

State of Mississippi 2025 - 2029 Consolidated Plan Draft

Executive Summary

ES-05 Executive Summary - 91.300(c), 91.320(b)

- 1. Introduction**
- 2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview**
- 3. Evaluation of past performance**
- 4. Summary of citizen participation process and consultation process**
- 5. Summary of public comments**
- 6. Summary of comments or views not accepted and the reasons for not accepting them**
- 7. Summary**

DRAFT

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.300(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

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
HTF Administrator	MISSISSIPPI	Mississippi Home Corporation

Table 1 – Responsible Agencies

Narrative

Consolidated Plan Public Contact Information

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PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.200(l) and 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 (91.215(l))

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 and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

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Agency/Group/Organization	Agency/Group/Organization Type	What section of the Plan was addressed by Consultation?	How was the Agency/Group/Organization consulted and 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

Describe cooperation and coordination among the State and any units of general local government, in the implementation of the Consolidated Plan (91.315(l))

Narrative (optional):

PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 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

Needs Assessment

NA-05 Overview

Needs Assessment Overview

This section presents demographic, economic, and housing information. Data was used to analyze a broad range of socio-economic characteristics, including population growth, race, ethnicity, disability, employment, poverty, and housing trends. Ultimately, the information presented in this section illustrates the underlying conditions that shape housing market behavior and housing choice in the State of Mississippi.

The goals of the State are to provide decent housing, a suitable living environment and expanded economic opportunities for the state's low- and moderate-income residents. The State strives to accomplish these goals by maximizing and effectively utilizing all available funding resources to conduct housing and community development activities that will serve the economically disadvantaged residents of the state.

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NA-10 Housing Needs Assessment - 24 CFR 91.305 (a,b,c)

Summary of Housing Needs

Demographics	Base Year: 2009	Most Recent Year: 2020	% Change
Population	2,988,066	2,986,220	-0%
Households	1,096,566	1,103,514	1%
Median Income	\$0.00	\$42,009.00	

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80- 100% HAMFI	>100% HAMFI	
Total Households	153,465	136,230	179,505	104,075	530,240	1,103,515
Small Family Households	34.12% 52,365	32.2% 43,955	38% 68,430	41% 42,640	53% 280,630	488,020 43%
Large Family Households	12,495	9,215	15,355	8,930	44,010	90,005 8%
Household contains at least one person 62-74 years of age	26,550	34,175	43,950	24,885	125,180	254,740 23%
Household contains at least one person age 75 or older	16,565	25,395	28,430	12,540	42,380	125,310 11%
Households with one or more children 6 years old or younger	29,090	19,670	29,875	17,210	63,525	159,370 14%
						1,117,445

Table 6 - Total Households Table

Data Source: 2016-2020 CHAS

Data interpretation: On average for total households counted, the data shows a direct relationship between the number of households identified and the household income levels; except for the 80%-100% income group which is the lowest in all household types. However, in

contrast to the increasing trend identified for the total households' average, there is a gap in income for Small Family Households, Large Family Households, and Households with one or more children 6 years old or younger. The gap for these household groups shows an indirect relationship between total households and income levels for 0-30% HAMFI and 30-50% HAMFI. Small and large families, along with households with children 6 and under, are heavily concentrated within the 0-30% HAMFI income bracket, with fewer in the 30-50% HAMFI range. Small family households are disproportionately impacted by income range accounting for 34% of the 0-30% population.

Need:
Resources for families to increase income.

Small family households and single-family households have the same meaning and are defined as 1 to 4 person households. Large family is defined as 5 or more persons household.

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	1,755	1,560	945	380	4,640	1,730	865	855	365	3,815
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	1,490	1,030	1,165	520	4,205	310	135	525	350	1,320
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	3,935	2,595	2,745	1,585	10,860	925	1,065	1,945	1,225	5,160
Housing cost burden greater than 50% of income (and none of the above problems)	46,140	18,175	3,660	115	68,090	30,080	16,115	9,830	1,950	57,975

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	8,500	21,605	26,755	4,980	61,840	10,460	17,765	24,300	11,780	64,305
Zero/negative Income (and none of the above problems)	13,095	0	0	0	13,095	10,070	0	0	0	10,070
Total	74,915	44,965	35,270	7580	162,730					142645

Table 7 – Housing Problems Table

Data Source: 2016-2020 CHAS

Data interpretation: according to the data the greatest housing problems identified in the community is severe housing cost burden (housing cost greater than 50% of income) among renters (42%) and owners (41%) with incomes of 0-30% AMI and >30%-50% AMI. The second greatest housing problem was having a housing cost burden of greater than 30 % AMI among renters (38%) and owners (45%).

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	53,320	23,360	8,515	2,600	87,795	33,045	18,175	13,150	3,895	68,265
Having none of four housing problems	23,740	39,675	57,605	31,715	152,735	20,195	55,020	100,230	65,870	241,315
Household has negative income, but none of the other housing problems	13,095	0	0	0	13,095	10,070	0	0	0	10,070

Table 8 – Housing Problems 2

Data Source: 2016-2020 CHAS

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	25,865	18,255	14,185	58,305	12,580	10,265	13,900	36,745
Large Related	5,760	3,800	2,205	11,765	3,345	2,235	2,455	8,035
Elderly	8,235	7,780	3,985	20,000	17,315	16,580	12,280	46,175
Other	19,865	13,410	11,440	44,715	8,860	5,580	6,285	20,725
Total need by income	59,725	43,245	31,815	134,785	42,100	34,660	34,920	111,680

Table 9 – Cost Burden > 30%

Data Source: 2016-2020 CHAS

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	22,740	8,070	1,560	32,370	9,760	5,055	3,430	18,245
Large Related	5,135	1,250	80	6,465	2,600	1,010	505	4,115
Elderly	5,885	3,630	705	10,220	11,995	7,020	3,980	22,995
Other	16,675	6,760	1,455	24,890	6,970	3,215	2,170	12,355
Total need by income	50,435	19,710	3,800	73,945	31,325	16,300	10,085	57,710

Table 10 – Cost Burden > 50%

Data Source: 2016-2020 CHAS

Both 30% Cost Burden and 50% Cost Burden has the same trends for type of households (with combined data). Among renters, small related households (1 to 4 individuals) with 0-30% AMI face the most significant housing challenges, accounting for 81% of those in greatest need. Among homeowners, the greatest burden was identified among elderly households at 0-30% AMI accounting for 79% of the population.

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	4,610	2,880	3,145	1,530	12,165	805	685	1,650	945	4,085
Multiple, unrelated family households	755	675	705	395	2,530	460	510	840	610	2,420
Other, non-family households	95	95	99	185	474	15	14	0	20	49
Total need by income	5,460	3,650	3,949	2,110	15,169	1,280	1,209	2,490	1,575	6,554

Table 11 – Crowding Information – 1/2

Data Source: 2016-2020 CHAS

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present								

Table 12 – Crowding Information – 2/2

Data interpretation: All tables revealed that the need is disproportionately higher among small/single households with 0-30% AMI.

Need:

Resources for families to increase income.

Describe the number and type of single person households in need of housing assistance.

According to the 2020 U.S. Census data and HUD's American Community Survey (ACS), between 2016-2020, Mississippi had approximately 1,100,000 households. The ACS data provides a household breakdown of households to be defined as Small Family/Single family, Large Family, Households with Children under 6, Households with an adult between 62 – 74, Households with an adult 76—or older.

For this report, housing need is defined as homelessness and having one or more of the HUD defined housing problems. Housing problems are identified based on household income, housing cost burden, overcrowding status, and the quality of the physical unit.

According to the data, the majority of households in Mississippi are small family households (which includes single individuals) at 43% (488,020). Both 30% Cost Burden and 50% Cost Burden has the same trends for this type of households (with combined data). The greatest housing need among renters is found within small-related households (1 to 4 individuals), as shown by the data." For Cost burden of 30%, single person households represented 43% (58,305). Considering the household AMI for 30% Cost Burden, single persons with 0-30% AMI accounted for 44% (25,865). For Cost Burden of 50%, single persons represented 44% (32,370). Layering the 50% Cost Burden data with household AMI, the greatest burden is among single person households with 0-30% AMI accounting for 45% (22,740) of renters.

According to the Point In Time Count (PIT) data, the homeless data revealed similar trends as the ACS data, that the experience of homelessness is disproportionately greater among individuals at 79% (822) compared to other household types. Single individuals were also disproportionately higher among households seeking homeless housing services through the ESG program in 2023 accounting for 72% (1,254) of the population served.

Among homeowners, the greatest burden was identified among elderly households with 0-30% AMI accounting for 79% (29,310) of the population for the Cost Burden of 30% and 50% combined.

Combining ACS and homeless data, a total of 91,497 single-person renter households require housing assistance. Of those, 49,427 are extremely low-income (0-30% AMI) and face the highest risk of homelessness.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

The data sources available for Mississippi provides data points on housing need; however, specific statistics on the number of families with disabilities in Mississippi are not directly available. The housing assistance estimation provided for disabled families and families who are victims of domestic violence, dating violence, sexual assault and stalking is based on community provider assessments and data.

The National Network to End Domestic Violence, Domestic Violence Count Report for Mississippi, HUD's Continuum of Care Point In Time Count, and the Victim Service Provider reporting database VELA was used to determine the need among victims. According to the 16th Annual Domestic Violence Point In Time Counts Report, on September 9, 2021, Mississippi's Victim Service Providers served 410 victims, received 102 hotline calls, and was unable to meet the need of 56 victims on that one day. The greatest need for services according to the Domestic Violence Annual Report was Emergency Shelter at 83% of the population served.

The CoC PIT data and the Victim Service Provider database provided more current data for housing needs among victims. According to the Point in Time Count conducted for Mississippi in January 2024, 107 victims were identified as homeless, included 36 victims who where unsheltered homeless. Additionally, during the 2024 calendar year, victims service providers shelters served 2017 individuals.

The Continuum of Care Point In Time data, the Department of Mental Health housing referral for the CHOICE program data, and the Emergency Solutions Grant (ESG) end of year CAPER data was used to determine the need among disabled households. According to the 2024 Point In time Count, in January 2024, 123 homeless individuals were identified as being severely mentally ill, with 92 of those individuals being unsheltered homeless. According to the ESG CAPER, during the 2023 budget year, ESG served 529 households with a mentally ill individual, 75 households with a developmentally disabled individual, and 331 households with a physically disabled individual. The ESG disability numbers are not unique, and some households may have multiple disabilities.

The State's Creating Housing Options in Communities for Everyone (CHOICE) is the Olmstead Housing program. The CHOICE program is a partnership between MHC and DMH to serve individuals with a serious mental illness (SMI) and in need of housing. During the 2024 program year, CHOICE housed 353 qualified households and received 750 referrals for housing assistance.

Among disabled households, single individuals represent the majority of households with housing needs.

TBC...need direct numbers

What are the most common housing problems?

The most common type of housing problem is Cost Burden.

The most prevalent housing problems in Mississippi are cost burden (households paying between 30-50% of their monthly income on housing) and severe cost burden (households paying more than 50% of their monthly income on housing), which are proportionally greater in the lowest income brackets and proportionally less frequent in the higher income brackets. Whereas households in the extremely low-income bracket represents 44% (59,725) of households with cost burden housing problem. Households in the extremely-low-income bracketing represents 68% (50,435) of households with a severe cost burden. Additionally, among the types of households, housing cost burden problem was disproportionately highest among single individual households compared to all other household types for both cost burden and severe cost burden housing problem. This indicates a need for affordable housing at the lowest income levels for single individual households.

Housing units are classified as having a housing problem if the unit:

- Lacks complete kitchen facilities
- Lacks complete plumbing facilities,
- Is overcrowded (more than one person per room), and
- Has a cost burden greater than 30% of the household's monthly income
- Housing units are classified as having a severe housing problem if the unit:
 - Lacks complete kitchen facilities
 - Lacks complete plumbing facilities ____
 - Is severely overcrowded (more than 1.5 person per room) ____
 - Has a severe cost burden greater than 50% of the household's monthly income
- Housing cost burdens are classified as:
 - No cost burden – households paying less than 30% of their monthly income on housing
 - Cost burden – households paying between 30-50% of their monthly income on housing
 - Severe cost burden – households paying more than 50% of their monthly income on housing.

Are any populations/household types more affected than others by these problems?

According to the data, housing cost burden housing problem was disproportionately highest among single individual households compared to all other household types for both cost burden and severe cost burden housing problem. This indicates a need for affordable housing at the lowest income levels for single individual households.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

According to the data, the greatest housing need is among extremely low (30% AMI <) individuals and families. The need of extremely low-income individuals is documented in the CHASE data, CoC data, and the ESG data.

Low-income individuals and families with children, particularly those who are extremely low-income (earning less than 30% of the Area Median Income), face numerous challenges that put them at imminent risk of homelessness. These households are often cost-burdened, spending over half of their income on housing and utilities and are typically living in situations which are considered a housing risk such as doubling up with others, staying in substandard housing, or facing eviction due to rental arrears. Low-income individuals are usually under employed with low-wage, and lacking benefits, making it difficult to maintain consistent housing. Many of these families also contend with limited access to affordable childcare, healthcare, housing and transportation, which further exacerbates their vulnerability. The most prevalent needs of low-income households and households who at imminent risk of homelessness includes employment and job training, eviction prevention services, short-term financial assistance for rent and utilities, case management, and access to safe, affordable housing and supportive services.

Formerly homeless families and individuals receiving rapid re-housing (RRH) assistance also face significant risks, particularly as their time-limited support nears its end. While RRH helps them exit homelessness and achieve temporary housing stability, many are still not financial stable

and not yet self-sufficient. The barriers households currently receiving RRH assistance face that prevents housing stability is access to affordable housing and access to meaningful employment. Mississippi does not have policies for rental regulations, and there is limited access to housing subsidies and units that base rent amounts on households' income. Most often, RRH assisted households resides in private units where the rent may be reasonable based on the community standards, but unreasonable for the household to sustain without assistance. This predicament leads to homeless recidivism.

Formerly homeless individuals with a history of mental health or substance abuse issues and having no income or extremely low-income are most likely to be at risk of becoming unsheltered homeless.

The needs of low-income and extremely low-income households in rapid re-housing programs include extended rental subsidies in some cases, employment and income supports, and access to long-term affordable housing solutions such as housing vouchers or public housing. Preventive interventions and early re-engagement strategies are essential to ensure that these households do not cycle back into homelessness.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

Mississippi Home Corporation uses the HUD Category One definition of At Risk of Homelessness, and HUD Category two and four of the homeless definition to define those at risk of homelessness.

The HUD Category One definition of At Risk of Homelessness includes-

An individual or family who:

Has an annual income below 30 percent of Median Family Income (MFI) for the area, as determined by HUD.

Does not have sufficient resources or support networks, (e.g., family, friends, faith-based or other social networks), immediately available to prevent them from moving to an emergency shelter or another place described in paragraph (1) of the "homeless" definition in this section; and

Meets one of the following conditions:

- a. Has moved because of economic reasons two or more times during the 60 days immediately preceding the application for homelessness prevention assistance;
- b. Is living in the home of another because of economic hardship;
- c. Has been notified in writing that their right to occupy their current housing or living situation will be terminated within 21 days after the date of application for assistance;
- d. Lives in a hotel or motel and the cost of the hotel or motel stay is not paid by charitable organizations or by Federal, State, or local government programs for low-income individuals;
- e. Lives in a single-room occupancy or efficiency apartment unit in which there reside more than two persons or lives in a larger housing unit in which there reside more than 1.5 persons reside per room, as defined by the U.S. Census Bureau;
- f. Is exiting a publicly funded institution, or system of care (such as a health-care facility, a mental health facility, foster care or other youth facility, or correction program or institution).

The HUD Category Two definition for Homelessness includes-

- An individual or family who will imminently lose their primary nighttime residence, provided that:
- Residence will be lost within 14 days of the date of application for homeless assistance;
- No subsequent residence has been identified; and
- The individual or family lacks the resources or support networks needed to obtain other permanent housing.

This definition includes individuals and families who are within 14 days of losing their housing, including housing they own, rent, are sharing with others, or are living in without paying rent.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness:

According to the National Alliance to End Homelessness, there are various factors that contribute to an increased risk of homelessness. These housing characteristics include households that are doubled up, or living with friends or family, income status, disability status,

persons recently released from prison, and young adults out of foster care. Economic factors include households with severe cost burden and households facing unemployment. Considering the multiple factors that places individuals at an increased risk of homelessness, according to the data, income levels and housing cost burden is the greatest predictor of homeless risk among single individuals. According to the HUD 2024 Annual Homeless Assessment Report (AHAR), in January of 2024, 512,007 people in households without children—i.e., individuals—experienced homelessness in the United States. This is the largest number of individuals experiencing homelessness since data collection began. About 50% of individuals stayed in sheltered locations and 50% in unsheltered locations. In January 2024, 259,473 people in families with children were experiencing homelessness in the United States, the largest number since data collection began. Nine in ten people experiencing homelessness as families were sheltered. The national homeless numbers are reflective of Mississippi's homelessness numbers for 2024. According to the 2024 Point In Time Count in Mississippi, 94% of the homeless population contend in January 2024 was single individuals. HUD CHASE data for 2020 identified that 44% of the population at 0-30% AMI experiencing housing cost burden at both 30% and 50% are single individual households which include single individuals and families up to 4 individuals.

Discussion

The greatest need to sustain housing and prevent homelessness is among small/single households which is both defined as 1 to 4 individuals in a household with 0%-30% AMI, and the greatest need for housing is among homeless single individuals with 0%30% AMI.

NA-15 Disproportionately Greater Need: Housing Problems - 91.305 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

The assessed needs of racial or ethnic groups that have a disproportionately greater need in comparison to the needs of the category of need as a whole are described below.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	107,216	53,271	0
White	38,377	21,501	0
Black / African American	63,855	29,345	0
Asian	570	418	0
American Indian, Alaska Native	592	182	0
Pacific Islander	14	70	0
Hispanic	2,579	1,024	0

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	79,951	63,433	0
White	32,099	33,653	0
Black / African American	43,355	27,205	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Asian	405	217	0
American Indian, Alaska Native	428	448	0
Pacific Islander	0	25	0
Hispanic	2,489	1,308	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data 2016-2020 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	64,609	122,189	0
White	30,923	68,133	0
Black / African American	29,812	48,311	0
Asian	816	477	0
American Indian, Alaska Native	202	583	0
Pacific Islander	4	25	0
Hispanic	2,319	3,225	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data 2016-2020 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	17,703	90,636	0
White	10,943	52,201	0
Black / African American	5,851	34,521	0
Asian	296	804	0
American Indian, Alaska Native	93	282	0
Pacific Islander	0	89	0
Hispanic	305	1,740	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data 2016-2020 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

Discussion

Household Problems: The Black/African American household group has disproportionately greater need in comparison to the needs of each category of need as a whole. According to the data, the Black/African American population accounts for the majority of the population with extremely low-income (0-30% AMI) and very low-income (30% -50% AMI) and having one or more housing problems at 60% and 54% respectively. Whereas whites account for the majority of the population for low-income (50-80% AMI) and 80%-100% AMI and having one or more housing problems at 48% and 62% respectively. Black/African Americans are at a greater risk of having one or more housing challenges, including lack of complete kitchens, inadequate plumbing, overcrowding, and a 30% housing cost burden, compared to other ethnic groups.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.305(b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

The assessed need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole are presented below.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	85,166	75,342	0
White	31,089	28,777	0
Black / African American	49,664	43,621	0
Asian	542	447	0
American Indian, Alaska Native	491	282	0
Pacific Islander	10	74	0
Hispanic	2,404	1,204	0

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:
 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	38,753	104,523	0
White	16,038	49,617	0

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Black / African American	20,491	50,145	0
Asian	181	441	0
American Indian, Alaska Native	318	548	0
Pacific Islander	0	25	0
Hispanic	1,291	2,497	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data 2016-2020 CHAS
Source:

*The four severe housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	17,844	169,033	0
White	9,263	89,805	0
Black / African American	7,429	70,698	0
Asian	233	1,053	0
American Indian, Alaska Native	117	673	0
Pacific Islander	4	25	0
Hispanic	684	4,856	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data 2016-2020 CHAS
Source:

*The four severe housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,948	103,404	0
White	2,936	60,224	0
Black / African American	1,677	38,694	0
Asian	133	964	0
American Indian, Alaska Native	39	336	0
Pacific Islander	0	89	0
Hispanic	112	1,929	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data 2016-2020 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

Discussion

Severe Housing Problems: The need of the Black/African American household group has disproportionately greater need in comparison to the needs of each category of need as a whole. According to the data, the Black / African American population accounts for the majority of the population with Extremely low -Income (0-30% AMI) and very low-income (30% -50% AMI) and having one or more housing problems at 58% and 53% respectively. Whereas whites account for the majority of the population for Low-Income (50-80% AMI) and 80%-100% AMI and having one or ore housing problems at 52% and 59% respectively. Black / African Americans are at a greater risk of having one or more housing problems like lacking complete kitchen, lacks plumbing, overcrowding, and 50% housing cost burden in the lower income level as compared to other ethnic groups.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.305 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

The following section describes the rate of cost burden by race and ethnicity.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	819,876	143,335	127,250	24,824
White	532,411	65,341	51,968	10,140
Black / African American	252,591	70,417	68,612	13,012
Asian	6,221	1,433	1,033	427
American Indian, Alaska Native	3,135	613	580	105
Pacific Islander	379	4	14	70
Hispanic	17,390	3,862	3,602	724

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2016-2020 CHAS

Discussion

Housing Cost Burdens: The need of the Black / African American household group has disproportionately greater need in comparison to the needs of each category of need as a whole. According to the data, Black/African American has a distortionally higher cost burden. Whereas Blacks account for 49% of households living with a 30% cost burden and 54% of households living with a >50% severe cost burden which is described as a housing problem. In comparison, according to the data, White households accounted for 65% of households with a cost burden of <30% which means they are spending less than 30% of their income on housing cost which is not considered a housing problem.

NA-30 Disproportionately Greater Need: Discussion – 91.305 (b)(2)

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

Household Problems: The need of the Black / African American household group is disproportionately greater representing 57% of households in the 0%-30% and 30%-50% income groups combined in comparison to the needs of each category of need as a whole.

Severe Household Problems: The need of the Black / African American household group is disproportionately greater representing 57% of households in the 0%-30% and 30%- 50% income groups combined in comparison to the needs of each category of need as a whole.

Housing Cost Burdens: The need of the Black / African American household group has disproportionately greater need in comparison to the needs of each category of need as a whole. According to the data, Black / African American has a distortional higher cost burden than other ethnic groups accounting for 51% of households that spends more than 30% of their income on housing.

If they have needs not identified above, what are those needs?

There are no additional needs to identify that were not described above.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

Black and Hispanic populations are disproportionately concentrated in some areas of the state. See attached map.

NA-35 Public Housing – (Optional)

NA

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Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	3	12,523	21,491	468	20,807	121	1	0

Table 22 - Public Housing by Program Type

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program
# Homeless at admission	0	0	31	20	0	2	18	0
# of Elderly Program Participants (>62)	0	0	2,686	2,133	84	2,027	8	0
# of Disabled Families	0	2	2,827	5,010	94	4,828	59	0
# of Families requesting accessibility features	0	3	12,523	21,491	468	20,807	121	1
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Commented [TS1]: data is not collected due to confidentiality
 Commented [TS2]: data is not collected due to confidentiality

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	1	2,262	2,895	126	2,723	24	0	0
Black/African American	0	2	10,151	18,502	337	17,996	96	1	0
Asian	0	0	92	47	0	46	1	0	0
American Indian/Alaska Native	0	0	5	43	3	40	0	0	0
Pacific Islander	0	0	13	4	2	2	0	0	0
Other	0	0	0	0	0	0	0	0	0

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	167	100	12	88	0	0	0
Not Hispanic	0	3	12,356	21,391	456	20,719	121	1	0

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

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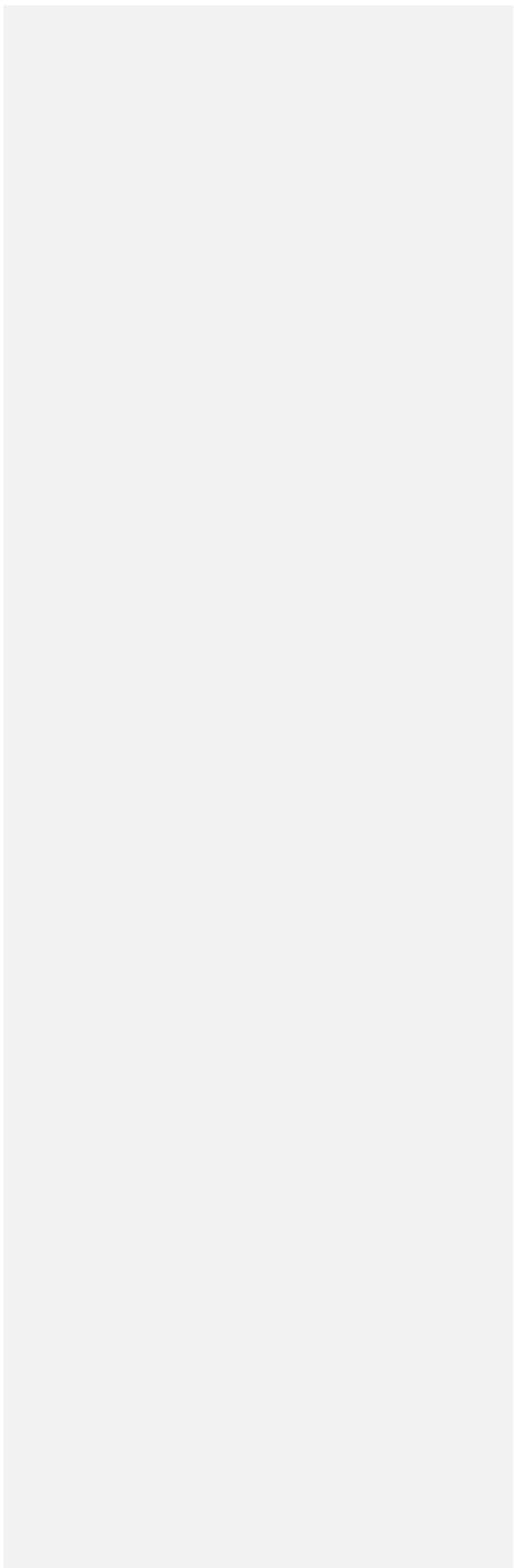
Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

What are the number and type of families on the waiting lists for public housing and section 8 tenant-based rental assistance? Based on the information above, and any other information available to the jurisdiction, what are the most immediate needs of residents of public housing and Housing Choice voucher holders?

How do these needs compare to the housing needs of the population at large?

Discussion:

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NA-40 Homeless Needs Assessment – 91.305(c)

Introduction:

There are (3) Continuums of Care in the State of Mississippi. The Mississippi Home Corporation has coordinated with and will continue to coordinate with Continuum of Care organizations statewide in allocating funds for eligible activities that include the ranking and prioritization of funding and identifying the type and location of resources needed which will address the needs of homeless persons.

The State has and will continue to engage coordination with the Continuum(s) of Care to improve targeted resources to help those most in need of particular services to end and prevent the experience of homelessness. Where there are existing programs and services for homeless individuals and homeless families, expansion of these programs will improve, integrate and maximize each community's strength and mainstream services targeted to homeless people. Using state funds, financial resources can help increase access to communities that does not have existing homeless programs. The lead HMIS CoC agency for the Gulf Coast is Open Doors Homeless Coalition; the lead CoC agency for Central Mississippi is Mississippi Housing Partnership, and the lead CoC agency for the balance of the state is Mississippi United to End Homelessness (MUTEH).

Current homeless housing programs that can pair with state homeless housing programs include CoC Permanent Supportive Housing, CoC Rapid Rehousing, CoC Permanent Housing for Victims of Domestic Violence, HOPWA, Ryan White, ESG, HOME-ARP, Supportive Services for Veterans and their Families, HUD Transition in Place (TIP) program, CHOICE, and the Department of Health funded Domestic Violence Programs.

Population	Estimate the # of persons experiencing homelessness on a given night (2024 PIT)		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Unsheltered	Sheltered				
Persons in Households with Adult(s) and Child(ren)	2	165	143	72	91	
Persons in Households with Only Children	0	2	2	2	2	
Persons in Households with Only Adults	484	388	836	279	241	
Chronically Homeless Individuals	71	13	183	61	41	
Chronically Homeless Families	0	0	16	5	5	
Veterans	19	21	49	16	7	
Unaccompanied Youth	10	34	6	6	1	
Persons with HIV	25	24	7	7	7	

Data Source: During the 2024 Point-in-Time count, subpopulations of Mississippi's homeless population, the ESG end of year CAPER and SAGE report, and the CoC Coordinated Entry System and current homeless data were used for the homeless needs assessment.

