

2010 – 2015 MISSISSIPPI CONSOLIDATED PLAN FOR HOUSING AND COMMUNITY DEVELOPMENT



FINAL REPORT

MAY 7, 2010

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I. MISSISSIPPI CONSOLIDATED PLAN EXECUTIVE SUMMARY

A. INTRODUCTION

In 1994, the U.S. Department of Housing and Urban Development (HUD) issued new rules consolidating the planning, application, reporting and citizen participation processes for four formula grant programs: Community Development Block Grants (CDBG), HOME Investment Partnerships (HOME), Emergency Shelter Grants (ESG) and Housing Opportunities for Persons with AIDS (HOPWA). The new single-planning process was intended to more comprehensively fulfill three basic goals: to provide decent housing, to provide a suitable living environment and to expand economic opportunities. It was termed the *Consolidated Plan for Housing and Community Development*.

According to HUD, the Consolidated Plan is designed to be a collaborative process whereby a community establishes a unified vision for housing and community development actions. It offers entitlements the opportunity to shape these housing and community development programs into effective, coordinated neighborhood and community development strategies. It also allows for strategic planning and citizen participation to occur in a comprehensive context, thereby reducing duplication of effort.

As the lead agency for the Consolidated Plan, the Mississippi Development Authority (MDA) hereby follows HUD's guidelines for citizen and community involvement. Furthermore, it is responsible for overseeing these citizen participation requirements, those that accompany the Consolidated Plan and the Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME) and the Emergency Shelter Grant (ESG) programs, as well as those that complement the MDA planning processes already at work in the state. The state of Mississippi is also a recipient of the Housing Opportunities for Persons with AIDS (HOPWA) Program, with the Mississippi Department of Health administering that particular program.

PURPOSE OF THE CONSOLIDATED PLAN

The *2010 – 2015 Mississippi Consolidated Plan for Housing and Community Development* is the comprehensive five-year planning document identifying the needs and respective resource investments in satisfying the state's housing, homeless, non-homeless special needs populations, community development and economic development needs.

GOALS OF THE CONSOLIDATED PLAN

The goals of the MDA are to provide decent housing, a suitable living environment and expanded economic opportunities for the state's low- and moderate-income residents. The MDA 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. By addressing need and creating opportunity at the individual and neighborhood levels, the MDA hopes to improve the quality of life for all residents of the state. These goals are further explained as follows:

- *Providing decent housing* means helping homeless persons obtain appropriate housing and assisting those at risk of homelessness; preserving the affordable housing stock; increasing availability of permanent housing that is affordable to low- and moderate-income persons without discrimination; and increasing the supply of supportive housing.
- *Providing a suitable living environment* entails improving the safety and livability of neighborhoods; increasing access to quality facilities and services; and reducing the isolation of income groups within an area through de-concentration of low-income housing opportunities.
- *Expanding economic opportunities* involves creating jobs that are accessible to low- and moderate-income persons; making mortgage financing available for low- and moderate-income persons at reasonable rates; providing access to credit for development activities that promote long-term economic and social viability of the community; and empowering low-income persons to achieve self-sufficiency to reduce generational poverty in federally-assisted and public housing.

B. MISSISSIPPI BACKGROUND AND TRENDS

DEMOGRAPHIC PROFILE

According to data from the U.S. Census Bureau, in 2000 Mississippi had a total state population of 2,844,658 persons. Statewide, population rose about 3.8 percent from 2000 through 2009 to 2.95 million persons. Mississippi's population residing in non-entitlement areas of the state was 2,451,801 in 2000 and by 2008 was 2,559,479; this was a total increase of 107,678 persons or 4.39 percent. In 2000, the non-entitlement areas of Mississippi showed racial and ethnic populations of 64.0 percent white, 33.9 percent black, 0.6 percent two or more races, 0.5 percent Asian, 0.5 percent other, 0.4 percent American Indian and 0.02 percent native Hawaiian. Certain populations of racial and ethnic minorities were also concentrated in geographic areas of the state, such as the black population being concentrated in the western portion of Mississippi. Nearly 25.0 percent of the population aged 5 or older in the non-entitlement areas in the state had one or more disabilities at the time of the 2000 census. Overall, the state's population is expected to grow to 2.98 million people by 2015, comprising some 1.1 million households. However, the population of the non-entitlement areas of the state is expected to grow more quickly, rising from 2.45 million people and 899,000 households to 2.59 million people and 957,788 households by 2015.

ECONOMIC PROFILE

Over the last nineteen years, from 1990 through 2008, the labor force in Mississippi, defined as people either working or looking for work, rose from about 1.15 million people to more than 1.3 million people, which represented a growth of nearly 12.0 percent.

Statewide, the unemployment rate was 7.8 percent in 2005, 6.3 percent in 2007 and 6.9 percent in 2008. Per capita income has been substantially less than the national average, and by 2008, the difference between these two measures of income swelled to more than \$9,800. In the non-entitlement areas of Mississippi, the poverty rate in 2000 was 19.7 percent with 468,188 persons considered to be living in poverty at that time. This rate was significantly higher than the national average of 12.4 percent. The population of persons living in poverty was also found to be somewhat concentrated in the western half of the state.

MISSISSIPPI HOUSING MARKET

In 2000, the Census Bureau reported that the entire state of Mississippi had 1,161,953 total housing units. By 2008, the total housing stock had increased by more than 105,000 units. In 2000, the non-entitlement areas of Mississippi had 702,258 single-family units and another 187,033 mobile homes; these two types of housing units dominated the non-entitlement areas throughout the state and comprised 89.1 percent of all residential units. Of the 899,227 housing units in the non-entitlement areas of the state at the time of the 2000 census, 674,887 were owner-occupied and 224,340 were renter-occupied. Almost 100,000 units were unoccupied, for an occupancy rate of 90.1 percent at that time, and more than 27,000 unoccupied units were considered “other vacant.” These types of units are not available to the market place and tend to have a blighting influence on the surrounding areas. During the eight years of the last decade, slightly more than 99,000 units were permitted in the non-entitlement areas of Mississippi. The construction value of single-family dwellings generally increased from 1980 through 2008, with the value in 2008 at \$137,600. In terms of housing problems counted in 2000, nearly 5.0 percent of households were overcrowded or severely overcrowded, roughly 2.0 percent lacked complete kitchen or plumbing facilities, and nearly 25.0 percent experienced some type of cost burden. By 2015, more than 266,000 households are expected to have some type of housing problem or unmet housing need.

HOUSING AND HOMELESS NEEDS ASSESSMENT

Results from the 2009 Housing and Community Development Needs Survey showed that homeowner downpayment assistance and homeowner rehabilitation were both considered to have a high need for funding, along with affordable rental housing and affordable for-sale housing. The cost of materials and labor were cited as barriers to achieving affordable housing. Comments received from public input meetings throughout the state revealed that there is a perceived need for homeowner rehabilitation project funding, as well as permanent housing for victims of domestic violence and single-parent families.

Homeless needs throughout the state are handled by three different Continuum of Care organizations. A count of the homeless population in the state showed that more than

2,800 persons were homeless in Mississippi as of January 2009, including 301 homeless families with children and 876 chronically homeless persons.

Non-homeless special needs populations in the state include the elderly and frail elderly, persons living with disabilities, persons with alcohol or other drug addiction, victims of domestic violence, and persons living with HIV/AIDS and their families. These populations are not homeless, but are at the risk of becoming homeless and therefore often require supportive housing and service programs. The needs of these special needs groups are relative to the programs currently provided and the gap of services and housing needed. For example, the elderly population is expected to swell in the future and will require increased access to home services as well as assisted living and nursing home facilities.

COMMUNITY DEVELOPMENT NEEDS ASSESSMENT

The 2009 Housing and Community Development Survey provided data on the perceived community development needs in the state. According to survey results, respondents indicated that funding allocation should be primarily devoted to housing and economic development, followed by infrastructure and public facilities. Business retention and workforce training received high need rankings in terms of economic development activities, while water, sewer and street improvements received high need rankings in regard to infrastructure. Respondents noted mostly high levels of need for all public facilities, and crime awareness was seen as the greatest need in the public and human services category.

C. FIVE-YEAR HOUSING AND COMMUNITY DEVELOPMENT OBJECTIVES AND STRATEGIES

The following narrative presents the overriding strategies and goals of the Mississippi Five-Year Consolidated Plan for Housing and Community Development, including selected performance criteria associated with each goal and strategy.

The objectives the State will pursue over the next five years are as follows:

1. Reduce housing blight and blighting influences;
2. Enhance the provision of quality affordable housing;
3. Create, expand and retain more jobs for low- to moderate-income persons;
4. Enhance the quality of Mississippi's infrastructure and public facilities;
5. Reduce the incidence of homelessness; and
6. Provide housing for HIV/AIDS persons in Mississippi.

Each of the objectives identified above, as well as the strategies consistent with each objective, are discussed in greater detail below. Performance measurement criteria are presented at the end of each objective narrative.

OBJECTIVE 1: REDUCE HOUSING BLIGHT AND BLIGHTING INFLUENCES

A blighted area is defined as one in which conditions place serious physical or economic burdens on a community that cannot reasonably be expected to be reversed or alleviated by private enterprise acting alone. Blighted areas may be detrimental to the public health, safety or welfare of the community, and they may be detrimental to the effective redevelopment of the area. A combination of many factors seems to have left Mississippi's local communities with a burdensome amount of blighted and dilapidated housing. By reducing blight, the MDA will revitalize deteriorated neighborhoods.

STRATEGY:

Reduce Blighted Housing/Rehabilitate or Reconstruct Suitable Homeowner Properties

Rehabilitation or reconstruction of existing homeowner properties is an important part of the overall improvement of Mississippi's local neighborhoods. Such rehabilitation or reconstruction will enhance property values and reduce the number of unsuitable or dilapidated homes.

The MDA will implement its rehabilitation and reconstruction efforts through a competitive bidding process for units of local government. These partnering efforts will thereby occur in selected areas of the state so that neighborhood improvements can be more readily reflected in the area's surrounding homes and neighborhoods.

PERFORMANCE MEASUREMENT CRITERIA

Reduce Blighted Housing:

Availability/Accessibility: the number of eligible homeowner households that benefit from rehabilitation.

Affordability: the number of homeowner housing units that have been rehabilitated.

Sustainability: the number of homeowner housing units that have been rehabilitated.

OBJECTIVE 2: ENHANCE THE PROVISION OF QUALITY AFFORDABLE HOUSING

The population in Mississippi's non-entitled communities has continued to expand. Consequently, the demand for quality affordable homeowner and rental housing has risen along with that population. The goal of the MDA's housing development programs is to serve the low- and moderate-income households while distributing program resources equitably and responding to the specific needs of the non-entitled areas of the state. The MDA will also continue to work with CHDOs to facilitate new homeownership and rental housing development.

STRATEGIES

Promote New Construction

Because Mississippi's non-entitlement area population is expanding, there remains a need to provide affordable new construction for both single-family homeownership opportunities and multi-family rental housing demands. The new construction needs to be handled in a thoughtful manner that takes into consideration the issues of the entire community. Consequently, all new construction will be handled through an approved CHDO.

This strategy can be accomplished through this method:

1. Development of new lot not previously having a housing unit on the lot.

Promote Homeownership

The MDA is committed to promoting homeownership for lower-income homebuyers throughout the non-HOME entitlement areas of Mississippi. The Mississippi Home Corporation, through its partnership with the MDA, will administer the homebuyer assistance program. To speed up the distribution of such funds, units of local government will no longer be required to apply in a competitive process for homebuyer assistance funds. This will allow qualified low-income individuals to apply under a program administered by the Mississippi Home Corporation, without the use of a local administering agent.

Promote Homeownership for the Disabled with the Disabled Housing Initiative

The Mississippi Development Authority will continue to contribute funds and to partner with the Mississippi Home Corporation, selected lending institutions, the University of Southern Mississippi, the Office of Vocational Rehabilitations, the Developmental Disabilities Council, the Real Estate partners, and nonprofit groups working with disabled persons. Together, the partnership will provide funding and program administration for the Institute for Disability Studies – Mississippi Home of Your Own Program.

PERFORMANCE MEASUREMENT CRITERIA

Promote New Construction:

Availability/Accessibility: the number of eligible households that benefit from new rental construction; the number of eligible households that benefit from new single-family construction.

Affordability: the number of affordable rental housing units that have been built; the number of affordable single-family units that have been built for homeownership.

Sustainability: the number of affordable rental housing units that have been constructed; the number of affordable single-family units that have been constructed.

Promote Homeownership:

Availability/Accessibility: the number of eligible households that benefit from homeownership.

Affordability: the number of affordable single-family units that have been purchased.

Sustainability: the number of affordable single-family units that have been purchased.

OBJECTIVE 3: CREATE, EXPAND AND RETAIN MORE JOBS FOR LOWER-INCOME PERSONS

Mississippi has a workforce that has unfortunately experienced job losses in recent years, particularly in the manufacturing sector. These recent problems can be overcome by focusing on the strengths of the workforce, attracting new business to the state, educating and retraining workers, and supporting and expanding current business in the state. The MDA will assist with expanding economic opportunities through the following strategies:

STRATEGIES:

Create or Expand Employment at For-Profit Businesses

The State will take action by providing grants to units of local government, which in turn will make loans to for-profit entities in the way of working capital, technical assistance or other business needs. These funds may also be used as a tool to recruit new businesses to the area or expand existing business, both of which must provide jobs to lower- to moderate-income workers.

Invest in Eligible Infrastructure That Supports Better Paying Jobs.

The State will assist units of local government in funding eligible infrastructure improvements that support better paying jobs through retention of existing threatened jobs or creation of new jobs. Such activities may also be used as a tool to retain existing businesses in the community.

PERFORMANCE MEASUREMENT CRITERIA

Expand Economic Opportunities:

Sustainability: the number of retained or new jobs created at existing businesses; the number of jobs created by recruiting new business to

Mississippi's local communities; the number of persons retrained and securing new jobs.

Availability/Accessibility: the number of eligible individuals acquiring new jobs or having their jobs retained.

OBJECTIVE 4: ENHANCE THE QUALITY OF MISSISSIPPI'S INFRASTRUCTURE AND PUBLIC FACILITIES

Mississippi has an ongoing need for enhancing the quality of its current infrastructure and public facilities, including the health, safety and welfare of Mississippi's local communities. This need goes hand-in-hand with the non-entitlement area's rising population and the desire to enhance the State's well-being, the vibrancy of its local communities and the overall attractiveness of the state. The use of funds to construct, expand and renovate infrastructure public service facilities contributes a great deal to the quality of life in the effected communities. By making it possible for communities to provide health, recreational and safety services to their residents, the MDA's program activities are an important tool for enhancing the livability of Mississippi's local communities.

STRATEGIES:

Improvement of Local Community Living Environment

The Mississippi Development Authority will partner with local communities to assist in resolving local infrastructure and public facilities needs. Such needs can be local street improvements, water and sewer enhancements, wastewater, storm water, and drainage improvements, and other eligible CDBG infrastructure activities. Qualifying activities may also be more specifically public facilities, such as healthcare facilities, recreational facilities, senior centers and community centers.

Respond Quickly to Emergency Needs

The MDA seeks to enhance the health, safety and welfare of its citizens. In doing so, the MDA will provide an opportunity for units of local government to apply for funding for any eligible CDBG activity whereby existing conditions pose a serious and immediate threat to the health and welfare of the local community.

Other Community Program Activities

The MDA may participate in other state and federally funded programs in such a fashion as to further enhance the livability, viability, economic status, safety, health and welfare of Mississippi's local communities.

PERFORMANCE MEASUREMENT CRITERIA

Enhance Infrastructure and Public Facilities:

Sustainability: the number of public facilities constructed or enhanced; the number of communities and infrastructure improvements made; the number of communities that received new or enhanced public facilities; the number of communities whose emergency needs were addressed.

Availability/Accessibility: the number of eligible persons assisted with new or enhanced infrastructure; the number of eligible individuals who were assisted with the new or enhanced public facilities; the number of eligible persons whose emergency needs were addressed.

OBJECTIVE 5: REDUCE THE INCIDENCE OF HOMELESSNESS

One of the nation's goals has been to end chronic homelessness by 2012. The Mississippi Development Authority will continue to address the problem of chronic homelessness.

STRATEGY:

Assist in Implementing Current 10-Year Plans to End Chronic Homelessness

Within local units of government, not-for-profit organizations, and Mississippi's three Continuum of Care (CoC) organizations, the Partners to End Homelessness, in and near the city of Jackson, the Open Doors Homeless Coalition in the southern portion of the state, and the Mississippians United to End Homelessness Continuum of Care, the MDA will continue to support homeless activities. The MDA will provide grants to units of local government and private non-profit organizations that operate homeless shelters. These funds will be used for the following activity:

1. Operation and maintenance of existing facilities.

PERFORMANCE MEASUREMENT CRITERIA

Provide Decent Housing:

Availability/Accessibility: track the number of beds available for the homeless; count the number of persons assisted; identify the number and type of facility improvements.

OBJECTIVE 6: PROVIDE HOUSING FOR PERSONS LIVING WITH HIV/AIDS IN MISSISSIPPI

Housing is the greatest unmet service need among people living with HIV/AIDS. Part of this can be attributed to several personal and structural factors unique to this population: loss of income due to progressive inability to maintain employment, disease progression requiring accessible facilities, and policy requirements that limit residence in temporary or transitional programs.

Among people with HIV/AIDS, there tends to be a strong correlation between housing and improved access to, ongoing engagement in, and treatment success with health care. This is partially due to the fact that complex medication regimens require that medicines be refrigerated and administered according to a strict schedule. In Mississippi, the Housing Opportunities for Persons with AIDS (HOPWA) Program is administered by the Mississippi State Department of Health (SDH). The SDH has the following applicable HOPWA strategy:

STRATEGY:

The SDH will fund projects that serve very low-income persons with HIV disease, as well as their families. These will be in two separate categories for administration of the program:

1. Grants for special projects of national significance which are likely to serve as effective models for others.
2. Grants for projects which are part of long-term comprehensive strategies for providing housing and related services for eligible persons.

PERFORMANCE MEASUREMENT CRITERIA

Provide Decent Housing:

Availability/Accessibility: track the number of persons provided with housing.

II. MISSISSIPPI CONSOLIDATED PLAN DEVELOPMENT PROCESS

A. INTRODUCTION

In 1994, the U.S. Department of Housing and Urban Development issued new rules consolidating the planning, application, reporting and citizen participation processes for four formula grant programs: Community Development Block Grants (CDBG), Home Investment Partnerships (HOME), Emergency Shelter Grants (ESG) and Housing Opportunities for People with AIDS (HOPWA). Termed the *Consolidated Plan for Housing and Community Development*, the new single-planning process was intended to more comprehensively fulfill three basic goals:

1. *Provide decent housing*, which involves helping homeless people obtain appropriate housing, retaining the affordable housing stock, increasing the availability of permanent affordable housing for low-income households without discrimination and/or increasing supportive housing to assist persons with special needs.
2. *Provide a suitable living environment*, which means improving the safety and livability of neighborhoods, including the provision of adequate public facilities; reducing isolation of income groups within communities through special de-concentration of housing opportunities for persons of low income; revitalization of deteriorating or deteriorated neighborhoods; restoring and preserving natural and physical features with historic, architectural, and aesthetic value; as well as conserving energy resources.
3. *Expand economic opportunities*, which emphasizes job creation and retention, providing access to credit for community development, and assisting low-income persons to achieve self-sufficiency in federally-assisted and public housing.

The Consolidated Plan is actually a three-part process and comprises:

1. Developing a five-year strategic plan;
2. Preparing annual action plans; and
3. Submitting annual performance and evaluation reports.

The first element referred to above, the strategic plan, also has three parts:

1. A housing market analysis;
2. A housing, homeless, and community development needs assessment; and,
3. Establishment of long-term strategies for meeting the priority needs of the state.

HUD asks that priority objectives be built upon specified goals that flow from quantitative and qualitative analysis of needs identified in the five-year planning process. Program funding is ensured by completing these documents on time and in a format acceptable to HUD.

Furthermore, the Consolidated Plan is designed to be a collaborative process whereby non-entitlement areas of the state establish a unified vision for community development actions.

It offers these areas the opportunity to shape housing and community development programs into effective and coordinated housing and community development strategies. It also creates the opportunity for strategic planning and citizen participation to take place in a comprehensive context and to reduce duplication of effort throughout Mississippi.

Thus, the Consolidated Plan functions as:

- A planning document for the non-entitlement areas of Mississippi that builds on a participatory process among citizens, organizations, businesses and other stakeholders;
- A submission document for federal funds under HUD's formula grant programs;
- A strategy document to be followed in carrying out HUD's programs; and
- A management tool for assessing performance and tracking results.

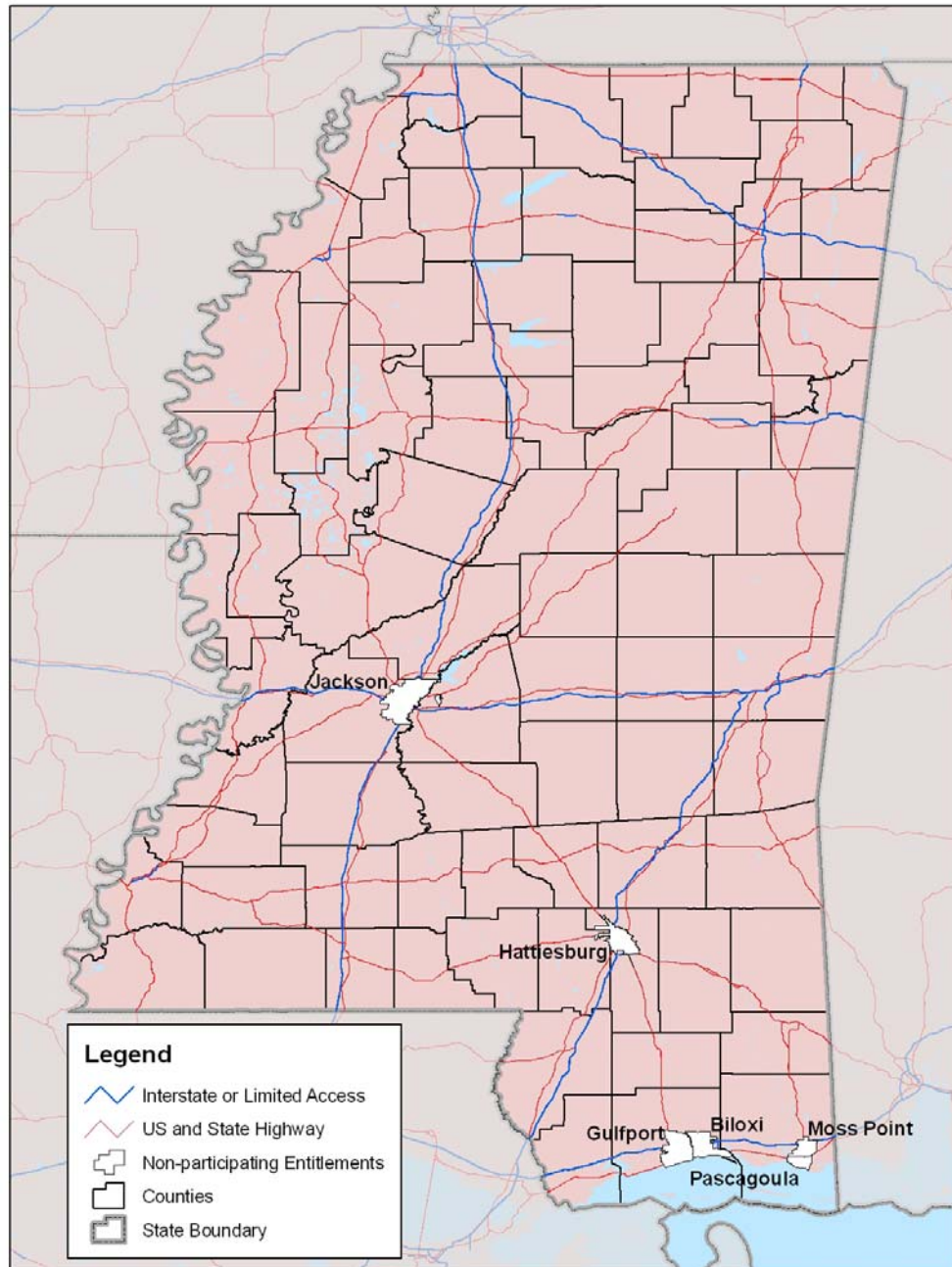
The 2010-2015 Mississippi Consolidated Plan for Housing and Community Development is the comprehensive five-year planning document identifying needs and respective resource investments in satisfying the state's housing, homelessness, non-homeless special population, community development and economic development needs.

However, several communities throughout Mississippi also receive Community Development Block Grant (CDBG), HOME Partnership (HOME), or Emergency Shelter Grant (ESG) funding directly from HUD, such as the cities of Biloxi, Gulfport, Hattiesburg, Jackson, Moss Point or Pascagoula. While these geographic areas are responsible for preparing their own Consolidated Plans, they may not receive resources as all funding sources as does the State of Mississippi. For example, the Mississippi Department of Health is the statewide administering agent for the Housing Opportunities for Persons With AIDS (HOPWA) program. Still, for the purposes of portraying housing and community development needs as accurately as possible, these communities were eliminated from several sources of data in this document. Consequently, the geographic areas most often addressed throughout this Consolidated Plan are represented in Map I.1, on the following page.

B. COMPLIANCE WITH HUD REGULATIONS

As the lead agency for the Consolidated Plan, the Mississippi Development Authority (MDA) followed the federal guidelines about public involvement, evaluation of quantitative and qualitative data, needs assessment, strategy development, priority setting, and the formulation of objectives. Mississippi's Consolidated Plan for 2010 – 2015 was prepared in accordance with CFR Sections 91.100 through 91.230 of HUD's Consolidated Plan regulations, applicable to state government.

Map I.1
Mississippi Entitlement Communities



Furthermore, the MDA is responsible for overseeing these citizen participation requirements, those that accompany the Consolidated Plan and the Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME) and the Emergency Shelter Grant (ESG) programs, and the Housing Opportunities for Persons With AIDS. Consequently, the MDA strongly encourages public participation and consultation with other organizations as an essential means of identifying community needs. The citizen participation process was formulated at the beginning of the plan development process and is presented in the Citizen Participation Plan (CPP), as noted in Appendix A of this document.

The objectives of the CPP are to ensure that the citizens of Mississippi, particularly persons of low- and moderate-income, persons living in slum and blight areas, units of local government, public housing agencies, and other interested parties, are provided with the opportunity to participate in the planning and preparation of the Consolidated Plan, including amendments to the Consolidated Plan and the Annual Performance Report.

C. ORGANIZATIONAL STRUCTURE AND COORDINATION

Mississippi will meet its responsibility to provide decent and affordable housing, and the State will aid in the development of viable communities with suitable living environments and expanded economic and community development opportunities. This will be done with the help and support of a network of public institutions, nonprofit organizations, and private industries, of which many will be discussed below. The State is fortunate to have a strong working relationship with and between its service agencies.

