will be inspected
Long-term affordability monitoring for multifamily projects follows the HOME and HTF Compliance Monitoring manual. Multifamily compliance includes annual review of owner certification, submission of tenant incomes, rent, and occupancy data. Annual rents are approved for HOME and HTF projects. Onsite physical inspection and tenant file review follows a 3-year cycle, however MHC did not fully inspect all HOME projects due to staff turnover. Currently HOME and HTF onsite inspections use UPCS inspection protocol but will be transitioning to NSPIRE when required, currently in October 2025. MBE/WBE outreach is incorporated into the Section 3 Compliance Plan for HOME and HTF programs.			

2023 CAPER Inspection List

Provide an assessment of the jurisdiction's affirmative marketing actions for HOME units. 24 CFR 91.520(e) and 24 CFR 92.351(a)

The State of Mississippi enforces affirmative marketing actions to include methods of informing the public about fair housing laws by presenting information at federal programs workshops, setting up booths and distributing FHEO material. Incorporating the Fair Housing logo on documentation and material distributed, Ensuring the posting of Fair Housing posters in English and Spanish and in areas

that are concentrated with Vietnamese speaking persons. Pre-homebuyer counseling is required for applicants seeking homebuyer assistance funding. During the counseling session, affirmatively marketing is addressed. Throughout the year, MHC actively promotes fair housing to ensure citizens awareness of opportunities that exist. Project signs disclosing FHEO logo are required on rental properties. Affirmative Marketing plans are required by all HOME grant recipients to encourage outreach to those persons who are not likely to apply for housing assistance. The outreach to minority and women owned businesses is encouraged in the HOME Homeowner Rehabilitation and Rental activities. This outreach is vital to recipients of the HOME funding because future application rating factors include the use of minority/women owned businesses on previous awards. During the monitoring process, the State verifies solicitation for services/contractors to minority/women owned businesses and Section 3 requirements. MHC finalizes the collaboration efforts with the State's Public Housing Authorities and Entitlement communities in preparation of a joint/regional Analysis of Impediment. As a result, the collaboration effort enhanced the ability to conduct affirmative outreach, identify barriers and the needs of housing statewide. MHC made effort to adhere to 92.351 (b) by conducting outreach during virtual public hearings held. In addition, outreach was conducted by advertising virtual public hearings on MHC's website and in newspapers state-wide. MHC also conducted outreach among Limited English Proficiency populations to ensure knowledge and federal programs availability.

HUD approved housing counseling agencies are also required to display Fair Housing posters within their lobby and counseling areas. Additionally, MHC included the Fair Housing poster in English within homebuyer's guidebooks, which are distributed throughout the state to those interested in homeownership.

As a requirement for homebuyer assistance funding under the HOME program, applicants must attend an 8-hour homebuyer education course from a HUD approved housing counseling agency. During the homebuyer education course, housing counselors provide information on the homeownership process as well as fair housing rights, protected classes, and AFFH.

Throughout the year MHC's counseling network will address affirmative marketing through homebuyer fairs, resource materials, education classes, and counseling services. An example of fair housing information that is distributed is HUD's Fair Housing – Equal Opportunity for All booklet. These affirmative marketing actions not only promote fair housing but also ensures citizens are aware of the opportunities that exist.

Refer to IDIS reports to describe the amount and use of program income for projects, including the number of projects and owner and tenant characteristics

Total amount expended during reporting period was \$8,886.00. Funds were used to assist in funding (2) Homeowner Occupied Rehabilitation activities that befitted (1) 1-person elderly household and (1) 3-person family household.

**Describe other actions taken to foster and maintain affordable housing. 24 CFR 91.220(k)
(STATES ONLY: Including the coordination of LIHTC with the development of affordable
housing). 24 CFR 91.320(j)**

The State of Mississippi will directly allocate funding to eligible entities to provide funding to non-profits and for-profit entities to construct and/or rehab rental housing for income eligible residents throughout the state. This set-aside provides for long-term affordable housing for very-low and extremely low-income households. Applicants will receive in-depth technical assistance before and after loan closings. Eligible entities will promote fair housing and ensure citizens are aware of these opportunities.

During the reporting period, the State received an allocation for providing and maintaining affordable rental housing for extremely low-income households under the National Housing Trust Fund Program (HTF). This program is designed to include the coordination of LIHTC for the development of affordable housing. Incentives are offered for LIHTC Developers to construct and rehab developments for the extremely low-income households, which are inclusive of homeless and serious mental ill populations. In addition, HOME Funds are available for Rental Housing set-aside and Community Housing Development Organizations (CHDO) Developments and these activities are also coordinated to work in conjunction with LIHTC developments. The State of Mississippi will continue coordinating HOME and HTF funds with LIHTC.