Rural Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Unsheltered	Sheltered				
Persons in Households with Adult(s) and Child(ren)	2	75				
Persons in Households with Only Children	0	0				
Persons in Households with Only Adults	217	175				
Chronically Homeless Individuals	68	6				
Chronically Homeless Families	0	0				
Veterans	13	12				
Unaccompanied Youth	0	0				
Persons with HIV	2	2				
	Displayed	Used in Report				
Data Source:		BoS CoC PIT 2024 data				
				Notes:		

For persons in rural areas who are homeless or at risk of homelessness, describe the nature and extent of unsheltered and sheltered homelessness with the jurisdiction:

Mississippi is a rural state, and the experience of homelessness is more prevalent in rural areas as compared to Metro areas in the state in all populations type except for individuals living with HIV who are experiencing homelessness. According to the 2024 PIT Count, 45% of homeless persons counted lived in rural areas served by the BoS CoC. This data includes 46% of the homeless population that were unsheltered homeless, and 88% of the population were chronically homeless at the time of the homeless count, and 62% of homeless Veterans were identified in rural areas. However, 86% of homeless individuals counted during the 2024 PIT Count indicated that they were living with HIV.

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

The data provided includes the number of individuals exiting homelessness each year and the days that person experience homelessness. This data was pulled from the CoCs, ESG, and HMIS reporting system. Approximately 3% of the Mississippi population can be classified as literally homeless (e.g., per 24 CFR § 91.5 “lacking a fixed, regular and adequate nighttime residence”) or at-risk of homelessness (having a housing problem and a severe housing burden as defined by the CHAS data). MHC estimates that the greatest need will be among single individuals living in rural communities. Rural areas typically have access barriers for jobs, shelters, and affordable housing.

Nature and Extent of Homelessness (Optional)

Race:	Sheltered	Unsheltered (optional)
White		
Black or African American		
Asian		
American Indian or Alaska Native		
Pacific Islander		
Ethnicity:		
Hispanic ⓘ		
Not Hispanic ⓘ		

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

According to the data, homeless families represented 6% of the population during the 2024 PIT count, and 17% of the population experiencing homelessness each year. Veterans represented 5% of the homeless population identified during the 2024 PIT count and 5% of the population experiencing homelessness each year.

During the 2023 reporting year, 300 families seek emergency shelter which accounts for 17% of the population engaged by ESG for housing and homeless services. Families seeking shelter include families fleeing or attempting to flee domestic violence or are victims.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

The data indicates that both Black/African American and White populations experience homelessness evenly in Mississippi. 46% of homelessness in Mississippi are Black/African American, whereas 46.9% of homelessness in Mississippi are White. All other races combined account for 3.1%. Black/African American persons are over-represented in the sheltered homeless population in relation to their distribution in the general population; however, whites accounts for the majority of the unsheltered population at 57%.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

The nature of unsheltered and sheltered families and individuals are different across the state based on need and accessibility. In Mississippi, the extent of unsheltered and sheltered homelessness across the state is different by group.

The homeless population in Mississippi majority consist of single individuals. The experience of homelessness is consistent between Black / African American groups and Whites.

Discussion:

According to the data, the greatest need is among homeless individuals. This fact is noted in HUD's CHAS data and the CoC's homeless data. Additional, according to HMIS all homeless programs report, 72% of the population that received permeant housing services are single individuals, and 72% of homeless individuals seeking shelter and homeless assistance were single individuals.

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NA-45 Non-Homeless Special Needs Assessment – 91.305 (b,d)

Introduction

According to HUD, special needs populations are “not homeless but require supportive housing, including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addiction, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify.” Because individuals in these groups face unique housing challenges and are vulnerable to becoming homeless, a variety of support services are needed in order for them to achieve and maintain a suitable and stable living environment. Each of these special need’s populations will be discussed in terms of their size and characteristics, services and housing currently provided, and services and housing still needed.

HOPWA

Current HOPWA formula use:	
Cumulative cases of AIDS reported	
Area incidence of AIDS	18
Rate per population	0.3%
Number of new cases prior year (3 years of data)	51
Rate per population (3 years of data)	%
Current HIV surveillance data:	
Number of Persons living with HIV (PLWH)	9915
Area Prevalence (PLWH per population)	401/100k
Number of new HIV cases reported last year	75 (2022)

Data notes: Between 2022 and 2021 there has been a 3% increase in HIV diagnoses. Between 2024 and 2023 PIT count there was a 32% increase in the number of homeless individuals diagnosed with HIV

Table 26 – HOPWA Data

Data Source: CDC HIV Surveillance

HIV Housing Need (HOPWA Grantees Only)

Type of HOPWA Assistance	Estimates of Unmet Need
Tenant based rental assistance	205
Short-term Rent, Mortgage, and Utility	102
Facility Based Housing (Permanent, short-term or transitional)	48

Table 27 – HIV Housing Need

Data Source: HOPWA CAPER and HOPWA Beneficiary Verification Worksheet

Describe the characteristics of special needs populations in your community:

People who are homeless, and people living in poverty tend to have a higher incidence of disability, and elderly populations are more prone to disability as prevalence of disability increases with age. Additionally, based on the Olmstead vs. L.C. decision, 1999, people with disabilities have the right to live in the community with community-based supports.

Persons with Disabilities

According to Mississippi’s Department of Health, approximately 3 in 8 adult Mississippians had at least one disability. The percentage of experiencing housing insecurity was significantly higher among adults with a disability (23.3%) compared to adults who do not have a disability (9.5%). The odds of experiencing housing insecurity among adults having any disability are 3.1 (95% CI 2.3-4.1) times the odds for adults with no disability. The odds of experiencing housing insecurity are increased by 210% for adults having any disability. This finding was statistically significant.

Disabilities are also common among the homeless. In both the 2024 and 2022 PIT Count, 16% of the homeless individuals identified as having one or more disabilities. This number may seem low; however, since 2016, due to the Olmstead vs. L.C. decision of 1999, the state of Mississippi has dedicated a program called CHOICE, which includes housing financial assistance and dedicated properties in partnership with DMH for individuals with an SMI who his experiencing a housing crisis. Since 2016, the CHOICE program housed 1,531 disabled individuals, 353

individuals were housed in 2024, and dedicated 456 units to individuals with an SMI living in Mississippi.

Elderly:

According to the 2023 Mississippi Healthy Ageing Data Report, 29% of Mississippians are over the age of 65. Additionally, according to the 2022 Behavior Risk Factor Surveillance System Data, 55.5% of individuals who are over the age of 65 reports having a disability.

HUD's ACHAS revealed that the highest cost burden for homeowners in both the 30% Cost Burden category and the 50% Severe cost burden category are elderly homeowners accounting for 41% and 40% respectively.

The housing need for elderly renters are not significant as elderly represented 8.7% of renters with 30% cost burden and 13% of renters with severe cost burden. The renter's data follows the trends seen in the homeless data with elderly (65+) accounting for 6.5% of the homeless population counted during the 2024 PIT Count. Elderly (55+) account for 24% of the homeless population. A total of 7% of individuals seeking shelter or homeless housing assistance were over 55+ years old, 2.5% were over 65 years old.

Look at HMIS and CoC data.....

What are the housing and supportive service needs of these populations and how are these needs determined?

According to the Interagency Council on Homelessness, services must be priorities to households at risk of homelessness to end the experience of homelessness before it starts. The need for homeless prevention services is supported in the data with the greatest housing problem identified as households living with a housing cost burden and severe housing cost burden most prevalent among individuals with 30% AMI and 50% AMI. Households at a severe housing cost burden are at the greatest risk of becoming homeless. Additionally, according to Mississippi's Department of Health, the percentage of experiencing housing insecurity was significantly higher among adults with a disability (23.3%).

The 2025 ConPlan Community Survey indicates the greatest supportive service needs are:

Attached survey

According to the needs assessment, supportive services needed by the population include:

Services to increase employment and income security.

Services are needed to the identified population for job training and to increase income stability. According to the data, 14% of the population income is between 0%-30% AMI. Low-income is directly linking to sever housing cost burden, housing cost burden, and a risk of homelessness due to housing instability. Limited income may be due to a disabling condition, substance abuse, lack of access to employment opportunities, relocation due to DV, experiencing homelessness, and access to transportation.

Three out of eight Mississippians are diagnosed with a disabling condition and disabled individuals are at a greater risk of experiencing homelessness compared to the general population. Additionally, close to 4.7% of adults in Mississippi live with serious mental health conditions such as schizophrenia, bipolar disorder, and major depression. Only 38.3% of adults with mental illness in Mississippi receive any form of treatment from either the public system or private providers. The remaining 61.7% receive no mental health treatment. Having a disability can limit individuals to accessing and keeping meaningful employment. According to the Disability United, only 8% of disabled Mississippians receive SSDI benefits.

Services needed for domestic violence victims include access to safe housing and resources, as well as economic opportunities and other community assistance. The most frequently requested non-residential services that could not be provided were housing advocacy, legal representation, and financial assistance.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

Based on 2022 HIV surveillance data, the CDC ranked Mississippi 6th in the nation for diagnosed HIV infection which is an increase since 2016 when Mississippi was ranked 9th in the nation. Among metropolitan statistical areas (MSAs), the Jackson MSA, which includes Hinds, Madison, Copiah, Rankin, and Simpson Counties, was ranked 4th for diagnosed HIV infection. Over the past few years, the number of new diagnoses has a 17% increase in cases from 2018-2022 (see Table 1).

AIDSVu

If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))

HOME TBRA will not be used during the ConPlan term due to the availability of HOME-ARP TBRA.

Discussion:

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NA-50 Non-Housing Community Development Needs - 91.315 (f) CDBG

Describe the jurisdiction's need for Public Facilities:

For the CDBG program, Public Facilities Improvements continue to be a big priority in the Mississippi non-entitlement areas. Public facility needs are varied and specific to local communities. Most rural areas continue to be affected by many disparities including, low incomes, high poverty, poor educational opportunities and few economic opportunities for residents. Local resources to assist with public facilities are limited and new or improved public facilities continues to be an often-cited community development need. Community and Public facilities were prioritized by respondents in the Community Development survey.

How were these needs determined?

Needs were determined via an assessment of past and present public facilities grants and the Housing and Community Development Survey which solicited public input, consultations with stakeholders, and through public hearings and public testimony received. Survey respondents noted that there is a need for infrastructure repairs, transportation, and blighted buildings. Many of Mississippi's communities also need general reconstruction of their main street or downtown areas. Respondents also indicated that funds are needed, not only for reconstruction or rehabilitation, but also for project administration. Property damage from flooding and other natural disasters or catastrophic events was also mentioned and the need to make those facilities resilient to future disaster events.

HUD allows up to 15% of yearly CDBG allocation to be used on eligible public services activities. When asked about the need for increased funds for public services, stakeholders and residents frequently agreed that there is a need for increased funding for public services. The needs were diverse but followed similar trends. In all areas of the state, respondents felt that there was an urgent need to provide supportive services, treatment, and/or aftercare services for special needs populations – persons who experience chronic homelessness, due to mental health issues or substance abuse, and victims of domestic violence. Public Input session attendees also cited transportation issues as exacerbating employment and housing issues, especially in areas in which a car is needed to access employment and services.

Describe the jurisdiction's need for Public Improvements:

Respondents indicated the highest level of need for sidewalks and street improvements.

How were these needs determined?

Needs were determined via an assessment of past and present public facilities grants and the Housing and Community Development Survey which solicited public input, consultations with stakeholders, and through public hearings and public testimony received. Survey respondents noted that there is a need for infrastructure repairs, transportation, and blighted buildings. Many of Mississippi's communities also need general reconstruction of their main street or downtown areas. Respondents also indicated that funds are needed, not only for reconstruction or rehabilitation, but also for project administration. Property damage from flooding and other natural disasters or catastrophic events was also mentioned and the need to make those facilities resilient to future disaster events.

HUD allows up to 15% of yearly CDBG allocation to be used on eligible public services activities. When asked about the need for increased funds for public services, stakeholders and residents frequently agreed that there is a need for increased funding for public services. The needs were diverse but followed similar trends. In all areas of the state, respondents felt that there was an urgent need to provide supportive services, treatment, and/or aftercare services for special needs populations – persons who experience chronic homelessness, due to mental health issues or substance abuse, and victims of domestic violence. Public Input session attendees also cited transportation issues as exacerbating employment and housing issues, especially in areas in which a car is needed to access employment and services.

Describe the jurisdiction's need for Public Services:

Respondents prioritized the need for public services as: employment services, senior services, transportation services and youth services.

How were these needs determined?

Needs were determined via an assessment of past and present public facilities grants and the Housing and Community Development Survey which solicited public input, consultations with stakeholders, and through public hearings and public testimony received. Survey respondents noted that there is a need for infrastructure repairs, transportation, and blighted buildings. Many of Mississippi's communities also need general reconstruction of their main street or downtown

areas. Respondents also indicated that funds are needed, not only for reconstruction or rehabilitation, but also for project administration. Property damage from flooding and other natural disasters or catastrophic events was also mentioned and the need to make those facilities resilient to future disaster events.

HUD allows up to 15% of yearly CDBG allocation to be used on eligible public services activities. When asked about the need for increased funds for public services, stakeholders and residents frequently agreed that there is a need for increased funding for public services. The needs were diverse but followed similar trends. In all areas of the state, respondents felt that there was an urgent need to provide supportive services, treatment, and/or aftercare services for special needs populations – persons who experience chronic homelessness, due to mental health issues or substance abuse, and victims of domestic violence. Public Input session attendees also cited transportation issues as exacerbating employment and housing issues, especially in areas in which a car is needed to access employment and services.

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Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The following narrative provides information about the housing market, including characteristics describing values, income, type, tenure, income, the supply and demand for housing over time, vacancy rates, production including building permit data and related price information for both rental properties and homeownership opportunities.

Building Permit Authorizations

The Census Bureau reports building permit authorizations annually.

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MA-10 Number of Housing Units – 91.310(a)

Introduction

Housing Units by Type

Housing units by type are shown in Table IV.25. In 2016, there were 1,295,242 housing units, up from 1,161,953 in 2010. Single-family units accounted for 70.5 percent of units in 2016, compared to 69.9 percent in 2010. Apartment units accounted for 9.1 percent in 2016, compared to 7.5 percent in 2010.

In 2010, there were 1,255,090 housing units, compared with 1,295,242 in 2016. Single-family units accounted for 70.5 percent of units in 2016, compared to 71.2 percent in 2010. Apartment units accounted for 9.1 percent in 2016, compared to 8.1 percent in 2010.

Housing Units by Tenure

Table IV.27 shows housing units by tenure from 2010 to 2016. By 2016, there were 1,295,242 housing units. An estimated 67.9 percent were owner-occupied, and 15.2 percent were vacant.

Household Type by Tenure

In 2016, Households by type and tenure are shown in Table IV.9. Family households represented 68.0 percent of households, while non-family households accounted for 32.0 percent. These changed from 69.0 and 31.0 percent, respectively.

Households by Income

Households by income for 2010 and 2016 5-year ACS are shown in Table IV.29. Households earning more than 100,000 dollars per year represented 14.2 percent of households in 2016, compared to 12.0 percent in 2010. Meanwhile, households earning less than 15,000 dollars accounted for 18.8 percent of households in 2016, compared to 20.1 percent in 2010.

Households by Year Built

Table IV.30, shows households by year home built for the 2010 and 2016 5-year ACS data. Housing units built between 2000 and 2009 represented 15.2% of all households in 2010, whereas by 2016, that total increased to 18.1 percent. Housing units built prior to 1939 represented 4.3 percent of households in 2016 and 5.0 percent of households in 2010.

Housing Unit Type by Race

The distribution of unit types by race are shown in Table IV.31. An estimated 76.9 percent of white households occupy single-family homes, while 63.6 percent of black households occupy single-family homes. Some 5.4 percent of white households occupy apartments, while 13.7 percent of black households occupy apartments. An estimated 68.2 percent of Asian, and 77.2 percent of American Indian households occupy single-family homes.

Housing Units by Vacancy

The disposition of vacant units between 2010 and 2016 are shown in Table IV.33. By 2016, for rent units accounted for 18.5 percent of vacant units, while for sale units accounted for 7.8 percent. "Other" vacant units accounted for 45.1 percent of vacant units, representing a total of 88,681 "other" vacant units.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	904,853	69%
1-unit, attached structure	15,050	1%
2-4 units	70,156	5%
5-19 units	90,813	7%
20 or more units	28,325	2%
Mobile Home, boat, RV, van, etc	199,062	15%
Total	1,308,259	100%

Table 28 – Residential Properties by Unit Number

Data Source: 2016-2020 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	2,542	0%	11,195	3%
1 bedroom	10,207	1%	48,284	14%
2 bedrooms	99,353	13%	124,716	35%
3 or more bedrooms	639,547	85%	167,670	48%
Total	751,649	99%	351,865	100%

Table 29 – Unit Size by Tenure

Data Source: 2016-2020 ACS

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

MHC funds several programs that further the goal of building affordable housing for low and moderate-income residents. Funds are distributed across the state. In addition, units of local government are eligible to apply for funding. This funding is used for acquisition, rehabilitation, and homebuyer assistance. The HOME Rental Program funds new rental housing units targeted to households with incomes below 60% AMI. The HOME Homebuyer/Rehab program funds housing down payments to households with incomes below 80% AMI and rehabilitates owner-occupied properties for households with incomes below 60% AMI. Other programs provided rental assistance to individuals and households experiencing homelessness, at risk of homelessness, or fleeing domestic violence.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

There is no comprehensive estimate of units expected to be lost from the affordable housing inventory in Mississippi.

There is a significant shortage of affordable housing for low and moderate-income households. According to the National Low-income Housing Coalition, across Mississippi, there is a shortage of rental homes affordable and available to extremely low-income households (ELI), whose incomes are at or below the poverty guideline or 30% of their area median income (AMI). Many of these households are severely cost burdened, spending more than half of their income on housing. Severely cost burdened poor households are more likely than other renters to sacrifice other necessities like healthy food and healthcare to pay the rent, and to experience unstable housing situations like evictions.

There is also a shortage of 3 or more-bedroom rental units for families. Large, low-income families often have a difficult time qualifying for mortgages, an issue that has worsened due to a lack of available housing, especially in rural areas of the state. Families must find housing in the rental market, which does not contain an adequate number of 3 or more-bedroom units. This can lead to overcrowding and/or an inability to find housing.

Mississippi's aging senior population has changed the demand for housing. There is an increased need for accessible homes that allow seniors to age in place as well as senior oriented housing communities that incorporate services. Housing of this type must also take into consideration the fact that many seniors have fixed incomes and cannot afford costly home renovations and senior housing communities.

Does the availability of housing units meet the needs of the population?

Not in all cases does the availability of housing needs meet the needs of the population, particularly the accessibility of public housing units for the disabled. Some 10,044 publicly supported housing units are available for households with disabilities, out of 54,039 total publicly supported housing units in State of Mississippi, according to HUD's AFFH database, are accessible.

The concentrations of persons with various types of disabilities are shown in the following maps. Maps IV.15 through IV.20 show persons with ambulatory disabilities, persons with cognitive

disabilities, persons with hearing disabilities, persons with independent living disabilities, persons with self-care disabilities, and persons with vision disabilities.

Describe the need for specific types of housing:

Respondents from stakeholders to the online survey, public input meetings, and conversations were asked to rank affordable housing construction and rehabilitation priorities. The rankings are listed below, from highest priority to lowest priority.

1. Build affordable rental housing
2. Rehabilitate affordable rental housing
3. Rehabilitate affordable owner-occupied housing

Discussion

The number of housing units in the State of Mississippi have grown since 2010. Many households continue to have unmet needs. The following sections will explore the housing market in more detail.

MA-15 Cost of Housing – 91.310(a)

Introduction

Cost of Housing

	Base Year: 2009	Most Recent Year: 2020	% Change
Median Home Value	103,100	109,300	6%
Median Contract Rent	528	549	4%

Table 30 – Cost of Housing

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	170,279	48.4%
\$500-999	155,135	44.1%
\$1,000-1,499	21,233	6.0%
\$1,500-1,999	3,559	1.0%
\$2,000 or more	1,659	0.5%
Total	351,865	100.0%

Table 31 - Rent Paid

Data Source: 2016-2020 ACS

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	33,395	No Data
50% HAMFI	97,290	94,890
80% HAMFI	224,170	211,420
100% HAMFI	No Data	290,885
Total	354,855	597,195

Table 32 – Housing Affordability

Data Source: 2016-2020 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent					
High HOME Rent					
Low HOME Rent					

Table 33 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

As seen in the Cost burden section of this document, as well as demonstrated by data presented in this section, there is not sufficient housing for households at lower income levels. The Housing Affordability Table above shows that 9.3 percent of rental units are affordable to households at 30 percent HAMFI and as demonstrated previously over 70 percent of this income group has housing problems, primarily cost burdens. This demonstrates that there is not sufficient housing available to lower income households.

How is affordability of housing likely to change considering changes to home values and/or rents?

As shown above, the price of housing has continued to rise and as shown in other sections, cost burdens have risen as well. As this trend continues, the state expects that housing will continue to remain unaffordable to many households and the number of households facing cost burdens will continue to rise.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

HOME / Fair Market Rents like Area Median Rent differ by location statewide. This will impact the state's strategy by ensuring that funds distributed statewide follow HUD guidelines why allowing for the greatest impact to produce and preserve affordable housing to best meet the needs of households with cost burdens.

Discussion

Housing prices have continued to rise since 2010. There are areas of the state that are more impacted by these cost rises, as seen in the maps presented throughout. As the cost of housing continues to rise, more households face housing problems statewide.

MA-20 Condition of Housing – 91.310(a)

Introduction:

The following section describes the condition of housing, focusing on housing with problems including the age of the housing stock and the increase in vacant units.

Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation":

Units that are classified as standard condition meet all state and local codes. Units that are classified to be in "substandard condition but suitable for rehabilitation" are both structurally and financially feasible to rehabilitate to a condition that meet all state and local codes.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	155,617	21%	145,332	41%
With two selected Conditions	3,939	1%	10,844	3%
With three selected Conditions	489	0%	261	0%
With four selected Conditions	18	0%	27	0%
No selected Conditions	591,586	79%	195,401	56%
Total	751,649	101%	351,865	100%

Table 34 - Condition of Units

Data Source: 2016-2020 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	173,139	23%	69,303	20%
1980-1999	252,452	34%	114,514	33%
1950-1979	272,135	36%	140,462	40%
Before 1950	53,923	7%	27,586	8%
Total	751,649	100%	351,865	101%

Table 35 – Year Unit Built

Data Source: 2016-2020 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	326,058	43%	168,048	48%
Housing Units build before 1980 with children present	107,600	14%	64,805	18%

Table 36 – Risk of Lead-Based Paint

Data Source: 2016-2020 ACS (Total Units) 2016-2020 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units			
Abandoned Vacant Units			
REO Properties			
Abandoned REO Properties			

Table 37 - Vacant Units

Need for Owner and Rental Rehabilitation

Describe the need for owner and rental rehabilitation based on the condition of the jurisdiction's housing.

Housing Problems

Households are classified as having housing problems if they face overcrowding, incomplete plumbing or kitchen facilities, or cost burdens. Overcrowding is defined as having from 1.1 to 1.5 people per room per residence, with severe overcrowding defined as having more than 1.5 people per room. Households with overcrowding are shown in Table IV.49. In 2016, an estimated 2.1 percent of households were overcrowded, and an additional 0.7 percent were severely overcrowded.

Incomplete plumbing and kitchen facilities are another indicator of potential housing problems. According to the Census Bureau, a housing unit is classified as lacking complete plumbing facilities when any of the following are not present: piped hot and cold water, a flush toilet, and a bathtub or shower. Likewise, a unit is categorized as deficient when any of the following are missing from the kitchen: a sink with piped hot and cold water, a range or cook top and oven, and a refrigerator.

There was a total of 5,080 households with incomplete plumbing facilities in 2016, representing 1.5 percent of households in State of Mississippi. This is compared to 0.9 percent of households lacking complete plumbing facilities in 2000.

There were 7,883 households lacking complete kitchen facilities in 2016, compared to 7,470 households in 2000. This was a change from 0.7 percent of households in 2000 to 0.7 percent in 2016.

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

DRAFT

Discussion:

Poverty is the condition of having insufficient resources or income. In its extreme form, poverty is a lack of basic human needs, such as adequate and healthy food, clothing, housing, water, and health services. According to the Census Bureau’s Small Area Income and Poverty Estimates Program, the number of individuals in poverty decreased from 644,156 in 2010 to 573,717 in 2017, with the poverty rate reaching 19.9 percent in 2017. This compared to a state poverty rate of 19.9 percent and a national rate of 13.4 percent in 2017.

To compare the poverty rate against more recent data, Table IV.22, shows poverty by age from the 2010 and 2016 five-year ACS data. As can be seen, the 2010 5-year ACS had a poverty rate of 21.2 percent versus 22.3 percent in the most recent 2016 data.

In 2010, there were 1,255,090 housing units, compared with 1,295,242 in 2016. Single-family units accounted for 70.5 percent of units in 2016, compared to 71.2 percent in 2010. Apartment units accounted for 9.1 percent in 2016, compared to 8.1 percent in 2010.

Households by income for the 2010 and 2016 5-year ACS are shown in Table IV.29. Households earning more than 100,000 dollars per year represented 14.2 percent of households in 2016, compared to 12.0 percent in 2010. Meanwhile, households earning less than 15,000 dollars accounted for 18.8 percent of households in 2016, compared to 20.1 percent in 2000.

As shown above, the housing stock in Mississippi has a variety of challenges including a large number of older units, housing problems, and vacant units.

DRAFT

MA-25 Public and Assisted Housing – (Optional)

Introduction:

Not required section for statewide Consolidated Plan

Totals Number of Units

	Certificate	Mod-Rehab	Public Housing	Program Type					
				Total	Project-based	Tenant-based	Vouchers		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	1	13,071	23,542	483	14,802	1,132	0	200
# of accessible units			38						

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 38 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

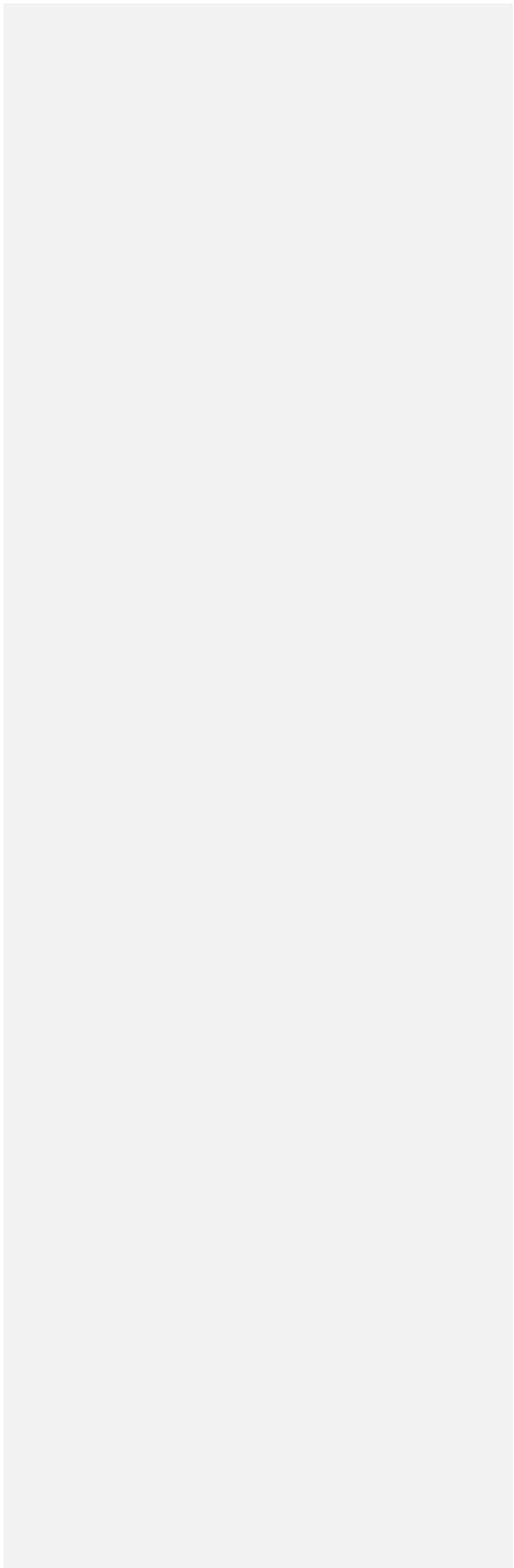
Describe the supply of public housing developments:

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

Describe the Restoration and Revitalization Needs of public housing units in the jurisdiction:

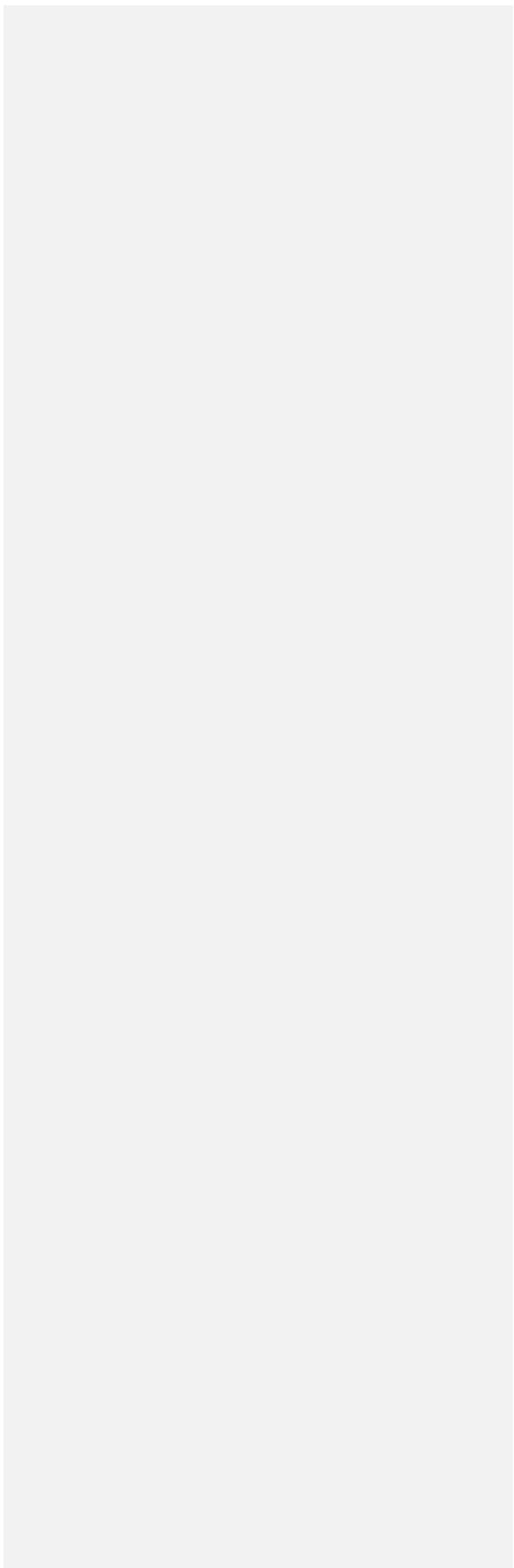
Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

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Discussion:

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MA-30 Homeless Facilities – 91.310(b)

Introduction

As shown below, homeless facilities and services in Mississippi have a variety of challenges.