In recognizing the gaps that could develop between Jackson-based agencies and its five field offices throughout the non-entitlement areas of the state, the MDA is continuing its efforts to build area-wide partnerships and alliances to gain the maximum impact from limited resources. The MDA, in cooperation with Planning and Development Districts, the Mississippi Home Corporation, the Mississippi Mental Health Department, and other agencies of state government continues to initiate meetings, workshops and continuing education programs to provide another avenue of making the public aware of programs and funds that are available. The following presents a selected overview of these agencies and their programs.

Mississippi Development Authority (MDA). The CDBG, HOME and ESG programs are all administered by the same State agency: the Mississippi Development Authority (MDA), thereby providing improved coordination and effectiveness. By serving as the lead State agency for the Consolidated Plan, the MDA has initiated a cooperative effort with other State agencies and will coordinate Consolidated Plan activities with those agencies and units of local government. Local jurisdictions have been the primary implementing arm of federal programs administered by MDA and will continue to assume responsibilities in carrying out activities addressed in the Consolidated Plan. Some programs administered by the Financial Resources Division of the MDA include the Minority Business Enterprise Loan, Mississippi Economic Impact Authority, and the Mississippi Access Road Program.

Mississippi Single-Family Residential Housing Fund Program. This program was established by the state of Mississippi in collaboration with Fannie Mae, the Mississippi Development Authority and the Mississippi Home Corporation. The goal of the program is to provide affordable housing by offering low-interest financing for the construction of low- to moderate-income single-family residential housing units. Many different types of borrowers are eligible for this program, including nonprofit corporations, for-profit corporations, public housing authorities, planning and development districts, and limited equity cooperatives. Eligible borrowers can apply for up to \$750,000 of financing, and every twelve months the line of credit is re-evaluated and can be renewed. To be eligible under this program homebuyers' income must not exceed 115 percent of the area median income limits established by the Mississippi Mortgage Revenue Bond Program. The maximum amount of the loan is \$125,000 per home.

Home Investment Partnerships Program (HOME). The HOME program now provides a large portion of the housing initiatives in the state. The MDA's Community Services Division (CSD) manages the HOME program, which provides funds for construction of needed rental housing, homeowner rehabilitation, homebuyer assistance (as administered by the Mississippi Home Corporation), and rental assistance.

Community Development Block Grant Program (CDBG). The CSD also manages the CDBG program, which is used to finance economic development and public facilities in Mississippi. This program helps eliminate gaps that occur in the delivery of programs and services when the local unit of government cannot supply funding.

Emergency Shelter Grants (ESG). The CSD administers the ESG program, which is designed to provide assistance to eligible emergency shelters. ESG funds are also used to provide assistance to special needs groups in the state.

Housing Revolving Loan Program. Administered by the CSD, this program was created in 1999 by the Mississippi legislature. A pool of funds is used to provide an additional resource to further the provision of decent and affordable housing, specifically single-family housing.

Mississippi Business Finance Corporation (MBFC). The MBFC administers a number of different finance programs that are designed to assist businesses in locating or expanding within the state of Mississippi. MBFC collaborates with other existing public organizations and private groups to stimulate both industrial and commercial development. The primary financing tool utilized is industrial revenue bonds. Bond proceeds can be used for construction, expansion or improvement of machinery, real property or equipment. Industries that are eligible to receive benefits of this program include manufacturers, research and development facilities, warehouse and distribution centers, telecommunication and data processing facilities, and national or regional headquarters.

Rural Impact Fund (RIF). This is a state-funded program managed by the CSD that provides funds to local units of governments to assist and promote business and economic development in rural areas by providing grants or loans to rural communities and loan guarantees to rural businesses. Eligible projects financed with RIF must be publicly owned, with the exception of loan guarantees to rural businesses.

Small Municipals and Limited Population County Grant Program (SMLPC). A state-funded program that is managed by the CSD and provides funds for publicly owned infrastructure for community-based projects. Funding from this program can be used by small municipalities and counties to assist with public facilities and infrastructure needs.

Development Infrastructure Grant Program (DIP). This is a state-funded program managed by the CSD that provides funds for publicly owned infrastructure. Funding from this program can be used by municipalities and counties to assist with the location or expansion of businesses. Usage of the funds must be directly related to the construction, renovation or expansion of industry.

Appalachian Regional Commission (ARC). Through ARC, which is housed in the MDA, grants are provided to 24 counties in the northeastern section of Mississippi. Grants assist eligible governments in areas including education, health, infrastructure, leadership, water, sewer, access roads and economic development.

Delta Regional Authority (DRA). Through DRA, grants are provided to 45 counties in the delta region of Mississippi. Grants assist eligible governments in areas including education, health, infrastructure, water, sewer, access roads and economic development.

Capital Improvements Revolving Loan Program (CAP). This is a State-funded program managed by the CSD, providing matching funds for community development activities. Low-interest loans are made available to counties and municipalities for construction or rehabilitation of water and sewer facilities, drainage facilities, and fire protection services, as well as for construction, purchase, or renovation of buildings for economic development purposes.

Freight Rail Service Projects Revolving Loan Program (RAIL). This program makes loans to counties and municipalities to finance freight rail service projects in Mississippi. The RAIL program, which is managed by the CSD, provides loans for freight rail service facilities.

Momentum Mississippi. Created in 2004, Momentum Mississippi seeks to help formulate a long-range economic development plan for the State. The broad-based group has members from every region of the state who together work to build the partnerships necessary to create more and better jobs in Mississippi.

Cool Communities. This program provides for landscaping and roof topping designs for energy efficient housing in Mississippi.

Energy Audits. Energy auditors are certified by the Energy Division, and these auditors provide advice and counsel for housing construction and rehabilitation in the state.

Mississippi Department of Human Services (MDHS). The MDHS helps with the Low-Income Home Energy Assistance Program, which provides one-time annual grants to low-income people to help pay their utility bills. The MDHS also helps with programs such as Child Care, employment workshops, and the Summer Youth Jobs Placement program.

Mississippi Department of Mental Health. This agency operates primary care facilities for the chronically mentally ill and alcohol- and chemically-dependent individuals. The agency also is a

licensing and regulatory agency for other facilities and is involved in designing strategies for use of federal housing funds targeted at the State's special needs population.

Department of Rehabilitation Services. This agency serves the special needs population of Mississippi, addressing the needs of the physically disabled, as well as blind and deaf persons. The agency's main responsibility related to housing is the provision of transitional housing.

Mississippi Home Corporation (MHC). The Mississippi Home Corporation (MHC) is a public-purpose corporation created by the state of Mississippi in 1990 to finance the acquisition, construction and rehabilitation of residential housing for low- to moderate-income persons. MHC offers low-interest mortgages for first-time homebuyers through the Mortgage Revenue Bond Program, Mortgage Credit Certificates that lower the homebuyer's federal tax liability, and loans for down payment and closing costs. MHC supports homebuyer education and credit repair counseling services for potential homebuyers. MHC operates the Housing Tax Credit Program and a multi-family bond program, which support the development of rental housing. MHC offers development and construction financing programs for site acquisition, site development and construction of housing. MHC provides technical assistance to nonprofit housing development organizations. The MHC offers several other housing related activities, as follows:

Mississippi Affordable Housing Development Fund. The priorities of this program are projects that address elderly housing, involve a combination of nonprofit and for-profit partners and investors, or empower low- to moderate-income families through resident management, self-help housing or self-sufficiency activities designed to increase household incomes. It provides loans at interests rates as low as 3.0 percent and of amounts up to \$500,000. Projects utilizing this financing must meet several criteria such as targeting rental units to families earning 60.0 percent or less of area median gross income and rent or mortgage payments comprising no more than 30.0 percent of annual household income.

Down Payment Assistance Program. Available statewide, this program provides up to 3.0 percent of the loan amounts in down payment assistance to low- to moderate-income first-time homebuyers. Applicants must meet credit eligibility requirements, have an acceptable credit profile and complete a homebuyer education class. In addition, the home mortgage must be made through a Mississippi Home Corporation participating lender.

Home of Your Own Project. This is a program of the Institute of Disability Studies at the University of Southern Mississippi. The purpose of the Home of Your Own Project is to assist persons with disabilities in locating financial assistance, counseling, and other support in purchasing and maintaining their own homes. There are three major criteria for participation in the program: individuals must be disabled as defined by the Americans with Disabilities Act, their income must be sufficient to make monthly mortgage payments, and they should have a good or improving credit score or otherwise prove credit worthiness.

Habitat Loan Purchase Program. The Habitat Loan Purchase Program was created to provide funding for affiliates of Habitat for Humanity in Mississippi. The Mississippi Home Corporation purchases loans from the Habitat Affiliate and in turn the Habitat Affiliate is responsible for the construction and financing of a home for income eligible families. Borrowers must earn 80.0 percent or below of the state median income and cannot have owned a home in the three years

previous to receiving the loan. The properties involved must be single-family homes or town homes, and the homeowners must be granted a loan at 0.0 percent interest.

Mortgage Credit Certificate. Receiving a Mortgage Credit Certificate allows a potential homeowner to reduce the amount of federal tax they pay and therefore frees up additional income to help qualify for a mortgage. The tax credit is equal to 25 percent of the annual interest paid on a single-family conventional home mortgage and 40 percent of the annual interest on mortgages for manufactured single-family homes. These tax credits cannot exceed \$2,000 per year or the applicants' annual federal income tax liability after all other credits and deductions have been taken into account. Persons who are eligible for this program are first-time homebuyers or persons who have not had a principal interest in a home for three years and whose income does not exceed limits set for each county. There are "Target Areas" throughout the state where the first-time homebuyer requirement does not apply and the income limits are generally higher. Additionally, the property must be owner occupied, the primary residence of the person receiving the tax credits and the mortgage must have a 30-year term.

Foreclosure Prevention. The Mississippi Home Corporation received \$85,150 to continue its Foreclosure Mitigation Counseling Program through June 2010. The Mississippi Home Corporation is collaborating with Neighborworks America to provide foreclosure mitigation counseling services through a network of approved counseling agencies. The services are free to the public.

Housing Tax Credit Program. The Housing Tax Credit Program supports the construction and rehabilitation of rental housing for low- to moderate-income households. Tax Credits are awarded to developers through a competitive process. The Tax Credit provides a dollar-for-dollar reduction in the owner's tax liability. Owners sell their Tax Credits to investors, raising equity funds to use in constructing and operating the rental developments. Over the ten-year period during which the Tax Credit is claimed, the owner may receive tax credits equaling up to 70.0 percent of the costs of constructing or rehabilitating rental units. Approximately 1,000 new and rehabilitated rental units are produced annually in Mississippi through this program. Mississippi Home Corporation administers the Housing Tax Credit Program for Mississippi.

Mississippi State Department of Health (MSDH). This department oversees many programs including Housing Opportunities for Persons with AIDS, Drinking Water Systems Emergency Loan Fund, providing low-interest loans for emergency improvements to water systems, and the Drinking Water Systems Improvements Revolving Loan Fund for construction, renovation, rehabilitation, and repair of water systems. The Mississippi Department of Health provides several services to allow individuals to remain in their community. They operate halfway houses, group homes, and supervised housing in locations across the state. These varying facilities allow them to offer the appropriate level of support based on an individual's needs.

Federal Agencies. Through coordination with federal agencies, Mississippi has been able to leverage its dollars to provide greater housing and community development assistance across the state. One partner has been the Department of Housing and Urban Development (HUD), which administers many programs that provide assistance to low-income persons, including the HOPE programs, Section 8, Youthbuild Self-Housing Opportunities, Elderly Training, and Section 215 programs. Rural Development, a part of the USDA, and Rural Utilities Service are other examples

of programs supported by the USDA in Mississippi. The Economic Development Administration (EDA) provides financial and technical assistance to aid in the economic development of areas with high unemployment, low income, or sudden and severe economic distress.

Nonprofit Organizations. A variety of nonprofit organizations undertake housing development or provide housing services in Mississippi. Nonprofits play a vital role in affordable housing in the state, and increasing the skills and capacity of existing nonprofits, as well as creating such organizations where none now exist, is a goal for the State. Nonprofits often reflect partnerships between churches, local businesses, financial institutions, local governments and families. Habitat for Humanity has a number of chapters in the state, using volunteers to raise funds and construct homes. Public Housing Authorities provide traditional public housing and rental assistance, and are sometimes active in homeless services. Community Housing Development Organizations (CHDOs) are private nonprofit organizations that provide decent affordable housing for lower-income people. The State, in conjunction with the Mississippi Home Corporation, has provided training to nonprofits seeking to become CHDOs.

Private Industry. Throughout Mississippi, private industry provides assistance for the housing needs of very-low- and low-income people. There is cooperation and coordination across the state to assist in providing assistance to those who have a need. Private industries such as power companies, gaming industries and other large corporations, have provided help with strategies to provide housing. Housing developers have also played key roles. The Mississippi Homebuilders Association has been instrumental in passage of legislation for the provision of housing.

D. CONSULTATION ACTIVITIES

As part of the consolidated planning process, the lead agency must consult with a wide variety of organizations in order to gain understanding of the housing and community development stage. This Consolidated Plan represents a collective effort from a broad array of entities in Mississippi, ranging from advocacy groups for the disabled to economic development organizations. Private, non-profit and public organizations, including 297 mayors of non-entitled communities, 410 county supervisors, 71 county or planning and development district administrators, 119 persons interested in the CDBG program, 282 persons interested in the HOME program, several hundred more attendees at a recent Mississippi Home Corporation housing conference and others including Continuum of Care organizations, the Mississippi Department of Health and the Mississippi Home Corporation were contacted through several means, including mail surveys, e-mail correspondence, telephone surveys and face-to-face interactions. These persons were solicited to discuss housing and community development needs in Mississippi, including the ranking of those needs and activities that the MDA might consider in better addressing needs throughout the state. Further, individuals were asked to provide additional insight into prospective barriers and constraints to addressing housing and community development needs in Mississippi.

E. EFFORTS TO ENHANCE CITIZEN INVOLVEMENT

Public involvement was begun in August 2009, extending over a period of several months. Two key steps were taken in the involvement process. One was the implementation of two key focus group meetings, an assembly of experts in housing and community development issues for the state of Mississippi. The focus groups were held in latter November 2009, with the intent of drawing upon the expert knowledge at the meetings and exploring barriers and constraints encountered in Mississippi's housing and community development arena. These were advertised in statewide newspapers, and announcements were also printed as a result of press releases.

On January 20 and 21, 2010, three additional public input meetings were held throughout the state of Mississippi in the cities of Tupelo, Greenwood and Laurel. These meetings were advertised in the Clarion-Ledger, a statewide publication, on January 4, January 6 and January 16, 2010, as documented in Appendix D.

F. PUBLIC HEARINGS AND APPROVAL PROCESSES

The draft report for public review was released on March 22, 2010, which initiated a 30-day public review period. A public presentation of the draft was made in Jackson on April 6, 2010. Following the close of the public review period and any final modifications to the Consolidated Plan, the MDA anticipates submitting the plan to HUD on or before May 15, 2010.

III. MISSISSIPPI DEMOGRAPHIC AND ECONOMIC PROFILE

A. INTRODUCTION

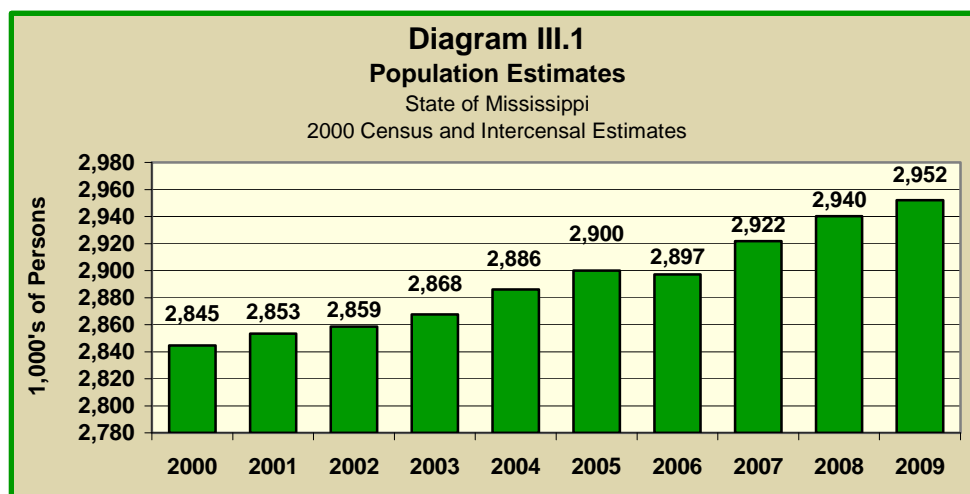
The following narrative examines a broad range of socioeconomic characteristics including population, race and ethnicity, disability, poverty and unemployment rates. Data were gathered from the U.S Census Bureau, the Bureau of Economic Analysis and the Bureau of Labor Statistics. This information was used to analyze the state's current social and economic complexion and determine prospective trends and patterns in growth in the next five years.

B. DEMOGRAPHIC TRENDS

The Census Bureau reports significant levels of detail about the demographic characteristics of geographic areas in each of the decennial census enumerations. However, between these large and detailed counts of the population, general statistics are released.

TOTAL POPULATION

When the decennial census was taken in 2000, Mississippi had a total state population of 2,844,658 persons. In December 2009, the Census Bureau released its most current statewide population estimate. This estimate showed that Mississippi experienced population growth from 2000 through 2009, with population figures rising to more than 2.95 million persons, including a good recovery from the hurricanes in 2005, as seen in Diagram I.1, below. Statewide, population has risen about 3.8 percent over the last ten years.



However, 2009 Census Bureau population estimates by any geographic areas below the state total are not yet available.¹ Consequently, data presented herein are from 2008 population estimates. As noted in Table III.1, the entitlement communities throughout the state have not grown as strongly as the remainder of the state, designated herein as the non-entitlement areas. For example, Jackson continued a long and slow decline, falling about 5.6 percent since the 2000 census. Entitlement communities in the southern portion of the state, such as Gulfport and Pascagoula, experienced a strong decline following the 2005 hurricanes, with growth beginning to return in 2008. Hattiesburg was able to continue its growth throughout most of the last decade.

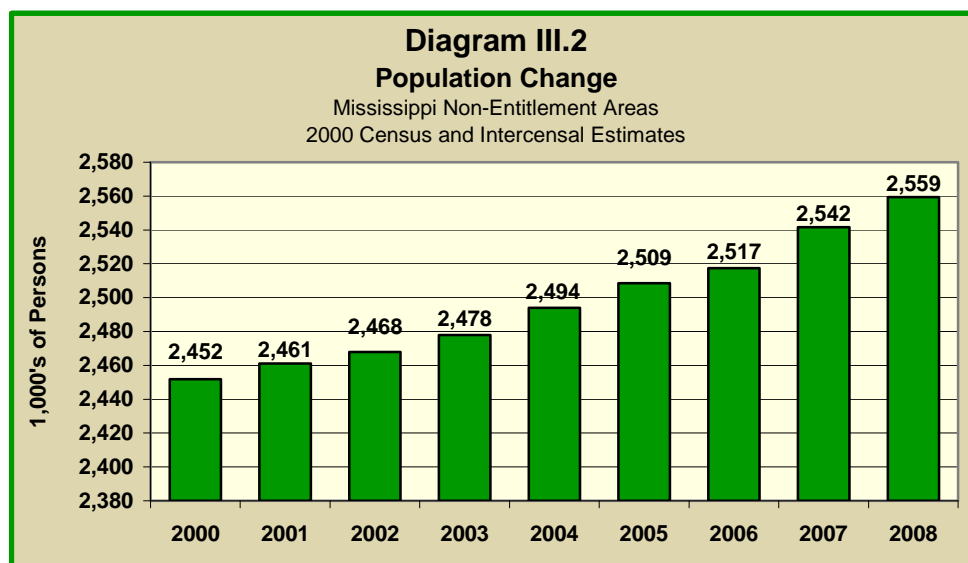
Table III.1 Population by Entitlement Area State of Mississippi 2000 Census and Intercensal Estimates									
Entitlement	2000	2001	2002	2003	2004	2005	2006	2007	2008
Biloxi	50,644	49,988	49,881	50,049	50,801	50,562	46,450	46,287	45,670
Gulfport	71,127	72,373	72,623	71,683	72,661	73,260	68,005	68,981	70,055
Hattiesburg	44,779	46,269	46,550	47,231	47,522	48,398	49,339	50,635	51,993
Jackson	184,256	181,668	179,979	179,046	178,931	177,579	177,999	175,763	173,861
Moss Point	15,851	15,600	15,374	15,182	15,149	14,944	14,304	14,210	13,951
Pascagoula	26,200	26,005	25,767	25,681	25,565	24,862	23,266	23,446	23,609
Total Entitlement Areas	392,857	391,903	390,174	388,872	390,629	389,605	379,363	379,322	379,139
Mississippi	2,844,658	2,853,061	2,858,013	2,866,711	2,884,596	2,898,209	2,896,713	2,921,030	2,938,618
Total Non-Entitlement Areas	2,451,801	2,461,158	2,467,839	2,477,839	2,493,967	2,508,604	2,517,350	2,541,708	2,559,479

Mississippi's population residing in non-entitlement areas of the state was 2,451,801 in 2000 and 2,559,479 in 2008. This was a total increase of 107,678 persons or 4.39 percent, as seen in Table III.2, at right, and compares with a statewide eight-year growth of 3.3 percent.

The change in population over the 2000 through 2008 time period can also be seen in Diagram III.2, as seen on the following page. As shown, population growth was generally modest from 2000 through 2003. From 2004 through 2008 growth was somewhat stronger, particularly in the latter three years. This higher growth likely contributed to challenging housing and community development considerations.

Table III.2 Population Estimates Mississippi Non-Entitlement Areas 2000 Census and Intercensal Estimates	
Year	Persons
2000	2,451,801
2001	2,461,158
2002	2,467,839
2003	2,477,839
2004	2,493,967
2005	2,508,604
2006	2,517,350
2007	2,541,708
2008	2,559,479
Total Change	107,678
% Change	4.39%

¹ 2009 city and county population data will not be available until April 2010. Therefore, the last few years of city and county data, as well as race and ethnicity demographics will not precisely sum to the newly released statewide population estimates.



POPULATION BY RACE AND ETHNICITY

By 2008, Mississippi had a white population of more than 1.78 million and a black population of nearly 1.1 million. These groups comprised roughly 60.6 percent and 37.3 percent of the population, respectively. The remaining population was comprised of some 25,700 persons of two or more races, roughly 23,700 Asian persons, 14,700 American Indian persons and 1,000 Native Hawaiian/Pacific Islander persons. Slightly less than 66,000 persons were noted to be of Hispanic ethnicity, as seen in Table III.3, below.

Table III.3
Population by Racial Composition²

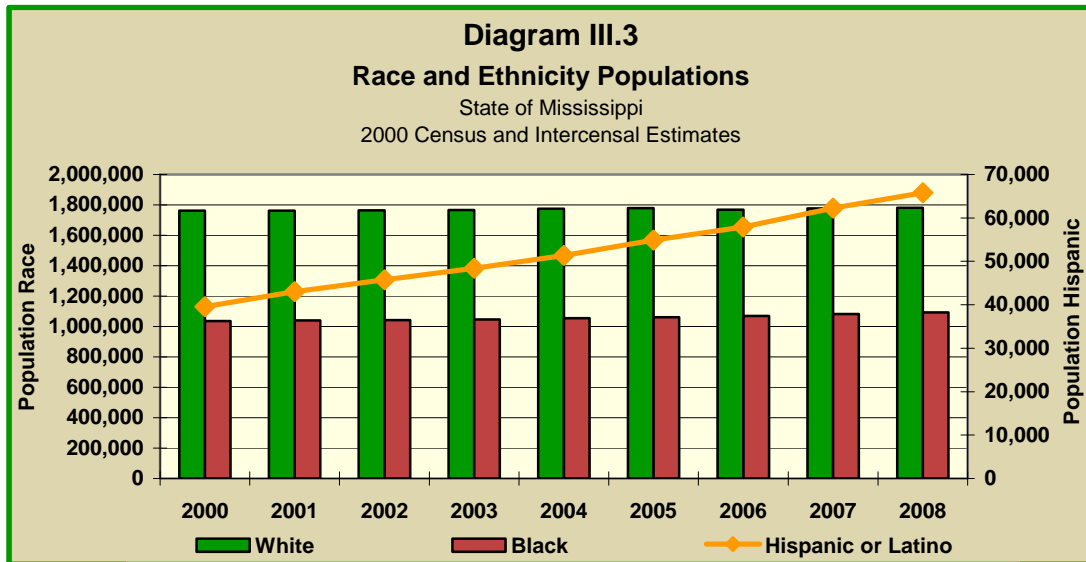
State of Mississippi
2000 Census and Intercensal Estimates

Cohort	2000	2001	2002	2003	2004	2005	2006	2007	2008
White	1,761,521	1,762,753	1,763,554	1,766,384	1,773,794	1,778,692	1,767,464	1,776,531	1,780,749
Black	1,035,611	1,040,631	1,042,580	1,046,288	1,054,152	1,060,483	1,069,017	1,081,598	1,092,588
American Indian	11,906	12,283	12,640	13,064	13,508	13,813	14,095	14,421	14,740
Asian	19,039	19,486	20,046	20,572	21,295	22,043	22,020	22,845	23,699
Native Hawaiian	756	792	843	884	949	996	999	1,064	1,095
Two or more races	15,825	17,116	18,350	19,519	20,898	22,182	23,118	24,571	25,747
Total Population	2,844,658	2,853,061	2,858,013	2,866,711	2,884,596	2,898,209	2,896,713	2,921,030	2,938,618
Hispanic or Latino	39,569	43,006	45,749	48,418	51,335	54,912	57,924	62,241	65,798

Diagram III.3 shows the rate of change in the white, black and Hispanic populations in the state of Mississippi from 2000 through 2008. While the white and black populations showed only minute growth or even slight decline from year to year, the Hispanic

² Statewide total includes all entitlement areas not included in the consolidated planning area.

populations was shown to have increased substantially from year to year, increasing more than 66.0 percent from 2000 through 2008.