CR-55 - HOPWA 91.520(e)

Identify the number of individuals assisted and the types of assistance provided

Table for report on the one-year goals for the number of households provided housing through the use of HOPWA activities for: short-term rent, mortgage, and utility assistance payments to prevent homelessness of the individual or family; tenant-based rental assistance; and units provided in housing facilities developed, leased, or operated with HOPWA funds.

Number of Households Served Through:	One-year Goal	Actual
Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family	94	102
Tenant-based rental assistance	214	205
Units provided in permanent housing facilities developed, leased, or operated with HOPWA funds	37	39
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds	0	0

Table 14 – HOPWA Number of Households Served

Narrative

The HOPWA data presented above reflects the number of head of households, not the total number of clients served.

The state surpassed its TBRA goal by serving 9 additional households this program year, largely due to agencies prioritizing the transition of individuals from PHP and STRMU into permanent housing.

The state also exceeded its STRMU goal by serving 8 more households. This increase is attributed to rising rent costs across Mississippi, leading to a higher demand for homelessness prevention assistance.

Facility-Based housing goals were also surpassed, driven by the growing need for long-term housing support as rental costs continue to rise.

CR-56 - HTF 91.520(h)

Describe the extent to which the grantee complied with its approved HTF allocation plan and the requirements of 24 CFR part 93.

Prior to commitment of HTF funds, all projects complied with the environmental provisions of 24 CFR 93.301. HTF funds assisted multifamily rental projects that will service the extremely low-income tenant population for a minimum 30-year affordability period. MHC complied with HUD maximum per-unit subsidy limits. Projects were awarded to developers/owners who demonstrated appropriate qualifications and experience and capacity to own, construct, manage and operate an affordable multifamily residential rental project that included HTF units. Developers and owners demonstrated the ability to understand and manage practices related to leasing to tenant populations at or below 30% AMI.

Tenure Type	0 – 30% AMI	0% of 30+ to poverty line (when poverty line is higher than 30% AMI)	% of the higher of 30+ AMI or poverty line to 50% AMI	Total Occupied Units	Units Completed, Not Occupied	Total Completed Units
Rental	39	1	0	40	0	40
Homebuyer	0	0	0	0	0	0

Table 15 - CR-56 HTF Units in HTF activities completed during the period

CR-58 – Section 3

Identify the number of individuals assisted and the types of assistance provided

Total Labor Hours	CDBG	HOME	ESG	HOPWA	HTF
Total Number of Activities	58	1	0	0	2
Total Labor Hours	96,762	2,999			7,800
Total Section 3 Worker Hours	11,129	839			0
Total Targeted Section 3 Worker Hours	2,807	0			0

Table 15 – Total Labor Hours

Qualitative Efforts - Number of Activities by Program	CDBG	HOME	ESG	HOPWA	HTF
Outreach efforts to generate job applicants who are Public Housing Targeted Workers	22	1			1
Outreach efforts to generate job applicants who are Other Funding Targeted Workers.	23	1			2
Direct, on-the job training (including apprenticeships).	1				
Indirect training such as arranging for, contracting for, or paying tuition for, off-site training.					
Technical assistance to help Section 3 workers compete for jobs (e.g., resume assistance, coaching).	2				
Outreach efforts to identify and secure bids from Section 3 business concerns.	32	1			2
Technical assistance to help Section 3 business concerns understand and bid on contracts.	11	1			
Division of contracts into smaller jobs to facilitate participation by Section 3 business concerns.	8				
Provided or connected residents with assistance in seeking employment including: drafting resumes, preparing for interviews, finding job opportunities, connecting residents to job placement services.					
Held one or more job fairs.		1			
Provided or connected residents with supportive services that can provide direct services or referrals.					
Provided or connected residents with supportive services that provide one or more of the following: work readiness health screenings, interview clothing, uniforms, test fees, transportation.					
Assisted residents with finding child care.					
Assisted residents to apply for, or attend community college or a four year educational institution.					
Assisted residents to apply for, or attend vocational/technical training.					
Assisted residents to obtain financial literacy training and/or coaching.					
Bonding assistance, guaranties, or other efforts to support viable bids from Section 3 business concerns.					
Provided or connected residents with training on computer use or online technologies.					
Promoting the use of a business registry designed to create opportunities for disadvantaged and small businesses.		1			
Outreach, engagement, or referrals with the state one-stop system, as designed in Section 121(e)(2) of the Workforce Innovation and Opportunity Act.					
Other.	15	1			

Table 16 – Qualitative Efforts - Number of Activities by Program

Narrative

Other-Qualitative Efforts included publishing ad in local newspapers.