Mississippi does not currently have enough permanent supportive housing capacity to serve all chronically homeless persons due to a lack of available housing, landlords willing to rent to this population and limited case management resources. In addition, community opposition and misconceptions about the homeless population has limited local funding and siting of permanent supportive housing. Without additional permanent supportive housing resources, it is likely that chronic homelessness will continue.

There are several types of programs dedicated to ending homelessness in Mississippi. Providers have ranked the following from highest priority to lowest priority.

1. Provide rapid re-housing assistance to those experiencing homelessness
2. Provide short term rental assistance to those at risk of homelessness
3. Expand permanent supportive housing
4. Provide funding for emergency shelters
5. Provide street outreach
6. Provide transitional housing and services

Facilities Targeted to Homeless Persons

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	92	0	25		0
Households with Only Adults	259		97		0
Chronically Homeless Households	13				0
Veterans	9		12		0
Unaccompanied Youth	22		12		0

Table 39 - Facilities Targeted to Homeless Persons

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

Mainstream services are essential in moving individuals and families out of homelessness. A variety of mainstream services are available to residents, such as Medicaid, SSI, SSDI, SNAP, WIC, Federal-State Unemployment, Public Housing, Section 8, TANF, and Job Center services. Homeless service providers refer clients to mainstream services based on their needs. Homeless persons must qualify based on their income, disability status, and family composition. Representatives from state agencies involved in the provision of these services meet regularly for Interagency Council meetings to ensure that services are coordinated in a way that best serves homeless persons in Mississippi.

The Mississippi Department of Mental Health provides funds to agencies for the purpose of outreach and providing mental health services to homeless persons with mental illness. A range of mental health services may be provided, including screening and diagnosis, community mental health, case management, alcohol and drug treatment, habilitation and rehabilitation, supportive and supervisory services in residential settings, and referral to other services such as health care.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

Emergency shelters provide physical shelter to homeless individuals and may consist of brick and mortar shelters, temporary shelters, or motel voucher programs. Many different types of shelters exist, from family shelters, to single men's shelters. Shelters differ widely in the amount of services offered, with some providing case management and supportive services aimed at getting homeless households housed, and others only providing a bed and a meal. Motel vouchers are used when shelters are full, or in communities that lack a fixed shelter. Shelters are often the first physical point of entry into the homeless service system. Safe Havens provide temporary shelter and services to clients experiencing mental illness. Participants typically come from the streets and represent the most difficult to serve population. Street outreach programs make contact and build relationships with homeless persons on the street.

These programs help unsheltered homeless persons connect with resources with the goal of entering permanent, supportive housing. Homeless prevention programs seek to keep those facing an eviction housed. Preventing evictions is critical to keep individuals and families from becoming homeless. Once households have an eviction on their record, it becomes significantly more difficult to find a landlord willing to rent to them. Homeless prevention also helps households avoid the potential trauma and upheaval associated with an episode of homelessness. In order to use prevention funds most efficiently, it is important that they are targeted towards households with the greatest need. Rapid re-housing focuses on quickly moving households out of homelessness and into permanent housing in the private market. It often involves services to help the household search for and locate affordable housing, and a short to medium term rental voucher to help stabilize the household. HUD has emphasized rapid re-housing as an effective practice in reducing homelessness among families. The ESG program has required each grantee to have at least one rapid re-housing program as a condition of receiving funding and encourages grantees to put increasing amounts of funding into rapid re-housing programs. In MHC's public survey, providers were asked to list the barriers that their community faces in implementing rapid re-housing. A majority of respondents listed a lack of available affordable housing and/or a lack of landlords willing to accept clients with barriers as hindering rapid re-housing programs. These responses point to a need for increased landlord education, with increased resources. Homeless service providers must establish relationships with local landlords to ensure the success of rapid re-housing programs. Providers also listed a lack of funds, and specifically, a lack of funds for staff and supportive services as hindering rapid re-housing programs. Transitional Housing Programs are designed to provide a structured stay combined with services and case management for up to 24 months. HUD has encouraged providers to shift resources from transitional housing to rapid re-housing and permanent supportive housing as part of a system wide housing first approach. Mississippi providers still have a limited number of transitional housing beds as they have created or expanded upon rapid re-housing programs. Permanent Supportive Housing provides housing and services designed to allow formerly homeless persons to increase their stability and skillset. It is targeted towards people who face barriers to permanent housing, such as a serious mental illness, substance abuse disorder, or chronic medical problems.

MA-35 Special Needs Facilities and Services – 91.310(c)

Introduction

Many agencies provide services, resources, and funds to support persons with special needs. Special needs populations addressed in this section include: the elderly, frail elderly, persons with disabilities, persons with alcohol or other drug addictions, persons living with HIV/AIDS and their families, victims of domestic violence, dating violence, sexual assault, and stalking, and persons with mental illness.

HOPWA Assistance Baseline Table

Type of HOWA Assistance	Number of Units Designated or Available for People with HIV/AIDS and their families
TBRA	211
PH in facilities	48
STRMU	104
ST or TH facilities	0
PH placement	205

Table 40 – HOPWA Assistance Baseline

Data Source: HOPWA CAPER and HOPWA Beneficiary Verification Worksheet

To the extent information is available, describe the facilities and services that assist persons who are not homeless but who require supportive housing, and programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

Elderly and Frail Elderly Persons

In Mississippi, support for the elderly population is provided by the State's Aging and Adult Services Division, within the Department of Human Services. The mission of the Division of Aging and Adult Services is to protect the rights of older citizens while expanding their opportunities and access to quality services. Their vision is for older citizens to live the best life possible. Services available for the elderly and frail elderly include nutrition, transportation, information outreach, legal assistance, employment programs, case management, in-home services and adult day care.

People with Disabilities (Mental, Physical, Developmental)

The Mississippi Developmental of Rehabilitation Services provides resources for disabled Mississippians. The state agency provides resources to help Mississippians with disabilities find new careers, live more independently, overcome obstacles, and face new challenges. The following are offices within the agency:

- Office of Vocational Rehabilitation
- Office of Vocational Rehabilitation for the Blind
- Office of Special Disability Programs
- Office of Disability Determination Services

People with Alcohol or other Drug Addictions

The Mississippi Department of Mental Health offers a variety of drug and alcohol services. These services are offered through a statewide network which includes state-operated facilities, regional community mental health centers, and other nonprofit community-based programs. A variety of outpatient and community-based residential alcohol and drug abuse prevention and treatment services are provided by Community Mental Health Centers. Substance abuse services provided include prevention services, employee assistance programs, counseling, outreach/aftercare services, primary residential services, transitional residential services, vocational counseling and emergency services.

Victims of Domestic Violence

Mississippi Coalition Against Domestic Violence (MCADV) is a statewide domestic violence coalition. The mission of MCADV is to bring about social change through advocacy, technical assistance and public awareness. Services for victims of domestic abuse are provided by a variety of non-profit and faith-based organizations across the state. Many of the shelters have 24-hour crisis lines and offer temporary housing, advocacy, referral programs, counseling, and transportation, as well as many other services.

People with HIV/AIDS and Their Families

A combination of private non-profit providers and the Mississippi State Department of Health provide HIV/AIDS services in Mississippi. The Departments STD/HIV Program links people to services for disease prevention and control, including healthcare services for HIV. HIV testing and services are provided by numerous public health clinics throughout the state. Free HIV testing at all

county clinics. In addition, a variety of Service providers offer HIV testing along with a bevy of other services, such as case management, transitional housing, housing referrals, food pantries, direct financial assistance, support groups and mental health counseling.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

For over 25 years, MDMH has assisted counties in relocating elders and people with physical and developmental disabilities residing in nursing facilities, Intermediate Care Facilities for Individuals with Intellectual Disabilities, and State Centers for People with Developmental Disabilities into community-based settings. The Division of Long-Term Care operates Medicaid Home and Community-Based Waivers; these waiver programs provide services to eligible frail elders and people with disabilities who meet the functional and financial program eligibility. These include: Family Care, Family Care Partnership, PACE (Program of All-Inclusive Care for the Elderly, IRIS (Include, Respect, I Self-Direct), Community Options Program Waiver, the Community Integration Program Waiver, the Nursing Home Diversion Program, and the Children’s Long-Term Support Waivers. These programs assist people who are leaving institutions to secure housing and services to ensure health and safety in the community. Statewide Aging and Disability Resource Centers provide information and assistance services to all elders and persons with disabilities, regardless of eligibility for Medicaid HCB services. This can include referral to a variety of housing resources in the community.

MDMH works with county agencies that have referred individuals into facilities for treatment to assure their basic needs and mental health/behavioral health follow up care is provided in the community.

Individual Placement and Support (IPS) Supported Employment Programs for persons with severe and persistent mental illness in Mississippi are dedicated to increasing employment and education opportunities for people with severe mental illness or co-occurring substance abuse disorders. They ensure coordination and integration of services across state agencies facilitating communication with all state agencies serving children, coordinating initiatives, and monitoring program performance focused on children’s mental health. Supporting administrative efficiencies to allow for a reduction in duplication of efforts among state organizations devoted to children’s programming. Improving access to appropriate services to children, focusing on children’s services provided not only by DHS, but also

the Mississippi Department of Child Protective Services and the Department of Corrections, as well as other organizations serving children in the State of Mississippi.

According to the Department of Corrections, they do not have specific policies that require or ensure that all persons releasing from an institution to community supervision have a residence and will not be homeless. However, they make every attempt to obtain housing for releasing individuals. These agencies pay close attention to the housing needs of certain specialty populations such as the mentally ill offenders, sex offenders and our veterans. They provide multiple housing options such as Halfway Houses, Community and Residential Programs, Transitional Living Placements, and emergency housing to assist offenders in addressing their housing and treatment needs, as well as to provide stability during their transition from incarceration to the community.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

Elders, Frail elders, and Persons with disabilities have programs administered by MDMH to help people reentering the community find housing. The Department provides funding to Independent Living Centers (ILCs), which serve people with disabilities, and can assist them with finding accessible and/or affordable housing. ILCs also assist people with disabilities and older adults remain in their home by doing an assessment of home and recommending home modification, durable medical equipment (DME), and/or assistive technology (AT) making it possible for the individual to remain in their home. ILCs also work with people with disabilities transition from a nursing home back into housing in a community setting.

Medicaid Home and Community Based Waiver (HCBW) Programs include Family Care and Family Care Partnerships. These programs provide care management and services to ensure that eligible individuals leaving institutions, have the services they need. While

HCBW programs cannot pay rent or room and board costs, people are assisted to return to existing homes or to find a new home. Programs may pay for some transition services from the institution including accessibility modifications as needed.

Counties are responsible to work with mental health institutions to find an appropriate aftercare plan that includes assuring the individual has a place to live and aftercare mental health follow-up services. Depending on the individual's needs, risks, and resources, the county may provide supports that include services in residential settings. If the client is on Medicaid and needs ongoing mental health or substance use disorder treatment, they may qualify for a psycho-social rehab benefit, such as Comprehensive Community Services or Community Recovery Services.

In order to work to improve the understanding about mental and substance use disorders, to promote emotional health and the prevention of substance abuse and mental illness, increase access to effective treatment, and support recovery, Mississippi is committed to a plan that addresses priorities involving systems improvement. Some initiatives that are directly relevant to housing and community development include Workforce Development initiatives, improving diversity efforts to enhance activities with special populations, integration of mental health and substance use disorders in primary health care, and improvement of treatment across the lifespan for effective age-specific intervention and treatment.

MHC will continue to administer the state HOPWA grant. Assistance is provided for rental assistance, housing counseling, supportive services associated with housing, and administration. Substance Abuse Prevention and Treatment Block Grants funds continue to fund HIV prevention education services.

To meet the needs of Mississippi's citizens, MSDH recommends the continuation of stable funding for domestic abuse shelters as a critical, live-saving, and confidential safety net for survivors who need an immediate safe haven from an abuser and programming that can get survivors quickly into safe, affordable, and permanent housing, when appropriate, while continuing to provide survivor-driven advocacy services that address barriers and challenges. This model outlines six main priorities: 1) maintain, strengthen and expand core services, 2) enhance services and prevention education for children and youth, 3) strengthen outreach and education to Mississippi communities, 4) expand programming that is community driven in culturally-specific and lesbian, gay, bisexual, or

transgender (LGBT) communities, 5) addressing the civil legal needs of domestic violence victims and their children, and 6) focusing on promising strategies and practices.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

NA

MA-40 Barriers to Affordable Housing – 91.310(d)

Describe any negative effects of public policies on affordable housing and residential investment

Areas of opportunity are physical places, areas within communities that provide things one needs to thrive, including quality employment, well performing schools, affordable housing, efficient public transportation, safe streets, essential services, adequate parks, and full-service grocery stores. Areas lacking opportunity, then, have the opposite of these attributes. Disparities in access to opportunity inspects whether a select group, or certain groups, have lower or higher levels of access to these community assets. HUD expresses several of these community assets through the use of an index value, with 100 representing total access by all members of the community, and zero representing no access.

The HUD opportunity indices are access to Low Poverty areas; access to School Proficiency; characterization of the Labor Market Engagement; residence in relation to Jobs Proximity; Low Transportation Costs; Transit Trips Index; and a characterization of where you live by an Environmental Health indicator. For each of these a more formal definition is as follows:

Low Poverty – A measure of the degree of poverty in a neighborhood, at the Census Tract level.

School Proficiency - School-level data on the performance of 4th grade students on state exams to describe which neighborhoods have high-performing elementary schools nearby and which are near lower performing schools.

Jobs Proximity - Quantifies the accessibility of a given residential neighborhood as a function of its distance to all job locations within a Core Based Statistical Area (CBSA)

Labor Market Engagement - Provides a summary description of the relative intensity of labor market engagement and human capital in a neighborhood

Low Transportation Cost – Estimates of transportation costs for a family that meets the following description: a 3-person single-parent family with income at 50% of the median income for renters for the region

Transit Trips - Trips taken by a family that meets the following description: a 3-person single-parent family with income at 50% of the median income for renters

Environmental Health - summarizes potential exposure to harmful toxins at a neighborhood level

All the indices are presented in Diagram IV.8. The disparities in access to opportunity are shown in the differences between the various racial and ethnic groups in the diagram. For example, if white households have a distinctly higher index rating than black households then black households have a disproportionate access. Black households have markedly lower access to low poverty areas, school proficiency, and labor market engagement.

DRAFT

MA-45 Non-Housing Community Development Assets -91.315(f)

Introduction

The following section describes the non-housing community development assets in the State of Mississippi.

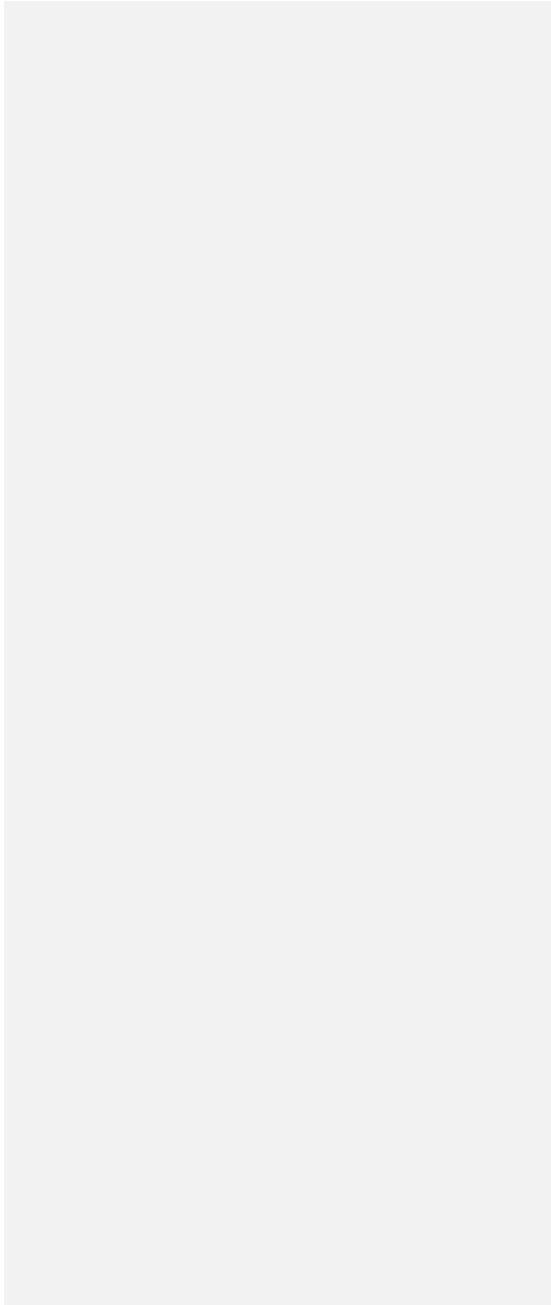
Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs Less Workers %
Agriculture, Mining, Oil & Gas Extraction	21940	17730	3	3	0
Arts, Entertainment, Accommodations	103864	91826	14	14	0
Construction	46516	39143	6	6	0
Education and Health Care Services	126922	99827	17	15	-2
Finance, Insurance, and Real Estate	39924	31262	5	5	0
Information	11634	10346	2	2	0
Manufacturing	132757	126342	18	20	2
Other Services	20527	17224	3	3	0
Professional, Scientific, Management Services	41272	30328	5	5	0
Public Administration	0	0	0	0	0
Retail Trade	126265	115772	17	18	1
Transportation & Warehousing	45989	37290	6	6	0
Wholesale Trade	35949	28218	5	4	-1
Grand Total	753,559	645,308			

Table 41- Business Activity

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Labor Force

Labor Force		
Total Population in the Civilian Labor Force	1166473	
Civilian Employed Population 16 years and over	1050024	
Unemployment Rate	9.98	
Unemployment Rate for Ages 16-24	27.5	
Unemployment Rate for Ages 25-65	5.5	
	Displayed	Used in Report

Occupations by Sector	Number of People
Management, business and financial	190431
Farming, fisheries and forestry occupations	36107
Service	109896
Sales and office	245402
Construction, extraction, maintenance and repair	117283
Production, transportation and material moving	83552

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	672726	67
30-59 Minutes	265707	26
60 or More Minutes	72217	7
Total	1010650	100

Table 42 - Travel Time

Data Source: 2016-2020 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor force		
	Civilian Employed	Unemployed	Not in Labor Force
Less than high school graduate	82771	17544	107018
High school graduate (includes equivalency)	244987	24549	132297
Some college or Associate's degree	317701	23954	104422
Bachelor's degree or higher	226609	7824	43969

Table 43 - Educational Attainment by Employment Status

Data Source: 2016-2020 ACS

Educational Attainment by Age

Educational Attainment	Age				
	18-24 yrs	25-34 yrs	35-44 yrs	45-64 yrs	65+ yrs
Less than 9th grade	4929	11643	11545	36820	47087
9th to 12th grade, no diploma	39832	37018	33299	76721	51779
High school graduate, GED, or alternative	77566	90097	93154	218894	122118
Some college, no degree	105417	83226	79280	152859	69646
Associate's degree	18361	36444	35727	59669	15975
Bachelor's degree	13949	51040	47975	82992	34911
Graduate or professional degree	1071	21023	27552	49252	28951

Table 44 - Educational Attainment by Age

Data Source: 2016-2020 ACS

Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	16288080
High school graduate (includes equivalency)	25532295
Some college or Associate's degree	28136725
Bachelor's degree	32525430
Graduate or professional degree	30992929

Table 45 - Median Earnings in the Past 12 Months

Data Source: 2016-2020 ACS

Based on the Business Activity table above, what are the major employment sectors within the state?

Top three 'Share of Jobs %': Manufacturing 126,342 Number of Jobs (20%), Retail Trade 115,772 Number of Jobs (18%), Education and Health Care Services 99,827 Number of Jobs (15%).

Describe the workforce and infrastructure needs of business in the state.

The state's skilled industries report workforce deficits. Though it is unclear whether these deficits are due to a skills gap (in either quantity and/or quality) or other factors, Mississippi's work force may need to adapt to changing demands. According to the Mississippi Development Authority, employers from every industry and key occupation consistently say they are looking for skilled workers. Skilled workers are at a premium and, consequently, employers aggressively recruit talent from the same labor pool. More employers have indicated that they are adopting incumbent worker training programs to "up-skill" their existing workforce. Others are implementing retention programs to retain skilled workers. Still, many employers continue to express frustration over challenges associated with the recruitment and retention of workers who have the skills needed to fill openings.

A lack of available, affordable housing is a major challenge for employers statewide and represents one of the greatest needs for Mississippi's workforce. Workforce supply challenges will quickly become greater as Boomers are moving out and the labor force participation rate may be essentially maximized. Mississippi's workforce projections show essentially no growth over the next five years. The sheer size of the Boomers segment will overtake population growth (natural or migration) in the foreseeable future. One response by employers has been to recruit as many workers as possible, including those with skills other than those the employer needs, and train them to their individual maximum potential. While this addresses the near-term it is expensive.

Transportation, especially in rural areas of the state, is a growing need, and is cited as a barrier to reaching full employment. Next to housing, transportation is frequently cited as a barrier among employers in Mississippi. Travel times to and from work have increased across the state.

Individuals with lower incomes have disproportionate transportation needs; it is therefore important that barriers to transportation be addressed so that workers have access to employment centers. Studies have shown that improvements to infrastructure have a direct correlation to job growth. People experiencing housing vulnerability, for example veterans, victims of domestic abuse, and persons with disabilities, need supportive services to increase the feasibility of attaining and keeping employment.

Describe any major changes that may have an economic impact, such as planned public or private sector investments or initiatives that have affected or may affect job and business

growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

Some employers are saying that the lack of skilled workers is constraining their ability to increase business or market share. They are also "modernizing", e.g. buying the latest technology, to automate operations and reduce operating costs to stay competitive while supplanting the dependency upon skilled workers. This approach often brings new labor issues, i.e. finding technology fluent employees or matching existing workforce with technology requirements. This is not a new phenomenon, but the speed of technological advancement coupled with the slowing growth of the workforce has combined to make it an acute problem in certain regions and industry sectors.

Workforce strategists are now adopting "demand-driven" models to enable employers to direct targeted education and training initiatives. Models that work bring employers, educators and workforce partners together to define training programs and apply for state grants to develop and deliver training to unemployed, under-employed or incumbent workers. Employers are actively collaborating to access or develop the skilled talent required to sustain and grow their business.

How do the skills and education of the current workforce correspond to employment opportunities in the state?

The skills and education of the current workforce correspond to employment opportunities in the state through the following job training programs available (Descriptions of each are unavailable in space below due to HUD's 4,000 character limit):

- Apprenticeships
- Dislocated Worker Programs
- GED and HSED Programs
- Individual Training Accounts
- Job Corps Programs
- Vocational Rehabilitation Programs
- WIOA Youth Programs
 - Youth Apprenticeship Programs
 - Community Colleges Statewide Workforce Initiatives
 - Consortium Training
 - Pre-Employment Training
 - Pre-Employment Screening
 - Safety and Health Training
 - Short Term Training
 - Rapid Response Training
 - Personal Development Training
 - Other Workforce Services

Describe current workforce training initiatives supported by the state. Describe how these efforts will support the state's Consolidated Plan.

The Mississippi Comprehensive Workforce Training and Education Consolidation Act which complies with the federal Workforce Investment Act of 1988 supports the efforts in the Consolidate Plan in the following ways:

Creates a strategic plan for an integrated state workforce development system that aligns resources and structures the system to more effectively and efficiently meet the demands of Mississippi's employers and job seekers. Assists in the development and continuous improvement of the statewide workforce investment system that shall include by developing linkages in order to assure coordination and nonduplication among programs and activities; and reviewing local workforce development plans that reflect the use of funds from the federal Workforce Investment Act, Wagner-Peyser Act and the Mississippi Comprehensive Workforce Training and Education Consolidation Act. Following are the primary programs operated to address the needs of Mississippi's citizens:

- **Federal Workforce Innovation and Opportunity Act (WIOA).** WIOA is designed to help job seekers access employment, education, training, and support services to succeed in the labor market and to match employers with the skilled workers they need to compete in the global economy.

Federal Wagner Peyser Act: Funds Job Service staff throughout the state to work within the Job Center system, to provide a wide range of services to both job seekers and employers. A primary function is to support the public labor exchange to match job seekers and employers together. As part of this, staff provide a wide range of job seeking assistance, including helping with resume development, interview skills, referrals to other services that may benefit them, and providing intake services to determine programs for which they may qualify for, to receive additional assistance, including public assistance programs, tax credit programs, etc.

- **Job Centers:** Within these facilities, a variety of employment and training agencies come together to provide coordinated services to a wide range of job seekers and employers. Typical entities housed within these buildings include Job Service, WIA staff, County Human Services staff, Tech school staff, Community Based organizations, Veterans staff, Vocational Rehabilitation, Apprenticeship, and Labor market Information. Through our IT based computer resource rooms, job seekers use our tools and services to aid in their job search and/or retraining efforts.

Describe any other state efforts to support economic growth.

Other state efforts include:

- Low-Income Housing Tax Credits (LIHTC), distributed by MHC serve as a resource to help fuel job creation and economic development efforts by promoting equity investment in low-income urban and rural communities.
- The Historic Tax Preservation credit allows for additional financial assistance to entities willing to utilize historic areas throughout the state for their business endeavors.
- MHC's revolving Loan program and House Bill 530 provides financing for developments of new construction and rehabilitation projects statewide. Eligible improvements include infrastructure costs, new construction of single- and multi-family affordable housing, and rehabilitation of owner-occupied and rental properties, making residences handicap accessible, purchasing energy-efficient appliances, and energy efficiency improvements.
- Grants to increase the Science, Technology, Engineering, and Mathematics program (STEM) in K-12 education.
- Increased focus on improving major transportation routes throughout major employment sectors.
- Providing subsidies to low-income populations to gain access to broadband services.
- Governor's Council on Domestic Abuse created to assist in the prevention of domestic violence and the consequences stemming from it to better serve the employment needs of survivors.
- The Department of Veteran's Assistance offers the Veterans Housing Program which provides job training.
- MDA provides programs to help establish gap financing to entrepreneurs and businesses that are looking to invest and expand in infrastructure and operations to create more jobs.

Discussion

The Mississippi Comprehensive Workforce Training and Education Consolidation Act was enacted to establish a comprehensive workforce development system to achieve results, use resources efficiently and ensure that workers and employers can easily access needed services. The intent of the Act was to consolidate the leadership in the Mississippi State Workforce Investment Board to ensure that workforce activities are delivered through a statewide system that maximizes cooperation among state agencies. As a result, the increased employment, retention, earnings and skill level of participants will improve the quality of the workforce, reduce welfare dependency, and enhance the productivity and competitiveness of the state of Mississippi. Through this system, the state's workforce partners work closely with businesses to assure that the training being provided is in line with the business needs. Mississippi's workforce system strives to develop individuals' skill sets so they meet the requirements of employment opportunities throughout the state.

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

Housing problems tend to be concentrated in areas with high rates of poverty. As shown previously, some 70 percent of households at or below 30 percent MFI have housing problems.