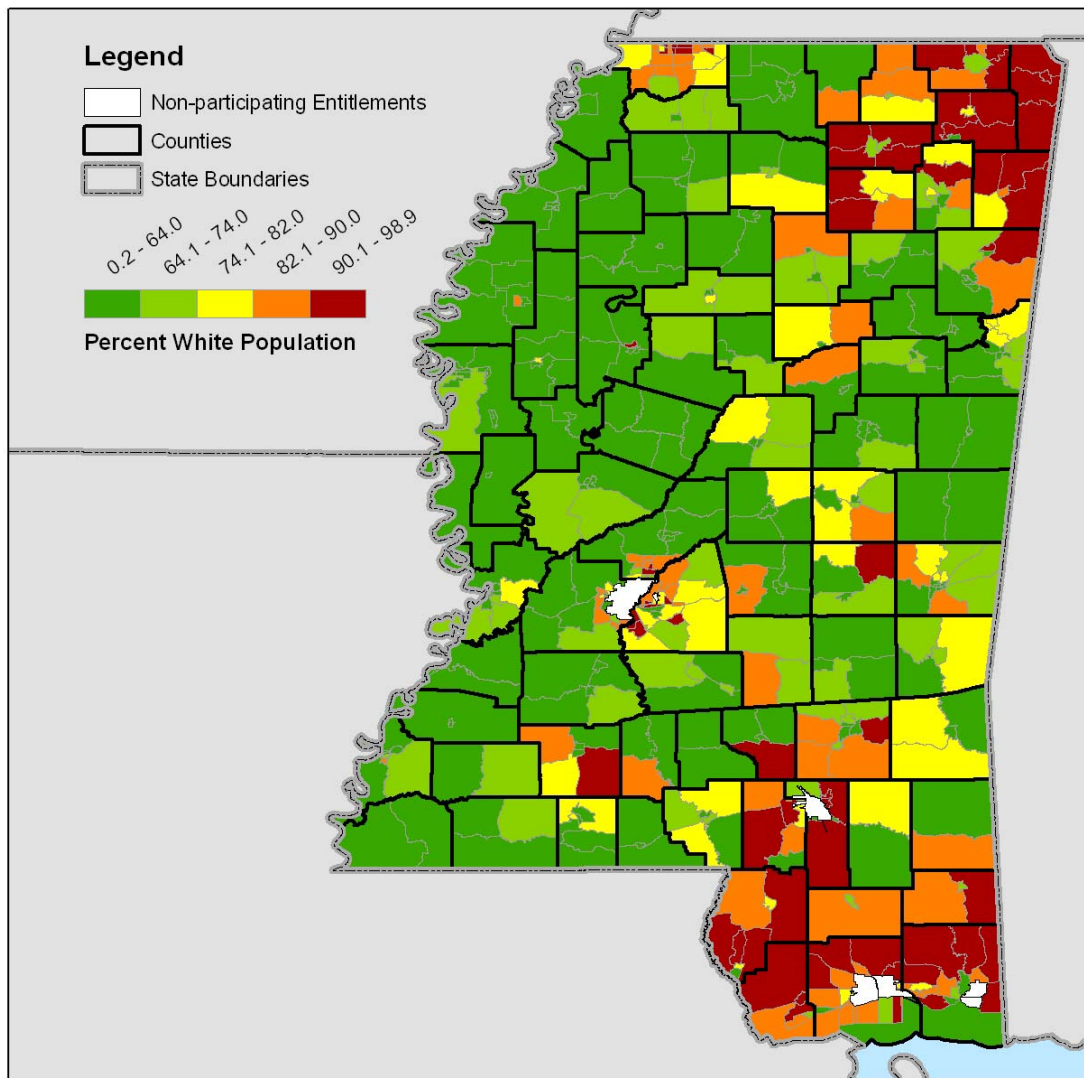
In 2000, the non-entitlement areas of the state showed a slightly different level of racial and ethnic concentrations, with 64.0 percent of the population white, 33.9 percent black, 0.6 percent two or more races, 0.5 percent Asian, 0.5 percent other, 0.4 percent American Indian and 0.02 percent native Hawaiian. Slightly over 1.0 percent of the population was Hispanic, as seen in Table III.4, below.

Cohort	Persons	Percent of Total
White alone	1,570,081	64.0%
Black or African American alone	830,193	33.9%
American Indian and Alaska Native alone	10,724	0.4%
Asian alone	13,255	0.5%
Native Hawaiian and Other Pacific Islander alone	501	0.02%
Some other race alone	11,356	0.5%
Two or more races	15,691	0.6%
Total Population	2,451,801	100.0%
Hispanic or Latino of any Race	32,648	1.3%

While current information about the geographic distribution of minority populations is not readily available, data from the 2000 census revealed that the geographic distribution of these racial and ethnic minorities has not been even throughout Mississippi. An analysis of racial distribution was conducted by calculating the percentage share of total population within each census tract of the particular racial or ethnic group. That share was then plotted

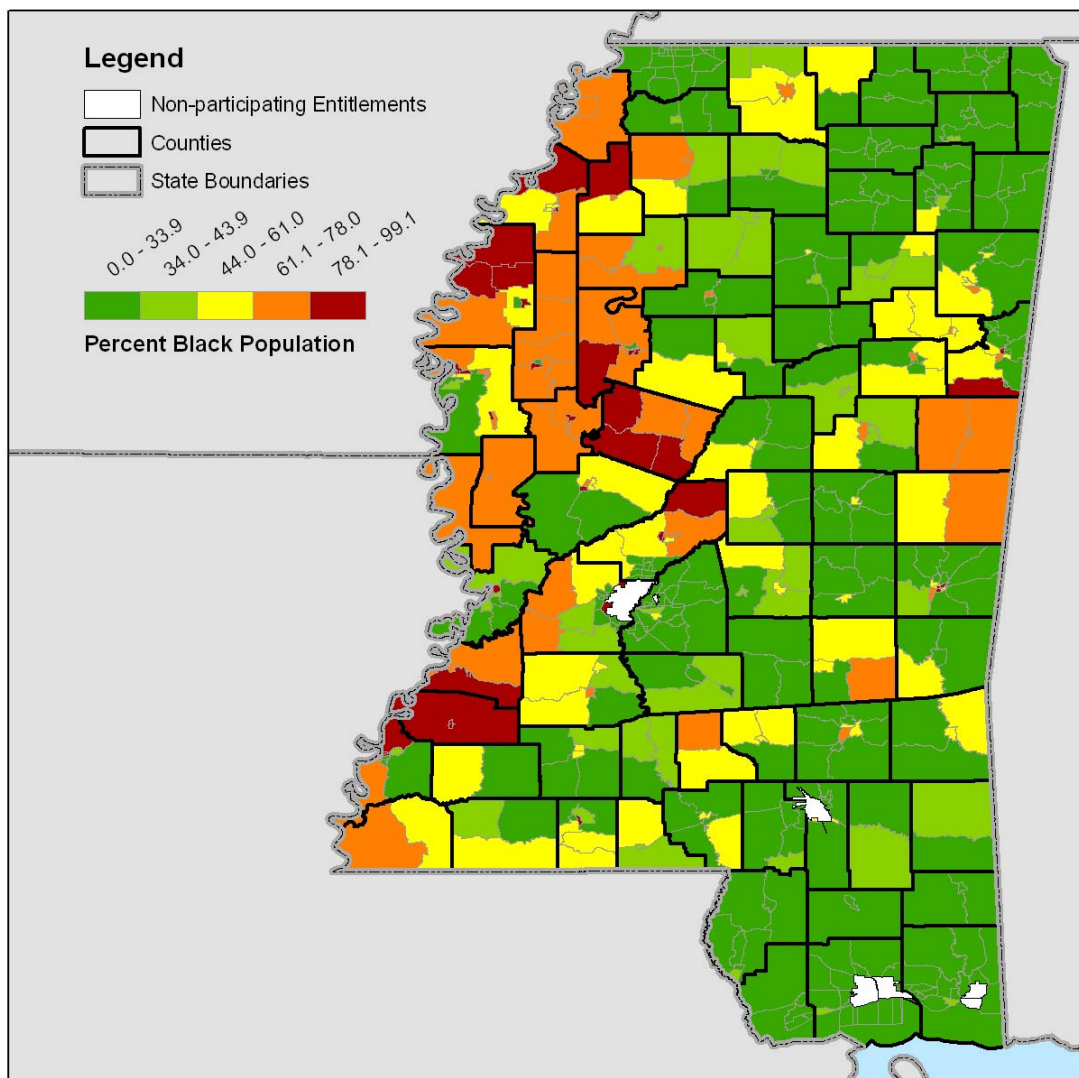
on a geographic map. HUD defines a population as having a disproportionate share when a portion of a population is more than 10 percentage points higher than the jurisdiction average. For example, Map III.1, below, shows the concentration of the white population in the state. Earlier it was shown that 64.0 percent of the population in the non-entitlement areas of the state was white. Any area that had a white population ten percentage points or more higher, or 74.0 percent, would be considered to have a disproportionate share. This map shows that the white population was concentrated in northeast and southeast portions of the state, with some census tracts showing more than 90.0 percent of the population white.

Map III.1
Percent White Population by Census Tract
 Mississippi Non-Entitlement Areas
 2000 Census Data



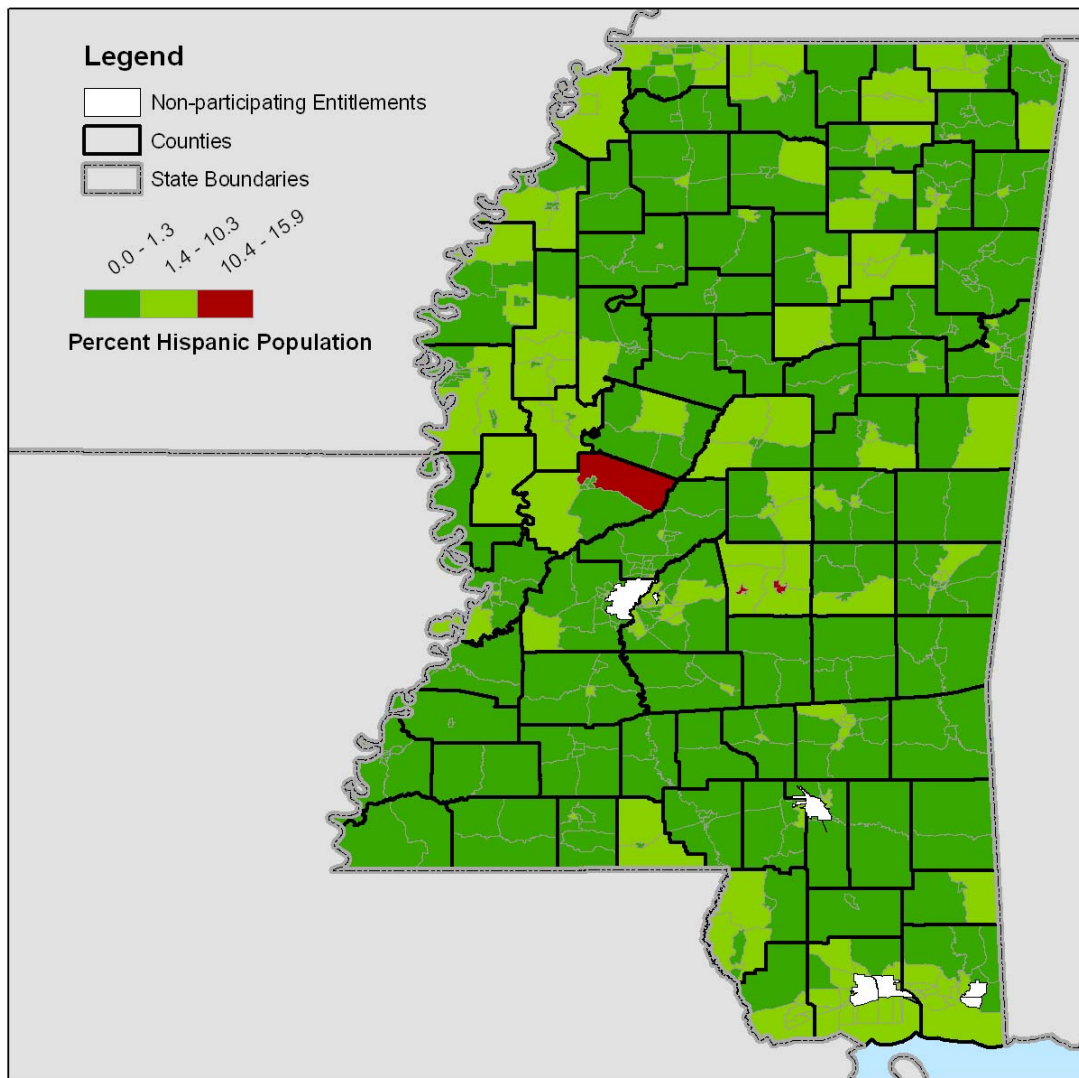
Map III.2, below, shows the concentration of the black population in the state. This map shows that the black population was concentrated mostly in the western parts of the state, especially in the Northern and Southern Delta areas, with some census tracts showing from 78.0 percent to nearly 100.0 percent of the population black.

Map III.2
Percent Black Population by Census Tract
 Mississippi Non-Entitlement Areas
 2000 Census Data



Map III.3, on the following page, shows the concentration of the Hispanic population in the state. This map shows that the Hispanic population was disproportionately concentrated in only a few census tracts in the central part of the state, with these areas showing a Hispanic concentration of approximately 10.0 to 16.0 percent.

Map III.3
Percent Hispanic Population by Census Tract
 Mississippi Non-Entitlement Areas
 2000 Census Data



POPULATION BY AGE

Table III.5, on the following page, shows the population of the state of Mississippi by age from 2000 through 2008. In general, the number of younger persons declined and older persons increased. More specifically, the persons in the age groups of under 44 all declined, while the number of persons in the age groups over 45 all increased. For example, the number of persons aged 25 to 44 dropped from 807,170 to 764,203, or a decline of 42,967, while the number of persons aged 55 to 64 increased from 245,823 to 320,329, a rise of 75,506.

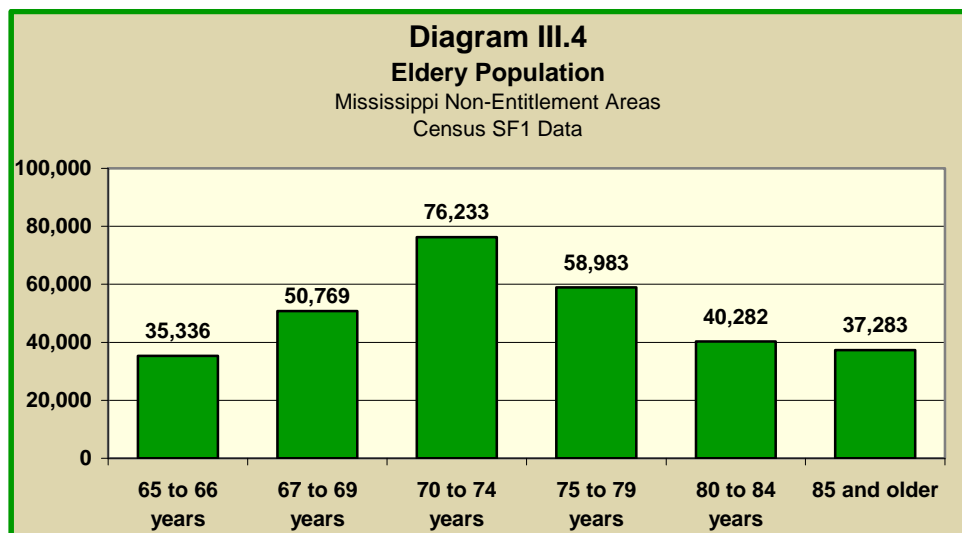
Table III.5 Population by Age State of Mississippi 2000 Census and Intercensal Estimates									
Age Group	2000	2001	2002	2003	2004	2005	2006	2007	2008
Under 14	640,026	636,371	633,555	632,654	633,476	631,348	626,223	632,395	634,548
15 to 24	446,135	448,478	446,331	443,944	444,063	441,136	437,150	437,076	438,136
25 to 44	807,170	795,835	786,985	780,198	777,185	774,875	766,083	766,714	764,203
45 to 54	361,981	376,703	380,955	387,360	393,814	399,626	403,065	407,156	409,804
55 to 64	245,823	250,577	263,577	273,102	283,256	293,752	303,223	312,672	320,329
65 and over	343,523	345,097	346,610	349,453	352,802	357,472	360,969	365,017	371,598
Total	2,844,658	2,853,061	2,858,013	2,866,711	2,884,596	2,898,209	2,896,713	2,921,030	2,938,618

In terms of the non-entitlement areas of the state, and because age data are not available for areas smaller than counties, data from the 2000 census showed that significant portions of the population were between the ages of 5 and 19 and between the ages of 35 and 54. In total, these two age groups comprised more than half of the population of the non-entitlement areas of the state, as noted in Table III.6, at right.

Table III.6 Population by Age Mississippi Non-Entitlement Areas 2000 SF1 Census	
Age	Population
Under 5	175,043
5 to 19	578,453
20 to 24	174,981
25 to 34	324,595
35 to 54	683,518
55 to 64	216,325
65 and over	298,886
Total	2,451,801

The Elderly

As noted in the 2000 census data, 298,886 persons in Mississippi were age 65 or older. Diagram III.4, below, segregates this age cohort into several smaller groups. This diagram shows that those aged 70 to 74 comprised the largest age cohort of the elderly population in Mississippi at that time at more than 76,000 persons, followed by the age groups of 75 to 79 with 58,983 persons and from 80 to 84 years of age with over 40,000 persons.



The Frail Elderly

The elderly population includes those who are considered to be frail elderly, defined as elderly persons whose physiological circumstances may limit functional capabilities; this is often quantified as those who are 85 years of age and older. While elderly residents generally need a variety of supportive services to perform day-to-day tasks and maintain an independent lifestyle, frail elderly have very specialized needs as those who belong to this cohort become increasingly unable to perform daily functions and take care of themselves without assistance. As a whole, this group consisted of 10,246 males and another 27,037 females in 2000, as noted in Table III.7, at right.

Table III.7 Elderly by Gender Mississippi Non-Entitlement Areas 2000 Census SF1 Data		
Age Cohort	Male	Female
65 to 66 years	16,219	19,117
67 to 69 years	22,633	28,136
70 to 74 years	32,718	43,515
75 to 79 years	23,050	35,933
80 to 84 years	13,828	26,454
85 and older	10,246	27,037
Total	118,694	180,192

DISABLED PERSONS

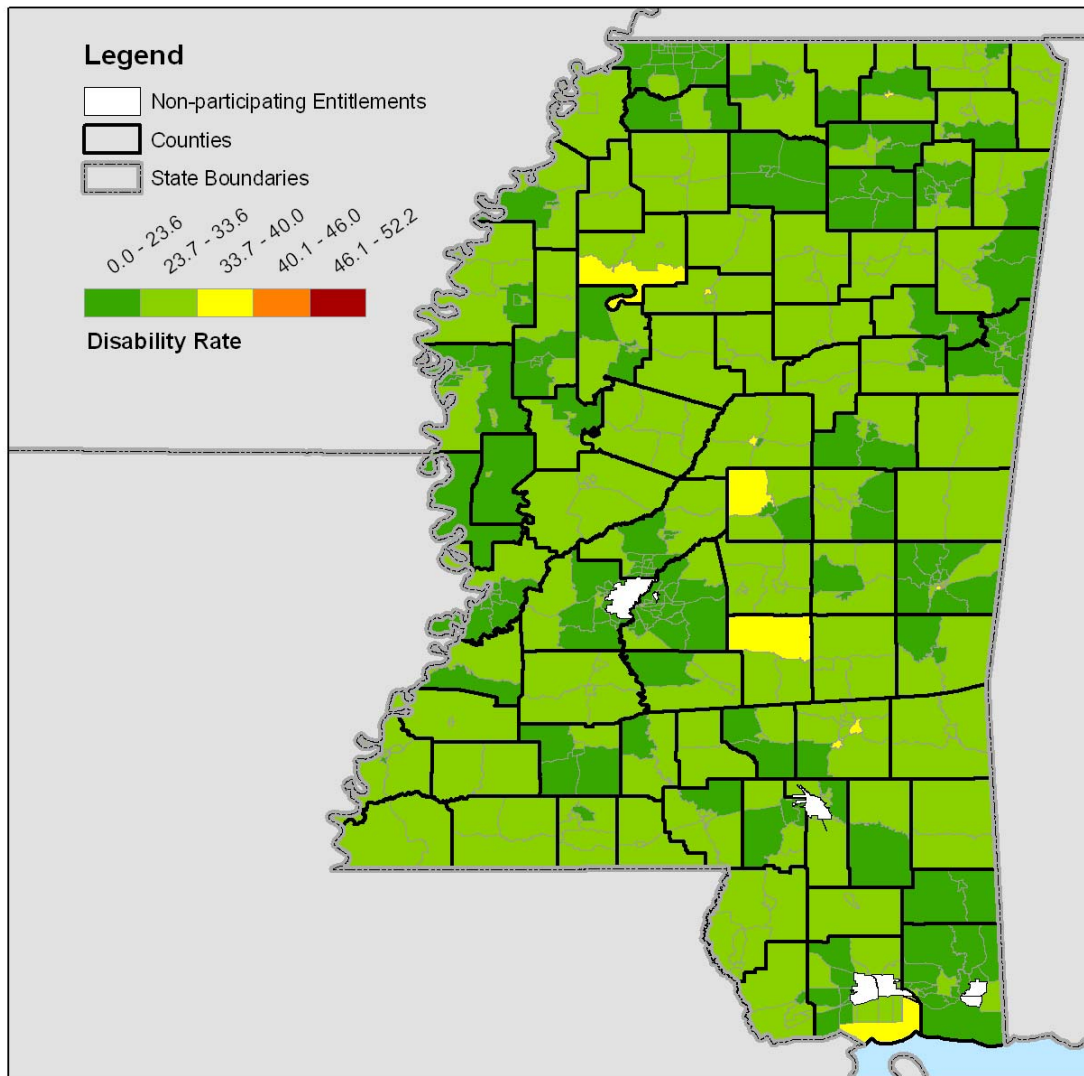
Disability is defined by the Census Bureau as a lasting physical, mental or emotional condition that makes it difficult for a person to do activities, to go outside the home alone or to work. Defined in this fashion, 525,177 persons or 23.6 percent of the population aged 5 or older in the non-entitlement areas of the state had one or more disabilities at the time of the 2000 census. This figure was somewhat higher than the national average for that time of about 19.0 percent.³

Table III.8 Disability Status by Age Mississippi Non-Entitlement Areas 2000 SF3 Census	
Age Cohort	Persons
5 to 15 years	24,306
16 to 64 years	353,829
65 years and over	147,042
Total Disabled	525,177
Disability Rate	23.6%

However, there were several census tracts within the state but not within entitlement communities that tended to have higher concentrations of the disabled. These areas tended to have a disability rate of more than 33.6 percent, but less than 40.0 percent, as seen in Map III.4, on the following page. Hence, the needs of the disabled also tended to vary geographically.

³ The data on disability status was derived from answers to long-form questionnaire items 16 and 17 for the 1-in-6 sample. Item 16 asked about the existence of the following long-lasting conditions: (a) blindness, deafness, or a severe vision or hearing impairment, (sensory disability) and (b) a condition that substantially limits one or more basic physical activities such as walking, climbing stairs, reaching, lifting, or carrying (physical disability). Item 16 was asked of a sample of the population five years old and over. Item 17 asked if the individual had a physical, mental, or emotional condition lasting 6 months or more that made it difficult to perform certain activities. The four activity categories were: (a) learning, remembering, or concentrating (mental disability); (b) dressing, bathing, or getting around inside the home (self-care disability); (c) going outside the home alone to shop or visit a doctor's office (going outside the home disability); and (d) working at a job or business (employment disability). Categories 17a and 17b were asked of a sample of the population five years old and over; 17c and 17d were asked of a sample of the population 16 years old and over. For data products which use the items individually, the following terms are used: sensory disability for 16a, physical disability for 16b, mental disability for 17a, self-care disability for 17b, going outside the home disability for 17c, and employment disability for 17d. For data products which use a disability status indicator, individuals were classified as having a disability if any of the following three conditions was true: (1) they were five years old and over and had a response of "yes" to a sensory, physical, mental or self-care disability; (2) they were 16 years old and over and had a response of "yes" to going outside the home disability; or (3) they were 16 to 64 years old and had a response of "yes" to employment disability.

Map III.4
Disability Rate by Census Tract
 Mississippi Non-Entitlement Areas
 2000 Census Data



GROUP QUARTERS POPULATION

The Census Bureau identifies all persons not living in housing units as living in group quarters. Two categories of persons in group quarters are recognized:

- The institutionalized population, which includes persons under formally authorized supervised care or custody, such as those living in correctional institutions, nursing homes, juvenile institutions, halfway houses, mental or psychiatric hospitals, and wards in other institutional settings.

- The non-institutionalized population, which includes persons who live in group quarters other than institutions, such as college dormitories, military quarters or group homes. These latter settings include community-based homes that provide care and supportive services, such as those with alcohol and drug addictions. This particular category also includes emergency and transitional shelters for the homeless as well “targeted non-sheltered outdoor locations.”⁴

However, the population living in “other non-institutionalized group quarters,” as identified as non-sheltered locations has been disputed at length. This count of the homeless population is somewhat crude and is likely to significantly under-represent this subpopulation. A more recent local count of this population is covered in a latter section of this document. Nevertheless, according to 2000 census data, the number of persons living in Mississippi group quarters was 95,414. Of this total, more than half were residing in institutional settings, such as correctional institutions or nursing home, and the remaining portion was residing in non-institutionalized settings, such as in college dormitories or military quarters. These data are presented in Table III.10.

POPULATION AND HOUSEHOLD FORECAST

The Mississippi Development Authority produces population and household forecasts which have been utilized in this Consolidated Plan by extracting the share of the population and households that are attributable to the entitlement communities.⁵ In this fashion, the MDA has been able to better anticipate housing and community development needs within the non-entitlement areas of the state. As seen in Table III.11, both entitlement and non-entitlement areas are presented. Overall, the state is expected to grow to 2.98 million people by 2015 and to comprise some 1.1 million households. However, the non-entitlement areas of the state are expected to grow more quickly, rising from 2.45 million people and 899,000 households to 2.59 million people and 957,788 households.

Table III.10 Group Quarters Population Mississippi Non-Entitlement Areas 2000 Census SF1 Data	
Group Quarters	Population
Institutionalized	
Correctional Institutions	25,778
Nursing Homes	18,382
Other Institutions	6,666
Total	50,826
Non-institutionalized	
College Dormitories	29,238
Military Quarters	5,722
Other Non-institutional Group Quarters	9,628
Total	44,588
Group Quarters Population	95,414

Table III.11 Forecasted Population and Households State of Mississippi U.S. Census and MDA Projections		
Year	Population	Households
2000		
Entitled	392,857	147,207
Non-Entitled	2,451,801	899,227
Total	2,844,658	1,046,434
2015		
Entitled	391,713	156,794
Non-Entitled	2,591,650	957,788
Total	2,983,363	1,114,582

⁴http://factfinder.census.gov/servlet/MetadataBrowserServlet?type=subject&id=GQ_USF1&dssspName=DEC_2000_SF1&back=update&lang=en

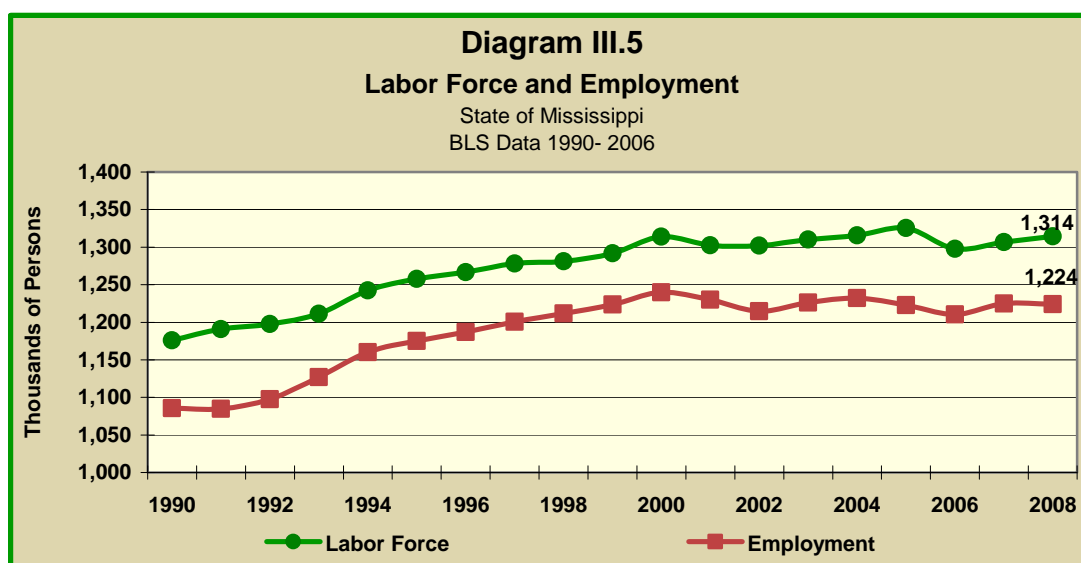
⁵ The MDA was able to supply a single population and household forecast point, 2014, for each county. The 2000 share of each entitlement was extract from both 2000 and 2014. A compound annual growth rate was taken to extend the forecast through 2015.