Racially or ethnically concentrated areas of poverty (R/ECAPs) are Census tracts with relatively high concentrations of non-white residents living in poverty. Formally, an area is designated an R/ECAP if two conditions are satisfied: first, the non-white population, whether Hispanic or non-Hispanic, must account for at least 50 percent of the Census tract population. Second, the poverty rate in that Census must exceed a certain threshold, at 40 percent.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

The change in R/ECAPs in State of Mississippi are shown in the following three maps. Map IV.1 shows the R/ECAPs in 2000. Map IV.2 shows the R/ECAPs in State of Mississippi in 2010, and Map IV.3 shows the R/CAPs in 2016. The number of R/ECAPs in the State have increased since 2000. The location of these R/ECAPs have spread to include much of the western state and smaller areas throughout the State.

What are the characteristics of the market in these areas/neighborhoods?

Mississippi's diversity varies by region, and there are numerous areas across the state with concentrated racial or ethnic minority or low-income families. Mississippi has multiple and varying housing and non-housing challenges, which vary from region to region. Projects and activities funded through MHC's method of distribution are selected to meet local market needs and MHC's goals and strategies. Concentration of housing problems exist when area households experience multiple housing problems at a greater rate (10% or more) than households. Households with very low incomes coupled by a lack of available, affordable housing statewide make it difficult for renters or potential homeowners to improve their housing conditions. MHC has funded new construction and rehabilitation of affordable housing for persons of very low, low, and moderate-income for several decades so housing and neighborhood conditions have improved, but still remain to be addressed.

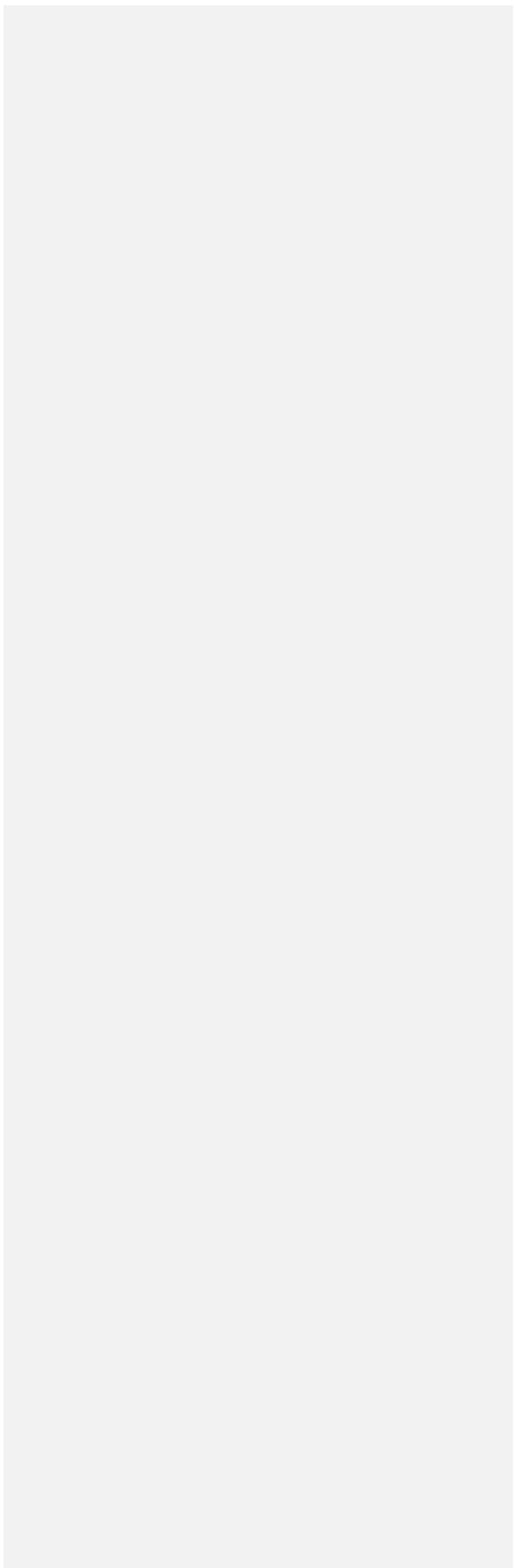
Are there any community assets in these areas/neighborhoods?

Each community contains a variety of assets, which vary across the state.

Are there other strategic opportunities in any of these areas?

There are many strategic opportunities across the state in these areas. Working with amenable local governments and business leaders along with developers of affordable housing and a relaxation of federal regulations can create greater opportunities in these areas more quickly.

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MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

The need for broadband wiring and connections for low-income households is a crucial gateway to economic opportunity as identified in the State's Broadband Plan 2019 Update Executive Summary (Condensed) below.

State Broadband Plan Development: In 2009, the state created the Mississippi Broadband Task Force to coordinate efforts by numerous state agencies and stakeholders on expanding access to broadband Internet. The Mississippi Broadband Connect Coalition (MBCC) was created in order to develop a statewide broadband plan. The MBCC convened committees of subject matter experts in areas including broadband availability, adoption, healthcare, education, and others. As a result of these efforts and the contributions of dozens of partners, Mapping Mississippi's Digital Future, the statewide broadband plan, was unveiled in the fall of 2011. This comprehensive report included recommendations designed to increase availability of and access to the broadband Internet.

Broadband Connectivity: Broadband use depends on two critical factors: availability of broadband service and adoption (or use) of that service. The initial state plan looked at both critical precursors to broadband use. Not only are availability and adoption rates important, but broadband speed and latency rates are key determinants for productivity and the benefits that can be achieved for Mississippians. The standard definition used by the FCC and others for broadband is 25 Megabits per second (Mbps) for download speeds and 3 Mbps for uploads. At those speeds, many of the common Internet activities are possible. Since the initial state broadband plan was adopted, broadband availability and usage has risen nationwide and in Mississippi. According to Pew research Center, the percentage of the U.S. population using the Internet rose from 79% in 2011 to 89% in 2018. Home broadband use rose by 5% to a total of 65% of U.S. adults using broadband in the home. According to this same report, gaps in home broadband availability remain between rural, suburban, and urban communities. In 2018, that nationwide percentage gap ranged from 9-12% with rural populations consistently having less access to in-home broadband. The percentage of U.S. adults who rely solely on their smartphones for Internet connectivity as opposed to desktops or other devices at home rose from 8% of the population in 2013 to 20% in 2018, according to Pew. The Federal Communications Commission (FCC) reports that 72% of Mississippians have access to broadband. However, independent observers have found that those statistics across the country may not be completely accurate nor reflect the reality on the ground. The standard methods for reporting to the FCC have been called flawed because of the ability to overstate the true nature of broadband availability in rural communities.

Positive Steps in Mississippi: Despite the gaps that exist in Mississippi, there have been many improvements to the broadband landscape in the state since the initial plan was adopted. The private sector has deployed thousands of miles of broadband infrastructure. Tens of thousands of new homes and businesses have access to high speed Internet, including several communities with Fiber to the Home access. Mobile broadband coverage has expanded and now provides the majority of the state with Internet access through their smartphones. Particularly in rural parts of the state, mobile broadband access is providing Internet connectivity for Mississippians. High speed satellite-enabled broadband is also becoming more widespread in more rural parts of the state that may not be able to support terrestrial fixed broadband.

Though the need for rural broadband access is estimated at approximately 40% of the Mississippi households according to the Census Bureau, there is not specific documentation of the low-to-moderate income individuals and families within that 40% estimation.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

The FCC has stated the need for increased competition among internet service providers could significantly lower the cost of internet access for low-income families across the country. Mississippi's legislature has acted on numerous occasions to support the deployment of broadband infrastructure and new options for consumers. For instance, the Legislature passed and Governor Bryant signed into law an extension of a tax incentive designed to encourage broadband infrastructure deployment. In the 2019 legislative session, the Mississippi Broadband Enabling Act was enacted giving rural electric cooperatives the opportunity to provide broadband services for the first time. This legislation provides a new vehicle to possibly bring broadband connectivity to parts of the state that have been too rural and sparsely populated to justify terrestrial broadband deployment in the past. There are many private, public, and non-profit stakeholders doing important work in a variety of fields all across the state. While there are still gaps and we as a state have ground to gain in order to meet the national averages, there are positive steps in the right direction to a more connected Mississippi. While increased competition is important primarily for cost containment of services provided, the primary issue and the focus of the state's efforts is the availability and cost of the development of service delivery networks and related systems in very rural populations. The private telephone service providers, internet service providers, etc. are reluctant to invest in systems in rural areas because of high initial development costs, maintenance costs and limited return on investment. Local units of government are reluctant to enter the market for the same reasons. To address the need in Mississippi, for example, fifteen rural electric cooperatives have received a total of \$65,000,000 in rural broadband funding through the CARES Act (Broadband COVID-19 Grant Program). By year end the rural electric cooperatives will build fiber networks to unserved areas and pay for 50% of construction costs and the state will contribute the other 50%. Target areas are those lacking services at speeds of 25 Mbps downstream and 3 Mbps upstream. Awardees are required to deploy service at symmetrical speeds of 100 Mbps. The networks that the rural electric cooperatives are deploying will be gigabit service. Additional information on these funds and other broadband development funding initiatives can be found at www.psc.ms.gov/covid19grant. An additional example of addressing the need, the U.S. Department of Agriculture (ReConnect Pilot Program) is awarding \$16,000,000 in coronavirus relief funds to rural parts of the state. The program will provide high-speed broadband internet access to more than 2,000 people in Yalobusha, Tallahatchie, Panola, Grenada and Quitman Counties. Tallahatchie Valley Electric Power Association will deploy a fiber-to-the-premises network to homes and business in rural Mississippi with broadband access. The rural electric cooperatives, as new service providers, are now providing direct competition to the to the typical broadband service providers.

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

The State of Mississippi, as are all states, could be subject to natural hazard risks associated with climate change depending on the nature and severity of the change. The Mississippi Legislature created the Mississippi Emergency Management Agency (MEMA) as the agency responsible for emergency management in the State of Mississippi. (Section 33-15-7 MS Code Annotated)

For jurisdictions to determine natural hazard risks associated with climate change they must first regulate suitable tools to measure Mississippi's current level of involvement and sustainability issues and reflect on locally adopted plans, codes, regulations, policies and goals. Our leaders must also ensure that our communities are prepared to deal with the impacts associated with the climate change. The Department of Environmental Protection Agency August 2016 study on "What Climate Change Means for Mississippi" suggest that Mississippians will be impacted by greater hurricane wind speeds and rainfall rates due to a warming increase.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

Those low- and moderate-income households that are located in rural areas are at increased risk in emergency situations. Often there are fewer resources and deploying needed resources to rural areas may take longer to obtain, increasing risk. The Hazard Mitigation Plan outlines the policies, programs, capabilities and strategies of the state when considering hazard mitigation.

Mississippi has identified the following programs as having the greatest impact on mitigating damage from natural hazards:

- The Pre-Disaster Mitigation Competitive (PDM-C) program provides mitigation grants to state and local governments, and tribal organizations for comprehensive all-hazards mitigation planning and to implement cost-effective mitigation projects.

- The Hazard Mitigation Grant Program (HMGP) provides mitigation grants to state and local governments, eligible private non-profit organizations, and tribal organizations for comprehensive all-hazards mitigation planning and to implement cost-effective mitigation projects.
- Increased Cost of Compliance (ICC) coverage pays insurance claims for the cost of compliance with state or community floodplain management laws or ordinances after a direct physical loss by flood. When a building in the floodplain covered by a Standard Flood Insurance Policy under the NFIP sustains a flood loss and the state or community declares the building to be substantially or repetitively damaged, ICC will pay up to \$30,000 for the cost of elevation, floodproofing, demolition, or relocation that will bring the structure into compliance with the state or local floodplain ordinance.
- The Flood Mitigation Assistance (FMA) program provides annual funding for the development of comprehensive flood mitigation plans and implementation of cost-effective mitigation measures on NFIP-insured properties. The former Repetitive Flood Claims and Severe Repetitive Loss programs have been rolled into the FMA program. Mitigation of repetitive loss and severe repetitive loss properties as defined by FEMA is the highest priority for the program.
- Local and State Floodplain Standards prohibits construction in floodways and requires elevation and dry-land access in flood fringe areas. It limits improvements to non-conforming structures and requires compensatory storage in flood storage areas.
- Comprehensive planning legislation requires local governments to have comprehensive plans to guide them in making good land-use decisions. It complements mitigation planning.
- The Home Safety Act requires the state's Uniform Dwelling Code (UDC) be enforced throughout the state. It includes the imperative to have all new construction inspected for compliance with the UDC. This law will improve the disaster resistance of homes by requiring implementation of safety standards at the time of construction. The effect will be a reduction in injury and property loss from all types of natural hazards.
- The Municipal Flood Control and Riparian Restoration Program provides grants for the mitigation of flood-prone property, the restoration of riparian areas, and the construction of flood control projects.
- The Firewise Communities program is intended to serve as a resource for agencies, tribes, organizations, fire departments, and communities across the US who are working toward a common goal: reduce loss of life, property, and resources to wildland fire by building and maintaining communities in a way that is compatible with our natural surroundings. Firewise Communities is part of the National Wildland/Urban Interface Fire Program.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

Goal Description: MHC plans to address the affordability, availability, and sustainability of both owner and rental housing through:

Goal Description: Addressing systemic poverty by enhancing access to affordable housing and homeownership through:

Goal 1: Expand and Preserve Affordable Rental Housing

- Increase the affordable housing stock to targeted populations.
- Prioritize developments that reserve units for households earning at or below 30% AMI or households that are homeless.
- Require developers to partner with approved nonprofits through a letter of commitment.
 - Letter of commitment must specify services that will be provided to the target population. For example, the partnering agency will provide transportation, case management, job training, employment readiness programs and other approved supportive services activities.

Measurement: Number of affordable housing units developed, and the number of affordable housing units reserved for prioritized households.

Goal 2: Link Housing Development with Employment & Supportive Services that promotes Self-Sufficiency

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

Measurement: Number of affordable housing units developed within 10-15 miles of major employment hubs.

Goal 3: Increase Homeownership Opportunities for ~~moderately low and low income~~ households

- Provide direct financial assistance to homebuyers at or below 80% AMI to bridge affordability gaps.
- Promote homebuyer education and counseling to improve long-term housing stability.

Measurement: Number of first-time homebuyers assisted and the percentage of successful mortgage sustainment over time.

Goal 4: Enhance Housing Stability & Homelessness Prevention Programs

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

Measurement: Number of formerly homeless individuals housed and percentage maintaining stable housing for 12+ months.

Measurement: Number of individuals who increased income while in program.

Goal 5: Increase Manufacture Housing Stock for moderately low and low income households.

- Use manufacturer housing to address to affordable housing needs.

Measurement: The number of manufacture units placed in communities with low housing stock.

Goal 6: Increase Outreach for Housing Preservation through Homeowner Rehabilitation Assistance

- Promote education, outreach, and services
 - Provide community-based training to nonprofits and local governments to increase program awareness.

Measurement: Number of outreach and training events provided through out the state.

Number of new agencies and communities that apply for homeowner rehabilitation assistance.

Goal 7: Increase Community Knowledge about CHDOs

- Operating support to foster, maintain and increase our Community Housing Development Organizations.

Measurement: Number of workshops, trainings, and Technical Assistance provided throughout the state.

SP-10 Geographic Priorities – 91.315(a)(1)

Geographic Area

Table 46 - Geographic Priority Areas

Sort*	Area Name	Area Type ⁱ	Include	Action
	Non-Entitlement Entities	Other		View
	ROSEDALE	CDFI area		View
	Statewide	Other		View
	Yazoo	Local Target area		View

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

(conplan “Describe the basis for allocating investments geographically within the state”)

Community Development Block Grant (CDBG) Program: CDBG funds are not targeted geographically. The State of Mississippi will allocate CDBG Public Infrastructure / Public Facility funds to units of general local government on an annual statewide competitive application basis, except for the U.S. Department of Housing and Urban Development (HUD) recognized entitlement communities. HUD recognizes the following units of general local government as entitlement communities not eligible for state formula allocation funds: City of Biloxi, City of Gulfport, City of Hattiesburg, City of Jackson, City of Moss Point and City of Pascagoula. The State will provide additional points in the application process for units of general local government for geographically determined and state certified GAP Communities. GAP Counties are designated annually by a legislatively created provisions. A county may qualify for GAP County designation by 1) Have an annualized unemployment rate that is at least two hundred percent (200%) of the state's unemployment rate, or 2) Have at least 30% or more of the county's population at or below the federal poverty level. Counties designated as GAP Counties for 2020 include Claiborne, Coahoma, Holmes, Humphreys, Issaquena, Jefferson, Leflore, Pike, Quitman, Sharkey, Sunflower, Tallahatchie, Washington, Wilkinson and Yazoo. The State will allocate CDBG Economic Development funds on a statewide basis to non-entitlement units of general local government related to qualified, private sector, job creating site specific economic development projects. Projects are considered and awarded on a project-by-project basis through a proposal invitation, qualification and review process.

HOME and HTF do use geographic priorities. For rental activities MHC has incentive points for geographies that have higher rates of poverty and homelessness, high opportunity areas. Also, among our goals regarding R/ECAPs is to develop units outside these areas. Our incentive points are set up to encourage some development in better off (non-R/ECAP) areas. HOME Rehab considers poverty as well as points incentivizing applications from jurisdictions never funded or not funded in a long time.

ESG funds are not targeted geographically but are available statewide. There are no geographic priorities.

HOPWA may adopt targeting criteria to focus resources with high rates of infection.

Geographic Area

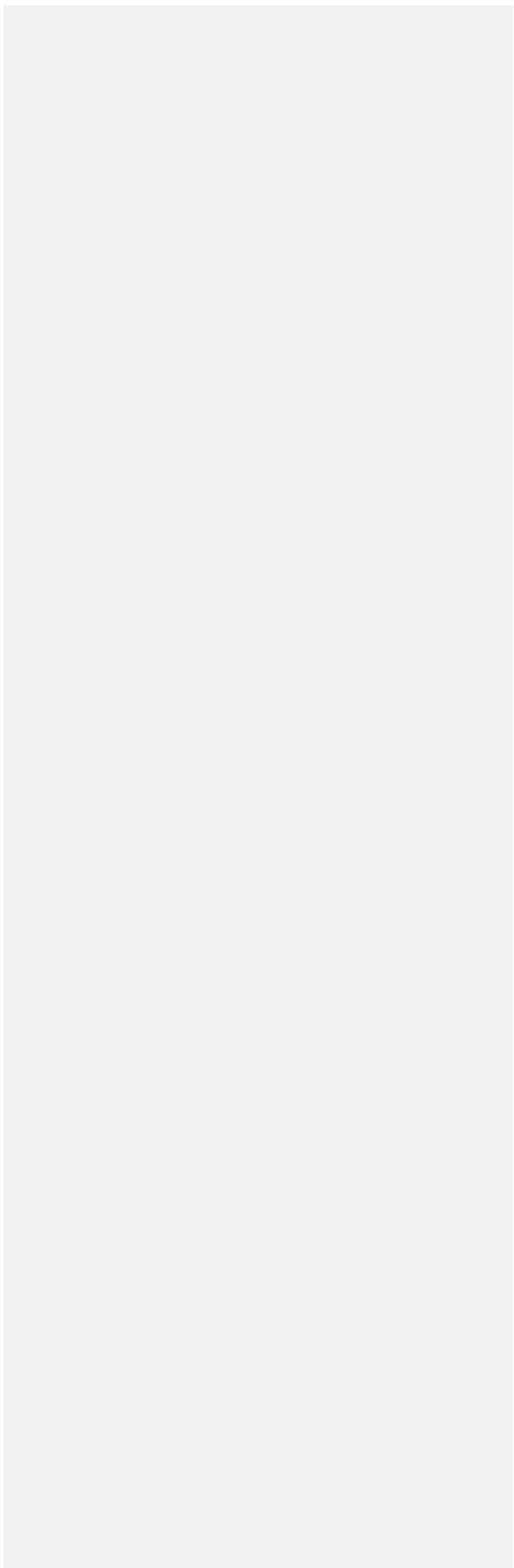
Target Area Name: Statewide

Target Area Type: Other

Other Target Area Description: Funds are not targeted geographically, but are available statewide.

Revital Type:

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SP-25 Priority Needs – 91.315(a)(2)

Priority Needs

Priority Need Name	Priority Level	Population	Geographic Areas Affected	Associated Goals	Description	Basis for Relative Priority

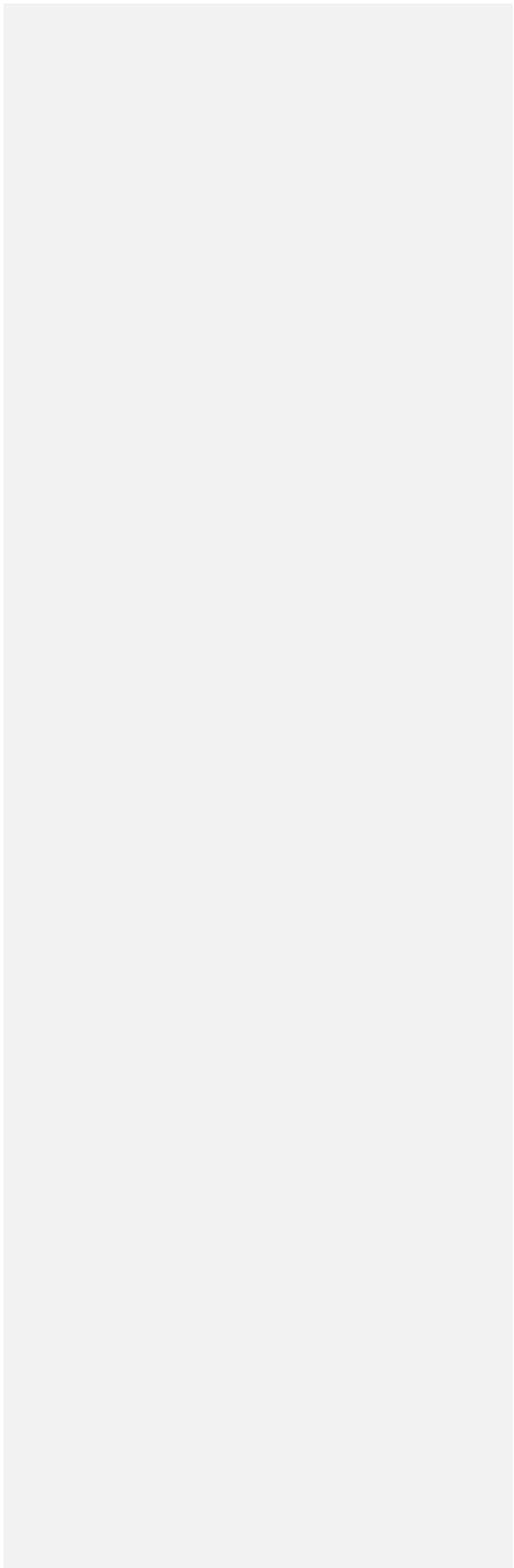
Table 47 – Priority Needs Summary

Narrative (Optional)

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SP-30 Influence of Market Conditions – 91.315(b)
Influence of Market Conditions

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Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	MHC will use TBRA funds in markets where there are rental housing choices for lower income renters and persons experiencing homelessness, but where they are experiencing or would experience a housing cost burden and need temporary assistance with monthly payments. The state expects to see the need for TBRA to continue as the number of cost-burdened families continues to grow.
TBRA for Non-Homeless Special Needs	MHC will use TBRA funds in markets where there are rental housing choices for lower income special needs renters and persons experiencing homelessness, but where they are experiencing or would experience a housing cost burden and need temporary assistance with monthly payments. The increase in demand for rental property and the increase in the price of rental property will place a high need for special need populations within the state.
New Unit Production	New units of rental housing will be constructed in markets with a significant number of low-income renter households and an insufficient stock of affordable housing units. New owner-occupied units may be produced if there is a market and need for the units. In addition, MHC will make awards to eligible recipients to construct housing for extremely low-income families. Housing prices statewide have increased since 2015. New unit production will increase the number of affordable units available to Mississippi households. The 2020 Housing and Community Development Survey results are included in this plan along with public comments that address new unit production statewide.
Rehabilitation	Rehabilitation will be used in markets where there are significant numbers of low-income households requiring rental or owner-occupied housing and an adequate stock of housing units which could be rehabilitated into decent, safe, and sanitary housing. In addition, MHC will make awards to eligible recipients to rehabilitate housing for extremely low-income families. Since 2015, the need for more affordable housing statewide has increased along with increased cost burdens. The 2020 Housing and Community Development Survey results are included in this plan along with public comments that address rehabilitation statewide.

Acquisition, including preservation	A number of subsidized units statewide are at risk of expiring. As the demand for affordable rental units continues to increase, the loss of these units will place additional households in need. MHC will provide acquisition funds to grantees when demand demographics show that the project will be financially feasible.
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Table 48 – Influence of Market Conditions

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SP-35 Anticipated Resources - 91.315(a)(4), 91.320(c)(1,2)

Introduction

Expected amounts available year one are based on HUD formula allocation amount and Program Income anticipated. Amounts expected for remainder of Con Plan are contingent on congressional allocation levels remaining the same.

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: \$		

Table 49 - Anticipated Resources

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. HOME funding may also be used to leverage other funding. Potential homebuyers must qualify for a mortgage and HOME funding will be used for down payment assistance and closing costs assistance under the DPA Program. Program funds will be used as gap financing under HOME and HTF and other funding sources will be required. HOME State Administration will be up to 10% of the annual allocation amount.

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

CPD funding is governed by 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:

- 4% HTC Program;
- 9% HTC Program;
- Housing Trust Fund Program;
- Mortgage Credit Certificate (MCC) Program;
- Down Payment Assistance (DPA) Program;
 - Tax Credit Assistance Program (TCAP) repayments;
- Section 8 Housing Choice Voucher (HCV) Program

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

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

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

If appropriate, describe publically owned land or property located within the state 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

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

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

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

Source of Funds	Source	Uses of Funds	Expected Amount Available Year 1	Expected Amount Available	Narrative Description	Action
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				Remainder of Con Plan		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	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	Annual Allocation: \$ Program Income: \$ Prior Year Resources: \$ Total: \$	\$		
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement STRMU Short term or transitional housing facilities Supportive services TBRA	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	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	Annual Allocation: \$ Program Income: \$ Prior Year Resources: \$ Total: \$	\$		

SP-40 Institutional Delivery Structure – 91.315(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
		*Affordable Housing Ownership Rental Public Housing Homelessness Non-homeless special needs * Community Development public facilities neighborhood improvements public services Economic Development Planning	

Assess of Strengths and Gaps in the Institutional Delivery System

In recognizing the gaps that could develop between state-based agencies and the non-entitlement areas of the state, MDA is continuing its efforts to build area-wide partnerships and alliances to gain the maximum impact from limited resources. MDA and MHC, in cooperation with businesses, developers, faith-based and philanthropic organizations, public institutions, state agencies (MSDH, MDMH, MDOT), MAHRO, PDDs, PHAs, Nonprofit Organizations, and CoCs continue to initiate meetings, workshops and continuing education programs to provide another avenue of making the public aware of programs and funds that are available.

MDA is responsible for public infrastructure and business development activities. MHC oversees homeless and special needs programs, home purchase and rehabilitation, single-family and multifamily development, and disaster recovery assistance. It also works directly with units of local government and economic development agencies and organizations, housing program staff work with community housing development organizations (CHDOs), nonprofit agencies, and tribal authorities. In addition, MHC encourages activities with private sector partners. MHC will continue to support and train local housing and homeless service sponsors, encourage local and regional consortia of housing and service providers, and work with intermediaries to provide technical assistance to grantee agencies.

For the State, one institutional delivery gap is limited staff resources. MHC increased staff to help with the additional funding received under the American Recovery and Reinvestment Act ("ARRA") beginning in 2009. With those programs completed and staff size reduced to pre-ARRA

levels combined with subsequent reduction in HOME funds and the impacts of sequestration, staff is challenged to take on more roles and functions.

Every year the programs are oversubscribed. HOME provides loans and grants through units of general local government, public housing authorities, CHDOs, nonprofit organizations and other eligible entities. MHC sets-aside a portion of the HOME allocation for CHDO operations, offers periodic training specific to CHDO activities, and encourages participation at CHDO training events offered by HUD.

For ESG, this program has traditionally funded subrecipients through a statewide competitive Notice of Funding Availability (NOFAs). This system led to gaps in ESG subrecipients' service areas because applicants in certain areas of the State may not have scored high enough to receive an award. ESG is now shifting to greater coordination with the CoCs.

For HOPWA, Project Sponsors have experienced high staff turnovers, partially due to low administrative caps that require salaries to be leveraged from other already-strained funding sources and because salaries are not always competitive in HIV services. Insufficient program funding and limited capacity has prevented HOPWA from expanding outreach activities, especially in rural areas.