C. ECONOMIC CONDITIONS

Some of the following data are presented for the non-entitlement areas of Mississippi and other information is presented for all of Mississippi. Because both Bureau of Labor Statistics data and Bureau of Economic Analysis information are reported only by county and people commute to their places of work, these latter statistics are presented for Mississippi in its entirety.

LABOR FORCE AND EMPLOYMENT

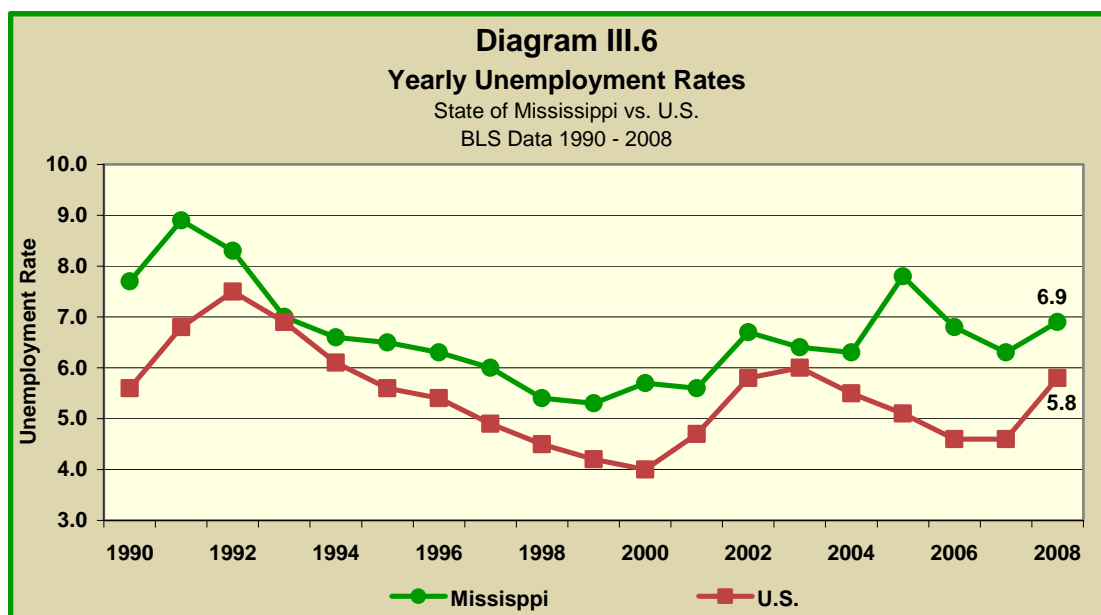
Over the last nineteen years, from 1990 through 2008, the labor force in Mississippi, defined as people either working or looking for work, rose from about 1.15 million people to more than 1.3 million people, which represented a growth of nearly 12.0 percent. However, in 2008, the Bureau of Labor Statistics (BLS) measure of employment had not quite returned to the pre-hurricane levels seen in 2005, as noted in Diagram III.5, below. Still, the number of employed people has stalled and was almost the same in 2008 as it was in 1999 with 1,233,725 persons employed.



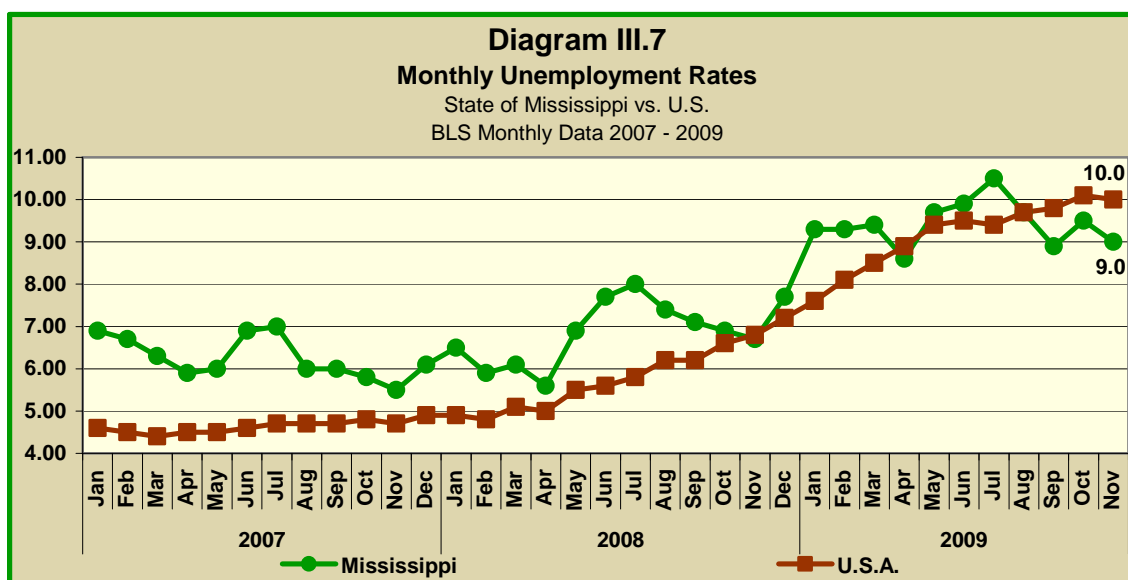
Over this same period, the BLS unemployment rate fluctuated from a high of 8.9 percent seen in 1991 to a low of 5.3 percent seen in 1999. However, statewide, the unemployment rate was 6.8 percent in 2006, 6.3 percent in 2007 and 6.9 percent in 2008, as seen in Table III.12, presented on the following page.

Year	Labor Force	Employment	Unemployment	Unemployment Rate
1990	1,175,744	1,085,419	90,325	7.7
1991	1,190,725	1,084,695	106,030	8.9
1992	1,197,633	1,097,672	99,961	8.3
1993	1,211,182	1,126,904	84,278	7.0
1994	1,242,550	1,159,959	82,591	6.6
1995	1,257,567	1,175,278	82,289	6.5
1996	1,266,609	1,187,018	79,591	6.3
1997	1,278,015	1,200,845	77,170	6.0
1998	1,281,362	1,211,535	69,827	5.4
1999	1,291,684	1,223,725	67,959	5.3
2000	1,314,154	1,239,859	74,295	5.7
2001	1,302,564	1,229,884	72,680	5.6
2002	1,302,235	1,214,631	87,604	6.7
2003	1,310,099	1,226,293	83,806	6.4
2004	1,315,664	1,232,139	83,525	6.3
2005	1,325,646	1,222,682	102,964	7.8
2006	1,297,954	1,210,245	87,709	6.8
2007	1,306,633	1,224,774	81,859	6.3
2008	1,314,444	1,223,858	90,586	6.9

Historically, Mississippi's unemployment rate has tended to be consistently higher than the national rate. Even when the national rate moved sharply up in 2008 to 5.8 percent, Mississippi's rate was still slightly higher at 6.9 percent, as seen in Diagram III.6.



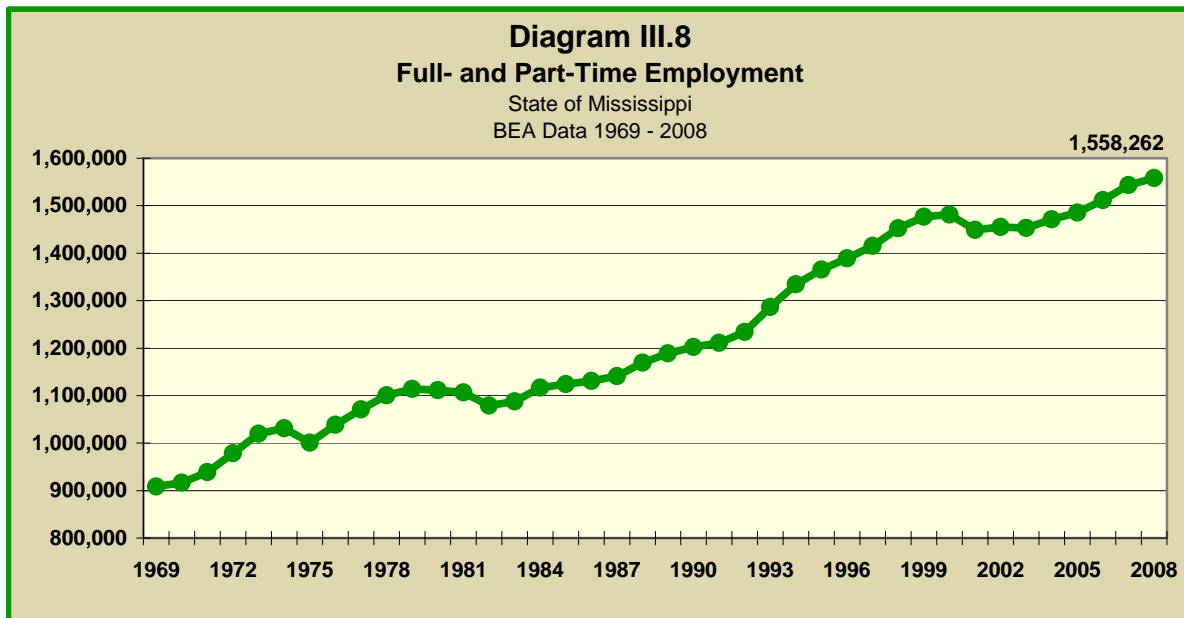
However, both the nation and Mississippi entered a difficult economic time by the close of 2008. While final statistics are not yet available for the 2009 time period, monthly statistics indicate recent erratic employment figures. As seen in Diagram III.7, below, the unemployment rate in Mississippi shot to 10.5 percent in July 2009 while the state rate was 9.4 percent, and by November it had fallen back to 9.0 percent at the same time that the national average was 10.0 percent.



FULL AND PART-TIME EMPLOYMENT

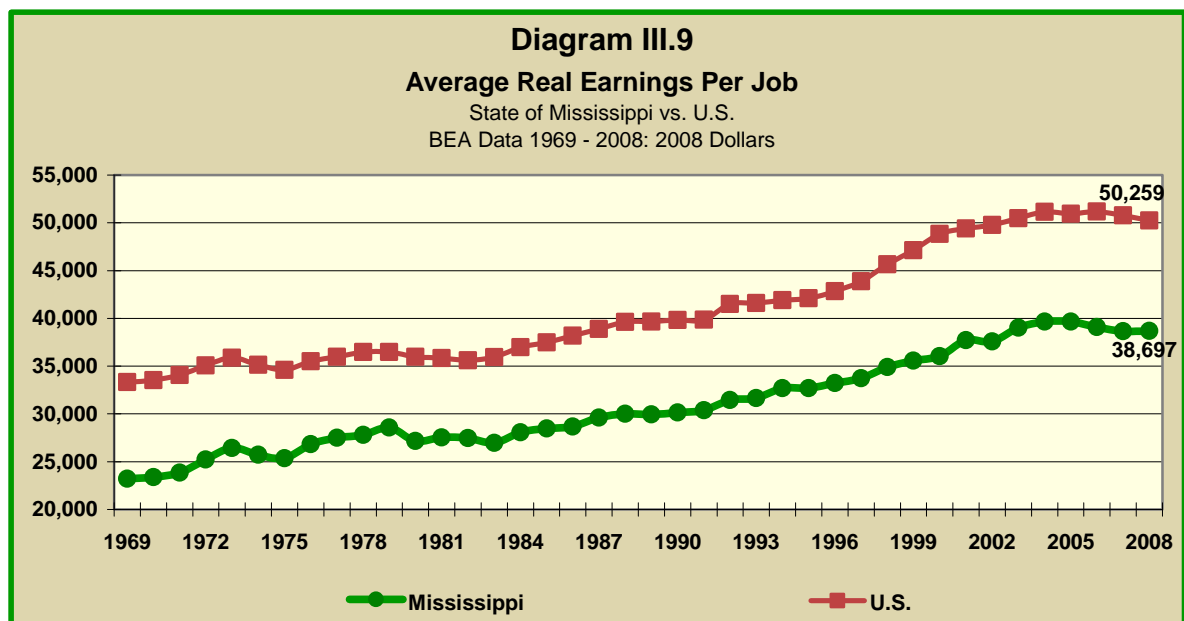
The Bureau of Economic Analysis (BEA) provides an alternate view of employment representing a count of both full- and part-time jobs rather than people working or seeking work. Thus, a person working more than one job can be counted more than once. These data are drawn from administrative records; thus there is somewhat of a delay in reporting the information. The most current annual employment data reported by the BEA was released in the fall of 2009.

BEA data show that the total number of full- and part-time jobs in Mississippi increased moderately from 1969 through 2008, rising from 908,000 jobs to more than 1.33 million jobs over the 40-year time period. Of course, Mississippi was dragged down considerably by national recessions, such as those seen in 1974 to 75, 1981 to 81, and 2001, particularly with the collapse of Worldcom in Jackson. Still a steady recovery in total jobs has been underway, beginning in 2002, with the total number of jobs rising by 109,000 jobs, as seen in Diagram III.8 on the following page. Additional details on these figures are presented in Table C.1 of Appendix C.



EARNINGS AND PERSONAL INCOME

BEA data also include estimates of earnings and personal income. When the total of earnings is divided by the number of jobs and deflated to remove the effects of inflation, the average real earnings per job is determined, as seen below.

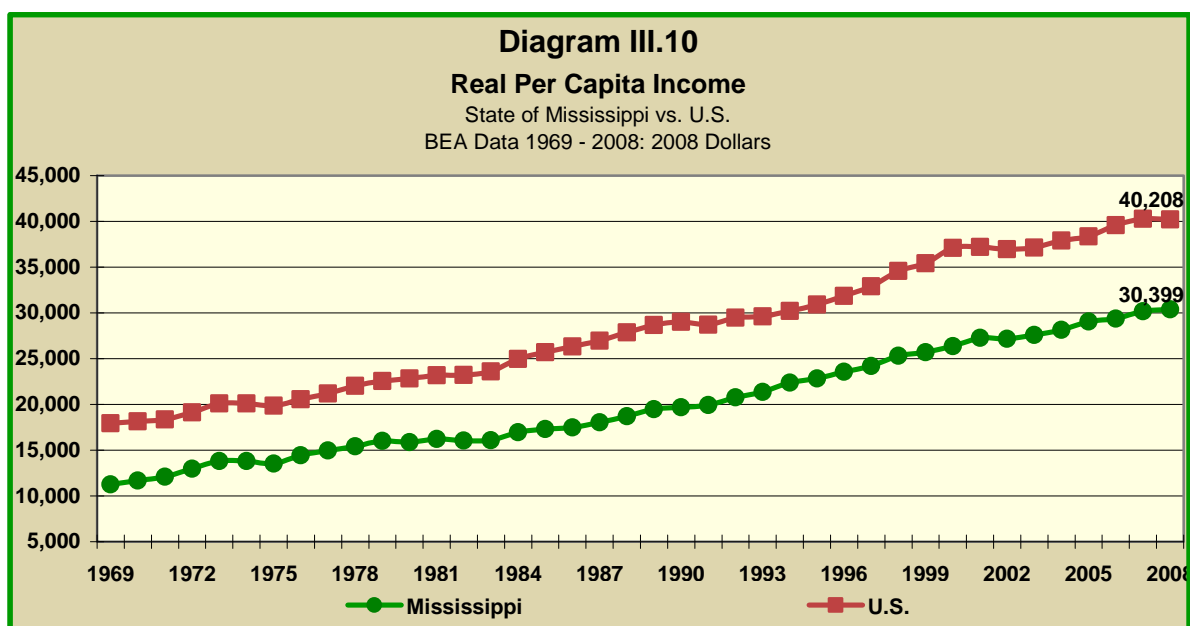


Unfortunately, average earnings per job in Mississippi have lagged in recent years, actually falling a little each year since 2004. Furthermore, the Mississippi average earnings per job of \$38,697 in 2008 was \$11,562 less than the national average of \$50,259. On the other

hand, at least this was less than the difference between the state and national average seen the prior year when it was \$12,109.

Another perspective of the state of the economy involves comparing the total of all forms of income: earnings from jobs plus transfer payments and property income, such as dividends, interest and rents. When all these data are summed, equating to total personal income and then divided by population, per capita income is the result.

Historically, Mississippi has experienced a per capita income that is substantially less than the national average. By 2008, the difference between these two measures of income had swelled to more than \$9,800, as seen in Diagram III.10 below. This tends to underscore that both earned income and unearned income are lower in Mississippi than elsewhere.

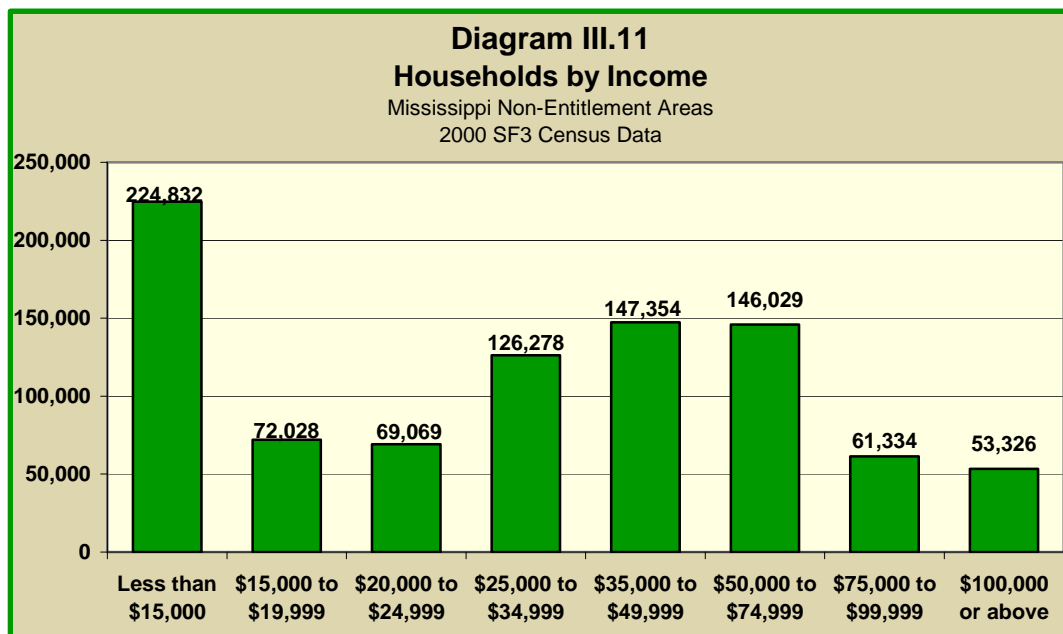


DISTRIBUTION OF INCOME

To view how income is distributed throughout Mississippi, the number of households in selected income categories were drawn from the 2000 census for the non-entitlement areas of Mississippi. As seen in Table III.13, 25.0 percent of all households had incomes of less than \$15,000, with another 8.0 percent having income from \$15,000 to \$19,999. All told, over 40.0 percent of all Mississippi households had incomes less than \$25,000 in 1999.

Table III.13 Households by Income Mississippi Non-Entitlement Areas 2000 SF3 Census Data	
Income	Persons
Less than \$15,000	224,832
\$15,000 to \$19,999	72,028
\$20,000 to \$24,999	69,069
\$25,000 to \$34,999	126,278
\$35,000 to \$49,999	147,354
\$50,000 to \$74,999	146,029
\$75,000 to \$99,999	61,334
\$100,000 or above	53,326
Total Households	900,250
Median Household Income (\$)	31,330

As graphically presented in Diagram III.11, below, very small portions of the population had incomes from \$75,000 to \$99,999 or \$100,000 or more, just 6.8 percent and 5.9 percent, respectively.



POVERTY

The Census Bureau uses a set of income thresholds that vary by family size and composition to determine poverty status. If a family's total income is less than the threshold for that size family, then that family, and every individual in it, is considered poor. The poverty thresholds do not vary geographically, but they are updated annually for inflation using the Consumer Price Index. The official poverty definition counts monetary income earned before taxes and does not include capital gains and non-cash benefits such as public housing, Medicaid and food stamps. Poverty is not defined for people in military barracks, institutional group quarters or for unrelated individuals under the age of 15, such as foster children. These people are excluded from the poverty calculations, as they are considered as neither poor nor non-poor.⁶

Table III.14 Poverty Status by Age Mississippi Non-Entitlement Areas 2000 SF3 Census	
Cohort	Persons
Under 5 years	58,204
6 to 18 years	116,986
18 to 64 years	238,057
65 years and over	54,941
Total Persons in Poverty	468,188
Poverty Rate	19.7%

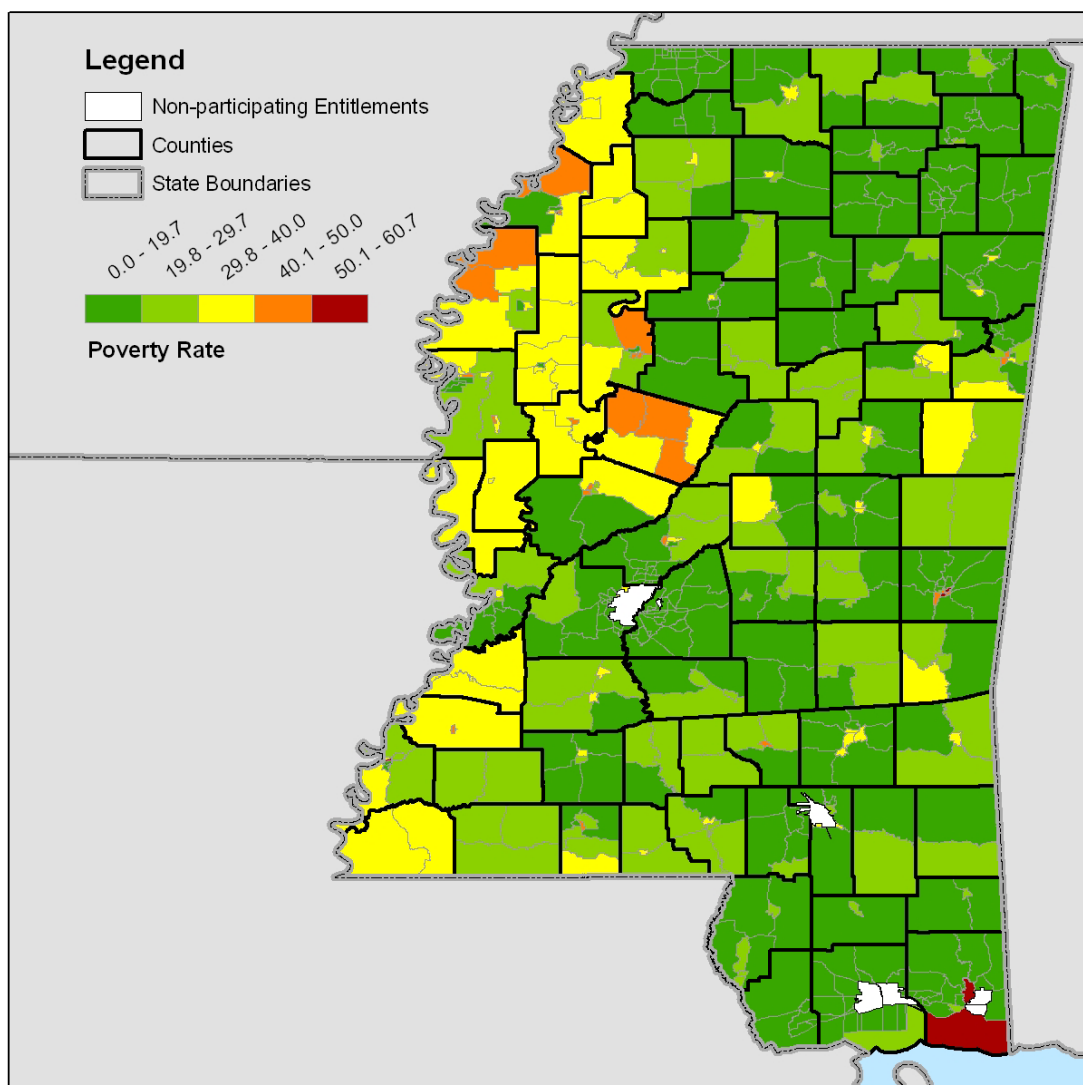
In the non-entitlement areas of Mississippi, the poverty rate in 2000 was 19.7 percent, that is, 468,188 persons were considered to be living in poverty at that time. This rate was significantly higher than the national average of 12.4 percent. Table III.14 shows that the non-entitlement areas had roughly 58,000 children under the age of 5 living in poverty at the time the census was taken, with another 116,986 children between the ages of 6 and 18 living in

⁶<http://www.census.gov/hhes/poverty/povdef.html>.

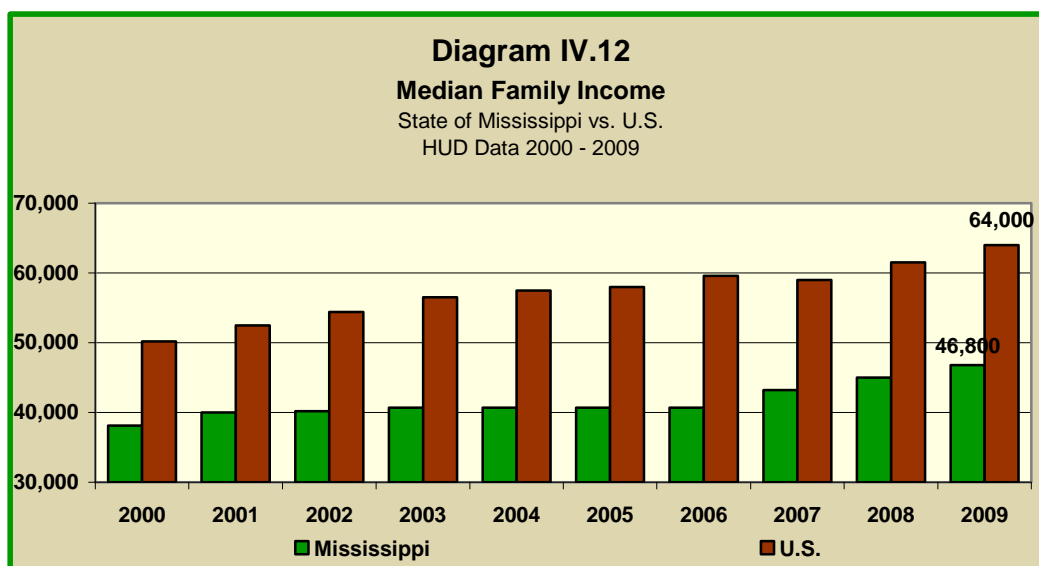
poverty. Nearly 55,000 of the state's citizens 65 year of age or older were also living in poverty.