For CDBG, funds are awarded through competitive applications. MDA ensures that communities in each region of the state receive grants, however current funding levels only support approximately one third of all applications. Review Committees determine priorities for awarding most of the funds, which promotes local control but can result in certain communities being more or less competitive in the application process based on community size, available employment and poverty information, or other variations in community characteristics.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy			
Legal Assistance			
Mortgage Assistance			
Rental Assistance			
Utilities Assistance			
Street Outreach Services			
Law Enforcement			
Mobile Clinics			
Other Street Outreach Services			
Supportive Services			
Alcohol & Drug Abuse			
Child Care			
Education			
Employment and Employment Training			
Healthcare			
HIV/AIDS			
Life Skills			
Mental Health Counseling			
Transportation			
Other			
Other			

Table 50 - Homeless Prevention Services Summary

Describe the extent to which services targeted to homeless person and persons with HIV and mainstream services, such as health, mental health and employment services are made available to and used by homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families and unaccompanied youth) and persons with HIV within the jurisdiction

The three Continuums of Care (CoC) within the state serve to coordinate care across the state. Utilizing HMIS to best assess and address needs, the service providers within the State coordinate to provide persons with HIV and homeless persons with the best suited services for their needs. There are varying levels of services provided in the state, with more services being available in more urban areas. The CoCs serve to help fill these gaps by coordinating efforts to improve access to services across the state.

Services, such as employment training, healthcare and mental health counseling are a part of the network of care the CoCs promote throughout the state.

Regarding ESG, mainstream services such as health, mental health and employment services are primarily provided to homeless persons who are residing in emergency shelter or who have been housed through rapid re-housing. The majority of services provide case management, transportation, education, employment search, and life skills training. Healthcare, mental health, child-care, and legal services were the least offered.

HOPWA's providers conduct targeted outreach activities to HIV clients. By integrating HOPWA with Ryan White services, clients are linked and retained into medical care. Project Sponsors leverage available funds from Ryan White and state services grants to assist clients with housing needs, medical and non-medical case management, emergency utility assistance, mental health, transportation, and nutritional services to address the needs of eligible clients. Individualized care plans help clients with employment and education opportunities when appropriate.

Services targeted to persons experiencing homelessness are delivered by homeless service agencies throughout the state. Many of these agencies participate in their respective Continuum of Care, which governs service provision and standards. MHC encourages homeless service providers to participate in their Continuum of Care and coordinate efforts to prevent and end homelessness at the regional level.

In addition, the ESG program requires recipients to assist homeless individuals in obtaining permanent housing, appropriate supportive services (including medical and mental health treatment, counseling, supervision, and other services essential for achieving independent living), mainstream services, and other federal, state, local, and private assistance available for such individuals.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

A strength in the service delivery system is the State Interagency Council on Homelessness, which meets to discuss homelessness as it relates to multiple programs housed across state agencies. Another is the collaborative relationship between MHC and the state's three Continuum of Care providers. The governance systems of the CoCs have continued to grow stronger, allowing them to address service gaps and reduce duplication of services.

A weakness in the institutional delivery structure is the difficulty in meeting the needs of those experiencing homelessness across the state. Rural communities often lack supportive services and permanent supportive housing, making it difficult to house chronically homeless individuals and households. Urban communities often have a greater diversity of service types than rural areas; however, most turn households away due to the lack the funds available to serve all of those in need.

For the State agencies, many workgroups, committees, or councils help to address service delivery for special needs populations.

MHC's HOME Multifamily Development funds are often paired with competitive housing tax credits. Competitive housing tax credits are awarded to applicants based upon a scoring system, and one way to obtain points is by committing to set-aside at least 5% of units for Persons with Special Needs as defined by MHC. Therefore, the majority of HOME Multifamily Development funds are used, albeit indirectly, for developments set-aside units for Persons with Special Needs. Developments awarded HOME Multifamily Development funds alone or in conjunction with noncompetitive housing tax credits typically do not have an incentive to set-aside units for Persons with Special Needs, unless those developments are awarded under the Persons with Disabilities set-aside.

For HOPWA, it is difficult to conduct onsite HOPWA/HIV outreach to the homeless population. Project Sponsors do not have resources to perform targeted outreach to the homeless, but they do attempt to make literature available to shelters, hospitals, and clinics. Project Sponsors fill staff vacancies as soon as they can and also attempt to find ways to enhance outreach within resource constraints. They also work to identify other agencies that may have direct contact with out-of-care or homeless individuals. Homeless persons are typically out of care for many reasons, including inability to make or keep medical appointments or to obtain or take medicine, fear of discrimination, and so many more issues.

For CDBG, MDA supports grantees with on-going technical assistance as well as to disseminate information. MDA also facilitates service delivery and problem-solving by meeting with other state agencies and offices.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

MHC will continue to work with the Continuum of Care agencies statewide and other stakeholders to address gaps in the institutional delivery structure. The continued implementation of coordinated assessment at the CoC level will help those experiencing homelessness to access multiple facets of the institutional delivery structure. ESG grantees will continue to be required to work within their CoC and participate in coordinated assessment. Whenever possible, MHC will encourage or require evidence-based practices in its programs in order to ensure that funds are spent efficiently.

In order to try to address the growing need, the State works to leverage and layer funding sources. Collaboration among State agencies and local communities is paramount. While the leveraging and

layering cannot stretch the funds to address all the needs, it makes existing funds go further to reach more of Mississippi's citizens in need.

Regarding HOME, MHC's rapid commitment process of HOME funds, expands the network of administrators, and allows MHC to serve a broader geographic area. MHC takes pride in providing HOME funds promptly, serving more households in a more diverse area, and expanding its network of providers.

The HOME Multifamily Development Program awards approximately 80% of its funds to applicants who receive allocations through the competitive (9%) HTC Program as well. Pairing HOME funds with a competitive funding source typically means that those developments are superior to developments that would be funded solely with HOME funds, both in terms of the quality of the units and the location of the development. This partnership with a competitive funding source can be viewed as a distinct strength in the institutional delivery of HOME Multifamily Development Program.

For ESG, MHC provides direct ESG funding to CoC representative agencies. This ensures that each CoC received funds and allows all planning for use of funds to be done at the CoC level. This promotes greater coverage throughout the State.

Regarding HOPWA, Project Sponsors budget appropriately so that staff can go out in the community to engage in increased outreach activities to ensure that agencies and locations where the target population congregates have access to the HOPWA-related literature and information. These efforts, in conjunction with staff discussing HOPWA services with clients during face-to-face visits, enrolls more clients and serves a greater number of people and families in need of stable housing.

For CDBG, MDA provides training through published policies, workshops, and on-site visits. Workshops are held prior to each competitive application cycle to ensure that all interested communities, particularly jurisdictions with low- to moderate-income areas, will have the information to compete for funding. Additional training is provided to ensure that grant recipients are aware of all federal and state requirements. All projects receive an initial site visit, and a risk assessment is used to determine which projects require on-site reviews at project completion.

SP-45 Goals Summary – 91.315(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator

Table 51 – Goals Summary

Goal Descriptions

Goal Name	Goal Description
<p>Expand and Preserve Affordable Rental Housing</p>	<ul style="list-style-type: none"> • Increase the affordable housing stock to targeted populations. • Prioritize developments that reserve units for households earning at or below 30% AMI or households that are homeless. • Require developers to partner with approved nonprofits through a letter of commitment. <ul style="list-style-type: none"> ○ Letter of commitment must specify services that will be provided to the target population. For example, the partnering agency will provide transportation, case management, job training, employment readiness programs and other approved supportive services activities. <p>Measurement: Number of affordable housing units developed, and the number of affordable housing units reserved for prioritized households.</p>
<p>Link Housing Development with Employment & Supportive Services that promotes Self-Sufficiency</p>	<ul style="list-style-type: none"> • Align new affordable housing projects with job hubs through mapping and strategic partnerships with employers, MDA, and transportation agencies. <p>Measurement: Number of affordable housing units developed within 10-15 miles of major employment hubs.</p>

<p>: Increase Homeownership Opportunities for moderately-low and low income households</p>	<ul style="list-style-type: none"> • Provide direct financial assistance to homebuyers at or below 80% AMI to bridge affordability gaps. • Promote homebuyer education and counseling to improve long-term housing stability. <p>Measurement: Number of first-time homebuyers assisted and the percentage of successful mortgage sustainment over time.</p>
<p>Enhance Housing Stability & Homelessness Prevention Programs</p>	<ul style="list-style-type: none"> • Use the ESG, HOME-ARP and HOPWA programs to provide wraparound support services, including job training, transportation, case management, education and other approved services to properties that prioritize identified special populations (homeless and 30% AMI). • Require housing stability plans for all homeless prevention housing assistance programs (ESG, HOPWA) recipients to ensure long-term sustainability. • Work with the CoCs to end the experience of homelessness and improving health outcomes by providing housing assistance through HOPWA and ESG. <p>Measurement: Number of formerly homeless individuals housed and percentage maintaining stable housing for 12+ months.</p> <p>Measurement: Number of individuals who increased income while in program.</p>

<p>Increase Manufacture Housing Stock for moderately low and low income households.</p>	<ul style="list-style-type: none"> • Use manufacturer housing to address to affordable housing needs. <p>Measurement: The number of manufacture units placed in communities with low housing stock.</p>
<p>: Increase Outreach for Housing Preservation through Homeowner Rehabilitation Assistance</p>	<ul style="list-style-type: none"> • Promote education, outreach, and services <ul style="list-style-type: none"> ○ Provide community-based training to nonprofits and local governments to increase program awareness. <p>Measurement: Number of outreach and training events provided throughout the state.</p> <p>Number of new agencies and communities that apply for homeowner rehabilitation assistance.</p>
<p>Increase Community Knowledge about CHDOs</p>	<ul style="list-style-type: none"> • Operating support to foster, maintain and increase our Community Housing Development Organizations. <p>Measurement: Number of workshops, trainings, and Technical Assistance provided throughout the state.</p>

Category: *

Affordable Housing	
Public Housing	
Homeless	
Non-Homeless Special Needs	
Non-Housing Community Development	
Other	
If Other Specify...	

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Goal Outcome Indicator

#	Goal Outcome Indicator	Quantity	UoM
1	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit		Persons Assisted
2	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit		Households Assisted
3	Public service activities other than Low/Moderate Income Housing Benefit		Persons Assisted
4	Public service activities for Low/Moderate Income Housing Benefit		Households Assisted
5	Facade treatment/business building rehabilitation		Business
6	Brownfield acres remediated		Acre
7	Rental units constructed		Household Housing Unit
8	Rental units rehabilitated		Household Housing Unit
9	Homeowner Housing Added		Household Housing Unit
10	Homeowner Housing Rehabilitated		Household Housing Unit
11	Direct Financial Assistance to Homebuyers		Households Assisted
12	Tenant-based rental assistance / Rapid Rehousing		Households Assisted
13	Homeless Person Overnight Shelter		Persons Assisted
14	Overnight/Emergency Shelter/Transitional Housing Beds added		Beds
15	Homelessness Prevention		Persons Assisted
16	Jobs created/retained		Jobs

17	Businesses assisted		Businesses Assisted
18	Housing for Homeless added		Household Housing Unit
19	Housing for People with HIV/AIDS added		Household Housing Unit
20	HIV/AIDS Housing Operations		Household Housing Unit
21	Buildings Demolished		Buildings
22	Housing Code Enforcement/Foreclosed Property Care		Household Housing Unit
23	Other		Other

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

The state will construct 730 rental housing units; 600 owner-occupied new construction units; 200 owner-rehab units, and; 1,750 rental units set-aside by a working relationship with PHAs to establish preferences for homeless persons and those with disabilities. The state will provide affordable housing counseling services to 1,500 individuals; fair housing and enforcement outreach to 500 individuals; services to 2,000 disabled persons; and 4,250 ESG clients. The number of persons (households) estimated to receive these benefits are: 6,203 extremely low-income, 5,046 low-income, and 932 moderate-income families. Community Development funds in year one will benefit 87,500 persons and Economic Development funds will create 820 jobs.

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SP-50 Public Housing Accessibility and Involvement – 91.315(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

MHC’s plan addresses the needs of public housing, including the need to increase the number of accessible units where required by Section 504 Voluntarily Compliance Agreement. MHC currently requires all subrecipients to adhere to the requirements of §504 of the 1973 Rehabilitation Act and the Fair Housing Act. MHC has adopted the 2010 ADA standards for accessible design, with the exceptions listed in “Nondiscrimination on the Basis of Disability in Federally Assisted Programs and Activities” Federal Register 79 FR 29671. In addition, all rental developments assisted by MHC must conform to these standards, which require that at least 5% of the units be accessible for persons with physical disabilities and at least 2% of the units be accessible for person with hearing and visual impairments.

MHC has no administrative authority over Federal Public Housing Authorities. However, MHC recognizes the additional statutory requirements of Section 105(b)(11) and Section 105(g) of the CHAS statute, as amended by the 1998 Appropriations Act. MHC is complying with these additional requirements by conducting ongoing consultations with PHAs to determine the needs of the PHAs and to identify ways in which the State can assist in addressing these needs.

MHC is not a PHA that receives tenant-based or project-based Section 8. It does not administer public housing funds for the purpose of operating public housing developments. Through its HOME homebuyer program, MHC will continue to offer funds to public housing or other assisted housing residents seeking to become homeowners provided that they meet the income qualifications. MHC staff will continue to serve as resource advisors to the Mississippi Association of Housing and Redevelopment Officials (MAHRO). MHC staff regularly attend MAHRO meetings and conferences to announce funding opportunities and provide information applicable to public and assisted housing.

To address PHA needs, MHC allows PHAs to be subrecipients for many of its programs. PHAs have successfully administered HTC awards to rehabilitate or develop affordable rental housing and MHC addresses the matter of public housing accessibility and involvement through these programs.

Activities to Increase Resident Involvements

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

- Meeting with public housing management, resident advisory councils, and residents to provide the tools and education necessary for public housing residents to move toward the goal of self-sufficiency.
- Making HOME and HTF funds available to PHAs to benefit public housing residents and increase their opportunities for homeownership.
- Making HOME DPA funds available to persons with disabilities and regular low-income households in public housing to benefit public housing residents and increase their opportunities for homeownership.
- Expanding the network of service opportunities for public housing residents to work with after they no longer need assistance to better manage their households.

HOME Addresses Public Housing Residents Involvement

MHC sends notification of published notices of funding availability under the HOME Program to interested parties around the state, including PHAs. Furthermore, staff of PHAs, especially those receiving HOME funds and those with Section 8 Homeownership programs, are targeted for training to provide homebuyer education opportunities and self-sufficiency tools for PHA residents.

ESG Addresses Public Housing Residents Involvement

PHA residents are eligible to receive assistance and services from ESG subrecipients, as long as the assistance does not violate Section 576.105(d) of the ESG rules (24 CFR §576.105(d)) regarding use of funds with other subsidies.

HOPWA Addresses Public Housing Residents Involvement

The HOPWA Program administered by MHC does not provide public housing assistance. However, Project Sponsors coordinate closely with local housing authorities for client referrals and to address local housing issues. HOPWA clients who move into public housing are no longer eligible to receive HOPWA housing subsidy assistance but are offered HOPWA Supportive

Services as needed for transition and, if eligible, may continue to receive services through the Ryan White/State Services program.

CDBG Addresses Public Housing Residents Involvement

PHA residents are eligible beneficiaries for CDBG-funded projects through an eligible unit of local government.

Is the public housing agency designated as troubled under 24 CFR part 902?

NA

Plan to remove the 'troubled' designation

There are no known troubled PHAs in Mississippi. MHC has worked to promote programs that will repair substandard housing and develop additional affordable housing units: MHC has designated PHAs as eligible entities for its programs, such as the HTC Program, HOME Program, and ESG Program. PHAs have successfully administered HTC awards to rehabilitate or develop affordable rental housing, as well as rental assistance programs.

Through HUDs Rental Assistance Demonstration ("RAD") Program, PHAs can use public housing operating subsidies along with the HTC Program once the older PHA units are demolished and replaced with new housing. Most of the PHAs currently taking advantage of this program are located in urban areas of the state that receive their own allocations of HOME funds; therefore, MHC does not anticipate using its HOME funds in conjunction with RAD.

SP-55 Barriers to affordable housing – 91.315(h)

Barriers to Affordable Housing

Areas of opportunity are physical places, areas within communities that provide things one needs to thrive, including quality employment, well performing schools, affordable housing, efficient public transportation, safe streets, essential services, adequate parks, and full-service grocery stores. Areas lacking opportunity, then, have the opposite of these attributes. Disparities in access to opportunity inspects whether a select group, or certain groups, have lower or higher levels of access to these community assets. HUD expresses several of these community assets through the use of an index value, with 100 representing total access by all members of the community, and zero representing no access.

The HUD opportunity indices are access to Low Poverty areas; access to School Proficiency; characterization of the Labor Market Engagement; residence in relation to Jobs Proximity; Low Transportation Costs; Transit Trips Index; and a characterization of where you live by an Environmental Health indicator. For each of these a more formal definition is as follows:

Low Poverty A measure of the degree of poverty in a neighborhood, at the Census Tract level.

School Proficiency - School-level data on the performance of 4th grade students on state exams to describe which neighborhoods have high-performing elementary schools nearby and which are near lower performing schools.

Jobs Proximity - Quantifies the accessibility of a given residential neighborhood as a function of its distance to all job locations within a Core Based Statistical Area (CBSA)

Labor Market Engagement - Provides a summary description of the relative intensity of labor market engagement and human capital in a neighborhood

Low Transportation Cost Estimates of transportation costs for a family that meets the following description: a 3-person single-parent family with income at 50% of the median income for renters for the region

Transit Trips - Trips taken by a family that meets the following description: a 3-person single-parent family with income at 50% of the median income for renters

Environmental Health - summarizes potential exposure to harmful toxins at a neighborhood level

All the indices are presented in Diagram IV.8. The disparities in access to opportunity are shown in the differences between the various racial and ethnic groups in the diagram. For example, if white households have a distinctly higher index rating than black households then black households have a disproportionate access. Black households have markedly lower access to low poverty areas, school proficiency, and labor market engagement.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

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

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

- Support for the MSHousingSearch.org website. This free online resource provides Mississippi individuals and families a searchable database of statewide affordable rental housing.
- Works to improve the stock of affordable housing in non-entitlement jurisdictions through its state- and federally funded housing programs.
- Low-Income Housing Tax Credit (LIHTC) program offers a reduction in tax liability to property owners and private investors to encourage the development of affordable rental housing. In addition, MHC administers the federal Housing Trust Fund which provides funding to construct housing for Extremely Low-income renters.

The State of Mississippi does not have authority to exercise zoning, impose impact fees, development fees or deed restrictions, or regulate building codes and so cannot directly affect these barriers. Nonetheless, MHC is taking steps to increase its role as an information resource to assist localities in overcoming unnecessary regulatory barriers which may increase the cost of housing. MHC accomplishes this as follows:

- Creating consistent resource information across state agencies that will assist users in finding policy guidance, seeking assistance, and finding trainings;
- Continuing education programs, such as MHC's Annual Housing Conference which provides lenders, homebuyer educators and consumers information on serving traditionally underserved populations;
- Creating data transparency tools that will provide program, service and underserved population information that can be used by elected officials, local governments, developers, contract administrators, and the general public when creating policy positions and recommendations; and

Continuing research on defining and addressing any identified State and local policy barriers and

countering such barriers through the release of best practices guidance or pursuing modifications of such policies where rules are promulgated by MHC and modification is possible under State statute.

QAP incentives to tax credit applicants to develop in areas with greater opportunities for low-income

households, including high-quality public education, transportation, healthcare, and employment opportunities.

SP-60 Homelessness Strategy – 91.315(d)

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

Centralized or coordinated assessment has the potential to create more efficient homeless service systems by targeting resources toward those who need them most and helping clients move through the system faster. In Mississippi, coordinated assessment has been implemented at the CoC level. MHC will continue to require participation in coordinated assessment for their CoC as a part of the ESG program. Agencies must maximize available resources and have the ability to serve the next person on the list should the household most in need decline services.

MHC recognizes that street outreach to those experiencing homelessness is necessary in order to engage them and work towards housing stability. MHC will encourage the use of best practices in street outreach which seek to meet basic needs and engage those experiencing homelessness in a respectful way.

MHC plans to provide ESG funding directly to CoCs so that CoC leaders can determine the best use of the funds. This next step aligns state homeless programs more directly with that of the CoCs. Direct funding will allow a CoC to direct its outreach efforts to the most vulnerable persons that they identify in their services areas. CoCs will be required to propose a plan for serving persons who are homeless. Part of this plan is an inventory of services available within the CoC. With this information, CoCs will be able to coordinate outreach activities within the CoC and direct persons who are homeless to required services. CoCs will also be required to have a coordinated assessment, which will assess individual needs and identify service and housing options available through the ESG program or through other CoC resources.

Addressing the emergency and transitional housing needs of homeless persons

The ESG Program has funded Emergency Shelter and the three (3) Continuum of Care programs which provides emergency shelter, rapid rehousing, homeless prevention activities. 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. As such, 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 measured the performance of emergency shelters using a variety of metrics, including clients served, average length of stay, recidivism, and occupancy rate. MHC will continue its effort to measure performance and direct more funding towards best performing programs.

New transitional housing projects are not funded by the ESG program, but MHC allows the use of transitional housing in cases where it has been demonstrated to be efficient and effective.

ESG provides funds for emergency shelter, allowing U.S. Department of Housing and Urban Development's ("HUD") CoC Program recipients to apply more of their federal dollars to support transitional housing activities. Emergency shelter is coupled with essential services to address the more urgent needs of those in emergency shelter, and case management to address barriers to obtaining permanent housing. ESG will continue working through CoCs to fund emergency shelter as a way to help persons who are homeless transition from homelessness to transitional housing (where needed), and then to permanent housing.

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.

In line with HUD's mission to shelter homeless persons as a first step to ending homelessness, Mississippi has shifted its focus from primarily providing street outreach and shelter support to finding ways to help persons who are homeless in becoming permanently housed. Emergency shelter is combined with case management and essential services to better equip individuals and families to remain in permanent housing. In instances where an individual or family is not at the point of entering permanent housing, transitional shelter may be provided. To encourage permanent housing activities, the Mississippi ESG has traditionally provided higher points in its competition for ESG funds for rapid rehousing activities. The ESG funds housing relocation efforts to reach out to landlords and negotiate rental contracts for clients. Combined with stabilization efforts, rapid rehousing provides permanent housing along with financial and service supports that assist clients in remaining in permanent housing. The CoC plan will require that CoCs have in place written standards for determining and prioritizing individuals and families for rapid rehousing and homelessness prevention.

The ESG program requires each local CoC to have a rapid-rehousing program and encourages local CoCs to spend more than the minimum requirement on rapid re-housing programs. Rapid re-housing focuses on quickly moving households out of homelessness and into permanent housing. This approach has proven to decrease the length of time participants spend homeless, taking strain off of the shelter system and decreasing total resources needed to provide

housing. Case management and other voluntary services provided along with rental subsidy aim to stabilize families so that they can maintain rent payments after rental assistance ends. Case management is key to a successful transition to independent living.

Homeless prevention programs are also funded by both ESG and other state funds. These funds allow agencies to keep individuals and families from becoming homeless in the first place. This allows families to avoid potential trauma, upheaval, and an eviction on their record. In order to promote efficient use of funds, MHC encourages targeting of prevention funds towards those with the greatest need.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

Through its involvement with the Interagency Council on Homelessness, MHC works with the three Mississippi CoCs and other state agencies which administer publicly funded programs. Collaboration between agencies fosters coordination to work towards discharge planning solutions. Recently, MHC collaborated with the Department of Child Protective Services to initiate a program targeted at youth who have aged out of the foster care system and are experiencing homelessness or are at risk of homelessness. In addition, MHC is working with MSCPS to administer a program to provide additional case management services to better enable the transition to independent living.

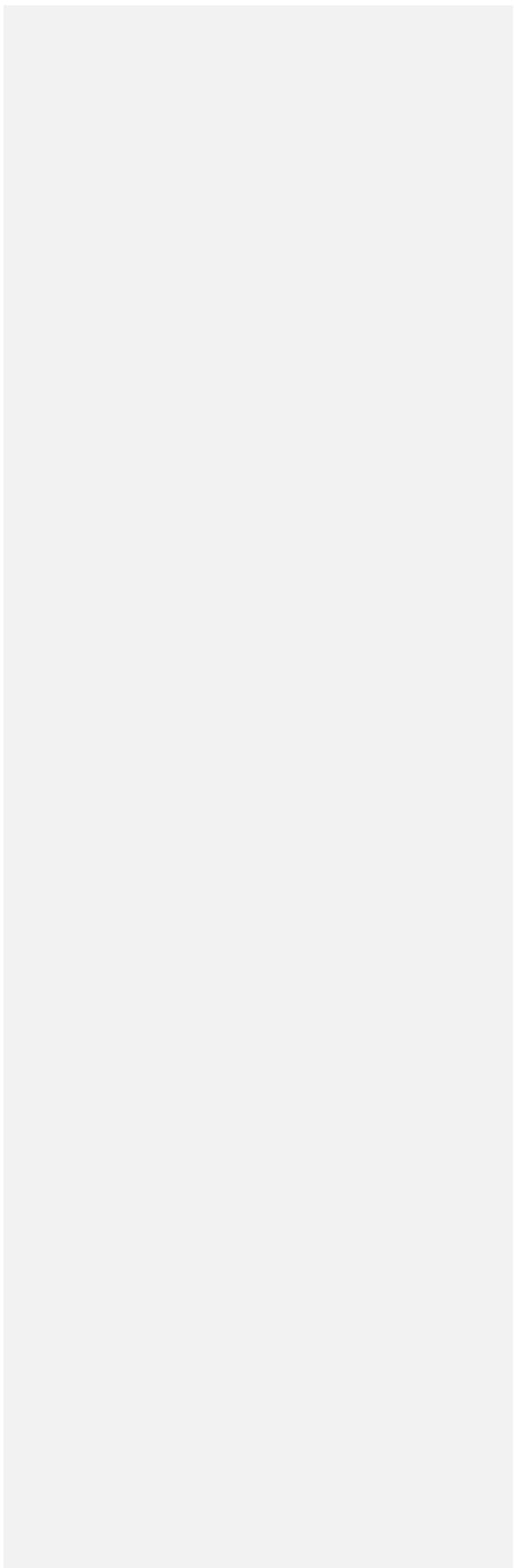
Based on prior ESG funding history, homelessness prevention ranks second in the use of ESG funds in Mississippi. MHC anticipates that ESG funded organizations will continue to utilize approximately 25% of the ESG grant on homelessness prevention activities. These activities include financial assistance, and activities meant to help a household maintain its permanent housing after discharge from the program.

Case management is focused on improving a family's ability to remain in permanent housing, including acquiring any Federal, State, or other benefits that may be available. To encourage permanent housing activities, ESG in Mississippi has traditionally provided higher points in its competition for ESG funds for these activities. The CoC plan will require that CoCs have in place written standards for determining and prioritizing individuals and families for rapid rehousing and homelessness prevention.

The Mississippi HOPWA program helps low-income HIV-positive clients establish or maintain affordable and stable housing; helps reduce the risk of homelessness; and improves access to health care and

supportive services through housing subsidy assistance and case management. Upon intake, HOPWA clients are screened for Ryan White care needs, and conversely, Ryan White clients are screened for housing needs. Case Managers work with clients on an individualized care plan designed to keep them housed and linked to medical care.

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SP-65 Lead based paint Hazards – 91.315(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

Several programs across the state have funds available to reduce lead-based paint hazard exposure in affordable housing. Owner-occupied affordable housing units must be occupied by families at or below 80% of the county median income. Vacant units must be marketed to families. Children under age six living in the unit must have a blood test within six months prior to construction activities in order for the family to receive assistance. Priority will be given to households occupied by children that have high levels of lead in their blood. Hazard reduction activities will be determined by certified risk assessors, and certified contractors must perform the work. Units assisted must pass federal clearance levels at project completion.

Under state law, a comprehensive statewide lead poisoning prevention program and all blood lead tests are reported to the Mississippi Department of Health (MSDH). MSDH then distributes these blood lead test results so that local health departments can provide follow up services to families of lead exposed children and work to prevent future exposures. MSDH distributes state funding and provides guidance to local health departments to support this work.

The 1992 Community and Housing Development Act included Title X and calls for a three-pronged approach to target conditions that pose a hazard to households: (1) notification of occupants about the existence of hazards so they can take proper precautions, (2) identification of lead-based paint hazards before a child can be poisoned and, (3) control of these lead-based paint hazards in order to limit exposure to residents.

The HOME Program requires lead screening in housing built before 1978 for all HOME eligible activities and in accordance with 24 CFR §92.355, subparts A, B, J, K, M, and R; and 24 CFR Part 35.

For ESG, MHC requires subrecipients to evaluate and reduce lead-based paint hazards for conversion, renovation, or rehabilitation projects funded with ESG funds, and tracks work in these efforts as required by Chapter 58 of the Environmental Protection Act. During the annual contract implementation training, MHC provides ESG subrecipients with requirements and information related to lead-based paint regulations. MHC requires ESG funded subrecipients to determine if a housing unit was built prior to 1978, for households seeking ESG funded rent or rent deposit assistance whose household has a family member(s) 6 years of age or younger. If the housing unit is built prior to 1978, the ESG subrecipient will notify the household of the hazards of lead-based paint.