However, the distribution of poverty in Mississippi was not evenly distributed, with some areas of the state having much higher concentrations of poverty than others. Map III.5 presents a picture of the poverty rates by census tract for all areas outside of the entitlement communities. HUD notes that a disproportionate share exists when the share is 10.0 percentage points higher than the jurisdiction average, or in the case of the non-entitlement areas of Mississippi, where more than 29.7 percent of residents were in poverty. As seen therein, the Northern and Southern Delta regions tended to have much higher concentrations of poverty, as did the Southwest region of the state.

Map III.5
Poverty Rate by Census Tract
 Mississippi Non-Entitlement Areas
 2000 Census Data



While there tended to be large numbers of persons in poverty in Mississippi, the HUD adjusted median family income continued to increase over time. As seen in Diagram III.12, the medium family income increased from \$38,100 in 2000 to \$46,800. Unfortunately, during this same time frame, the national average median family income increased from \$50,200 to \$64,000. Consequently, Mississippi's median family income remained substantially less by about \$17,200.



Anti-Poverty Strategy

The State of Mississippi's anti-poverty strategy consists of two components: welfare reform and enhanced economic development. The State's welfare reform initiative is based upon personal responsibility, time-limited assistance, and work for the receipt of benefits. Temporary Assistance for Needy Families (TANF) is the cash assistance component that helps families work toward their goal of total independence. TANF recipients are required to work in exchange for their temporary public assistance. MDA functions as a significant component of Mississippi's effort to promote job creation in the private sector, asset growth, and community and economic development in economically distressed areas such as inner cities and rural areas of the State. The Workforce Investment Network (WIN) in Mississippi is an innovative strategy designed to provide convenient, one-stop employment and training services to employers and job seekers. With a combination of federal, state, and community workforce services, WIN is able to create a system that is both convenient to the citizens and user-friendly. By putting Mississippians to work, WIN helps to establish a broader tax base, which in turn grows communities to assist with this anti-poverty strategy.

D. SUMMARY

In 2000, Mississippi had a total state population of 2,844,658 persons. Statewide, population rose about 3.8 percent from 2000 through 2009 to 2.95 million persons. Mississippi's population residing in non-entitlement areas of the state was 2,451,801 in 2000 and by 2008 was 2,559,479; this was a total increase of 107,678 persons or 4.39 percent. In 2000, the non-entitlement areas of Mississippi showed racial and ethnic populations of 64.0 percent white, 33.9 percent black, 0.6 percent two or more races, 0.5 percent Asian, 0.5 percent other, 0.4 percent American Indian and 0.02 percent native Hawaiian. Certain populations of racial and ethnic minorities were also concentrated in geographic areas of the state, such as the black population in the western portion of Mississippi. Nearly 25 percent of the population aged 5 or older in the non-entitlement areas in the state had one or more disabilities at the time of the 2000 census. Overall, the state population is expected to grow to 2.98 million people by 2015, comprising some 1.1 million households. However, the non-entitlement areas of the state are expected to grow more quickly, rising from 2.45 million people and 899,000 households to 2.59 million people and 957,788 households.

Over the last nineteen years, from 1990 through 2008, the labor force in Mississippi, defined as people either working or looking for work, rose from about 1.15 million people to more than 1.3 million people, which represents a growth of nearly 12.0 percent. Statewide, the unemployment rate was 7.8 percent in 2005, 6.3 percent in 2007 and 6.9 percent in 2008. Mississippi has experienced a per capita income that is substantially less than the national average, and by 2008, the difference between these two measures of income swelled more than \$9,800. In the non-entitlement areas of Mississippi, the poverty rate in 2000 was 19.7 percent with 468,188 persons considered to be living in poverty at that time. This rate was significantly higher than the national average of 12.4 percent. The population of persons living in poverty was also found to be somewhat concentrated in the western half of the state.

IV. Mississippi Housing Market Analysis

A. INTRODUCTION

The following narrative provides information about the housing market, the supply and demand for housing over time, building permit data and related price information for both rental properties and homeownership opportunities in Mississippi.

B. HOUSING STOCK

In 2000, the Census Bureau reported that the entire state of Mississippi had 1,161,953 total housing units. Since that time, the Census Bureau has continued to release estimates of the total number of housing units in the state and the state's counties. Data specific to the non-entitlement areas of Mississippi are not computed. Nevertheless, the annual estimates of housing stock are presented in Table IV.1, at right. As seen therein, the total housing stock increased by more than 105,000 units from 2000 through 2008. In fact, even though there was a net loss of more than 5,500 housing units following the 2005 hurricanes, recovery has occurred strongly, with housing units increasing by 18,233 in 2007 and by 19,282 in 2008.

Table IV.1 Housing Unit Estimates⁷ State of Mississippi 2000 Census and Intercensal Estimates	
Year	Persons
2000	1,161,953
2001	1,184,289
2002	1,196,161
2003	1,208,175
2004	1,221,011
2005	1,235,269
2006	1,229,716
2007	1,247,949
2008	1,267,231
Total Change	105,278

TYPE AND TENURE

At the time that the 2000 census was taken, the non-entitlement areas of Mississippi had 702,258 single-family units and another 187,033 mobile homes. These two types of housing units dominated the non-entitlement communities throughout the state and comprised 89.1 percent of all residential units. As seen in Table IV.2, at right, the non-entitlement areas of the state had just under 1,000,000 total housing units in 2000.

However, not all of the 998,154 housing units were occupied at the time. In fact, in the non-entitlement areas of the state, almost 100,000 units were unoccupied, for an occupancy rate of 90.1 percent. Of the 899,227 housing units in the non-entitlement areas of the state at the time of the 2000 census, 674,887 were owner-occupied units and 224,340 were renter-

Table IV.2 Housing Units by Unit Type Mississippi Non-Entitlement Areas 2000 Census SF3 Data	
Unit Type	Units
Single-Family Unit	702,258
Duplex	22,037
Tri- or Four-Plex	28,343
Apartments	55,754
Mobile Homes	187,033
Boat, RV, Van, Etc.	2,729
Total	998,154

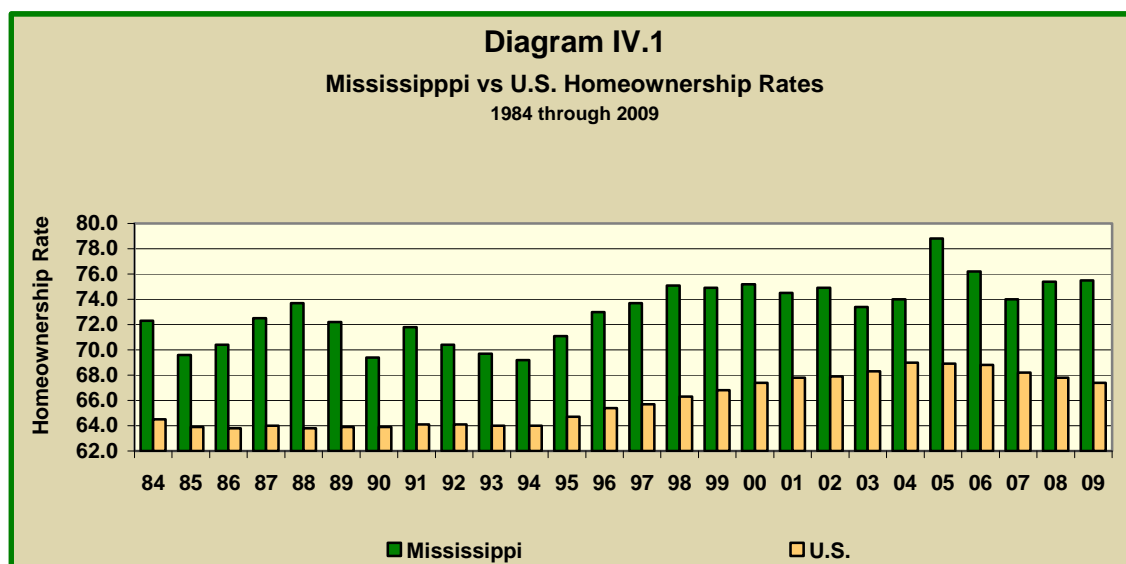
⁷ Statewide total includes all entitlement areas not included in the consolidated planning area.

occupied units. These figures represented a homeownership rate of 75.1 percent, which was substantively higher than the national average at that time of 69.9 percent, as seen at right in Table IV.3.

The Census Bureau also releases estimates of homeownership annually. In Mississippi, the sampling methodology causes some variability in survey results from year to year. In 1984, when the U.S. homeownership rate was at 64.5 percent, Mississippi experienced a rate of 72.3 percent. By 2009, the U.S. homeownership rate stood as 68.2 percent while Mississippi's homeownership rate was 75.5 percent as noted in Diagram IV.1, below.

Table IV.3
Housing Units by Tenure
Mississippi Non-Entitlement Areas
2000 Census SF3 Data

Housing Units	Units
Occupied Housing Units	899,227
Owner-Occupied	674,887
Renter-Occupied	224,340
Vacant Housing Units	98,927
Total Housing Units	998,154



DISPOSITION OF VACANT HOUSING

However, the nearly 100,000 vacant housing units deserve some review. At the time of the 2000 census, a total of about 11,300 units were sold or rented, but not yet occupied. Another 25,000 units were for seasonal or recreational use. Some were for rent or for sale, 21,541 and 12,990, respectively, as seen in Table IV.4, at right. However, some concern should relate to the 27,621 units that were considered "other vacant." These types of units were not available to the market

Table IV.4
Housing Units by Unit Type
Mississippi Non-Entitlement Areas
2000 Census SF3 Data

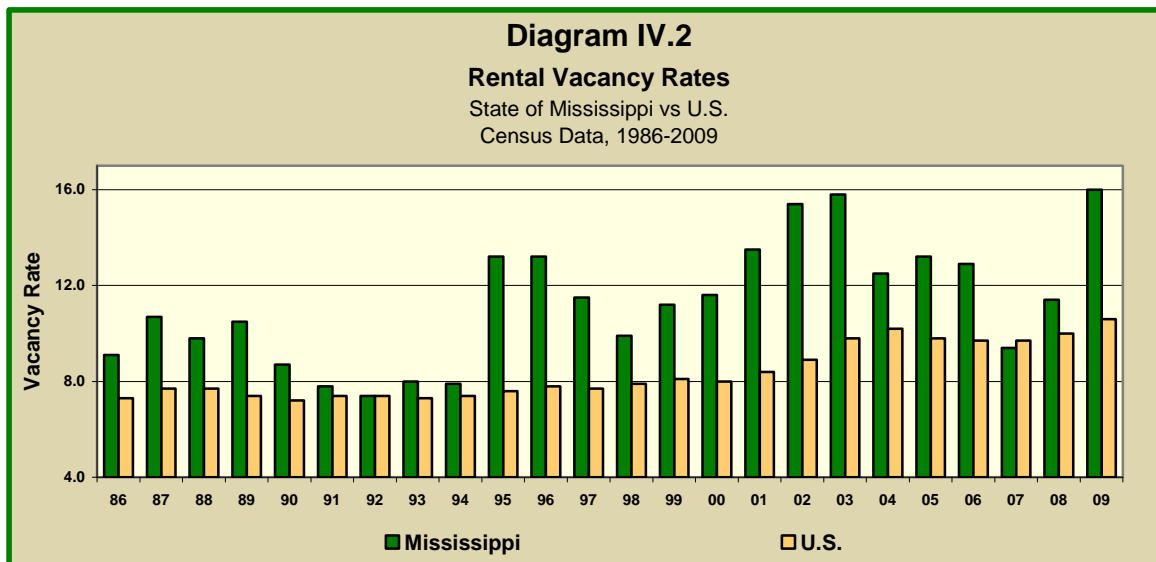
Disposition	Units
For Rent	21,541
For Sale	12,990
Rented or Sold, Not Occupied	11,311
For Seasonal, Recreational or Occasional Use	25,095
For Migrant Workers	369
Other Vacant	27,621
Total	98,927

place and usually have a blighting influence on the surrounding areas. Often these vacant units do not have a clear title and can present problems for local communities.

A rental vacancy rate can be computed by dividing the total of unoccupied units by the total of all units. This calculation resulted in an 8.8 percent vacancy rate, a little higher than a theoretical equilibrium rate of about 6.0 percent. The homeowner vacancy rate, computed in a similar fashion, resulted in a much lower 1.9 percent. Both of these statistics are within reason.

OTHER ESTIMATES OF RENTAL AND HOMEOWNER VACANCY RATES

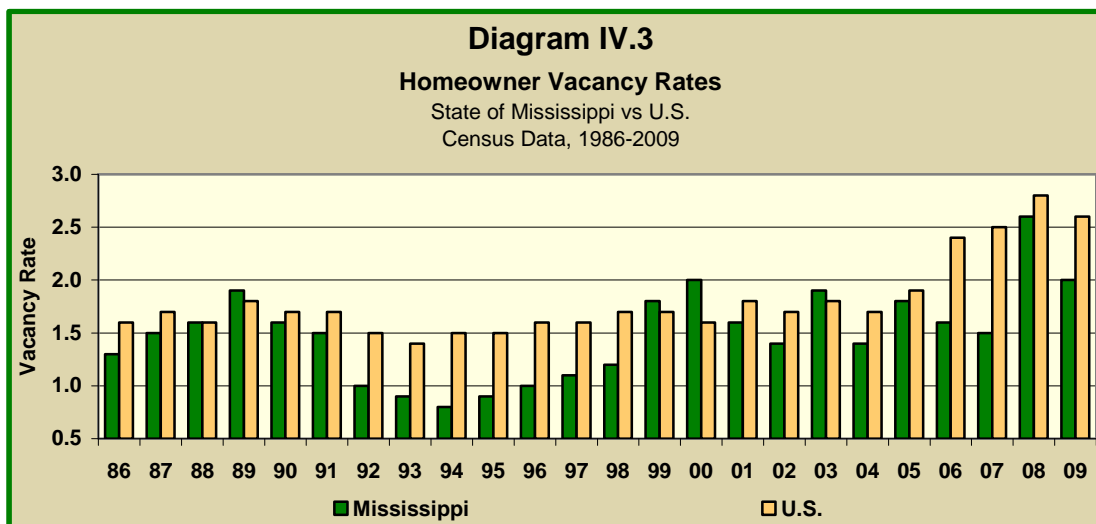
The U.S. Census Bureau conducts annual surveys to estimate rental vacancy rates. Similar to the homeownership survey, the sampling methodology tends to occasionally lead to variation in the data. Nonetheless, in 1986, Mississippi's rental vacancy rate was 9.1 percent, while the national average was somewhat less, at 7.3 percent. By 2003, Mississippi's vacancy rate had swollen to 15.8 percent; this was much higher than the national average of 9.8 percent. The rental vacancy rate reported by the Census Bureau for 2009 was 16.0 percent, and this was an unusually high vacancy rate.⁸



Similar to rental vacancy rates, the U.S. Census Bureau estimates homeowner vacancy rates in Mississippi each year for its Housing Vacancy Survey. These statistics show that the state's vacancy rate was at its lowest in 1994, when it had fallen to 0.8 percent. This was almost half of the nation's 1.5 percent. Homeowner vacancy rates rose quite a bit since that time, with the 2009 rate in Mississippi at 2.0 percent and the national rate at 2.6 percent, as seen in Diagram IV.3, below. Taken together, these last three charts imply that

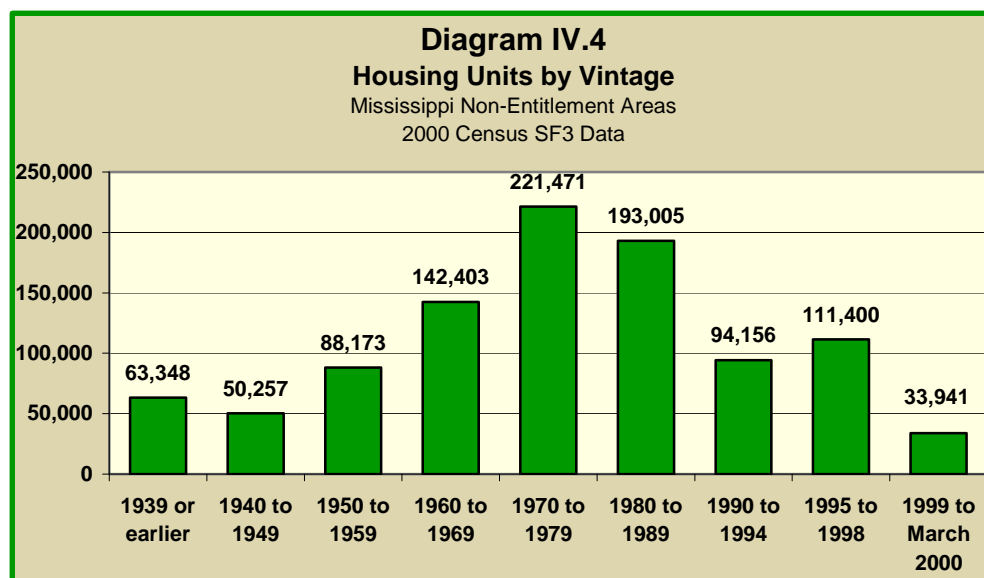
⁸ <http://www.census.gov/hhes/www/housing/hvs/annual09/ann09ind.html>. These values are occasionally revised, but the revisions are typically a few tenths of a percent.

the housing markets in Mississippi are not as badly hindered as those in the remainder of the United States.



AGE OF THE HOUSING STOCK

The age of the housing stock is also reported in the 2000 census data. The age of the housing stock has been grouped into nine categories, ranging from 1939 or earlier through 2000. The 1970s saw substantive additions to the housing stock when some 221,471 units were added; another 193,000 units were added in the 1990s and about 240,000 were added in the last decade, as seen in Diagram IV.4, below.



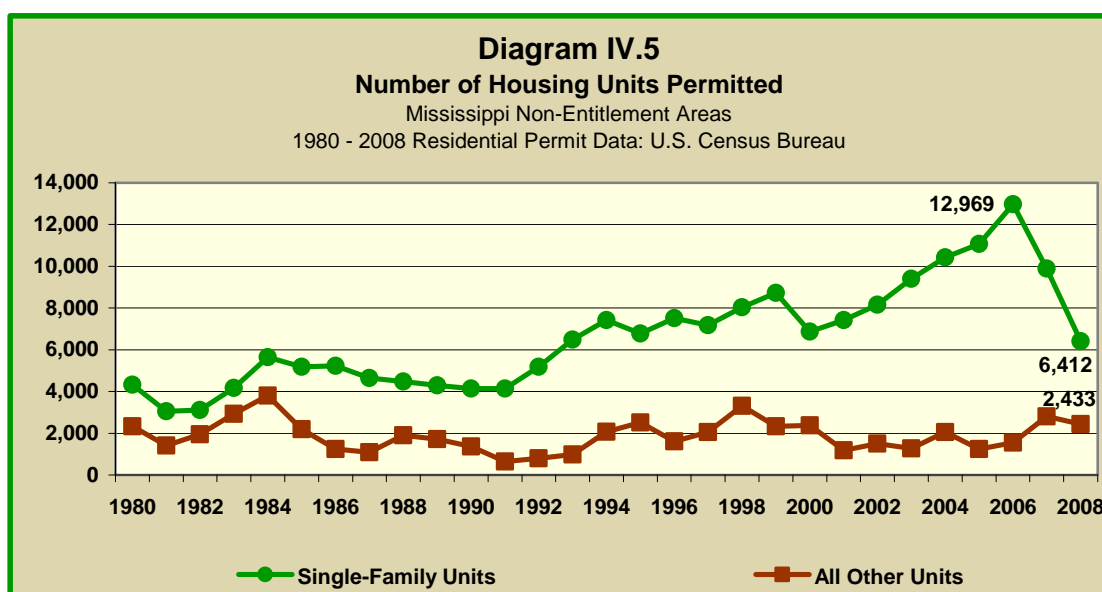
However, these data only present information for the non-entitlement areas of the state through March 2000. Other data exist to help better understand the current housing situation in the non-entitled areas of Mississippi, as described in the following section.

C. HOUSING PRODUCTION AND AFFORDABILITY

HOUSING PRODUCTION

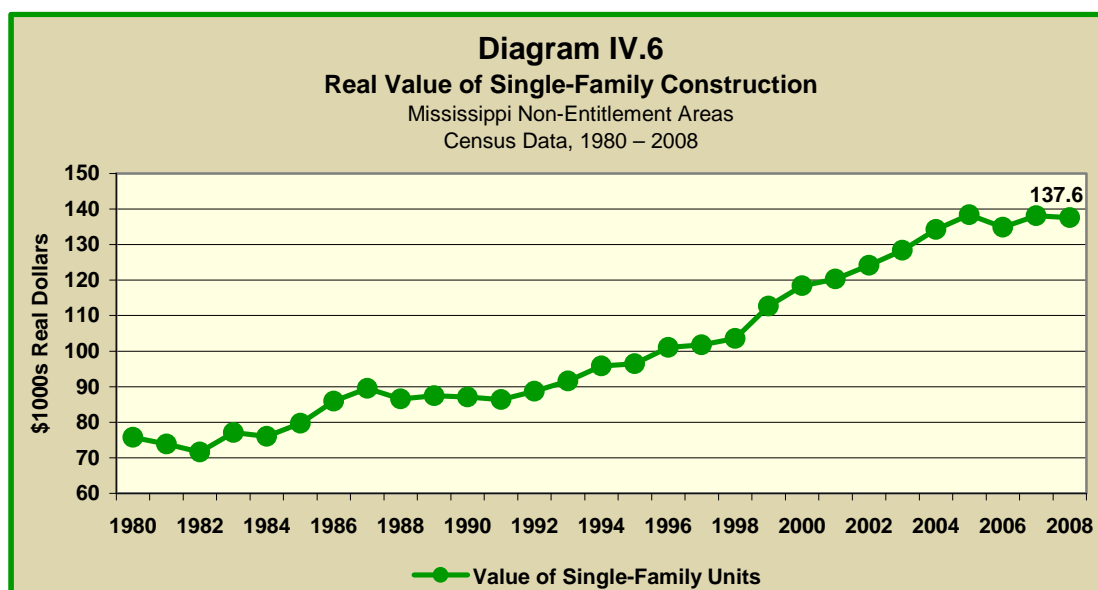
The Census Bureau reports the number of residential building permits issued each year for all permit issuing places, including the state of Mississippi. Reported data are single family units, duplexes, and tri- and four-plex units and all units within facilities comprising five or more units. A detailed presentation of that data is offered in Appendix C, Table C.2.

Diagram IV.5 presents the number of both single-family units and all other types of units permitted in the non-entitlement areas of the state from 1980 through 2008. The total number of single-family units was shown to have generally increased over this time period, with a high reached in 2006 at 12,969 units permitted. However, by 2008 the number of single-family units permitted fell by roughly half to 6,412. In terms of all other units, this figure has held more steadily throughout this period, with figures mostly hovering around the 2,000 level. In 2008, 2,433 non-single-family units were permitted. During the eight years of the last decade, slightly more than 99,000 units were permitted in the non-entitlement areas of Mississippi. New construction has made significant changes to the total housing stock. Furthermore, with the 2000 through 2008 change in population of roughly 107,000 person, this substantive change in the housing stock means that the number of “other vacant” units has also risen, even after correcting for housing stock lost due to the 2005 hurricanes.



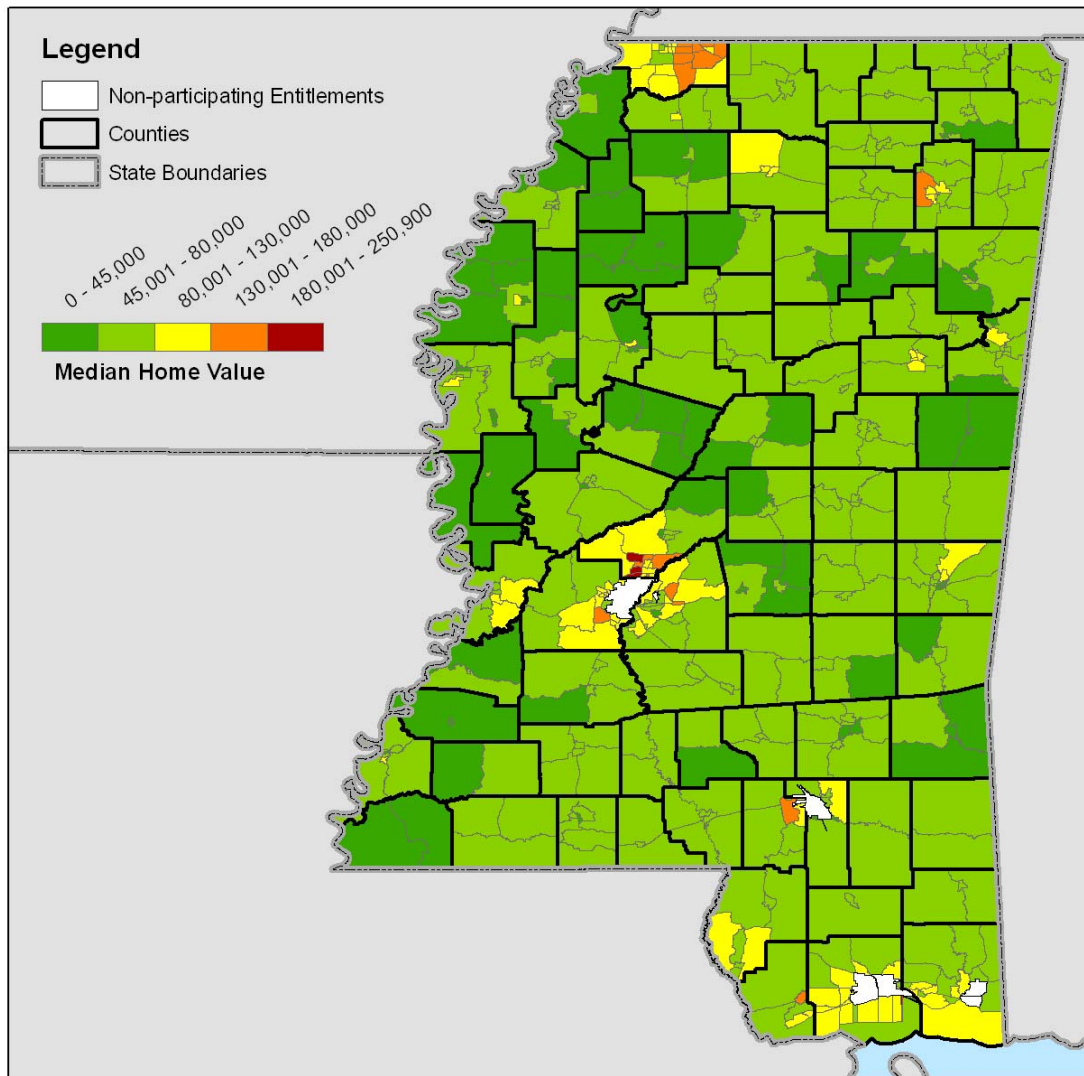
HOUSING PRICES

The Census Bureau also reports the value of construction appearing on a building permit, excluding the cost of land and related land development. As seen below in Diagram IV.6, the construction value of single-family dwellings generally increased from 1980 through 2008, with the value in 2008 at \$137,600. However, the real value of construction has changed very little over the last four years, with the 2005 value slightly higher, at \$138,400. It would appear that the longer-term increases in the value of construction that began in 1991 were paused as of 2008.



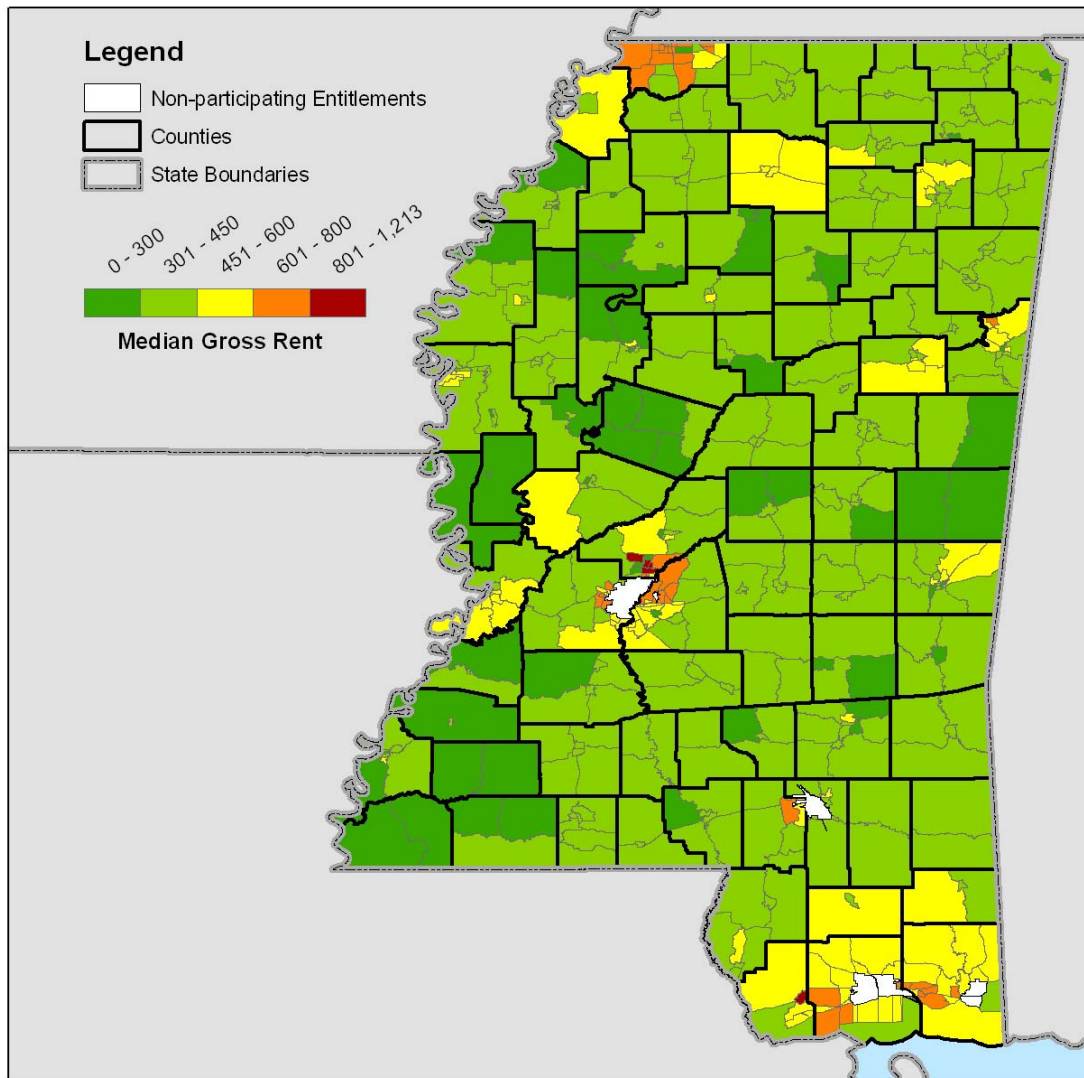
On the other hand, the distribution of housing prices around the state remained fairly large. While the median value of a home was about \$94,000, the distribution of the median values tended to be much lower in the more rural areas of the state and higher in or near the more urbanized areas of the state. In Map IV.1, presented on the following page, it can be seen that census tract areas outside of the entitlement communities that tended to have higher portions of poverty, such as the Delta, also tended to have housing values that were low, such as less than \$45,000. At the other extreme, the median value of housing that was closer to urbanized areas, such as the very northeastern section of Mississippi, appears to be under the influence of the greater Memphis metropolitan area, with the median housing prices falling in a range from \$80,000 to \$130,000 and an even higher range, from \$130,000 to \$180,000. Still, a few census tracts that fell within the non-entitlement areas of the state still had very high prices, such as those areas north of the city of Jackson where median housing prices stood in the range of \$180,000 to \$250,000.

Map IV.1
Median Home Value by Census Tract
Mississippi Non-Entitlement Areas
2000 Census



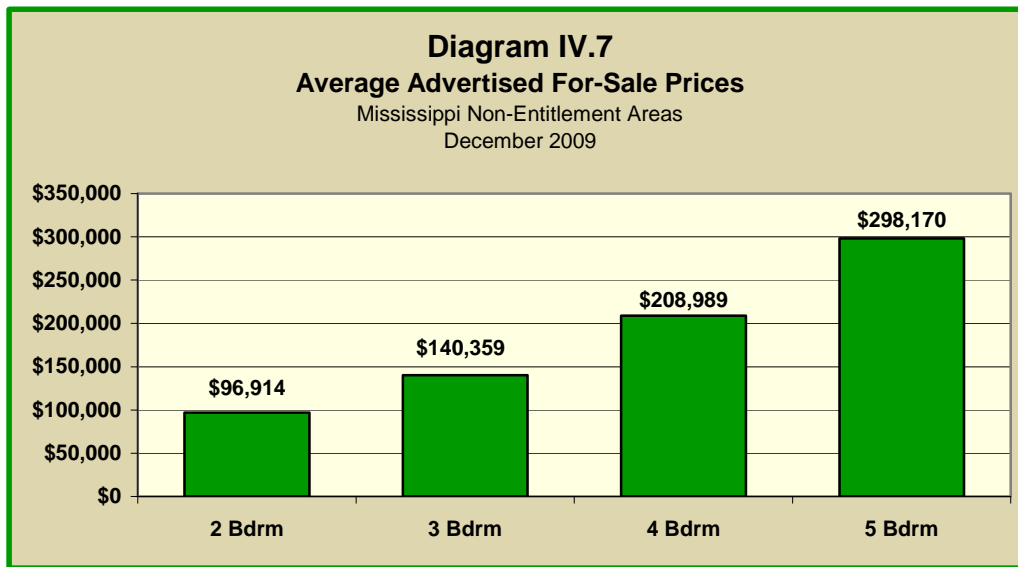
A very similar situation can be seen when viewing median rental values throughout the state. While the median rent was \$626 per month, when the median rents are viewed by census tract, the non-entitlement areas of the state had a wide range. Again, areas with lower incomes tended to have lower rents, such as the Delta having median rents of less than \$300. Furthermore, for areas that were within the influence of urbanized areas or smaller cities, rents tended to be higher. Median rents surrounding areas such as Memphis, Jackson or Hattiesburg ranged from \$601 to \$800, with a few census tracts north of Jackson having medians that ranged from \$801 to \$1,200, as seen in Map IV.2, on the following page.

Map IV.2
Median Gross Rent by Census Tract
 Mississippi Non-Entitlement Areas
 2000 Census

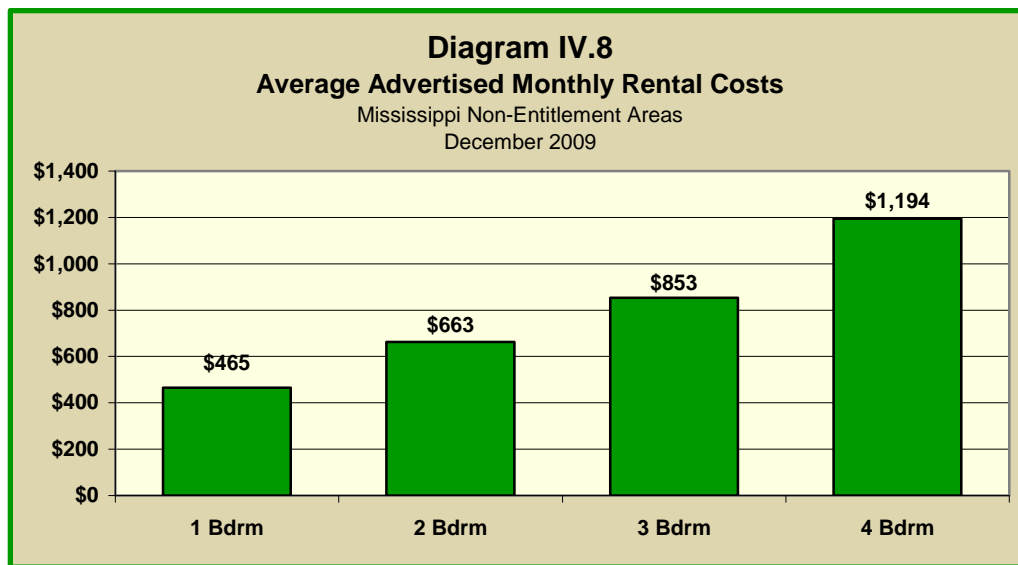


In December 2009, advertised for-sale and for-rent prices were gathered for non-entitlement areas throughout the state of Mississippi.⁹ For sale prices pertained to single-family homes from two to five bedrooms. As noted in Diagram IV.7, on the following page, for-sale prices in the non-entitlement areas of Mississippi differed by the size of the housing unit, with two-bedroom homes selling for under \$97,000 and five-bedroom homes selling for nearly \$300,000.

⁹ These data were extracted from <http://www.craigslist.com> on December 29, 2009, with 170 for sale records and 232 for rent records.



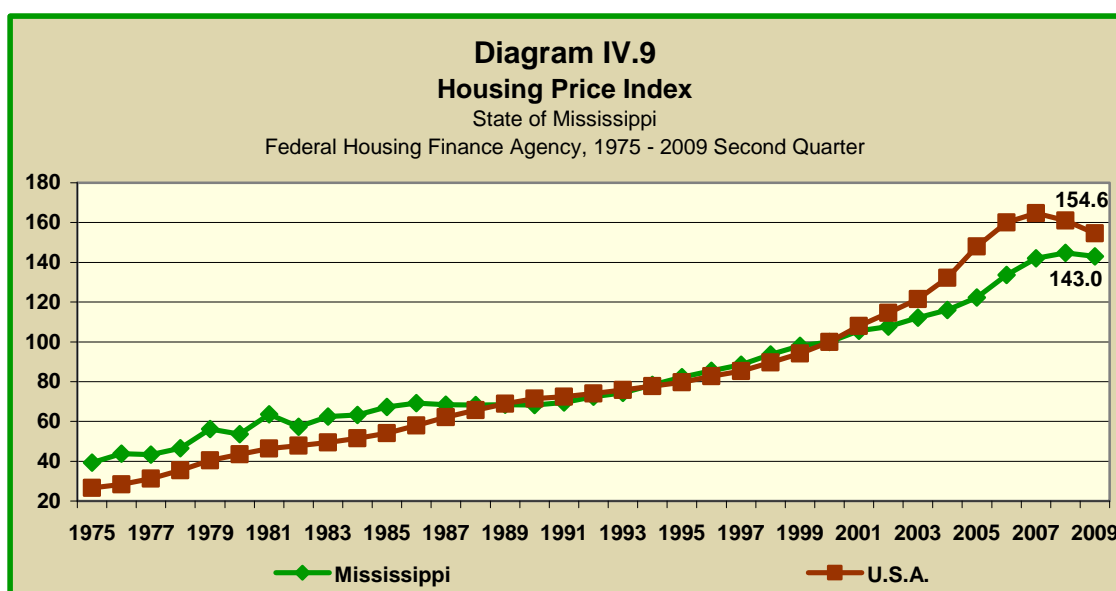
As portrayed in Diagram IV.8, below, rent data were collected for one-bedroom to four-bedroom units in December 2009. It was found that one-bedroom units rented for \$465 per month and four-bedroom units rented for \$1,194 per month.



Another indicator of housing cost was provided by the Federal Housing Finance Agency (FHFA). The FHFA, the regulatory agency for Fannie Mae and Freddie Mac, tracks average housing price changes for single-family homes and publishes a Housing Price Index (HPI) reflecting price movements on a quarterly basis. This index is a weighted repeat sales index, meaning that it measures average price changes in repeat sales or refinancing on the same properties. This information was obtained by reviewing repeat mortgage transactions on single-family properties whose mortgages have been purchased or securitized by Fannie

Mae or Freddie Mac since January 1975.¹⁰ There are over 31 million repeat transactions in this database, which is computed monthly. All indexes, whether state or national, have been set equal to 100 as of the first quarter of 2000.

Diagram IV.9, below, shows one quarter from each year from 1980 through the second quarter of 2009. As seen therein, the Mississippi index was lower than the U.S. index in 2000 with the gap between the two increasing through 2007. Since that time the U.S. index has started to decline while the Mississippi index has leveled off, much like the market prices presented in the previous pages. Nevertheless, the U.S. was still significantly higher than the Mississippi index in 2009, with the 2009 second quarter value reaching 154.6 nationally and the Mississippi value reaching just 143.0.



D. HOUSING

HOUSING PROBLEMS

While the Census Bureau does not delve deeply into the physical condition of the housing stock, selected questions from the decennial census do indeed address housing difficulties being faced by householders. These housing difficulties are represented by three different conditions: overcrowding, lack of complete plumbing or kitchen facilities, and cost burden. Each of these conditions is addressed below.

¹⁰ Office of Federal Housing Enterprise Oversight, News Release, December 1, 2006.

Overcrowding

HUD defines an overcrowded household as one having from 1.01 to 1.50 occupants per room and a severely overcrowded household as one with more than 1.50 occupants per room. This type of condition can be seen in both renter and homeowner households. Table IV.5 shows that overall 17,695 owner-occupied houses in the non-entitlement areas of Mississippi were overcrowded and an additional 6,066 were severely overcrowded at the time of the 2000 census. Together these figures represented about 3.5 percent of all owner-occupied homes in the non-entitlement areas of the state. In terms of renter-occupied homes, 12,010 were overcrowded and 6,795 more were severely overcrowded. These figures show that overall 8.4 percent of renter-occupied homes were either overcrowded or severely overcrowded. Thus, crowding issues were more than twice as common for renters as compared to homeowners in the non-entitlement areas of the state.

Table IV.5 Overcrowding and Severe Overcrowding Mississippi Non-Entitlement Areas Census 2000 SF3 Data				
Mississippi	No Overcrowding	Overcrowding	Severe Overcrowding	Total
Owner				
Households	651,126	17,695	6,066	674,887
Percent	96.5%	2.6%	0.9%	100.0%
Renter				
Households	205,535	12,010	6,795	224,340
Percent	91.6%	5.4%	3.0%	100.0%
Total				
Households	856,661	29,705	12,861	899,227
Percent	95.3%	3.3%	1.4%	100.0%

Households Lacking Complete Plumbing or Kitchen Facilities

According to the Census Bureau, a housing unit is classified as lacking complete plumbing facilities when any of the following is not present in a housing unit: piped hot and cold water, a flush toilet, and a bathtub or shower. Likewise, a housing 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. A lack of these facilities indicates that the housing unit is likely to be unsuitable.

The non-entitlement areas of the state had about 1.7 percent of its housing stock lacking complete kitchen facilities or 16,988 units. In the same geographic area, nearly that many units or 16,810 were lacking complete plumbing facilities, as seen in Table IV.6, on the following page.

Table IV.6
Housing Units with Incomplete Plumbing or Kitchen Facilities

Mississippi Non-Entitlement Areas
 2000 Census SF3 Data

Facilities	Units
Kitchen Facilities	
Lacking Complete Kitchen Facilities	16,988
Complete Kitchen Facilities	981,166
Total Units	998,154
Percent Lacking	1.7%
Plumbing Facilities	
Lacking Complete Plumbing Facilities	16,810
Complete Plumbing Facilities	981,344
Total Units	998,154
Percent Lacking	1.7%

Cost Burden

Cost burden refers to the amount of income expended for housing. A household experiences a cost burden if between 30.0 and 50.0 percent of household income is used for housing costs, and a household experiences a severe cost burden if 50.1 percent or more of household income is devoted to housing costs. Severely cost burdened renters and homeowners with a mortgage are at risk of homelessness because a single financial setback could result in a housing crisis. Severely cost burdened homeowners without a mortgage may be more likely defer maintenance on their housing unit, increasing the potential for health and safety threats as well as increasing the likelihood of more dilapidated units or blight and blighting influences.

The Census Bureau reports these conditions for three types of householders: renters and homeowners with and without a mortgage. According to 2000 census data, the non-entitlement areas of Mississippi had 16.1 percent or 35,073 renters with a cost burden, as well as another 16.4 percent, or 35,701 renters with a severe cost burden, as seen in Table IV.7, at right. There were also 43,059 homeowners with a mortgage who had a cost burden and 29,684 who had a severe cost burden, or 15.3 and 10.6 percent of the mortgage holders, respectively. In terms of houses occupied by owners

Table IV.7 Percent of Income Spent on Housing Mississippi Non-Entitlement Areas Census 2000 SF3 Data					
Mississippi	Less than 30.0%	31% - 50%	Above 50%	Not Computed	Total
Renter					
Households	110,338	35,073	35,701	36,625	217,737
Percent	50.7%	16.1%	16.4%	16.8%	100.0%
Owner With Mortgage					
Households	205,135	43,069	29,683	2,872	280,759
Percent	73.1%	15.3%	10.6%	1.0%	100.0%
Owner Without Mortgage					
Households	148,656	12,780	8,869	5,114	175,419
Percent	84.7%	7.3%	5.1%	2.9%	100.0%
Total					
Households	464,129	90,922	74,253	44,611	673,915
Percent	68.9%	13.5%	11.0%	6.6%	100.0%

without a mortgage, 12,780 had a cost burden and 5,114 had a severe cost burden. When totaled, nearly 91,000 households in the non-entitlement areas of the state experienced a cost burden and 74,253 had a severe cost burden.

HOUSEHOLDS WITH UNMET HOUSING NEEDS

Households that experience one or more of these housing problems are considered to have unmet housing needs. Such householders can be of any income level, race, ethnicity or family type. For the purposes presented herein, these data have been segmented by tenure, renters and homeowners, and by percent of median family income.

Table IV.8 2000 Households by Tenure with Unmet Housing Needs Mississippi Non-Entitlement Areas Revised Baseline CHAS Table 2A			
MFI	Renter	Owner	Total
0-30%	38,635	47,811	86,445
30.1 - 50.0	22,497	34,213	56,710
50.1 - 80.0	15,098	37,465	52,563
80.1 - 95.0	2,176	10,686	12,861
Above 95.0	5,915	35,627	41,542
Total	84,320	165,802	250,122

As seen in Table IV.8, there were 84,320 renters in the non-entitlement areas of the state and 165,802 homeowners who had unmet housing needs.¹¹ However, the goals and objectives of the programs targeted for the Consolidated Plan are designed specifically for assisting lower-income households or those having incomes of 80.0 percent of the median family income or less. As well, the Consolidated Plan uses data as they pertain to specific family types.

As seen in Table IV.9, at right, these renters and homeowners, by income, have been further segmented into elderly, small or large family, and other non-family householders. Consequently, there were 76,230 renters and another 119,489 homeowners with incomes of 80.0 percent of MFI or less that had unmet needs at the time of the last census. These roughly 196,000 householders fall under to purview of this plan.

Table IV.9 2000 Households with Problems Mississippi Non-Entitlement Areas Revised Baseline CHAS Tables Table 2A CHAS Data & MDA Forecast					
Percent of MFI	Elderly	Small Family	Large Family	Other Non-Family	Total
Renters with Unmet Need					
0-30%	6,551	15,937	5,624	10,523	38,635
30.1 - 50.0	3,110	9,748	3,099	6,539	22,497
50.1 - 80.0	1,626	5,854	2,939	4,679	15,098
80.1 - 95.0	240	791	695	450	2,176
Above 95.0	425	2,035	2,635	820	5,915
Total	11,952	34,364	14,993	23,011	84,320
Homeowners with Unmet Need					
0-30%	19,984	14,435	4,634	8,758	47,811
30.1 - 50.0	11,729	13,075	4,633	4,777	34,213
50.1 - 80.0	6,471	18,363	6,747	5,884	37,465
80.1 - 95.0	1,396	5,451	2,050	1,789	10,686
Above 95.0	3,499	18,062	9,226	4,840	35,627
Total	43,080	69,386	27,289	26,047	165,802
Total Householders with Unmet Housing Needs					
0-30%	26,535	30,372	10,258	19,281	86,446
30.1 - 50.0	14,839	22,823	7,732	11,316	56,710
50.1 - 80.0	8,097	24,217	9,686	10,563	52,563
80.1 - 95.0	1,636	6,242	2,745	2,239	12,862
Above 95.0	3,924	20,097	11,861	5,660	41,542
Total	55,032	103,750	42,282	49,058	250,122

¹¹ The data used in the 2005 – 2009 Mississippi Consolidated Plan are approximately 2 percent higher. These revised numbers have been derived from revised CHAS data released by HUD in November 2004, after the previous Mississippi Consolidated Plan was released to the public.

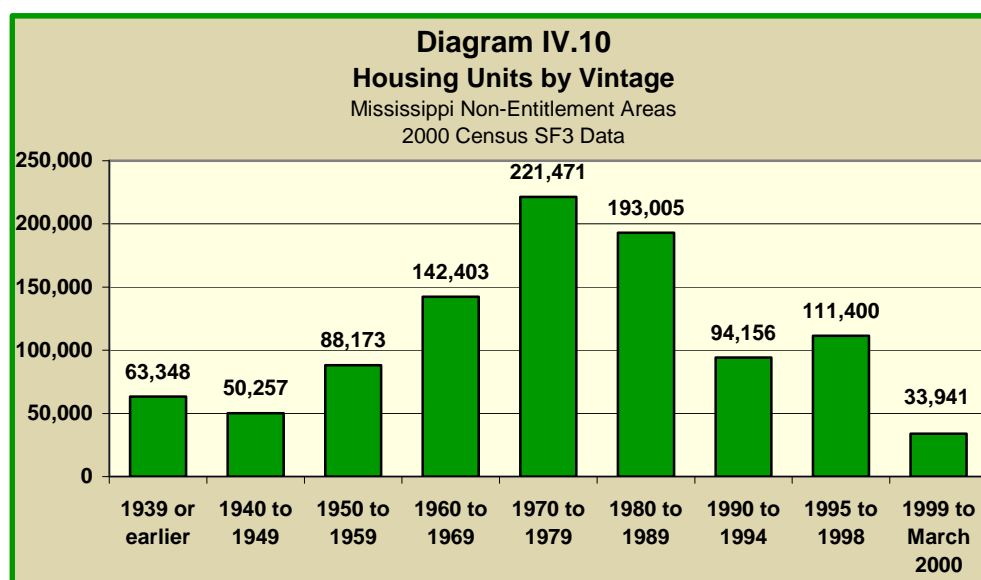
E. LEAD-BASED PAINT HAZARDS AND ACTIONS TO OVERCOME HAZARDS

LEAD-BASED PAINT HAZARDS

Older homes, particularly those built prior to 1940, have a higher potential for structural problems related to inadequate foundations and floor supports, poor plumbing, outdated electrical wiring, and substandard roofing, as well as a greater likelihood of lead-based paint hazards than homes built after 1940. Indeed, environmental issues play an important role in the quality of housing. Exposure to lead-based paint, which is more likely to occur in older homes, is one of the most significant environmental threats posed to homeowners and renters.

Medical understanding of the harmful effects of lead poisoning on children and adults in both the short- and long-term is increasing. Evidence shows that lead dust is a more serious hazard than ingestion of paint chips. Dust from surfaces with intact lead-based paint is pervasive and poisonous when inhaled or ingested. Making the situation more difficult is the fact that lead dust is so fine that it cannot be collected by conventional vacuum cleaners.

Lead-based paint was banned from residential use in 1978 because of the health risk it posed, particularly to children. Homes built prior to 1980 have some chance of containing lead-based paint on interior or exterior surfaces. The chances increase with the age of the housing units. According to 2000 census data, homes built before 1980 comprised 56.7 percent of the homes in Mississippi, as seen in Diagram IV.10.



Consequently, housing units built before 1980 are much more likely than newer homes to contain lead-based paint. HUD has established estimates for determining the likelihood of housing units containing lead-based paint. These estimates are as follows:

- 90 percent of units built before 1940;
- 80 percent of units built between 1940 and 1959; and
- 62 percent of units built between 1960 and 1979.

Other factors used to determine the risk for lead-based paint problems include the condition of the housing unit, tenure and household income. Households with young children are also at greater risk because young children have more hand-to-mouth activity and absorb lead more readily than adults. The two factors most correlated with the presence of lead-based paint hazards are income status and rental status. Low-income residents are less likely to be able to afford proper maintenance of their homes, leading to issues such as chipped and peeling paint, and renters are not as likely or are not allowed to renovate their rental units.

Lead-Based Paint Hazards in Mississippi

These HUD estimates were applied to total units by tenure and are portrayed in Table IV.9 to show the extent of lead-based hazards in Mississippi housing units located outside the state's entitlement communities. This table shows that a total of 348,133 housing units had the potential for lead-based paint hazards in Mississippi at the time of the 2000 census. This total included 95,762 renter-occupied units and 252,371 owner-occupied units. In both renter-occupied and owner-occupied units, the greatest number of units with lead-based paint risks were those built from 1970 to 1979, due to the large increase in the housing stock occurring during that decade.

Lead-Based Paint Hazards for Children

Children's exposure to lead has decreased dramatically over the past few decades due to federal mandates that lead be phased out of items such as gasoline, food and beverage cans, water pipes, and industrial emissions. However, despite a ban in 1978 on the use of lead in new paint, children living in older homes are still at risk from deteriorating lead-based paint and its resulting lead contaminated household dust and soil. Today lead-based paint in older housing remains the most common source of lead exposure for children.