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

How are the actions listed above integrated into housing policies and procedures?

MHC programs document all chipping, peeling, flaking, and/or chalking paint in the housing quality standards inspection as a hazard. All rehabilitation conducted in pre-1978 homes use lead-safe work practices (unless the paint is inspected and tested negative). The contractor must be trained as a lead-safe renovator and provide a copy of their training certificate to the grant administrator. After work is finished, a lead clearance is conducted by a certified professional to ensure the property is safe.

Any renovation carried out with Emergency Solutions Grant (ESG) assistance must ensure that the building involved is lead-safe and sanitary. The requirements pertaining to rehabilitation differ according to level of federal support. ESG funds given to operate shelters requires that the facility must be free from lead-based paint contamination wherein clients may potentially stay for more than 100 days unless the facility is such that it is statutorily exempted. For homelessness prevention and rapid re-housing, every assisted unit must be free from lead-based paint contamination wherein that assistance lasts more than 100 days or is for first month rent payment and/ or security deposit assistance, or where the residents select their own housing. When lead-based paint requirements do apply, the requirements around notice of evaluation, presumption, hazard reduction activities and the provision of an information pamphlet apply.

While Housing Opportunities for Persons with AIDS (HOPWA) assists eligible persons in their existing housing, the program works with beneficiaries to identify housing options without lead-based paint and other hazards.

MHC's HTF Allocation Plan states that for properties originally constructed before 1978, HTF recipients will be required to complete an inspection for the existence of lead-based paint. If lead-based paint is discovered, the rehabilitation plan must include the removal of the lead-

based paint, or a detailed description of how the proposed renovation will comply with the EPA's Renovation, Repair and Painting Program. All rehabilitation must comply with HUD's Lead Safe Housing Rule (LSHR).

The HOME Program evaluates the potential for the presence of lead-based paint for HOME assisted activities and takes appropriate steps in accordance with 24 CFR §92.355 and 24 CFR Part 35 including notification of potential lead-based paint hazards to households residing in housing units that pre-date 1978. Furthermore, single-family and multifamily development and reconstruction activities in HOME increase the access to lead-based-paint-free housing because they create new housing. Lead-based paint hazard reduction is one of the eligible costs.

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

The HOPWA Program Manual is clear that HUD requires Project Sponsors to give all HOPWA clients the lead-based paint pamphlet entitled Protect Your Family from Lead in Your Home. The checklist requires that the client's case file must include documentation that a copy of the pamphlet was given to the client.

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SP-70 Anti-Poverty Strategy – 91.315(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

As part of the response to the issues identified in the previous section, MHC remains committed to providing flexibility when possible to local programs in their efforts to address community needs. MHC recognizes that local and regional anti-poverty agencies are well-situated to understand and respond to the specific local needs of their individual communities. Therefore, MHC will seek to provide funding to help these agencies support housing initiatives as a critical component of their unique mix of programs operating to advance economic self-sufficiency.

The HOME Program enables households to receive rental assistance while participating in programs that will enable them to improve employment options and increase their economic independence and self-sufficiency. Additionally, MHC allocates funding toward the rehabilitation and construction of affordable rental housing, subsidizing units to benefit very low-income households, and may assist very low-income households.

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

ESG's case management and housing stabilization activities help clients to address the situations that contribute to their homelessness or risk of homelessness. Success in these activities make it more likely that a household will gain education or training that will lead to a job or otherwise increased income, or will receive more cash or non-cash benefits, all of which would help to reduce the number of poverty-level families.

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, security deposits, and payments to prevent foreclosure. And as mentioned, case management and housing stabilization activities may lead to better jobs, higher income, and more Federal, State, or local benefits per household.

A substantial majority of CDBG funds are awarded to "principally benefit low- and moderate-income persons." In addition, the formula used to distribute Community Development funds among regions includes a variable for poverty which targets funding to the greatest need. CDBG economic development funds create and retain jobs through assistance to businesses. LMI persons access these jobs, which may include training, fringe benefits, opportunities for promotion, and services such as childcare.

MHC's HOPWA Program serves persons based on income eligibility criteria of no more than 80% of the AMI with adjustments for family and household size, as determined by HUD income limits. With varying poverty levels and housing needs across the state, some Project Sponsors may set stricter local income limits to maximize and target HOPWA resources to those with very low-income or poverty-level income. While many of the HOPWA clients assisted may be at poverty-level, this is not a requirement under 24 CFR §574.3.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

The lack of available, affordable housing in rural areas combined with housing inequality across much of Mississippi present daunting problems for the state. The demand for affordable housing has grown while the supply of affordable housing has shrunk. The increase in demand largely stems from incomes for working households not keeping pace with rising costs. In addition, regular full-time schedules have become rare for low-wage workers, particularly those in the low-skill service economy. There are fewer well-paying jobs available in rural areas than before the recession, especially in manufacturing. At the same time, housing costs have dramatically risen in both single and multi-family.

Very low-income households that are unable to obtain a voucher or a subsidized housing unit often must pay a disproportionate share of their income for housing, which limits their ability to afford food, childcare, health care, and other necessities. The shortage of housing that is affordable to lower-income households also creates a market for dilapidated and sub-standard housing, since poor quality housing is often the only housing option very- low-income households can afford.

The State of Mississippi will work with policymakers and stakeholders to better understand and address the dynamic root causes of poverty and the crucial role of affordable housing in addressing issues of economic self-sufficiency. For example, as low-income households gain stability through secure access to affordable housing, they increase their ability to develop supportive networks and to use other services and programs that provide health care, education, childcare or job training.

MHC analyzes various strategies and operational models to best use federal and state resources in the development of safe and affordable housing in a tight housing economy. MHC will remain committed to providing as much flexibility as possible to local program operators in their efforts to address community needs. The State of Mississippi recognizes that local and regional anti-

poverty agencies are well-situated to understand and respond to the specific, local needs of their individual communities. Therefore, the state will seek to provide funding to help local agencies implement housing initiatives as a critical component of their unique mix of local programs operating to advance economic self-sufficiency.

The State of Mississippi is also committed to seeking additional sources of revenue to support the development of safe and affordable housing in Mississippi. These efforts include acting as grantee, when appropriate, to bring competitive funds into Mississippi and exploring other possible innovations to increase the availability of affordable housing dollars in Mississippi, including the pursuit of innovative models which can serve as viable tools for the provision of safe and affordable housing.

MHC will continue to examine state policies and procedures to ensure that urban and rural Mississippi communities are provided equal and appropriate access to the dollars available for affordable housing in the state. The state is also committed to continuing its advocacy for the provision and expansion of funding for water/wastewater treatment systems, expanded high-speed internet access, economic development opportunities and other public facilities projects in rural areas.

By affirmatively furthering fair housing, MHC programs require that families with children are provided equitable access to housing regardless of household size.

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SP-80 Monitoring – 91.330

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

MHC's policy is to monitor each grant at least once during the contract performance period by either an on-site or a desk monitoring. The grantee is monitored for program compliance with all contract requirements and program regulations by reviewing administrative, financial, and project files. The grantee is also required to submit ongoing reports to ensure they are on target for meeting contract requirements. Monitoring is guided by use of an established monitoring checklist which is readily available to all grantees in the program implementation handbook and is posted on MHC's website. Also included in the monitoring is ensuring adherence to minority business outreach. MHC's programs utilize a risk matrix to determine which type of monitoring will occur for each grant.

The Compliance Division of MHC is involved in monitoring HOME and or ESG. The Contract Monitoring section monitors Homeowner Rehabilitation Assistance, Homebuyer Assistance, and all activities under ESG. This section also ensures compliance with Davis Bacon, Uniform Relocation Act, and other requirements during the construction of HOME rental developments. The Compliance Monitoring section ensures compliance with HOME income/rent restrictions, as well as affirmative marketing, tenant selection criteria, and other mandates, as applicable.

The Physical Inspections section ensures compliance with property condition standards and accessibility for HOME and ESG. Owners and administrators are notified about 30 days prior to monitoring. Monitors use standardized checklists to ensure compliance with program requirements. Noncompliance is communicated in written format.

HOME rental developments' Loan Commitments include areas for Section 3 Compliance and Minority/Women's Enterprise requirements. The General Contractor must provide a narrative of efforts to meet these requirements prior to releasing the final draw and/or retainage.

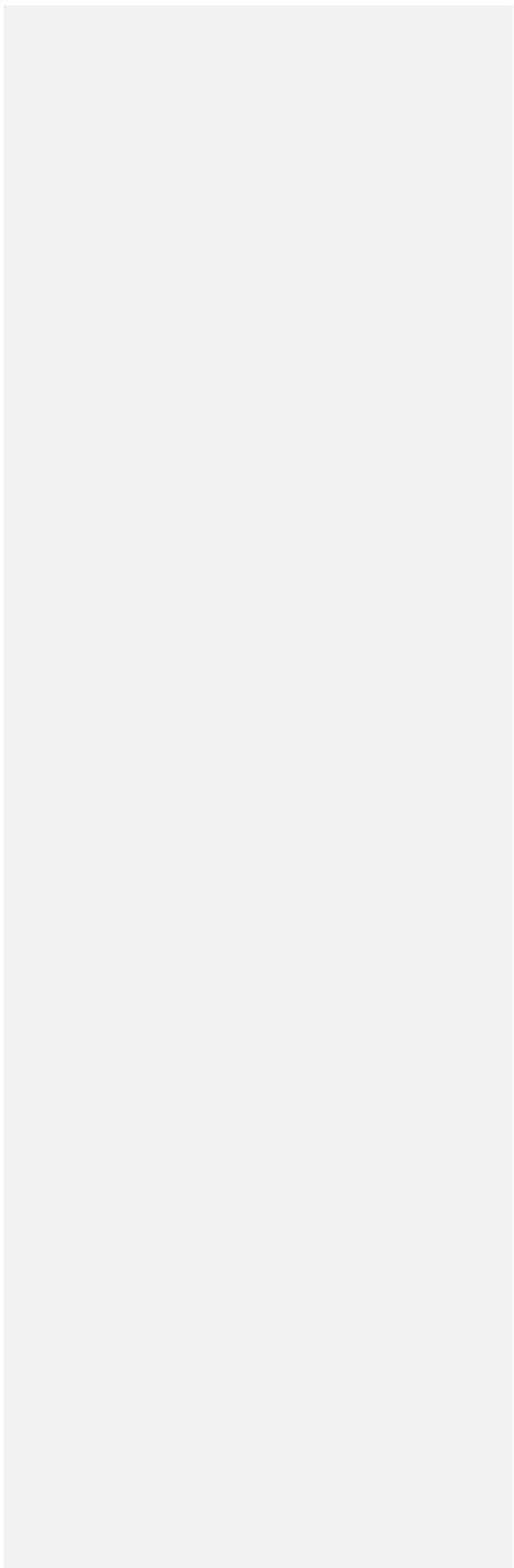
Homeowner Rehabilitation Assistance, Homebuyer Assistance, and ESG are monitored based on risk factors that include the amount of funds spent, complaints, prior monitoring results, and single audit findings. Based on risk, the review may be conducted onsite or through a desk review.

HOPWA compliance activities involves periodic site and technical assistance visits, and monthly billing reports and semi-annual progress reports submitted by the Project Sponsors. The Project Sponsors' are monitored to ensure compliance with applicable HUD regulations and the contractual Statement of Work ("SOW").

All CDBG projects will be monitored at least once during the life of the project. All projects will be monitored at 50% completion. During the procurement stages, all applicants and sub-recipients must comply with federal and state MBE/WBE outreach and notification requirements. MDA will also,

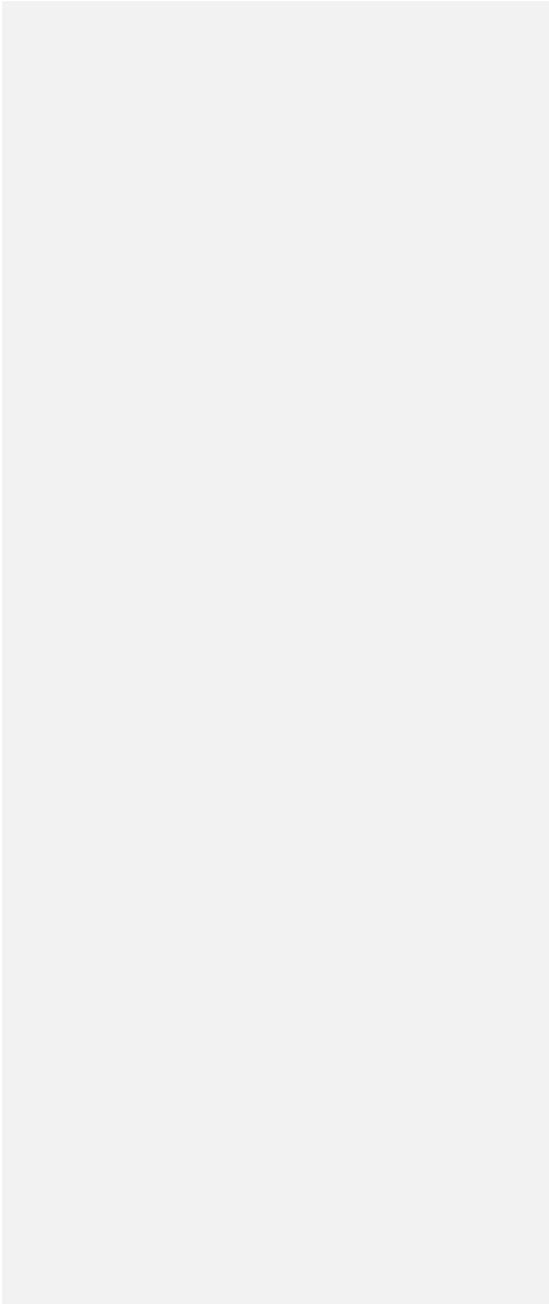
implement risk analysis plan to ensure sub-recipients complete funded projects timely and in compliance with all established federal requirements.

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Expected Resources

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

Introduction- Expected amount available year one are based on HUD formula allocation amount and Program Income anticipated.

Amounts expected for the remainder of the ConPlan are contingent on congressional allocation levels remaining the same.

Anticipated Resources

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Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Public-federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	\$25,614,222	\$1,000,000	0	\$26,614,222	\$125,000,000	Expected Amount Available Year 1 is based on HUD's published formula allocation amounts. Program Income expected funds are based on actual and anticipated balances.

HOME	Public-federal	Acquisition Homeowner Assistance Homeowner Rehab Multifamily Rental New Construction Multifamily Rental Rehab New Construction for ownership	\$10,256,790			\$10,256,790	\$40,000,000	Expected Amount Available Year 1 is based on HUD's formula allocation amount and Program Income or Prior Year Resources.
HOPWA	Public-federal	Permanent housing in facilities Permanent housing placement STRMU Short Term or transitional housing facilities Supportive Services TBRA	\$1,671,519			\$1,671,519	\$6,000,000	Expected Amount Available Year 1 is based on HUD's formula allocation amount and Program Income or Prior Year Resources.

ESG	Public-federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional Housing	\$2,369,654			\$2,369,654	\$9,200,000	Expected Amount Available Year 1 is based on HUD's formula allocation amount and Program Income or Prior Year Resources.
HTF	Public-federal	Acquisition Admin and Planning Multifamily Rental New Construction Multifamily Rental Rehab	\$3,000,000			\$3,000,000	\$12,000,000	

Table 52 - 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. HOME funding may also be used to leverage other funding. Potential homebuyers must qualify for a mortgage and HOME funding will be used for homeowner assistance and closing costs assistance under the HOME4ALL program. Program funds will also be used as gap financing under the HOME Rental set-aside and HTF program and other

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 publically owned land or property such as water/sewer service infrastructure, roads and bridges, fire protection, publically owned building improvements/renovations, drainage, etc.

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Discussion: The National Housing Trust Fund (NHTF) established in July 2008 as part of the Housing and Economic Recovery Act of 2008 (HERA) required that Fannie Mae and Freddie Mac pay 4.2 basis points of their annual volume of business to two funds. The NHTF was to receive 65% and the remaining 35% was to go to the Capital Magnet Fund (CMF). The requirement that Fannie Mae and Freddie Mac contribute to the two funds was suspended when the companies were taken into conservatorship in September 2008 at the height of the housing crisis. The Federal Housing Finance Agency (FHFA), has now lifted the suspension on Fannie Mae and Freddie Mac's obligation to fund the National Housing Trust Fund (NHTF) and the CMF. The NHTF is a block grant to the states, the District of Columbia, Puerto Rico, and the U.S. territories. The purpose of the NHTF is to increase and preserve the supply of housing, principally rental housing for extremely low-income households. The U.S. Department of Housing and Urban Development (HUD) administers the NHTF. The law that created the NHTF requires HUD to use a formula to distribute NHTF dollars directly to states. MHC has been designated as the authorized agency to receive NHTF money from HUD and to administer the state's NHTF program.

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Annual Goals and Objectives

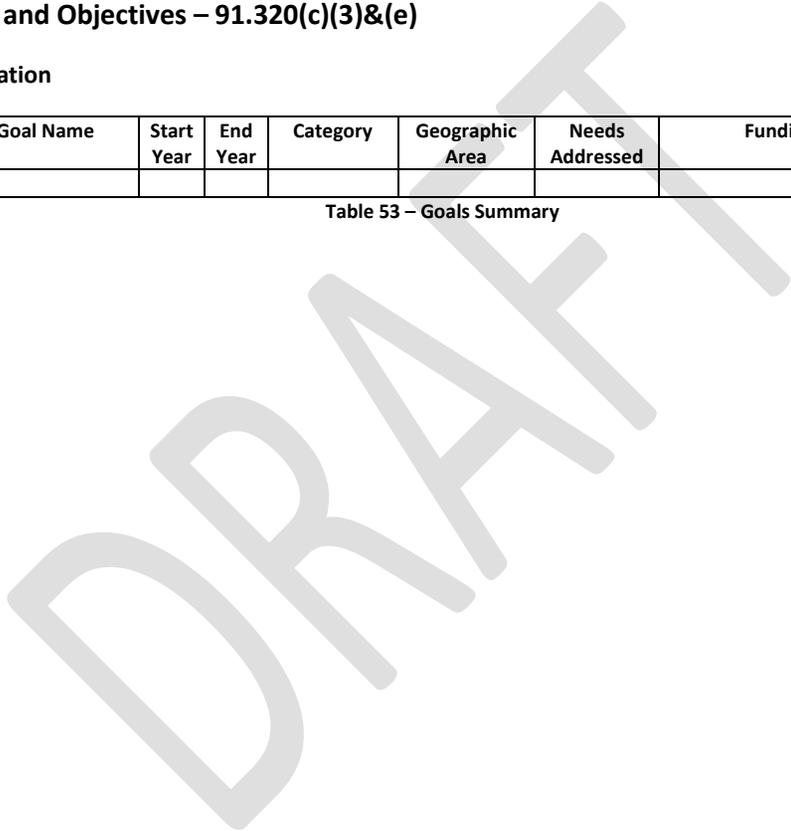
AP-20 Annual Goals and Objectives – 91.320(c)(3)&(e)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator

Table 53 – Goals Summary

Goal Descriptions

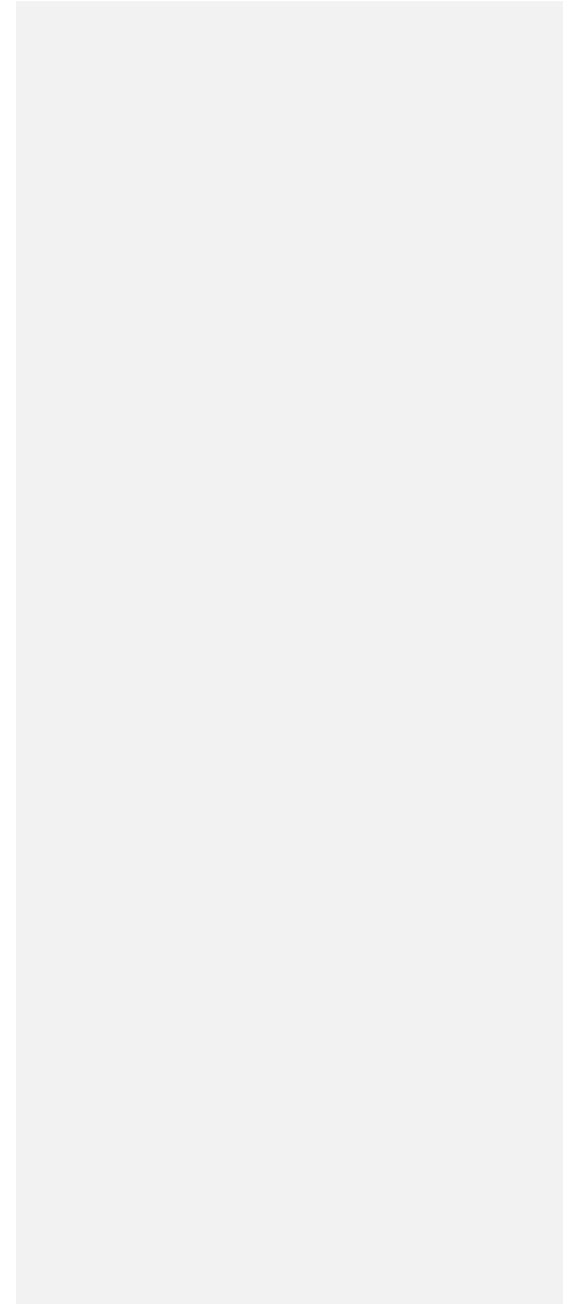


Goal Name	Goal Description
<p>Expand and Preserve Affordable Rental Housing</p>	<ul style="list-style-type: none"> • Increase the affordable housing stock to targeted populations. • Prioritize developments that reserve units for households earning at or below 30% AMI or households that are homeless. • Require developers to partner with approved nonprofits through a letter of commitment. <ul style="list-style-type: none"> ○ Letter of commitment must specify services that will be provided to the target population. For example, the partnering agency will provide transportation, case management, job training, employment readiness programs and other approved supportive services activities. <p>Measurement: Number of affordable housing units developed, and the number of affordable housing units reserved for prioritized households.</p>
<p>Link Housing Development with Employment & Supportive Services that promotes Self-Sufficiency</p>	<ul style="list-style-type: none"> • Align new affordable housing projects with job hubs through mapping and strategic partnerships with employers, MDA, and transportation agencies. <p>Measurement: Number of affordable housing units developed within 10-15 miles of major employment hubs.</p>

<p>: Increase Homeownership Opportunities for moderately-low and low income households</p>	<ul style="list-style-type: none"> • Provide direct financial assistance to homebuyers at or below 80% AMI to bridge affordability gaps. • Promote homebuyer education and counseling to improve long-term housing stability. <p>Measurement: Number of first-time homebuyers assisted and the percentage of successful mortgage sustainment over time.</p>
<p>Enhance Housing Stability & Homelessness Prevention Programs</p>	<ul style="list-style-type: none"> • Use the ESG, HOME-ARP and HOPWA programs to provide wraparound support services, including job training, transportation, case management, education and other approved services to properties that prioritize identified special populations (homeless and 30% AMI). • Require housing stability plans for all homeless prevention housing assistance programs (ESG, HOPWA) recipients to ensure long-term sustainability. • Work with the CoCs to end the experience of homelessness and improving health outcomes by providing housing assistance through HOPWA and ESG. <p>Measurement: Number of formerly homeless individuals housed and percentage maintaining stable housing for 12+ months.</p> <p>Measurement: Number of individuals who increased income while in program.</p>

<p>Increase Manufacture Housing Stock for moderately low and low income households.</p>	<ul style="list-style-type: none"> • Use manufacturer housing to address to affordable housing needs. <p>Measurement: The number of manufacture units placed in communities with low housing stock.</p>
<p>: Increase Outreach for Housing Preservation through Homeowner Rehabilitation Assistance</p>	<ul style="list-style-type: none"> • Promote education, outreach, and services <ul style="list-style-type: none"> ○ Provide community-based training to nonprofits and local governments to increase program awareness. <p>Measurement: Number of outreach and training events provided throughout the state.</p> <p>Number of new agencies and communities that apply for homeowner rehabilitation assistance.</p>
<p>Increase Community Knowledge about CHDOs</p>	<ul style="list-style-type: none"> • Operating support to foster, maintain and increase our Community Housing Development Organizations. <p>Measurement: Number of workshops, trainings, and Technical Assistance provided throughout the state.</p>

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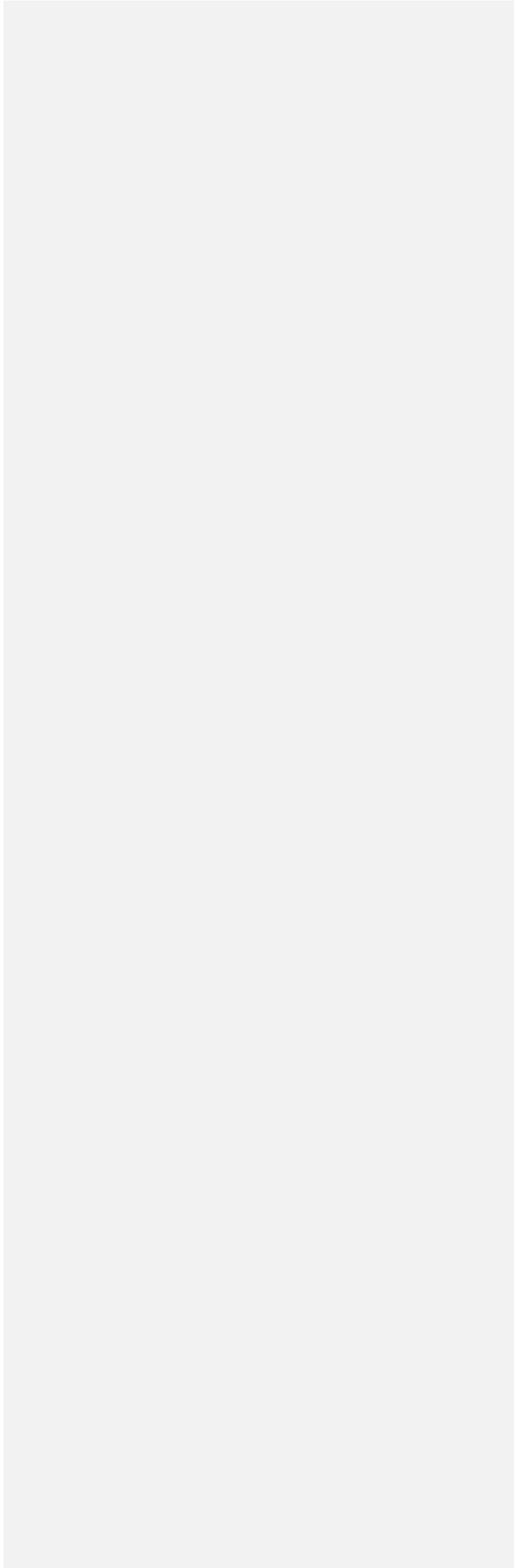


AP-25 Allocation Priorities – 91.320(d)

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 help determine how activities are funded during the

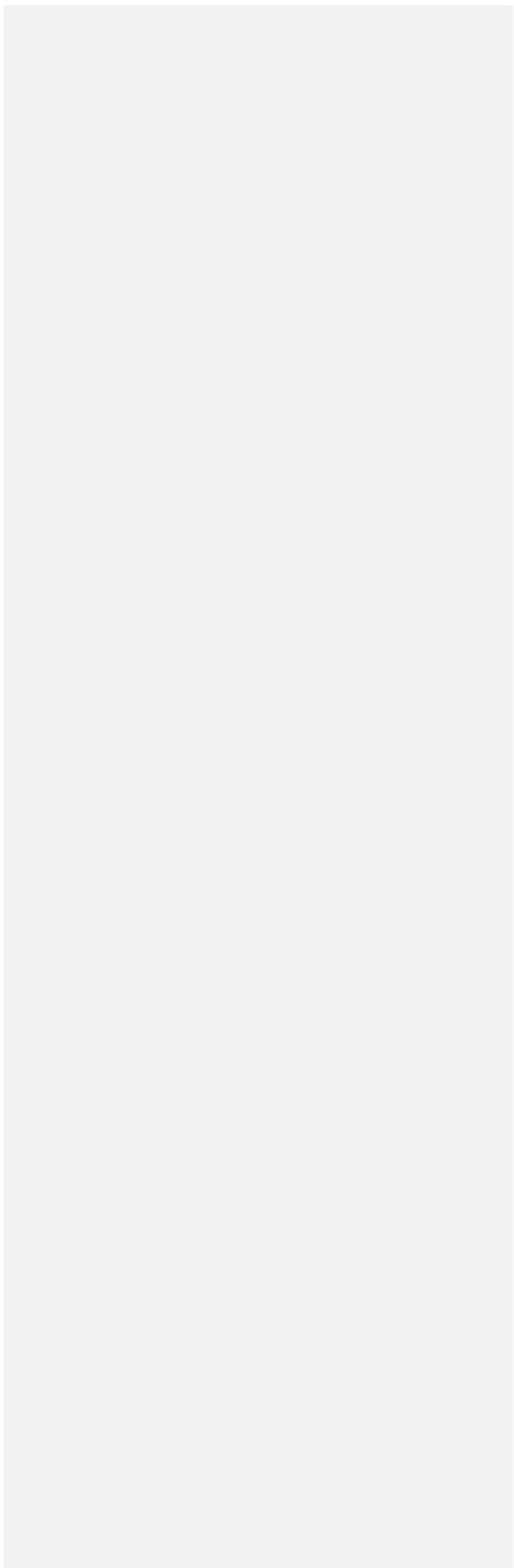
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program year.

Funding Allocation Priorities

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Funding Allocation Priorities

	Expand and Preserve Affordable Rental Housing	Link Housing Development with Employment & Supportive Services that promotes Self-Sufficiency	Increase Homeownership Opportunities	Enhance Housing Stability & Homelessness Prevention Programs	Increase Outreach for Housing Preservation through Homeowner Rehabilitation Assistance	Increase Community Knowledge about CHDOs	Economic Development (%)	Community Development (%)	Total (%)
CDBG							50	50	100
HOM E	50		15		20	15			100
HOP WA	15	10		75					100
ESG		15		85					100
HTF	100								100

Table 54 – Funding Allocation Priorities

Reason for Allocation Priorities

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

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

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

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

Introduction:

Mississippi's CDBG Program is designed to provide funds for local infrastructure projects with activities that meet one of the National Objectives of the Community Development Act of 1974: benefits to low/moderate-income persons 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 public infrastructure/facility funds statewide to eligible units of general local government using a competitive process. The funds will be allocated to public infrastructure/facilities, economic development activities and state administration.

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

Distribution Methods

State Program Name*:

CDBG

Describe the state program addressed by the Method of Distribution.

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

Describe all of the criteria that will be used to select applications and the relative importance of these criteria.

Public Facilities - The State has designed specific selection criteria that will objectively rate Public Facilities Applications. The State will rate all applications and assign points to each rating

criterion based on the data provided in the application. Funding decisions are based on the scores attained; applicants with the highest score will be funded until funds are exhausted. In the event of a tie, applications will be prioritized in the order of highest percent of low-and moderate- income beneficiaries. The rating factors for the FY 2020 Public Facilities Applications are as follows: 1. Low/Moderate Income Benefit; 2. Demonstration of Need & Project Readiness; 3. Priority Category of Activity; 4. Financial Participation (not a factor in the Small Government competition); 5. Non-Funded Bonus Points; 6. Meeting Past MBE/WBE Objectives; 7. Cost Benefit; 8. Timely Completion; 9. Gap Counties; 10. Presentation of Application; 11. Unserved Households; 12. Aspire Counties

Economic Development - Based on MDA's project review process, the local unit of government seeking Economic Development funding must first submit a project proposal. Based upon an initial review of the proposal, MDA may require a meeting with relevant parties to discuss the project. Then, MDA may issue a letter inviting a CDBG Economic Development application. The local unit of government will be given 90 days to submit the application. Applications will be evaluated based on the following: (1) Eligibility and project readiness, (2) Local financial commitment, (3) Business investment, (4) Wages paid and benefits offered and (5) Company's financial condition.

Public Facilities Emergency - requirements for funding consideration include the following: (1) The problem (or threat) must be an eligible community development need that has a particular urgency because existing conditions pose a serious and immediate threat to the health and welfare of the community, (2) The situation, if not addressed, must be a permanent threat to public health or welfare, (3) The recipient is unable to finance the activity on its own and other sources of funding are not available to carry out the needs of the project, including a copy of the applicant's latest budget, (4) The situation addressed by the applicant must be unanticipated and beyond the control of the local government, (5) The application must include documentation on the beneficiaries, including low- and moderate-income persons and (6) The application must include documentation that the emergency occurred or was discovered within the last 18 months

Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)

NA

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

NA

Describe how resources will be allocated among funding categories.

\$25,614,222 in CDBG resources will be allocated as follows:

Public Facilities - \$14,014,222

---Regular Government - \$4,000,000

---Small Government - \$10,014,222

Economic Development - \$12,400,000

State Administration - \$800,000

Describe threshold factors and grant size limits.

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 CSD concerns that have not been resolved, then CSD 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 2 200.501. If an application is not completely filled out, it will not be reviewed and will not be eligible for funding. MDA staff will not add information that has been left off the application.

Minimum grant size is \$100,000; maximum is \$600,000 for Regular Government competition and \$450,000 for the Small Government competition. Small Governments are those with a population of 3,500 or less.

What are the outcome measures expected as a result of the method of distribution?

CDBG outcome is to provide economic opportunities and create a suitable living environment through accessibility and sustainability. These funds will be used to benefit persons of at least 51% low and moderate-income persons.

State Program Name*:

ESG

Describe the state program addressed by the Method of Distribution.

The Emergency Solutions Grants (ESG) Program will be made available by the McKinney-Vento Act, as amended by the HEARTH Act. ESG Program funds will be made available to eligible applicants to assist in street outreach, emergency shelters, rapid re-housing of homelessness individuals and families, homeless prevention activities and HMIS activities. The ESG allocation will be distributed statewide using a competitive process to the three Mississippi Continuum of Care organizations, non-profit homeless service provider organizations (including faith based) and eligible local units of government. HUD strongly encourages each State to give high priority of its allocation to rapidly re-house individuals and families to move into and achieve housing stability and prevent homelessness. MHC will budget the required allocation of ESG funds to the rapid re- housing / prevention activity categories.

Describe all of the criteria that will be used to select applications and the relative importance of these criteria.

The application process is a competitive process to non-profits organizations (including faith-based), eligible local units of government and continuum of care organizations. Funds will be awarded based on Threshold and Scoring criteria. Applications must score a minimum of 75 points on a 100-point scale. Applicants are required to submit required documentation relative to the program threshold requirements.

- Applicants must demonstrate through experience the ability to provide rapid rehousing and homelessness prevention services to participants within their service areas.
- Non-profit organizations must have been operating an existing homeless shelter for one-year prior to submitting application for funding which will show capacity.
- Non-profit organizations must submit a Resolution from the local unit of government authorizing and approving the submission of their ESG application.
- Must show proof at application submission the documentation and source of dollar for dollar match funds per ESG regulations.
- Performance Outcome Measurement of communitywide planning and strategic uses of resources to prevent and end homelessness.

Applicants will be prescreened to determine if all required documentation is included in the application packet. Failure to submit all required documentation by the deadline will result in elimination from consideration of funding.

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

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

Applicant Self-Scoring: As a part of the Application process, the Applicant must “self-score” and submit a scoring sheet using the scoring guide indicating the scores it believes are supported through the Application’s supporting documentation.

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

Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)

ESG funds will be distributed statewide on a competitive bases to eligible local units of government that operate existing homeless shelters and private non-profit organizations that demonstrate the capacity to provide homelessness prevention and rapid rehousing assistance. The three Continuums of Care (Mississippi United to End Homelessness, Open Doors

Homeless Coalition, and Central Mississippi CoC Agency) and their member homelessness services provider organizations (to include faith based organizations), are eligible to submit applications in the ESG program. Local units of government are not eligible to submit applications on behalf of non-profit agencies.

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

NA

Describe how resources will be allocated among funding categories.

ESG funds are allocated among funding categories based on the rules and regulations set forth in the Federal Register Interim rule, December 5, 2011 with the 60/40 allocation. Additionally, the State reserves the right to make adjustments to the amount designated for any program category based on the demand created by the applications, and to meet programmatic budgetary requirements. Mississippi Home Corporation will use up to 7.5 % of the ESG allocation for State Administration.

Funding categories:

Emergency shelter - \$644,351

Rapid Re-housing - \$1,009,000

Homeless Prevention - \$336,303

HMIS - \$110,000

State Administration - \$160,000

Street Outreach - \$110,000

Describe threshold factors and grant size limits.

The State accepts applications from non-profits who is focused on assisting people to quickly regain stability in permanent housing after experiencing a housing crisis and/or homelessness.

Applicants must not have any unresolved audit or monitoring findings. Applicants that have demonstrated, through experience, the ability to provide rapid rehousing and homelessness prevention services to program participants within their service areas will be given consideration for funding.

There is no maximum or minimum grant size. The State reserves the right to adjust the amount awarded, based on the amount of funds available and on the demand created by the applications submitted.

Applicants are required to submit the following documents along with applications to determine if threshold requirements are met:

- Bylaws and/or Constitution
- Articles of Incorporation
- Organizational Chart of Agency Board & Staff
- Local Government Certification/Support
- Purchase or Lease Agreement for Building
- Evidence of Financial Accountability
- Policy and Procedures Manual
- 501(c)3 Status
- CoC Membership Certification

What are the outcome measures expected as a result of the method of distribution?

The method of distribution used will allow opportunity for a cross mixed use of homeless service providers and non-profit agencies to meet the need and prevent an individual or household from becoming homeless.

Distribution Methods

State Program Name*:

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Describe all of the criteria that will be used to select applications and the relative importance of these criteria.

Public Facilities - The State has designed specific selection criteria that will objectively rate Public Facilities Applications. The State will rate all applications and assign points to each rating criterion based on the data provided in the application. Funding decisions are based on the scores attained; applicants with the highest score will be funded until funds are exhausted. In the event of a tie, applications will be prioritized in the order of highest percent of low-and moderate- income beneficiaries. The rating factors for the FY 2020 Public Facilities Applications are as follows: 1. Low/Moderate Income Benefit; 2. Demonstration of Need & Project Readiness; 3. Priority Category of Activity; 4. Financial Participation (not a factor in the Small Government competition); 5. Non-Funded Bonus Points; 6. Meeting Past MBE/WBE Objectives; 7. Cost Benefit; 8. Timely Completion; 9. Gap Counties; 10. Presentation of Application; 11. Unserved Households; 12. Aspire Counties

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Describe all of the criteria that will be used to select applications and the relative importance of these criteria.

The application process is a competitive process to non-profits organizations (including faith-based), eligible local units of government and continuum of care organizations. Funds will be awarded based on Threshold and Scoring criteria. Applications must score a minimum of 75 points on a 100-point scale. Applicants are required to submit required documentation relative to the program threshold requirements.

- Applicants must demonstrate through experience the ability to provide rapid rehousing and homelessness prevention services to participants within their service areas.
- Non-profit organizations must have been operating an existing homeless shelter for one-year prior to submitting application for funding which will show capacity.
- Non-profit organizations must submit a Resolution from the local unit of government authorizing and approving the submission of their ESG application.
- Must show proof at application submission the documentation and source of dollar for dollar match funds per ESG regulations.
- Performance Outcome Measurement of communitywide planning and strategic uses of resources to prevent and end homelessness.

Applicants will be prescreened to determine if all required documentation is included in the application packet. Failure to submit all required documentation by the deadline will result in elimination from consideration of funding.

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

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Applicant Self-Scoring: As a part of the Application process, the Applicant must “self-score” and submit a scoring sheet using the scoring guide indicating the scores it believes are supported through the Application’s supporting documentation.

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

Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)

ESG funds will be distributed statewide on a competitive bases to eligible local units of government that operate existing homeless shelters and private non-profit organizations that demonstrate the capacity to provide homelessness prevention and rapid rehousing assistance. The three Continuums of Care (Mississippi United to End Homelessness, Open Doors Homeless Coalition, and Central Mississippi CoC Agency) and their member homelessness services provider organizations (to include faith based organizations), are eligible to submit applications in the ESG program. Local units of government are not eligible to submit applications on behalf of non-profit agencies.

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

NA

Describe how resources will be allocated among funding categories.

ESG funds are allocated among funding categories based on the rules and regulations set forth in the Federal Register Interim rule, December 5, 2011 with the 60/40 allocation. Additionally, the State reserves the right to make adjustments to the amount designated for any program category based on the demand created by the applications, and

to meet programmatic budgetary requirements. Mississippi Home Corporation will use up to 7.5 % of the ESG allocation for State Administration.

Funding categories:

Emergency shelter - \$644,351

Rapid Re-housing - \$1,009,000

Homeless Prevention - \$336,303

HMIS - \$110,000

State Administration - \$160,000

Street Outreach - \$110,000

Describe threshold factors and grant size limits.

The State accepts applications from non-profits who is focused on assisting people to quickly regain stability in permanent housing after experiencing a housing crisis and/or homelessness.

Applicants must not have any unresolved audit or monitoring findings. Applicants that have demonstrated, through experience, the ability to provide rapid rehousing and homelessness prevention services to program participants within their service areas will be given consideration for funding.

There is no maximum or minimum grant size. The State reserves the right to adjust the amount awarded, based on the amount of funds available and on the demand created by the applications submitted.

Applicants are required to submit the following documents along with applications to determine if threshold requirements are met:

- Bylaws and/or Constitution
- Articles of Incorporation
- Organizational Chart of Agency Board & Staff
- Local Government Certification/Support
- Purchase or Lease Agreement for Building

- Evidence of Financial Accountability
- Policy and Procedures Manual
- 501(c)3 Status
- CoC Membership Certification

What are the outcome measures expected as a result of the method of distribution?

The method of distribution used will allow opportunity for a cross mixed use of homeless service providers and non-profit agencies to meet the need and prevent an individual or household from becoming homeless.

State Program Name*:

HOME

Describe the state program addressed by the Method of Distribution.

The State of Mississippi's HOME Program is governed by 24 CFR Part 92, cross cutting regulations, and Policy Statements. The State of Mississippi provides the required 15% set-aside for CHDO, and a competitive application process for local units of government, non-profit and for-profit organizations.

Describe all of the criteria that will be used to select applications and the relative importance of these criteria.

The application process is competitive for non-profit and for-profit organizations. Funds will be awarded based on Threshold and Scoring criteria. Applications must score a minimum of 75 points on a 100-point scale. Applications are required to submit required documentation relative to the program activity. HOME staff will underwrite based on MHC's guidelines and HUD regulatory and statutory requirements. Subsidy layering underwriting will be conducted to determine the amount of award necessary to fund the project. Prior to the announcement of awards to applicants, recommendations will be presented to MHC's Board of Directors.

Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)

NA

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

NA

Describe how resources will be allocated among funding categories.

Allocated Resources in 2020:

Rental: \$3,930,548 - 38.3%

CHDO: \$1,537,919 - 15.0%

DPA: \$1,000,000 - 9.7%

Rehab: \$2,413,044 - 23.5%

Disaster: \$350,000 - 3.4%

Admin: \$1,025,279 - 10%

Total: \$10,256,790 - 100.0%

Admin: \$1,025,279

Describe threshold factors and grant size limits.

Threshold factors for HOME Rental/CHDO Rental & Homeownership

- Eligible Applicant
- Eligible Project Type/Activity
- Financial Feasibility
- Merits: Addressing State's Priority Housing Needs
- Evidence of Affirmatively Furthering Fair Housing
- Firm Commitment of Other Funding Sources
- Implementation of Supportive Services
- Applicants Experience
- Certification of HOME Requirements
- Readiness to Proceed

Grant Size Limits:

Homebuyer Assistance – Based on underwriting and subsidy layering review not to exceed a maximum cap of \$14,999.

Rehabilitation of owner-occupied units-\$50,000; Historical-\$60,000

Construction/Replacement - \$125,000

The maximum award under the CHDO Rental & Homeownership Subject to change during application cycle and the amount of the 15% annual set-aside allocation and Home Rental is \$1,500,000.

Home development subsidy – Based on maximum per unit subsidy limits determined and published annually by HUD. And subsidy layering review.

Homeowner Rehab Threshold Requirements:

1. Closeout Documentation – If a jurisdiction has an open HOME grant, it must be closed out before filing a new application.
2. Citizens Participation Documentation

Audit – If jurisdiction is required to carry out a Single Audit it must be submitted with application, if not highest elected official must sign Certification form stating a Single Audit was not required in the most recent completed fiscal year.

Homeowner rehab Grant Size: Maximum Grant Amount - \$600,000

The Homeowner Rehabilitation Program is a competitive application process which involves a Threshold Application Review.

Threshold review factors consist of the following: Documentation of need, submission concerted revitalization plan, previously funded projects timeline, MBE/WBE participation, project timely completion, administrator project management experience, community/supportive services involvement.

Reconstruction is allowed in the Homeowner Rehabilitation activity – Construction is not.

Construction is not an eligible activity under the Homeowner Rehabilitation Program. The word is used in reference to the Reconstruction (which is an eligible activity) of an existing unit.

What are the outcome measures expected as a result of the method of distribution?

The outcome measures for the method of distribution for the HOME Program activities:

Home Rental-Will provide funding to non-profit and for-profit organizations to develop affordable single and multi-family rental housing for very low-low income households/tenants.

CHDO Set-Aside- Will provide funding to non-profit and for-profit organizations to develop affordable single & multi-family rental and single-family homeownership housing for very low-low income households.

Homebuyer assistance set-aside will create homeownership for low income households by providing housing counseling, down payment and closing cost assistance.

Homeowner rehabilitation program will decrease the amount of substandard housing in the State through rehabilitation, replacement and reconstruction of owner-occupied units for low income households. Improve living conditions for low-income residents. Program Activities will produce affordable housing for priority populations.

State Program Name*:

HOPWA

Describe the state program addressed by the Method of Distribution.

HOPWA funds provide services for low-income persons/families with HIV/AIDS to prevent homelessness. Eligible activities are Short-Term Rent, Mortgage and Utility assistance (STRMU), Tenant-Based Rental Assistance (TBRA), Short-Term Supported housing, Master Leasing, Permanent Housing Placement, housing information, supportive services, resource identification, and technical assistance. Additional activities include acquisition, construction, or rehabilitation of structures used for eligible HOPWA activities may be utilized during the period covered by this Consolidated Plan. STRMU provides short-term assistance for 21 weeks within 52 week period to assist eligible households experiencing emergency and/or financial crisis to prevent homelessness and ensure financial/housing stability; TBRA-long-term rental assistance for eligible households experiencing chronic financial crisis(ending chronic housing crisis and ensuring long-term housing stability); Short-term supportive housing-temporary shelters which may include emergency/transitional shelters or hotels to eligible person(s) for up to 60 days; Master leasing-assistance for housing module that may include independent apartments or shared residences. Acquisition, rehabilitation or construction of permanent housing provide resources to develop and operate community residences and other supportive housing for special needs population, which may include single-room occupancy units. All housing must meet local housing codes, quality standards, HUD rent guidelines and Fair Market rent standards; Permanent housing placement-security deposits, 1st month's rent, and utility deposits provided to ensure households have access to permanent housing; Housing information services-counseling, information and referral services to assist eligible persons to locate, acquire, finance and maintain housing; Supportive service activities, i.e., housing related case management ensure clients have supports necessary to access HOPWA and other mainstream housing

programs. Case management services will be focused on developing individual housing plans focused on reducing the risks of homelessness, promoting housing stability and increasing access to healthcare and other supports; Resource identification will be used to further establish, coordinate and develop housing assistance resources throughout the state. Prioritize the development of a statewide HIV/AIDS housing plan to identify housing needs to increase housing resources for low-income individuals living with HIV/AIDS. MHC will work with local community-based organizations and consumers in the development of the plan and in implementing the approved statewide strategy, coordinate and collaborate with a vendor to conduct an impact study or needs assessment for housing and provide the agency with data analysis results; Technical assistance and training from HUD and TA providers to ensure that HOPWA activities are prioritized for eligible clients and meet federal policies and regulations.

Describe all of the criteria that will be used to select applications and the relative importance of these criteria.

The State accepts request for proposals from eligible service providers to provide assistance to consumers within the state of Mississippi under the Housing Opportunities for Persons with AIDS Program (HOPWA). The State has developed a single Request for Proposal process for the distribution of HUD HOPWA funds.

All HOPWA Grant awards are made through a Request for Proposal process based on clients' needs, gaps in services, and ability of an agency to successfully implement the program. All projects must comply with applicable federal, state, and local statutory requirements including but not limited to those set forth in Code in Federal Regulations 24 (CFR), Parts 50 and 574, as well as applicable administrative and accounting standards as set forth in Office of Management and Budget (OMB) Circular 2 CFR 200.

There is no minimum award requirement. The Annual Allocation is based on HUD's published formula allocation amounts for 2020. The State reserves the right to adjust amounts awarded, based on the amount of funds available and on the demand created by Request for Proposals submitted and previous experience of Project Sponsors. The State's contingency provision provides that all proposed activity budgets will be proportionally increased or decreased from the estimated funding levels to match actual allocation amounts. The contingency provisions were presented and explained in the draft plan presented for public comment.

Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)

NA

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

Project sponsors will be selected through a Request for Proposal process. The awarded funding is based on Community Based Organizations planning and capacity to provide services to the clients. The proposals should identify the organizations purpose, capacity, operations and budgeting. Proposals should be specific details about CBOs qualifications that demonstrate the organization is proficient to provide services to clients using HOPWA funding.

Describe how resources will be allocated among funding categories.

HOPWA funding will be allocated as follows among the following categories:

\$819,044 – 49%: Short-term rent, mortgage and utility assistance, Tenant-based rental assistance, Short-term supportive housing, Master leasing, and Permanent housing placement

\$484,741 – 29%: Housing information, Supportive services, Resource identification, Technical assistance, Acquisition, construction, or rehabilitation of structures

\$317,589 – 19%: Acquisition, construction, or rehabilitation of structures

\$50,145 – 3%: Admin

\$1,671,519 – 100%: Total HOPWA

Describe threshold factors and grant size limits.

The State accepts request for proposals from eligible service providers to provide assistance to consumers within the state of Mississippi under the Housing Opportunities for Persons with AIDS Program (HOPWA). The State has developed a single Request for Proposal process for the distribution of HUD HOPWA funds.

All HOPWA Grant awards are made through a Request for Proposal process based on clients' needs, gaps in services, and ability of an agency to successfully implement the program. All projects must comply with applicable federal, state, and local statutory requirements including but not limited to those set forth in Code of Federal Regulations 24 (CFR), Parts 50 and 574, as well as applicable administrative and accounting standards as set forth in Office of Management and Budget (OMB) Circular 2 CFR 200.

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Applicants are required to submit required documentation relative to the program threshold requirements.

- Articles of Incorporation?
- Documentation of 501(c) 3 Status from U.S.
- I.R.S. and Mississippi Secretary of State Non-profit in Good Standing
- Agency current year Budget. Must include all programs and funding sources.
- Organizational Chart of Agency Board & Staff
- List of Board officers and members with addresses, phone numbers, length of tenure and rotations
- Bylaws and/or Constitution
- Policy and Procedures Manual
- A copy of IRS form 990 (Informational Tax Return of Organizations Exempt from Income Tax), or an explanation of why your organization has not been required to complete such a form
- A Certificate of Commercial General Liability Insurance
- Accounting policies and procedures (current or planned policies/procedures)
- A Certified Organization Audit/Financial Statements of most recent year (one of the following)
 - a. Copy of OMB 2 CFR 200 Audit (Required if \$750,000 in aggregate Federal funds expended), OR
 - b. Financial statements prepared or audited by a CPA

- Memorandums of Understanding (MOUs) (optional, but encouraged)
- Documentation of Funding Commitments
- Allocation Plan (for shared costs among more than one project/program)
- Supportive Documentation for Pending and Committed Non-HOPWA Funding

What are the outcome measures expected as a result of the method of distribution?

The method of distribution used will allow the opportunity for 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.

Work with partners and seek to support 2,000 individuals with HIV/AIDS access affordable housing and services over five (5) years.

State Program Name*:

HTF

Describe the state program addressed by the Method of Distribution.

HTF will 1) Reduce homelessness and help extremely low-income & very low-income families to avoid paying a disproportionate share of their income for housing and 2) complement existing Federal, State, and local efforts to increase and preserve the supply of rental housing for extremely low-income and very-low income households, which includes homeless and serious mentally ill families.

MHC will comply with the regulatory and statutory requirements regarding activities eligible for HTF funding using written policies, procedures, and systems. MHC will distribute HTF funds through loans and/or grants to subgrantees through a competitive process. MHC will use a

system to assess the risk of activities, projects and system for monitoring entities to ensure requirements are met.

MHC's HTF Allocation Plan indicates how it will distribute resources based on the priority housing needs identified in the State's Consolidated Plan. Mississippi's HTF Allocation Plan is a component of the State's Five-Year Consolidated Plan.

The State prioritized homelessness in the HTF portion of the State's Consolidated Plan and will use HTF to support strategies to end chronic homelessness and identify special needs groups in Mississippi. These groups include persons with HIV/AIDS and their families, persons with mental illness; and persons with disabilities as defined by the American Disabilities Act.

MHC will make every effort to balance statutory priorities and preferences and ensure geographic distribution of funds as defined by the State's Consolidated Plan and/or low and high opportunity areas.

Describe all of the criteria that will be used to select applications and the relative importance of these criteria.

Organizations eligible to apply for funding include non-profit organizations and for-profit organizations with demonstrated development experience and capacity with creating, rehabilitating, or preserving affordable housing. Non-profit organizations must submit a certification to verify registration to do business in the State of MS. A designation from the IRS as a tax-exempt non-profit organization 501(c)(3) and a copy of the organization's bylaws stating a clear housing purpose is required. Announcements for important dates and deadlines will be posted on MHC's website at www.mshomecorp.com. A threshold/ranking process will be used to select projects for funding. Applications will be reviewed and underwritten using criteria of the HTF policies and procedures guidelines and federal regulatory and statutory requirements.

The application process will consist of two steps:

The rating criteria will include: 1) Geographic Diversity 2) Rental Assistance 3) Extended Affordability Period 4) Supportive Service Commitment 5) High Opportunity Areas 6) Section 504 Compliant Units 7) Energy Efficiency Plan 8) Development Amenities. The tiebreaking system used will be in the following order: 1) priority funding will be given to the development that has the lowest cost per unit 2) address the most critical rental housing demand 3) a development located in a poverty stricken area of the State 4) developers firm commitment to provide project-based rental assistance.

Upon completion of the application review process, MHC staff will make approval recommendations to its Board of Directors. After Board approval, a commitment letters will be sent to the applicant.

Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including

community and faith-based organizations. (ESG only)

NA

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

NA

Describe how resources will be allocated among funding categories.

HTF allocation for 2020 is \$3,000,000. MHC will commit 90%-(\$2,700,000) HTF allocation for rental housing and 10%-(\$300,000) used for administrative costs. MHC will not allocate funds for homeownership activities due to the demand of rental units for ELI households, and in order to address the State's priority housing needs.

The State's contingency provision provides that all proposed activities' budgets will be proportionally increased or decreased from the estimated funding levels to match actual allocation amounts. The contingency provisions were presented and explained in the draft plan presented for public comment.

Describe threshold factors and grant size limits.

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

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

What are the outcome measures expected as a result of the method of distribution?

The expected results of HTF is 1) reduce homelessness and help extremely low income and the very low income families avoid paying a disproportionate share of their income for housing 2) complement existing federal, state, and local efforts to increase and preserve the supply of rental housing for extremely low income (estimated at 26 units) and very low income (estimated at 9 units) households, which includes homeless and serious mentally ill families. In addition, to assist persons discharged from publicly funded institutions/correction facilities.

Discussion:

To ensure compliance with the HTF requirements, applicants are required to provide a description of eligible activities that will be conducted with HTF funds and applicants are required to submit certification disclosing compliance with HTF requirements. In addition, requirements have been met to provide for performance goals and benchmarks, which will measure the progress consistent with goals established under HTF requirements by including HTF housing goals in the housing table on the SP-45 Goals, AP-20 Annual Goals and Objectives screens. The 2020 Annual Allocation is based on HUD's published formula allocation amounts for 2020. HTF allocation for 2020 is \$3,000,000. The State's contingency provision provides that all proposed activities' budgets will be proportionally increased or decreased from the estimated funding levels to match actual allocation amounts. The contingency provisions were presented and explained in the draft plan presented for public comment.