Table IV.9	
Lead Based Paint Risks to Occupied Housing Units	
Mississippi Non-Entitlement Areas 2000 SF3 Census Data	
Renter-Occupied	
1939 or earlier	13,698
1940 to 1949	10,177
1950 to 1959	17,375
1960 to 1969	20,849
1970 to 1979	33,663
Total	95,762
Owner-Occupied	
1939 or earlier	36,053
1940 to 1949	24,482
1950 to 1959	44,515
1960 to 1969	57,475
1970 to 1979	89,847
Total	252,371
Total Occupied Units	
1939 or earlier	49,751
1940 to 1949	34,658
1950 to 1959	61,890
1960 to 1969	78,324
1970 to 1979	123,510
Total	348,133

Thirty-eight million housing units in the United States had lead-based paint during a 1998 to 2000 survey, down from the 1990 estimate of 64 million. Still, 24 million housing units in the survey contained significant lead-based paint hazards. Of those with hazards, 1.2 million were homes to low-income families with children under 6 years of age.¹²

National Efforts to Reduce Lead Exposure in Children

There have been a number of substantive steps taken by the U.S. to reduce and eliminate blood lead poisoning in children. The Lead Contamination Control Act (LCCA) of 1988 authorized the Centers for Disease Control and Prevention (CDC) to make grants to state and local agencies for childhood lead poisoning prevention programs that develop prevention programs and policies, educate the public, and support research to determine the effectiveness of prevention efforts at federal, state, and local levels. The CDC has carried out these activities through its Childhood Lead Poisoning Prevention Program.¹³

One of the most significant actions the CDC has taken to lower blood lead levels (BLLs) in children over the past few decades is their gradual changing of the definition of an EBL. For example, during the 1960s the criteria for an EBL was ≥ 60 micrograms per deciliter ($\mu\text{g/dL}$). It then dropped to ≥ 40 $\mu\text{g/dL}$ in 1971, to ≥ 30 $\mu\text{g/dL}$ in 1978, ≥ 25 $\mu\text{g/dL}$ in 1985, and most recently, ≥ 10 $\mu\text{g/dL}$ in 1991.¹⁴

National Efforts to Reduce Lead-Based Paint Hazards

In 1991 Congress formed HUD's Office of Healthy Homes and Lead Hazard Control to eradicate lead-based paint hazards in privately-owned and low-income housing in the U.S. One way it has done this is by providing grants for communities to address their own lead paint hazards. Other responsibilities of this office are enforcement of HUD's lead-based paint regulations, public outreach and technical assistance, and technical studies to help protect children and their families from health and safety hazards in the home.¹⁵

Then in 1992, to address the problem more directly, Congress passed the Residential Lead-Based Paint Hazard Reduction Act, also known as Title X, which developed a comprehensive federal strategy for reducing lead exposure from paint, dust and soil, and provided authority for several rules and regulations, including the following:

1. **Lead Safe Housing Rule** – mandates that federally-assisted or owned housing facilities notify residents about, evaluate, and reduce lead-based paint hazards.

¹² Jacobs, David E., Robert P. Clickner, Joey Y. Zhou, Susan M. Viet, David A. Marker, John W. Rogers, Darryl C. Zeldin, Pamela Broene, and Warren Friedman. "The Prevalence of Lead-Based Paint Hazards in U.S. Housing." *Environmental Health Perspectives* 110 (2002): A599-606. *Pub Med*. 2 Jan. 2009 <<http://www.pubmedcentral.nih.gov/picrender.fcgi?artid=1241046&blobtype=pdf>>.

¹³ "Implementation of the Lead Contamination Control Act of 1988." Editorial. *Morbidity and Mortality Weekly Report* 01 May 1992: 288-90. 05 Aug. 1998. Centers for Disease Control. 31 Dec. 2008 <<http://www.cdc.gov/mmwr/preview/mmwrhtml/00016599.htm>>.

¹⁴ Lanphear, MD MPH, Bruce P et al. "Cognitive Deficits Associated with Blood Lead Concentrations" *Public Health Reports* 115 (2000): 521-29. *Pub Med*. 5 Jan. 2009 <<http://www.pubmedcentral.nih.gov/picrender.fcgi?artid=1308622&blobtype=pdf>>.

¹⁵ "About the Office of Healthy Homes and Lead Hazard Control." 03 May 2008. U.S. Department of Housing and Urban Development. 31 Dec. 2008 <<http://www.hud.gov/offices/lead/about.cfm>>.

2. **Lead Disclosure Rule** – requires homeowners to disclose all known lead-based paint hazards when selling or leasing a residential property built before 1978. Violations of the Lead Disclosure Rule may result in civil money penalties of up to \$11,000 per violation.¹⁶
3. **Pre-Renovation Education Rule** – ensures that owners and occupants of most pre-1978 housing are given information about potential hazards of lead-based paint exposure before certain renovations happen on that unit.
4. **Lead Renovation, Repair and Painting Program Rule** – establishes standards for anyone engaging in target housing renovation that creates lead-based paint hazards.¹⁷

Early in the last decade, a ten-year goal was set in February 2000 by President Clinton's Task Force on Environmental Health Risks and Safety Risks to Children to eliminate childhood lead poisoning in the U.S. as a major public health issue by 2010. As a means to achieve this goal, they released the following four broad recommendations in their "Eliminating Childhood Lead Poisoning: A Federal Strategy Targeting Lead Paint Hazards," report:

1. **Prevent lead exposure in children** by, among other actions, increasing the availability of lead-safe dwellings through increased funding of HUD's lead hazard control program, controlling lead paint hazards, educating the public about lead-safe painting, renovation and maintenance work, and enforcing compliance with lead paint laws.
2. **Increase early intervention to identify and care for lead-poisoned children** through screening and follow-up services for at-risk children, especially Medicaid-eligible children, and increasing coordination between federal, state and local agencies who are responsible for lead hazard control, among other measures.
3. **Conduct research** to, for example, develop new lead hazard control technologies, improve prevention strategies, promote innovative ways to decrease lead hazard control costs, and quantify the ways in which children are exposed to lead.
4. **Measure progress and refine lead poisoning prevention strategies** by, for instance, implementing monitoring and surveillance programs.

Results of National Efforts

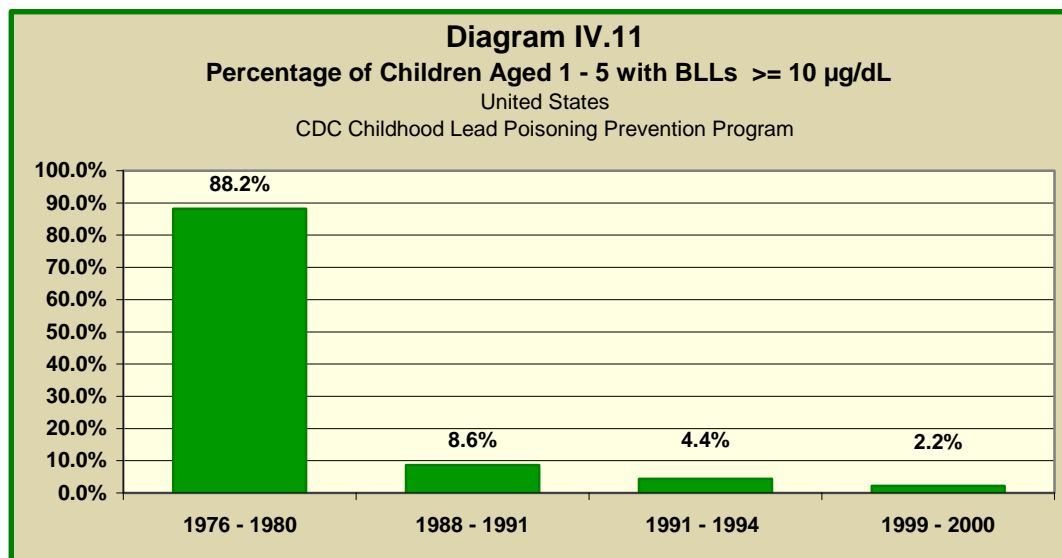
All of these coordinated and cooperative efforts at the national, state and local levels have created the infrastructure needed to identify high-risk housing and to prevent and control lead hazards. Consequently, EBLs in U.S. children have decreased dramatically. For example, in 1978 nearly 14.8 million children in the U.S. had lead poisoning; however, by the early 90s that number had dropped substantially to 890,000.¹⁸ Diagram IV.5, below, illustrates this significant reduction in BLLs among young children over the past several decades.¹⁹

¹⁶ "Lead Programs Enforcement Division - HUD." *Homes and Communities - U.S. Department of Housing and Urban Development (HUD)*. 31 Dec. 2008 <<http://www.hud.gov/offices/lead/enforcement/index.cfm>>.

¹⁷ "Lead: Rules and Regulations | Lead in Paint, Dust, and Soil | US EPA." *U.S. Environmental Protection Agency*. 31 Dec. 2008 <<http://www.epa.gov/lead/pubs/regulation.htm>>.

¹⁸ *Eliminating Childhood Lead Poisoning: A Federal Strategy Targeting Lead Paint Hazards*. Feb. 2000. President's Task Force on Environmental Health Risks and Safety Risks to Children. 31 Dec. 2008 <<http://www.cdc.gov/nceh/lead/about/fedstrategy2000.pdf>>.

¹⁹ "Childhood Lead Poisoning Prevention Program | Statement on EBLs | CDC." *Centers for Disease Control and Prevention*. 31 Dec. 2008 <<http://www.cdc.gov/nceh/lead/research/kidsBLL.htm>>.



Amidst all of this success, a debate exists in the field of epidemiology about the definition of EBLLs in children. A growing body of research suggests that considerable damage occurs even at BLLs below $10 \mu\text{g}/\text{dL}$. For example, inverse correlations have been found between BLLs $< 10 \mu\text{g}/\text{dL}$ and IQ, cognitive function and somatic growth.²⁰ Further, some studies assert that some effects can be more negative at BLLs below $10 \mu\text{g}/\text{dL}$ than above it.²¹

While the CDC acknowledges these associations and does not refute that they are, at least in part, causal, they have yet to lower the level of concern below $10 \mu\text{g}/\text{dL}$. The reasons the CDC gives for this decision are as follows: it is critical to focus available resources where negative effects are greatest, setting a new level would be arbitrary since no exact threshold has been established for adverse health effects from lead, and the ability to successfully and consistently reduce BLLs below $10 \mu\text{g}/\text{dL}$ has not been demonstrated.²²

Mississippi Efforts to Reduce Lead-Based Paint Hazards

The Mississippi Department of Environmental Quality (MDEQ) is the lead agency responsible for developing a lead-based paint plan for Mississippi. The MDEQ Lead-Based Paint Program's scope establishes procedures and requirements for the accreditation of

²⁰ *Preventing Lead Poisoning in Young Children*. Aug. 2005. Centers for Disease Control and Prevention. 30 Dec. 2008 <<http://www.cdc.gov/nceh/lead/Publications/PrevLeadPoisoning.pdf>>.

²¹ Matte, MD, MPH, Thomas D., David Homa, PhD, Jessica Sanford, PhD, and Alan Pate. *A Review of Evidence of Adverse Health Effects Associated with Blood Lead Levels $< 10 \mu\text{g}/\text{dL}$ in Children*. Centers for Disease Control and Prevention, Work Group of the Advisory Committee on Childhood Lead Poisoning Prevention. 2 Jan. 2009 <http://www.cdc.gov/nceh/lead/ACCLPP/SupplementalOct04/Work%20Group%20Draft%20Final%20Report_Edited%20October%207,%202004%20-%20single%20spaced.pdf>.

²² *Preventing Lead Poisoning in Young Children*. Aug. 2005. Centers for Disease Control and Prevention. 30 Dec. 2008 <<http://www.cdc.gov/nceh/lead/Publications/PrevLeadPoisoning.pdf>>.

lead-based paint activities training programs, procedures and requirements for the certification of inspectors, risk assessors, project designers, supervisors, workers and firms engaged in lead-based paint activities, and work practice standards for performing such activities. These regulations are applicable to all persons engaged in lead-based paint activities in target housing and child-occupied facilities.

The Community Services Division (CSD) requires all recipients of HOME funds that are to be used for the purpose of housing rehabilitation activities to provide the homeowner a copy of a brochure issued by the Environmental Protection Agency prior to beginning rehabilitation activities. Recipients of HOME funds for rehabilitation activities must competitively procure a lead-based paint inspector or risk assessor who is certified by the MDEQ. The CSD has a record of all lead-based paint inspectors and risk assessors who have completed training and received certification through the DEQ. If lead-based paint materials are discovered in housing units to be rehabilitated with HOME funds, a MDEQ-certified lead-based paint abatement contractor must be competitively procured to ensure the materials are abated in accordance with State and federal regulations.

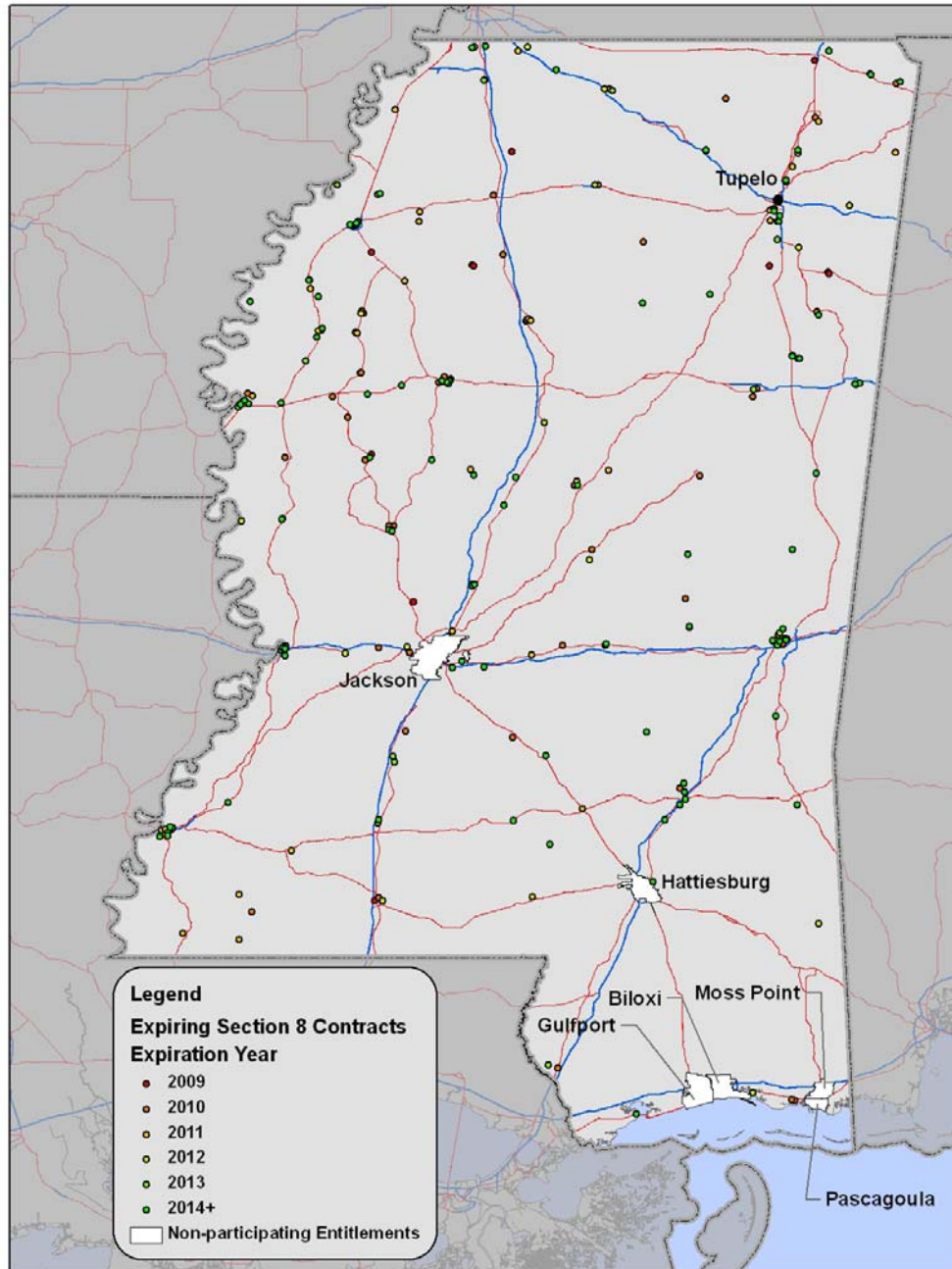
The Mississippi State Health Department utilizes education efforts to reduce lead-based paint risks in the state. Education projects are funded by the Centers for Disease Control and Prevention. In 2009, 67 health presentations and 63 health fairs were held throughout the state to offer the public information about the risks of lead-based paint. Additional efforts of the Health Department include blood lead level screening for Medicaid eligible children ages 12 and 24 months of age and children 24 to 72 months of age that have not been previously screened for lead poisoning.

F. PUBLIC AND ASSISTED HOUSING

Public and assisted housing units also comprise a portion of the housing stock located outside the entitlement communities of Mississippi. The state of Mississippi does not operate public housing and therefore, has not developed a plan related to public housing or public housing initiatives. However, the state of Mississippi is concerned about the number of public housing units and their underlying contracts that are at risk of expiring. If this were to happen, many units in the non-entitlement areas of Mississippi would leave the affordable housing stock; as indicated in Table IV.10, with 260 contracts set to expire, some 12,427 housing units are at risk. These are distributed throughout the state, as seen in Map IV.3 on the following page.

Table IV.10 Number of Section 8 Contracts Expiring by Year Mississippi Non-Entitlement Areas HUD Sec. 8 Contract Database		
Year Contract Expires	Number of Contracts	Units at risk
Oct. 31 - Dec. 31 2009	16	677
2010	65	2,983
2011	46	1,670
2012	21	799
2013	13	525
2014+	99	5,773
Total	260	12,427

Map IV.3
Expiring Section 8 Contracts
Mississippi Non-Entitlement Areas
HUD Data



G. HOUSING NEEDS FORECAST

Previously in this document, as seen in Table III.7, the MDA released a population and household forecast. This forecast was modified to represent the number of households in the non-entitlement areas of the state of Mississippi. As seen in Table IV.11, at right, this prediction of households has been segmented by tenure, resulting in a forecast of both renters and homeowners. The concluding year in this prediction is the year in which the current Five-Year Consolidated Plan will end: 2015. At that time, it is expected that the non-entitlement areas of the state of Mississippi will have about 238,950 renters and 718,838 homeowners.

Table IV.11
Forecasted Households by Tenure
Mississippi Non-Entitlement Areas
Revised Baseline CHAS Table 2A
CHAS Data & MDA Forecast

Year	Renter	Owner	Total
2000	224,340	674,887	899,227
2005	232,401	699,137	931,538
2010	235,830	709,451	945,281
2015	238,950	718,838	957,788

Both renters and homeowners have been segmented by income and family type, as seen in Table IV.12, below. For the purposes of the Consolidated Plan, those households having incomes at or below 80.0 percent of median family income are the primary market. Consequently, by 2015, there will be some 150,556 renters and 254,040 homeowners with incomes at or below 80.0 percent of MFI.

Table IV.12
2015 Households by Tenure, Income and Family Type
Mississippi Non-Entitlement Areas
Household CHAS Table 2A & MDA Forecast

Percent of MFI	Elderly	Small Family	Large Family	Other Non-Family	Total
Total Renters					
0-30%	13,178	24,365	7,104	18,711	63,358
30.1 - 50.0	8,356	17,545	4,405	9,888	40,193
50.1 - 80.0	5,999	22,070	5,778	13,157	47,005
80.1 - 95.0	1,215	7,173	1,885	4,473	14,746
Above 95.0	5,342	38,822	7,563	21,921	73,648
Total	34,090	109,975	26,735	68,150	238,950
Total Homeowners					
0-30%	32,042	21,564	5,708	14,761	74,075
30.1 - 50.0	32,939	22,509	6,552	8,431	70,432
50.1 - 80.0	35,014	46,997	13,113	14,409	109,533
80.1 - 95.0	10,914	21,611	5,512	5,905	43,943
Above 95.0	76,876	259,572	44,440	39,968	420,856
Total	187,785	372,253	75,325	83,475	718,838
Total Households					
0-30%	45,220	45,929	12,812	33,472	137,433
30.1 - 50.0	41,295	40,054	10,957	18,319	110,625
50.1 - 80.0	41,013	69,067	18,891	27,566	156,538
80.1 - 95.0	12,129	28,784	7,397	10,378	58,689
Above 95.0	82,218	298,394	52,003	61,889	494,504
Total	221,875	482,228	102,060	151,625	957,788

However, not all of these 404,596 households are expected to have unmet housing needs. The number of such householders will be smaller. As seen in Table IV.13, there are anticipated to be 89,811 renters with unmet housing needs and 176,600 homeowners with unmet housing needs. Of these, 81,194 renters will have incomes at or below 80.0 percent of median family income and 127,271 homeowners will be in this same category.

Table IV.13 2015 Households with Unmet Housing Needs Mississippi Non-Entitlement Areas Household CHAS Table 2A & MDA Forecast					
Percent of MFI	Elderly	Small Family	Large Family	Other Non-Family	Total
Renters with Unmet Need					
0-30%	6,977	16,975	5,990	11,208	41,151
30.1 - 50.0	3,313	10,383	3,301	6,965	23,962
50.1 - 80.0	1,732	6,235	3,131	4,984	16,081
80.1 - 95.0	256	842	740	479	2,317
Above 95.0	453	2,167	2,807	873	6,300
Total	12,730	36,602	15,970	24,509	89,811
Owners with Unmet Needs					
0-30%	21,286	15,375	4,935	9,328	50,924
30.1 - 50.0	12,493	13,926	4,934	5,088	36,442
50.1 - 80.0	6,892	19,559	7,186	6,268	39,905
80.1 - 95.0	1,487	5,806	2,184	1,905	11,382
Above 95.0	3,727	19,239	9,827	5,155	37,947
Total	45,885	73,905	29,066	27,744	176,600
Total Households with Unmet Housing Needs					
0-30%	28,263	32,350	10,925	20,536	92,075
30.1 - 50.0	15,806	24,309	8,235	12,053	60,404
50.1 - 80.0	8,624	25,794	10,317	11,252	55,986
80.1 - 95.0	1,743	6,648	2,924	2,384	13,699
Above 95.0	4,180	21,406	12,634	6,028	44,247
Total	58,615	110,507	45,036	52,253	266,411

H. DISPROPORTIONATE NEEDS

A disproportionate need exists when the percentage of persons experiencing a housing problem in a racial or ethnic group is at least 10.0 percentage points higher than the percentage of persons experiencing a housing problem as a whole. This can be broken down further by income, as seen in Table IV.14, on the following page. Overall, the black population was the only racial or ethnic group to have a disproportionate housing need, as 44.7 percent of blacks had a housing problem compared with 31.1 percent of the total population having a housing problem. Pacific Islanders were close to having a disproportionate housing need, with 40.7 percent of that racial group experiencing housing problems.

At different income levels Asians, Pacific Islanders, and Hispanics experienced a disproportionate housing need in at least one income. For Asians, 63.2 percent of that

population that earned 50 to 80 percent of the Adjusted Median Income (AMI) for Mississippi had a housing problem. Pacific Islanders who earned 30 percent or less of the AMI and those who earned 50 to 80 percent of the AMI had a disproportionate housing need. In the Hispanic population a disproportionate need for housing existed in those making between 30 and 50 percent of the AMI.

Table IV.14
2009 Households by Housing Problems by Income and Race
 State of Mississippi
 2009 HUD CHAS Data

Income	White	Black	American Indian	Asian	Pacific Islander	Other	Hispanic	Total Population
With Housing Problems								
30% AMI or less	69.5%	74.4%	41.2%	50.3%	100.0%	66.9%	70.0%	72.2%
30.1-50% AMI	55.6%	69.7%	58.6%	67.7%	.	73.1%	75.3%	62.8%
50.1-80% AMI	37.0%	46.2%	47.4%	63.2%	100.0%	56.2%	44.8%	41.2%
80.1-95% AMI	22.8%	25.1%	0.0%	34.3%	.	37.1%	20.1%	23.7%
95.1% AMI and above	7.5%	9.7%	10.3%	10.1%	0.0%	9.7%	15.2%	8.1%
Total	23.4%	44.7%	25.5%	34.5%	40.7%	37.1%	37.6%	31.1%
Without Housing Problems								
30% AMI or less	13.0%	9.8%	28.4%	24.3%	0.0%	15.1%	1.5%	11.1%
30.1-50% AMI	38.4%	26.8%	41.4%	24.2%	.	26.9%	14.9%	32.4%
50.1-80% AMI	58.3%	48.7%	42.2%	22.5%	0.0%	36.5%	49.8%	53.8%
80.1-95% AMI	73.5%	71.6%	100.0%	65.7%	.	47.4%	71.0%	72.6%
95.1% AMI and above	90.2%	87.0%	87.9%	88.7%	93.8%	88.5%	77.0%	89.4%
Total	72.2%	48.6%	67.3%	57.8%	55.6%	56.3%	52.4%	63.6%
N.A.								
30% AMI or less	17.5%	15.8%	30.4%	25.4%	0.0%	17.9%	28.5%	16.7%
30.1-50% AMI	5.9%	3.5%	0.0%	8.1%	.	0.0%	9.8%	4.8%
50.1-80% AMI	4.7%	5.1%	10.4%	14.3%	0.0%	7.4%	5.4%	5.0%
80.1-95% AMI	3.7%	3.3%	0.0%	0.0%	.	15.5%	8.9%	3.7%
95.1% AMI and above	2.2%	3.3%	1.8%	1.2%	6.3%	1.8%	7.7%	2.5%
Total	4.4%	6.7%	7.2%	7.8%	3.7%	6.6%	10.0%	5.3%

I. BARRIERS TO AFFORDABLE HOUSING

The lack of housing dollars, whether they be grant or private dollars, is currently the major barrier to producing affordable housing to meet documented needs. The lack of sufficient household income for affordable housing has resulted in non-activity by developers, unless federal funds, state dollars, or other incentives are offered. As a result, homeownership is just a dream for many lower-income households.

Land use, zoning ordinances, building codes, fees and charges are not public policies of the State. However, the State does have laws that affect elements of the industry that

provides affordable housing. Many cities and counties have adopted zoning ordinances, subdivision regulations, building codes, and impact fees as a local option. Each city and county has its own individual codes and ordinances. The majority of towns/counties in Mississippi do not have codes for land use policies.

The lack of infrastructure in rural areas is considered a barrier due to the fact that development is controlled primarily by availability of water, sewer, and electricity. Cost becomes a major factor in affordable housing production.

Mississippi's tax structure allows for homeowners to file and receive Homestead Exemption, which lowers the monthly mortgage payment considerably. This annual exemption applies to the primary resident only. Homeowner's taxes are assessed at a rate lower than that of rental or commercial properties. The higher assessment rate on rental properties is normally incorporated into the monthly rental fee. This tax structure directly affects the return on residential investment and serves as a disincentive to the production of affordable rental property.

Another barrier that frequently occurs is the "Not in My Backyard (NIMBY) Attitude." This attitude perhaps is based on exposure to problems of affordable housing projects that may exist in cities and neighborhoods that are not properly cared for. In these cases, if proper education and public awareness are not undertaken, affordable housing may suffer by property not being rezoned or utilities not be extended or connections not being allowed.

The land use restriction that has had broad impact across the state where zoning ordinances are in effect is the constraint on manufactured housing. The exclusionary practice toward manufactured housing constitutes a barrier to affordable housing. With design criteria and standards and with excessive cost, manufactured housing can be provided for affordable housing and be compatible within the community. Manufactured housing meets the need of many householders in their quest for affordable housing.

A change in development thinking from warehousing people in complexes to dispersing them in single family or duplex developments would result in mainstreaming low income households and not isolating these lower-income households in highly concentrated areas. This concept could positively affect the quality of life leading to productive households, less crime and a break in the low-income cycle.