AP-35 Projects – (Optional)

Introduction:

#	Project Name
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Table 55 – Project Information

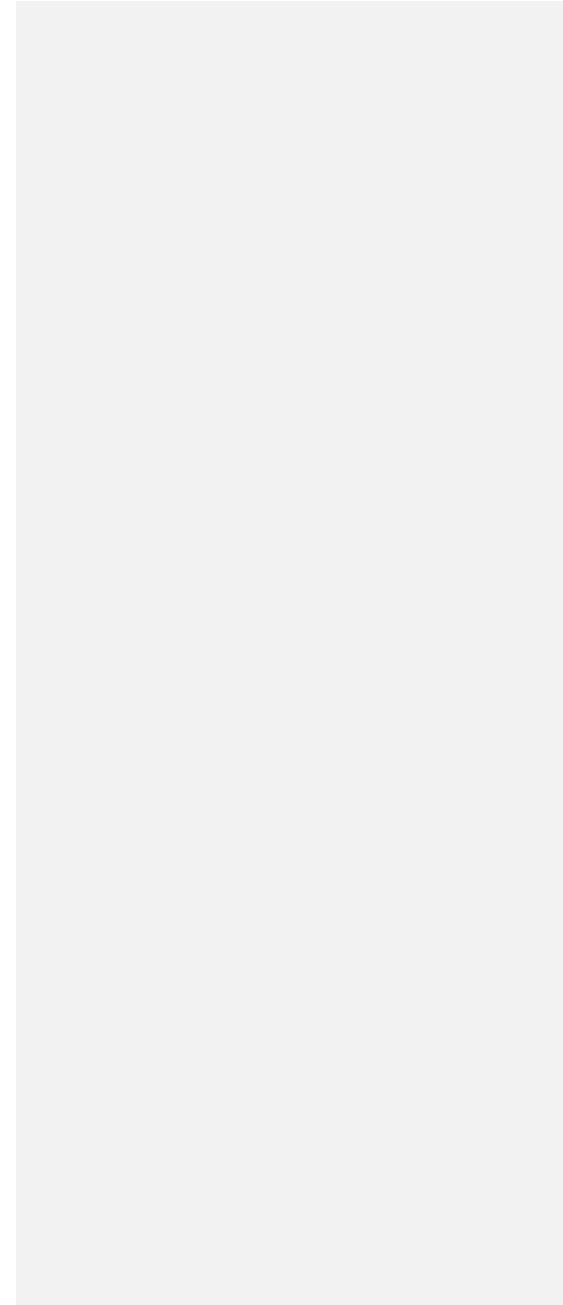
Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

AP-38 Project Summary

Project Summary Information

Project Name	Target Area	Goals Supported	Needs Addressed	Funding	Description	Target Date	Estimate the number and type of families that will benefit from the proposed activities	Location Description	PI

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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? If yes,

Describe Available Grant Amounts

NA

Describe Acceptance process of applications

NA

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

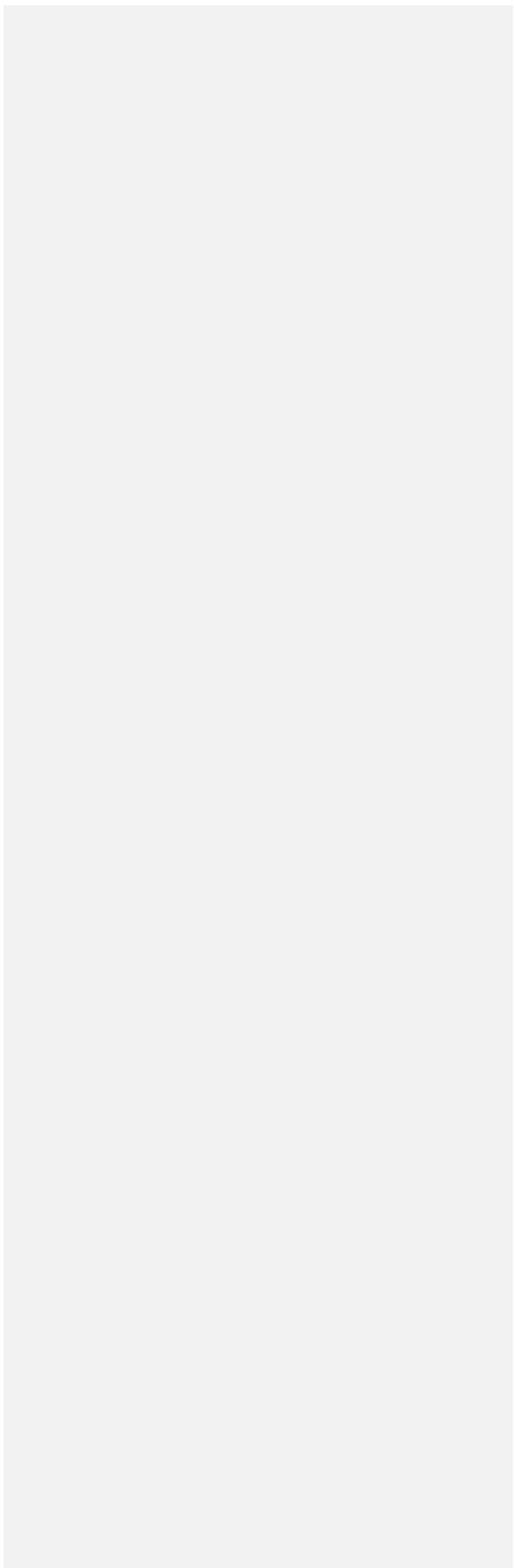
Will the state allow units of general local government to carry out community revitalization strategies? YES NO

NO

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

NA

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AP-50 Geographic Distribution – 91.320(f)

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

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

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

Geographic Distribution

Target Area	Percentage of Funds
STATEWIDE	
NON-Entitlement	

Table 56 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

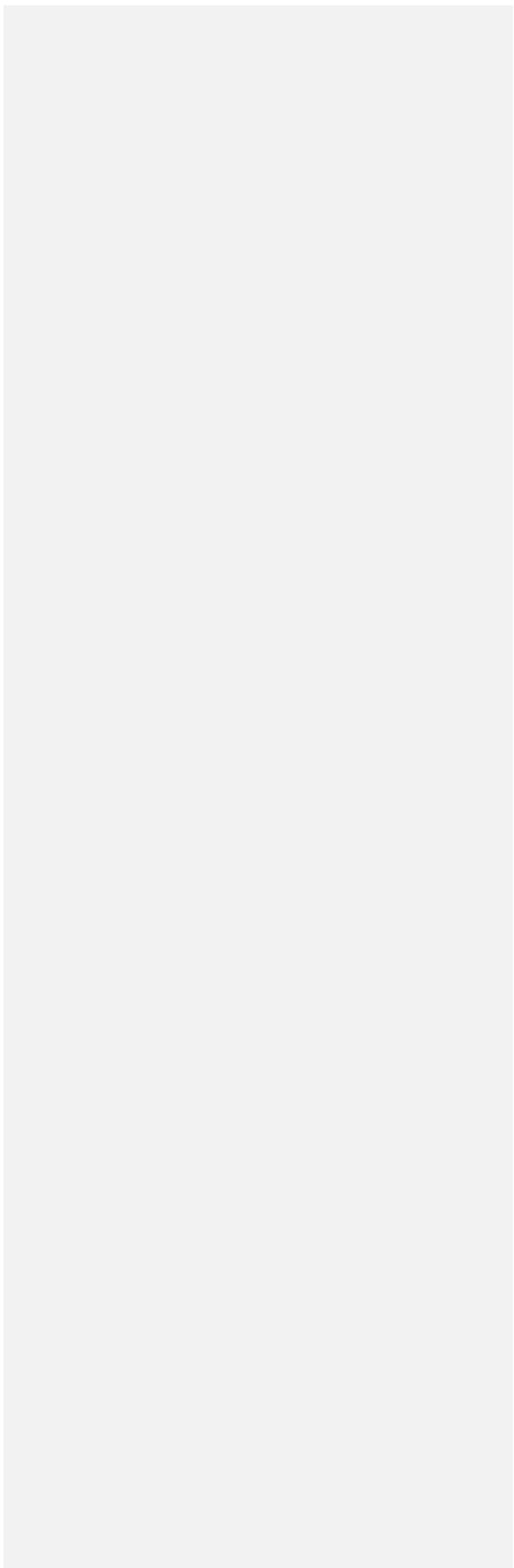
Community Development Block Grant (CDBG) Program: The CDBG statewide eligible application process is designed to allow for maximum eligibility participation to all units of general local government as permitted under the federal act, rules and regulations for the benefit of low and moderate income persons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

determined has the most socio-economic need.

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

Discussion

DRAFT



Affordable Housing

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

Introduction:

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

One Year Goals for the Number of Households to be Supported	
Homeless	450
Non-Homeless	665
Special-Needs	400
Total	1515

Table 57 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	350
The Production of New Units	115
Rehab of Existing Units	65
Acquisition of Existing Units	125
Total	655

Table 58 - One Year Goals for Affordable Housing by Support Type

Discussion:

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

Introduction:

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

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

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

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

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

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

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

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

- Meeting with public housing management, resident advisory councils, and residents to provide the tools and education necessary for public housing residents to move toward

the goal of self-sufficiency.

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

HOME Addresses Public Housing Resident Initiatives

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

ESG Addresses Public Housing Resident Initiatives

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

HOPWA Addresses Public Housing Resident Initiatives

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

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

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

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

requirements that address priority fair housing concerns in Mississippi.

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

Work with partners to provide Fair Housing outreach in newspapers of general circulation and Minority owned newspapers, electronic and social media applications at least annually.

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

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

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

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

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

The state will provide services to residents of each PHA equally regardless of HUD's designation related to their management operations. Funds will not be distributed to PHAs designated as

troubled by HUD.

Discussion:

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

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

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

Introduction

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

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

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

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

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

MHC will continue to require participation in coordinated assessment for their CoC as a part of the ESG program. If the coordinated assessment system is still in the implementation phase, the

recipient must participate in its implementation and eventually its use.

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

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

Addressing the emergency shelter and transitional housing needs of homeless persons:

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:

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 and continuum of care using a variety of metrics, including clients served, average length of stay, recurrence and occupancy rate. MHC will continue to measure the performance and direct more funding towards best performing shelters. New transitional housing projects are not funded by the ESG program, but MHC encourages the use of transitional housing in cases where it has been demonstrated to be to an efficient and effective use of scarce resources.

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

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

employment, education, or youth needs

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

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

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

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

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

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

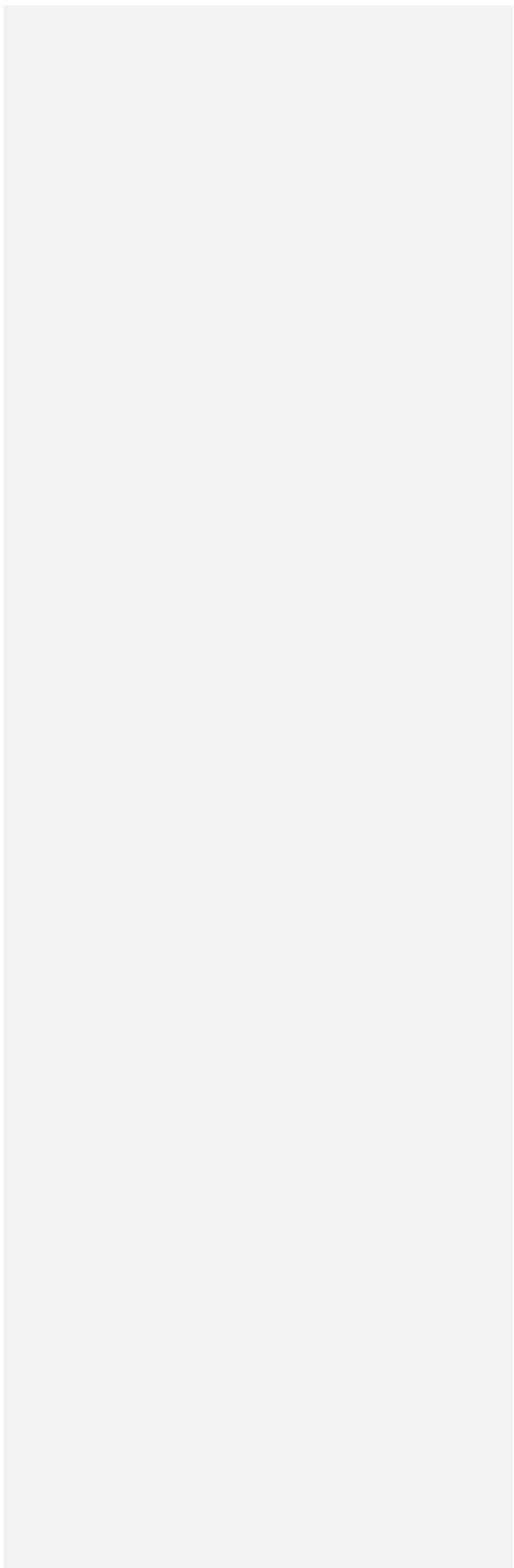
MHC encourages the coordination of Community-Based Services that serve Adult Mental Health Programs to serve individuals with Serious Mental Illness who have long-term or

multiple stays in the State’s Mental Health Facilities.

Discussion

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

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AP-70 HOPWA Goals – 91.320(k)(4) One year goals for the number of households to be provided housing through the use of HOPWA for:

Short-term rent, mortgage, and utility assistance payments	119
Tenant-based rental assistance	160
Units provided in permanent housing facilities developed, leased, or operated with HOPWA funds	71
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds	0
Total	350

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

Introduction:

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

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

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

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

represent a barrier to affordable housing for people in lower income brackets.

Discussion:

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

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

The Fair Housing Team has made available its statewide impediments database with the long-range goal of analyzing statewide impediments to identify areas of opportunity; make policy recommendations; and map service areas. This resource has made available multifamily property demographics against census data demographics by census tract, county, and MSA to determine which populations are under-represented or over-represented based on the definition of minority concentration from HUD.

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

The Fair Housing Team has 20 action steps on which it is moving forward and is able to produce metrics on its momentum under the AI through its Fair Housing Tracking Database. The database collects action steps based on the four phases of project management planning (e.g., Plan, Review, Implement, and Evaluate) which led staff to consider even at the planning stage how the step will be evaluated. This has resulted in a metrics-focused planning effort that will continue to guide future initiatives.

AP-85 Other Actions – 91.320(j)

Introduction:

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

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

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

Actions planned to address obstacles to meeting underserved needs

HOME and HTF Addresses Underserved Needs

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

ESG Addresses Underserved Needs

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

substantial organizational capacity less common in smaller organizations.

HOPWA Addresses Underserved Needs

Some significant obstacles to addressing underserved needs is the inability to obtain or maintain medical insurance, maintain income, and especially obtain employment, are partially due to a difficult economy in conjunction with rising costs of living (rent, deposits, utilities, food, transportation, etc.), high unemployment, no access to health insurance and/or decreased access to other affordable housing such as the HCV program. The inability to access HCVs is due to long or closed waiting lists, and in some cases, client non-compliance and ineligibility due to undocumented immigrant status.

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

Actions planned to foster and maintain affordable housing

HOME and HTF Addresses Affordable Housing

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

In addition, credits awarded through the HTC program can be layered with awarded funds from the HTF and HOME Multifamily Development program. When more than one source of funds is

used in an affordable housing project, the State is able to provide more units of affordable housing than with one funding source alone.

ESG Addresses Affordable Housing

While MHC encourages the use of ESG funds to provide affordable transitional housing, the majority of funds are utilized to provide emergency shelter. Fostering affordable housing is not an initiative for which MHC provides funding or that MHC monitors in relation to the ESG Program.

HOPWA Addresses Affordable Housing

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

Actions planned to reduce lead-based paint hazards

HOME and HTF Addresses Lead-based Paint

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

oversight of this requirement on each activity funded under the HOME and HTF Programs.

ESG Addresses Lead-based Paint

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

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

HOPWA Addresses Lead-Based Paint

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

Actions planned to reduce the number of poverty-level families

HOME Addresses Poverty-Level Households

MHC assists households with rental subsidy and security and utility deposit assistance for an initial term not to exceed 24 months. As a condition to receiving rental assistance, households must participate in a self-sufficiency program, which can include job training, General Education Development ("GED") classes, or drug dependency classes. The HOME Program enables

households to receive rental assistance while participating in programs that will enable them to improve employment options and increase their economic independence and self-sufficiency. Additionally, MHC allocates funding toward the rehabilitation and construction of affordable housing, incentivizing units to assist very low-income households.

HTF Addresses Affordable Housing

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

ESG Addresses Poverty-Level Households

The ESG Program funds activities that provide shelter and essential services for homeless persons, as well as intervention services for persons threatened with homelessness. Essential services for homeless

persons include medical and psychological counseling, employment counseling, substance abuse treatment, transportation, and other services. While MHC supports the use of ESG funds to help ESG clients lift themselves above the poverty line, it is not a specific initiative for which MHC earmarks ESG funding or that MHC monitors for the ESG Program.

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

HOPWA Addresses Poverty-Level Households

The MHC HOPWA Program serves HIV-positive persons based on income eligibility criteria of no more than 80% of AMI with adjustments for family and household size, as determined by HUD income limits. With varying poverty levels and housing needs in each area across the State, funds are allocated and reallocated throughout the program year to maximize and target

HOPWA resources to those with the most need. While many HOPWA clients assisted may be at poverty-level, this is not a requirement under 24 CFR §574.3.

CDBG Addresses Poverty-Level Households

A majority of MDA's CDBG funds are awarded to principally benefit low- and moderate-income persons. In addition, the formula used to distribute CD funds among regions includes a variable for poverty to target funding to the greatest need. CDBG economic development funds create and retain jobs through assistance to businesses. LMI persons access these jobs, which may include training, fringe benefits, opportunities for promotion, and services such as childcare.

Actions planned to develop institutional structure

HOME and HTF Addresses Institutional Structure

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

ESG Addresses Institutional Structure

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

HOPWA Addresses Institutional Structure

MHC contracts with Project Sponsors statewide to administer the HOPWA program. They administer the delivery of other HIV health and social services, including the Ryan White and

State Services HIV funds. This structure ensures the coordination of all agencies, avoids duplication, saves dollars, and provides the comprehensive supportive services in each local community.

CDBG Addresses Institutional Structure

Each CDBG applicant must invite local housing organizations to provide input into the project selection process. MDA coordinates with state and federal agencies, regional Councils of Governments, and other partners to further its mission in community and economic development. MDA also uses conference calls and workshops to provide training and technical assistance throughout the state. On-site project reviews may be conducted based on risk and other factors.

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

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

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

Discussion:

MHC strives to meet underserved needs by closely monitoring affordable housing trends and issues as well as conducting its own research. MHC also makes adjustments to address

community input gathered through roundtable discussions, web-based discussion forums and public hearings held throughout the State.

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

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

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:

NA

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

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

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

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

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

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

The effective date of the Homeownership Value Limits is April 1, 2020. These limits remain in effect until HUD issues new limits.

Existing Homes - (\$143,000) All counties with the exceptions of; Bolivar, Lauderdale, and Warren (\$147,000); Carroll (\$156,000); Lafayette (\$203,000); Lee (\$145,000); Lincoln (\$151,000); Lowndes (\$149,000); Okitibbeha (\$200,000); and, Pearl River (\$145,000)

Hattiesburg (MSA) \$157,000 & \$169,000; Gulfport, Biloxi; (MSA) \$144,000 & \$150,000; Jackson MS (MSA) \$161,000, \$165,000 & \$195,000; Memphis TN-MS-AR HUD Metro FMR Area \$145,000, \$157,000 & \$180,000.

New Homes - \$238,000 (statewide).

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

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

- c. The new investment is being made to create additional affordable units.
 - d. The housing has not been previously financed with HOME funds.
 - e. A review of the management practices of the applicant must demonstrate that the proposed rehabilitation is not the result of disinvestment in the property by any entity involved in the application for HOME funds.
 - f. A review of the proposed operating budget for the project must demonstrate that both the cost of refinancing and rehabilitation of the project can be met and still result in units affordable to HOME-Eligible tenants for a period of 15 to 20 years or the term of the refinancing, whichever is longer.
 - g. The activity does not involve the refinancing of a multifamily loan made or insured by any state or federal program, including the CDBG program, unless additional affordable units will be income-restricted to extremely low-income households.
 - h. Demonstrate that rehabilitation is the primary Eligible activity.
 - i. Cost to refinance existing debt is secured by rental housing units that are being rehabilitated with HOME funds.
 - j. Refinancing the existing debt is necessary to reduce the overall housing costs.
 - k. The proportional rehabilitation cost must be greater than the proportional amount of debt that is refinanced.
5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).
 6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).
 7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

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

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

The State of Mississippi has three (3) Continuum of Care which are eligible to receive ESG funding. The Coordinated Entry process standardizes the way individuals and families at risk of homelessness or experiencing homelessness access are assessed for and referred to the housing

and services that they need for housing stability. Each CoC is required to implement a centralized or coordinated assessment system in order to be eligible for other State and federal funding. All ESG applicants/sub-recipients are required to be a member in good standing of a CoC and documented as such in the application. This requirement is to assure the use of a Centralized or Coordinated System to initially assess the eligibility and needs of each individual or family seeking assistance.

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

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

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

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

5. Describe performance standards for evaluating ESG.
 - a. **End homelessness among veterans (funding sources have been defined by VA and SSVF but needs in this population may be addressed using HOME, CoC, and ESG, though could be eligible)**
 - b. **End chronic homelessness among people with disabilities (the partnerships between ESG, HOME, National Housing Trust Fund, CoC and CHOICE could help achieve this goal while also accomplishing *Olmstead* goals as the populations often overlap homeless persons living with mental illness)**
 - c. **End homelessness among families with children, unaccompanied youth and among all other individuals (CoC resources, HOME TBRA, HOME units, National Housing Trust Fund, ESG shelter operations for domestic violence shelters, shelters for women and children, runaway and homeless youth programs, and children's shelters willing to address trafficking, ESG rapid re-housing and prevention coupled with appropriate services)**
 - d. **Create a system to ensure that all homelessness is rare, brief, and non-reoccurring (ESG outreach services, navigation services under rapid rehousing, HMIS activities, coordinated entry)**

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

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

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

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

Threshold Factors and Grant Size Limits

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

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

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

Organizations eligible to receive funding through the Housing Trust Fund are non-profit and for-profit organizations with demonstrated development experience and capacity with creating, rehabilitating, or preserving affordable housing. Eligible property types, activities, project cost, merits addressing priorities, subsidy layering review, income targeting, income

and rent restrictions and period of affordability and Fair Housing are eligible requirements. HTF funds are distributive through a competitive application process. Eligible applicants must meet all threshold application criteria factors and score a minimum of 75 points on a 100-point scale. Development must meet the minimum affordability period of 30 years and develop affordable housing for extremely low-income households with income at or below 30 % of AMI.

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

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

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

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

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

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

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

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

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

Applications must score a minimum of 75 on a 100-point scale to be considered for funding. MHC will reserve and allocate the Housing Trust Funds consistent with sound and reasonable

judgment, prudent business practices, and the exercise of its inherent discretion permitted by applicable law.

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

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

1) Projects developed are in locations that are considered poverty driven and address the affordable rental housing needs for extremely low-income (30 % of AMI) households.

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

2) Address critical housing needs with an emphasis on the prevention, reduction, and expansion of permanent housing opportunities for persons experiencing homelessness and persons with serious mental illness.

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

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

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

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

1) Cost reasonableness

2) Financial feasibility

3) Readiness to proceed.

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

5) Ability to provide appropriate services, if applicable

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

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

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

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

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

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

h. Describe the grantee's required priority for funding based on the merits of the application in meeting the priority housing needs of the grantee (such as housing that is accessible to transit or employment centers, housing that includes green building and sustainable development features, or housing that serves special needs populations). If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

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

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

Based on the Special Needs Category listed below:

- 1) Percentage of the units that are assigned for Housing for Disabled Persons.
- 2) Percentage of the units that are assigned for Housing for Homeless
- 3) Percentage of the units that are assigned for Individuals released from incarceration.

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

Commented [TS3]: 2025 ConPlan goals are to increase housing near employment opportunities

Commented [TS4R3]: Increase housing for those most in needs: homeless, 30% AMI

Projects developed in High Opportunity Areas where there is availability of sustainable employment, a low poverty rate, high performing schools, housing accessible to hospitals; employment centers; transportation corridors and hubs.

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

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

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

- 1) Cost reasonableness**
- 2) Financial feasibility**
- 3) Readiness**
- 4) Applicant's experience and capacity to develop and manage the project**
- 5) Ability to provide appropriate services, if applicable**

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

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

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

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

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

Based on the Special Needs Category listed below:

- 1) Percentage of the units are assigned for Housing for Disabled Persons;**
- 2) Percentage of the units are assigned for Housing for Homeless**

Points will be awarded to developments that target the Special Needs Housing for Disabled Persons-Mississippi Olmstead Initiative/Individuals diagnosed with serious mental illness.

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

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

YES

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

YES

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

YES

7. Maximum Per-unit Development Subsidy Amount for Housing Assisted with HTF Funds.

Enter or attach the grantee’s maximum per-unit development subsidy limits for housing assisted with HTF funds.

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

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

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

Maximum Per-Unit Development Subsidy Limits

Subsidy limits in effect as of May 9, 2019:

Bedrooms	Section 234 Basic Elevator-type Limit*	HTF Maximum Per-Unit Subsidy Limit	Base City High Cost Limit (237%) **
0	\$ 62,445	\$ 62,445	\$147,995
1	\$ 71,584	\$ 71,584	\$169,654
2	\$ 87,047	\$ 87,047	\$206,301
3	\$112,611	\$112,611	\$266,888
4+	\$123,611	\$123,611	\$292,958

2019 Limits will be used until superseded by future notice from HUD.

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

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

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

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

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

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

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

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

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

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

10. HTF Affordable Homeownership Limits. If the grantee intends to use HTF funds for homebuyer assistance and does not use the HTF affordable homeownership limits for the area provided by HUD, it must determine 95 percent of the median area purchase price and set forth the information in accordance with §93.305. If the grantee will not use HTF funds to assist first-time homebuyers, enter "N/A".

The grantee has determined its own affordable homeownership limits using the methodology described in § 93.305(a)(2) and the limits are attached.

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N/A. Homeownership is not an eligible activity under HTF.

11. Grantee Limited Beneficiaries or Preferences. Describe how the grantee will limit the beneficiaries or give preferences to a particular segment of the extremely low- or very low-income population to serve unmet needs identified in its consolidated plan or annual action plan. If the grantee will not limit the beneficiaries or give preferences to a particular segment of the extremely low- or very low-income population, enter "N/A."

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

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

MHC will use HTF to:

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

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

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

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

The following refinance guidelines and conditions are:

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

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

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

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

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

- 6) Demonstrate that rehabilitation is the primary eligible activity.
- 7) Cost to refinance existing debt is secured by rental housing units that are being rehabilitated with HTF funds.
- 8) Refinancing the existing debt is necessary to reduce the overall housing costs.
- 9) The proportional rehabilitation cost must be greater than the proportional amount of debt that is refinanced.

Discussion:

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

CERTIFICATION OF HTF REQUIREMENTS

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

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

Appendix - Alternate/Local Data Sources

1	Data Source Name 2019 CoC Housing Inventory Count
	List the name of the organization or individual who originated the data set. MS-500 Jackson/Rankin, Madison Counties CoC MS-501 Mississippi Balance of State CoC MS-503 Gulfport/Gulf Coast Regional CoC
	Provide a brief summary of the data set. The 2019 Housing Inventory Count is used.
	What was the purpose for developing this data set? Tally of total homeless housing options
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? Within coverage areas of CoCs
	What time period (provide the year, and optionally month, or month and day) is covered by this data set? 2018
	What is the status of the data set (complete, in progress, or planned)? Complete
	Data Source Name TEST
2	List the name of the organization or individual who originated the data set.
	Provide a brief summary of the data set.
	What was the purpose for developing this data set?

	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p>
3	<p>Data Source Name 2016: ACS 5-Year Estimates Data Profiles</p>
	<p>List the name of the organization or individual who originated the data set. United States Census Bureau. Survey/Program: American Community Survey. ACS. https://data.census.gov/Mississippi</p>
	<p>Provide a brief summary of the data set. The data set contains Selected Housing Characteristics for the 2016: ACS 5-Year Estimates Data Profiles for the State of Mississippi.</p>
	<p>What was the purpose for developing this data set? To determine the number of vacant units statewide that are suitable for rehab and not suitable for rehab, including abandoned vacant units that are suitable for rehab and not suitable for rehab. To also determine the number of REO units statewide that are suitable for rehab and not suitable for rehab, including abandoned REO units that are suitable for rehab and not suitable for rehab.</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? The 2016: ACS 5-Year Estimates Data Profiles are comprehensive. Data is collected statewide among all populations.</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set? The 2016: ACS 5-Year Estimates Data Profiles covers 2012-2016.</p>
	<p>What is the status of the data set (complete, in progress, or planned)? The 2016: ACS 5-Year Estimates Data Profiles is complete.</p>
4	<p>Data Source Name 2018: HOPWA Administrative Data</p>

<p>List the name of the organization or individual who originated the data set.</p> <p>AIDSVu: Emory University’s Rollins School of Public Health; Mississippi State Department of Health</p>
<p>Provide a brief summary of the data set.</p> <p>AIDSVu is an interactive online mapping tool that visualizes the impact of the HIV epidemic on communities across the United States to increase disease awareness and promote data-driven public health decision-making. AIDSVu is presented by Emory University’s Rollins School of Public Health in partnership with Gilead Sciences, Inc. and the Center for AIDS Research at Emory University (CFAR). Mississippi State Department of Health: Integrated HIV Statewide Coordination Statement of Need/Prevention & Care Plan was designed to fulfill Federal Guidelines of the Ryan White HIV/AIDS Program (RWHAP) and provide critical information to help accelerate progress toward reaching the goals of the National HIV/AIDS Strategy (NHAS).</p>
<p>What was the purpose for developing this data set?</p> <p>These sources aim to prevent new HIV infections, increase access to care, improve health outcomes, and reduce HIV-related disparities.</p>
<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>The AIDSVu: Emory University’s Rollins School of Public Health; Mississippi State Department of Health reports are statewide and collect data on all populations.</p>
<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>2018</p>
<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>The data sets are complete.</p>