J. SUMMARY

In 2000, the Census Bureau reported that the entire state of Mississippi had 1,161,953 total housing units. By 2008, the total housing stock had increased by more than 105,000 units in the state. In 2000, the non-entitlement areas of Mississippi had 702,258 single-family units and another 187,033 mobile homes; these two types of housing units comprised 89.1 percent of all residential units. Of the 899,227 housing units in the non-entitlement areas

of the state at the time of the 2000 census, 674,887 were owner-occupied units and 224,340 were renter-occupied units. Almost 100,000 units were unoccupied, for an occupancy rate of 90.1 percent at that time, and more than 27,000 unoccupied units were considered “other vacant.” These types of units are not available to the market place and tend to have a blighting influence on the surrounding areas. During the eight years of the last decade, slightly more than 99,000 units were permitted in the non-entitlement areas of Mississippi. The construction value of single-family dwellings generally increased from 1980 through 2008, with the value in 2008 at \$137,600. In terms of housing problems counted in 2000, nearly 5 percent of households had overcrowding or severe overcrowding, roughly 2.0 percent lacked complete kitchen or plumbing facilities, and nearly 25.0 percent experienced some type of cost burden. By 2015, more than 266,000 households are expected to have some type of housing problem or unmet housing need.

V. MISSISSIPPI HOUSING AND HOMELESS NEEDS ASSESSMENT

A. INTRODUCTION

This section addresses housing and homeless needs in Mississippi. Specific needs and the priority level of these needs were determined based on data from the 2009 Mississippi Housing and Community Development survey, focus groups, public input meetings, a forecast of the number and type of households anticipated to have problems in 2015, and from consultation with representatives of various state and local agencies throughout Mississippi.

B. HOUSING NEEDS ASSESSMENT

As part of the process of evaluating housing needs in the non-entitled areas of Mississippi, the 2009 Housing and Community Development Survey was conducted. When the survey was concluded, there were 413 responses. Respondents to the survey were asked to rank the need for a variety of rental and homeowner housing activities. Using the same rating scale as that needed for the Consolidated Plan, respondents were asked to rank the needs as “no need,” “low need,” “medium need,” or “high need.” Respondents were also asked to rank the need level of various housing activities.

Expressed Housing Needs

Table V.1, below, shows the ranking for several of the affordable homeowner housing activities. Notably, homeowner down payment assistance was seen as most highly needed by more than 192 respondents or 46.0 percent of respondent pool. Homeowner rehabilitation also ranked relatively high, with 168 high need rankings. Following close behind were both affordable for-sale housing and energy efficient retrofits for existing housing units. Housing demolition tended to have more extreme opinions, with low need and high need occurring more frequently than medium need. Downtown housing had limited support.

Table V.1 Need for Affordable Homeownership Activities State of Mississippi 2009 Housing and Community Development Survey						
Categories	Responses					Total
	No Need	Low Need	Medium Need	High Need	Missing	
Homeowner down payment assistance	12	48	110	192	51	413
Homeowner housing rehabilitation	11	60	116	168	58	413
Affordable for-sale housing	12	63	125	159	54	413
Energy efficient retrofits	10	66	127	154	56	413
Housing demolition	25	113	98	120	57	413
Downtown housing	66	151	85	53	58	413

There were also a series of questions pertaining to rental activities, such as the creation of additional affordable rental units, the need for additional assisted housing, rental payment,

or simply the construction of new rental units. As seen in Table V.2, respondents felt most strongly about the need for additional affordable rental housing, with 158 respondents indicating that there was a high need for this particular activity. Rental payment assistance ranked more in terms of a medium need, as did assisted rental housing. Respondents felt that additional new rental housing was a lower priority.

Table V.2 Need for Affordable Rental Activities State of Mississippi 2009 Housing and Community Development Survey						
Categories	Responses					
	No Need	Low Need	Medium Need	High Need	Missing	Total
Affordable rental housing	18	68	118	158	51	413
Rental payment assistance	20	99	123	115	56	413
Assisted rental housing	24	100	133	99	57	413
New rental construction	35	121	110	90	57	413

Barriers to Affordable Housing

The 2009 Mississippi Housing and Community Development survey provided respondents with a list of a number of possible barriers to affordable housing and asked participants to select any barriers that they felt existed in Mississippi. The results are presented in Table V.3, at right. The cost of materials and labor were voiced most frequently as barriers to the production of affordable housing. Unfortunately, the Mississippi Development Authority can do very little about the market driven costs of materials and labor.

The condition of rental housing was also cited. This would imply that the lower quality of some rental units may be a drag on the development of housing in selected areas of the state and that cost affects rehabilitation.

In reviewing some of the other considerations noted, the Mississippi Development Authority acknowledges that the lack of suitable infrastructure can be a barrier and that, to the extent possible, the MDA is working through its CDBG program to allocate resources in overcoming these barriers; but insufficient resources exist to overcome all problems in the short run.

Table V.3 Barriers to Affordable Housing State of Mississippi 2009 Housing and Community Development Survey	
Barriers	Observations
Cost of materials	199
Cost of labor	162
Condition of rental housing	144
Cost of land or lot	138
Lack of other infrastructure	109
Lack of water/sewer systems	105
Lack of qualified builders	103
Lack of housing quality standards	103
Construction fees	84
NIMBYism	79
Exclusionary zoning	63
Lack of nearby services	63
Permitting process	60
Lack of available land	59
Lack of qualified contractors	47
Permitting fees	47
Lot size	39
Other zoning	29
Other building codes	29
Density	23
Energy codes	20
Total	1,705

Too, the MDA realizes that some local permit processes and permitting fees could be a barrier to affordable housing. The MDA encourages its local communities to consider carefully the implications of its permitting process on the development of affordable housing.

Respondents were also provided an opportunity to offer their own commentary about barriers to affordable housing, as well as ways these barriers could be overcome, several themes emerged from these narrative responses:

- Costs associated with developing infrastructure for new projects (sewer lines, water etc.) make affordable housing projects less feasible; if financial support was provided for infrastructure costs it would make it easier to construct affordable housing.
- Land costs are prohibitive; making more publicly-owned land available for projects would help reduce costs.
- The condition of rental housing can be improved by providing financial assistance for rehabilitation and demolition and increased enforcement of existing codes.
- NIMBYism makes it difficult to find new sites for affordable housing projects; there needs to be more assistance in siting projects.
- Insurance costs for homeowners in hurricane areas are high; there is a need to create better state-sponsored insurance pools or provide other assistance.

Table V.4 Need for Housing State of Mississippi 2009 Housing and Community Development Survey						
Categories	Responses					Total
	No Need	Low Need	Medium Need	High Need	Missing	
Affordable for-sale housing	12	63	125	159	54	413
Affordable rental housing	18	68	118	158	51	413
Housing for the disabled	6	85	157	111	54	413
Homeownership assistance	12	48	110	192	51	413
Homeowner housing rehabilitation	11	60	116	168	58	413
Senior housing	7	66	151	136	53	413
Assisted rental housing	24	100	133	99	57	413
Downtown housing	66	151	85	53	58	413
Rental assistance	20	99	123	115	56	413
Housing demolition	25	113	98	120	57	413
New rental construction	35	121	110	90	57	413
Energy efficient retrofits	10	66	127	154	56	413
Other	19	2	3	18	371	413

HOUSING NEEDS NOTED AT THE PUBLIC INPUT MEETING

Three public input meetings were held the week of January 18, 2010 throughout Mississippi and were used to gain feedback about the preliminary findings of the Consolidated Plan. Attendees were invited to review a presentation of early survey results and offer their own suggestions and feedback regarding the Consolidated Plan. The

majority of the comments received from these meetings related to housing issues in the state and are summarized as follows:

- There is a high need for homeowner rehabilitation funding.
- Funding should be available for homeowners to make small, necessary repairs without having to bring the entire house up to code; this will help to curb the growing blight problem in the state.
- Rural areas in Mississippi have a high need for housing that supports single-parent families.
- There is a high need for permanent housing projects that benefit victims of domestic violence and their families.

C. PRIORITY HOUSING NEEDS RANKINGS

HUD requires jurisdictions to complete Consolidated Plan Table 2A, which estimates the unmet needs by income group and household type, prioritizes needs, and sets goals for meeting these needs. In establishing its five-year priorities and assigning priority need levels, the State considered both of the following:

- Those categories of lower- and moderate-income households most in need of housing,
- Activities and sources of funds that can best meet the needs of those identified households.

Priority need rankings were assigned to households to be assisted according to the following HUD categories:

- High Priority:** Activities to address this need will be funded by the MDA during the five-year period. Identified by use of an ‘H.’
- Medium Priority:** If funds are available, activities to address this need may be funded by the MDA during the five-year period. Also, the MDA may take other actions to help other entities locate other sources of funds. Identified by use of an ‘M.’
- Low Priority:** The MDA will not directly fund activities to address this need during the five-year period, but other entities’ applications for federal assistance might be supported and found to be consistent with this Plan. In order to commit CDBG, HOME or ESG Program monies to a Low Priority activity, the MDA would have to amend this Consolidated Plan through the formal process required by the Consolidated Plan regulations at 24 CFR Part 91. Identified by use of an ‘L.’
- No Such Need:** The MDA finds there is no need or that this need is already substantially addressed. The MDA will not support applications for federal assistance for activities where no need has been identified. Shown by use of an ‘N.’

Priority need rankings have been assigned to each of the required categories for HUD Housing Priority Needs Table 2A, on the following page. The size of each group having

unmet needs, coupled with input received at the public input meetings as well as the degree of need expressed during the 2009 Housing and Community Development Survey, guided the ranking process for the MDA. No groups received less than a medium need.

Table 2A
State of Mississippi
Priority Housing Needs Table for 2010-2015 Consolidated Plan

PRIORITY HOUSING NEEDS (households)		Priority		Unmet Need
Renter	Small Related	0-30%	M	16,975
		31-50%	M	10,383
		51-80%	M	6,235
	Large Related	0-30%	M	5,990
		31-50%	M	3,301
		51-80%	M	3,131
	Elderly	0-30%	M	6,977
		31-50%	M	3,313
		51-80%	M	1,732
	All Other	0-30%	M	11,208
		31-50%	M	6,965
		51-80%	M	4,984
Owner	Small Related	0-30%	H	15,375
		31-50%	H	13,926
		51-80%	H	19,559
	Large Related	0-30%	H	4,935
		31-50%	H	4,934
		51-80%	H	7,186
	Elderly	0-30%	H	21,286
		31-50%	H	12,493
		51-80%	H	6,892
	All Other	0-30%	H	9,328
		31-50%	H	5,088
		51-80%	H	6,268
Non-Homeless Special Needs ²³	Elderly	0-80%	M	29,906
	Frail Elderly	0-80%	H	22,787
	Severe Mental Illness	0-80%	H	12,679
	Physical Disability	0-80%	H	22,155
	Developmental Disability	0-80%	H	19,709
	Alcohol/Drug Abuse	0-80%	H	88,242
	HIV/AIDS	0-80%	H	3,567
	Victims of Domestic Violence	0-80%	H	3,939

²³ Data derived from corresponding narrative sections, pages 79 – 92, which may be funded by other programs outside of the MDA or MDH. Frail/frail elderly derived from HUD 2009 CHAS data. Mental illness/disability derived from 2009 CHAS and 2000 Census data. Alcohol/drug abuse data derived from 2004 National Survey on Drug Use and Health estimates. HIV, AIDS data from 2008 MDH figures. Domestic violence data from Mississippi Coalition Against Domestic Violence for 2004.

D. HOMELESS NEEDS ASSESSMENT

Homeless Overview

According to HUD, a national focus on homeless rights during the Reagan administration helped to form much of the way homeless needs are addressed today. It was during the early 1980s that the administration determined that the needs of the homeless were best handled on a state or local level rather than a national level. In 1983, a federal task force was created to aid local and regional agencies in their attempts to resolve homeless needs, and in 1986, the Urgent Relief for the Homeless Act was introduced, which chiefly established basic emergency supplies for homeless persons such as food, healthcare and shelter. The act was later renamed the McKinney-Vento Act, after the death of one of its chief legislative sponsors, and was signed into law in 1987.

HUD defines the term “homeless” according to the McKinney-Vento Act, which states that a person is considered homeless if he/she lacks a fixed, regular and adequate night-time residence. A person is also considered homeless if he/she has a primary night time residence that is:

- A supervised publicly or privately operated shelter designed to provide temporary living accommodations;
- An institution that provides a temporary residence for individuals intended to be institutionalized;
- A public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings.²⁴

Therefore, homelessness can be defined as the absence of a safe, decent, stable place to live. A person who has no such place to live stays wherever he or she can find space—an emergency shelter, an abandoned building, a car, an alley or any other such place not meant for human habitation.

Homeless sub-populations tend to include those with substance abuse and dependency issues, those with serious mental illness, persons living with HIV/AIDS, women and other victims of domestic violence, emancipated youth, and veterans.

Reversing declines in personal incomes, reducing the lack of affordable housing for precariously-housed families and individuals who may be only a paycheck or two away from eviction, increasing and promoting help available from welfare agencies are all significant policy challenges today. It takes only one additional personal setback to precipitate a crisis that would cause homelessness for those at risk of homelessness. Deinstitutionalization of patients from psychiatric hospitals without adequate community clinic and affordable housing support only propagates more people in search of affordable

²⁴ The term “homeless individual” does not include any individual imprisoned or otherwise detained pursuant to an Act of Congress or a state law (42 U.S.C. § 11302(c)). HUD also considers individuals and families living in overcrowded conditions to be “at risk” for homelessness.

housing. Personal vulnerabilities also have increased, with more people facing substance abuse problems, diminished job prospects because of poor education, or health difficulties while lacking medical coverage.

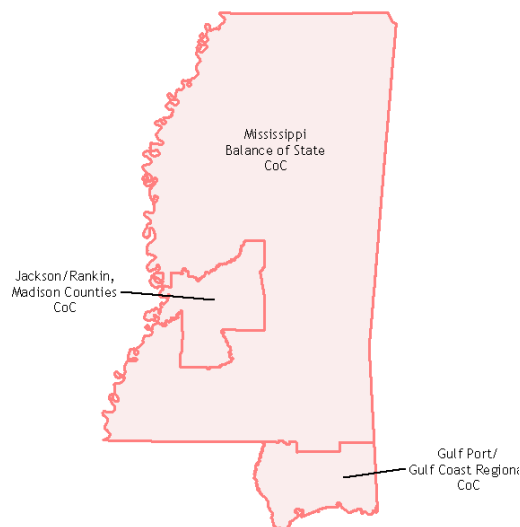
Satisfying the needs of the homeless population therefore represents both a significant public policy challenge and a complex problem, due to the range of physical, emotional and mental service needs required to sustain residence in permanent housing. The following helps to characterize the nature and extent of homelessness in Mississippi.

MISSISSIPPI CONTINUUMS OF CARE

In 1994, HUD refocused national homeless efforts through advocacy of Continuum of Care programs for homeless needs. According to HUD, a Continuum of Care (CoC) exists to serve the needs of homeless persons on city or county levels. The main goals of CoCs are to offer housing assistance, support programs and shelter services to homeless persons and to ultimately break the cycle of homelessness. CoCs collaborate with different community organizations and local homeless advocate groups to identify homeless needs on a community level and in turn develop the best means of addressing these issues.²⁵ For example, a CoC in one area may identify a high number of homeless persons with HIV/AIDS who have no access to support programs. The CoC could then tailor their efforts to offer programs that would benefit this group.

In Mississippi, three CoCs exist to address homeless needs in different regions of the state. These regions are depicted geographically in Map V.1. In the Gulf Port/Gulf Coast region, the Open Doors Homeless Coalition is responsible for administering the area's Continuum of Care. Formed in 2001, "Open Doors is a collaborative initiative in South Mississippi dedicated to building solutions to homelessness through improved service delivery, community outreach, and advocacy."²⁶ The ODHC does not provide any homelessness services itself, but it is a coalition that advocates to increase the resources available to homeless persons and to prevent homelessness in Southern Mississippi. In the central region of the state, the Partners to End Homelessness are in charge of the CoC for Copiah, Hinds, Madison, Rankin and Warren counties. The rest of the state falls under the Balance of State CoC, administered by

Map V.1
Regions Served by Continuums of Care
State of Mississippi
HUD Homeless Resource Exchange



²⁵ <http://www.hud.gov/offices/cpd/homeless/library/coc/cocguide/intro.pdf>

²⁶ <http://www.opendoorshc.org/default.htm>

Mississippians United to End Homelessness. The mission of MUTEH is “to create a network dedicated to providing care for the Homeless in various ways according to their needs in order to eliminate homelessness in Mississippi.”²⁷ The organizations formed in 1999 to address issues of homelessness and develop strategies in counties that were not served by a Continuum of Care at that time. MUTEH strives to increase the commitment of area service providers and governments, aid in the incorporation of all agencies in the Homeless Management Information Systems (HMIS), and to increase the amount of services available that are needed in the state.

As Table V.5 shows below, Mississippians United to End Homelessness serves the greatest number of counties and the largest total population; however, Open Doors Homeless Coalition of South Mississippi and Partners to End Homelessness serve the largest cities in the state and the two largest counties of Harrison and Hinds. The Open Doors CoC serves the most densely populated area of the state: the Gulf Coast region.

Table V.5 Continuum of Care Regions State of Mississippi 2000 SF1 Census				
Continuum of Care	Year Established	Region Served	Counties Served	Population Served²⁸
Mississippians United to End Homelessness	1999 ²⁹	Balance of State	70	1,880,081
Open Doors Homeless Coalition	2001	Gulf Coast	6	445,375
Partners to End Homelessness	1998	Center of State	6	519,202
Total			82	2,844,658

CONTINUUM OF CARE STRATEGIC PLANNING OBJECTIVES

The CoCs for Mississippi have developed five strategic planning objectives aimed at ending homelessness. The objectives outline the steps that will be taken address issues related to homelessness in the year after the report is completed and also on a more long term, ten-year timeline. The following is a list of the strategic planning objectives, which all three CoCs in Mississippi have in common, that are stated in CoC planning documents:

- Create new permanent housing beds for chronically homeless individuals;
- Increase percentage of homeless persons staying in permanent housing over 6 months to at least 77 percent;
- Increase percentage of homeless persons moving from transitional housing to permanent housing to at least 65 percent;
- Increase percentage of persons employed at program exit to at least 20 percent;
- Decrease the number of homeless households with children.

²⁷ <http://www.muteh.org/about-us.php>

²⁸ Population counts drawn from Census 2000.

²⁹ Mississippians United to End Homelessness was re-activated in 1999 after three years of dormancy.

POPULATION

Compiling accurate homeless counts is a complex challenge faced by communities across the nation. Mississippi's CoCs are working together toward full implementation of a statewide Homeless Management Information System (HMIS) that will build the capacity to more accurately count the homeless, track the assistance and services they receive, and evaluate the performance of providers.

The three CoCs rely on point-in-time surveys to count the number of homeless individuals and families in the state. Point-in-time counts involve counting all the people who are literally homeless on a given day or series of days and are designed to be statistically reliable and produce unduplicated numbers. The CoCs serving the Jackson metro area and the Gulf Coast conduct their point-in-time counts annually, while the Balance of State CoC conducts theirs biennially. The National Coalition for the Homeless has pointed out that because point-in-time studies give just a "snapshot" picture of homelessness, they may miss people who are homeless at other times during the year. Other people may be missed because they are not in places researchers can easily find. These unsheltered or "hidden" homeless may be living in automobiles or campgrounds, for instance, or doubling up temporarily with relatives, friends, or others.

Despite these limitations, the point-in-time counts done by each CoC provide a helpful estimation of the homeless population in Mississippi. Combining the counts provided by the three CoCs, it is estimated that roughly 2,800 people were homeless in the state as of January 2009, as shown in Table V.6.³⁰ The counts identified 301 homeless families with children.

Table V.6 Homeless Population State of Mississippi Mississippi Continuums of Care ³¹				
Homeless Population	Sheltered		Unsheltered	Total ³²
	Emergency	Transitional		
Individuals	261	394	1,188	1843
Persons in Families with Children	263	303	388	954
Total	524	697	1,576	2,797
Families with Children	78	95	128	301

Each of the regional CoCs is required to submit an annual Continuum of Care plan and application for funding. The application includes a Housing Gap Analysis Chart, which identifies housing and supportive service needs for each region's homeless and homeless special needs populations. Table 1A, on the following page, provides a summary of the information provided by the individual CoCs. The information is separated into two sections: homeless individuals and people who are homeless in families with children.

³⁰ The point-in-time counts were conducted by Mississippians United, Open Doors, and Partners to End Homelessness Jan. 26, 2009.

³¹ The numbers provided in the table are exact sums of numbers provided by each of the CoCs in their Gaps Analysis Charts. As such, errors or discrepancies in the numbers provided in the individual charts are repeated in the population summary.

³² Population counts drawn from Census 2000.

Table 1A³³
State of Mississippi
Homeless and Special Needs Populations
Continuum of Care: Housing Gap Analysis Chart

		Current Inventory	Under Development	Unmet Need/ Gap
Individuals				
Example	Emergency Shelter	100	40	26
Beds	Emergency Shelter	505	1	147
	Transitional Housing	392	8	254
	Permanent Supportive Housing	227	0	172
	Total	1,124	9	573
Persons in Families With Children				
Beds	Emergency Shelter	298	4	63
	Transitional Housing	256	4	122
	Permanent Supportive Housing	72	0	47
	Total	626	8	232
Continuum of Care: Homeless Population and Subpopulations Chart				
Part 1: Homeless Population		Sheltered		Unsheltered
		Emergency	Transitional	
Number of Families with Children (Family Households):		78	95	128
1. Number of Persons in Families with Children		263	303	388
2. Number of Single Individuals and Persons in Households without children		261	394	1,188
(Add Lines Numbered 1 & 2 Total Persons)		524	697	1,576
Part 2: Homeless Subpopulations³⁴		Sheltered		Total
a. Chronically Homeless		207		669
b. Severely Mentally Ill		135		
c. Chronic Substance Abuse		404		
d. Veterans		154		
e. Persons with HIV/AIDS		69		
f. Victims of Domestic Violence		156		
g. Unaccompanied Youth (Under 18)		2		

As shown in HUD Table 1A, the State has a significant shortage of all types of shelter and housing for the homeless. More than 250 transitional housing units, 170 permanent housing units, and 140 emergency shelter units are needed for individuals who are homeless in Mississippi. A total of over 230 additional units are needed for people in families with children, including a need for over 120 additional transitional housing units.

Each of the three regional CoCs provided more specific information concerning six homeless subpopulations: severely mentally ill, chronic substance abuse, veterans, persons with HIV/AIDS, victims of domestic violence, and unaccompanied youth under the age of 18. The

³³ The numbers provided in the table are exact sums of numbers provided by each of the CoCs in their respective Housing Inventory Charts and Exhibit 1 of their CoC applications. As such, errors or discrepancies in the numbers provided in the individual charts are repeated in Table 1A.

³⁴ The CoCs did not differentiate estimated sub-populations of persons in families with children from sub-populations of homeless individuals. The total sub-population numbers provided therefore were summed and account only for individuals, not families.

number of people in the state who were sheltered homeless in each subcategory ranged from 404 for people with chronic substance abuse problems to 69 people with HIV/AIDS. Because these totals result from point-in-time counts, they are likely much lower than the actual number of people in each subcategory. Mississippians United to End Homelessness had the greatest number of seriously mentally ill, chronic substance abusers, veterans, and victims of domestic violence. Partners to End Homelessness, which includes the city of Jackson, identified the greatest numbers of homeless persons with HIV/AIDS and had the same number of victims of domestic violence. Open Doors Homeless Coalition reported the only unaccompanied youths under the age of 18 that were homeless.

SERVICES

A number of organizations in Mississippi offer a variety of services to both aid those who have become homeless and to prevent persons from becoming homeless. A partial list of the organizations providing services to the homeless population is provided below in Table V.7. Services to aid the homeless include: health clinics, addiction aid, employment readiness skills training, domestic/sexual abuse support, and veteran support.

Table V.7 Homeless Service Organizations State of Mississippi U.S. Department of Housing and Urban Development	
Homeless Service Organization	City
<i>Partners to End Homelessness CoC</i>	
Catholic Charities - Domestic Violence Service Center	Jackson
The Center for Violence Prevention	Pearl
Hinds County Human Resource Agency	Jackson
New Dimensions Development Foundation, Inc.	Jackson
New Life for Women, Inc.	Jackson
Common Bond Association, Inc.	Jackson
Hinds Behavioral Health Services	Jackson
University of Southern Mississippi - Institute for Disability Studies	Jackson
Grace House	Jackson
Mountain of Faith	Vicksburg
The Salvation Army, Jackson Corps	Jackson
<i>Mississippians United to End Homelessness CoC</i>	
Forrest General Hospital	Hattiesburg
City of Natchez (Oak Towers Supportive Housing)	Natchez
AIDS Services Coalition	Hattiesburg
Multi-County Community Service Agency, Inc.	Meridian
Bolivar County Community Action Agency, Inc.	Cleveland
University of Southern Mississippi - Institute for Disability Studies	Hattiesburg
Sanctuary Hospice House	Tupelo
Recovery House, Inc.	Columbus
<i>Open Doors CoC</i>	
Back Bay Mission	Biloxi
Mental Health Association of Mississippi	Biloxi
Pearl River Information and Drug Education, Inc	Carriere
Gulf Coast Women's Center for Nonviolence	Biloxi
South Mississippi AIDS Task Force	Biloxi
The University of Southern Mississippi - Institute for Disability Studies	Long Beach

FACILITIES

According to information from the CoCs, there are a number of facilities within the state that offer shelter to homeless persons in Mississippi, including single individuals, those under age 18, families and persons seeking transitional housing. Organizations offering shelter facilities to homeless persons are listed in each organization's Continuum of Care application, with another copy of that facility list appearing in Appendix C.

E. NON-HOMELESS SPECIAL NEEDS ASSESSMENT

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."³⁵ 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 needs populations will be discussed in terms of their size and characteristics, services and housing currently provided, and services and housing still needed.

A portion of the 2009 Housing and Community Development Survey asked respondents to rank the need for services and facilities for non-homeless special needs groups in Mississippi. The responses to this question are tabulated in Table V.8, below. While most special needs groups were perceived as having a high level of need, neglected and/or abused children had the most significant level of high need. The frail elderly, persons with substance abuse problems and the elderly were also identified as having high levels of need. Persons with mental disabilities, victims of domestic violence, and persons with HIV/AIDS were also ranked as a high need, but to a slightly lesser extent.

Table V.8 Needs for Services for Non-Homeless Special Needs Groups State of Mississippi 2009 Housing and Community Development Survey						
Categories	Responses					Total
	No Need	Low Need	Medium Need	High Need	Missing	
Neglected/Abused children	4	22	86	206	95	413
The frail elderly	3	29	112	180	89	413
Persons with substance abuse problems	4	33	114	173	89	413
The elderly	3	28	123	171	88	413
People who are mentally disabled	3	44	128	147	91	413
Victims of domestic violence	3	34	142	144	90	413
People who are physically disabled	3	43	142	137	88	413
People who have other disabilities	4	55	142	121	91	413
Persons with HIV/AIDS	11	77	117	110	98	413

³⁵ Consolidated Plan Final Rule 24 CFR Part 91. United States Department of Housing and Urban Development. Community Planning and Development. 1995. 14.

Respondents were also questioned as to whether services and facilities were available to these special needs groups in their area. The results, displayed in Table V.9, show that respondents were aware of services for the elderly, disabled populations, victims of domestic violence, persons with substance abuse, and neglected/abused children. A large number of survey participants stated that they did not know of services for the frail elderly and persons with HIV/AIDS, while those who were aware of those types of services typically responded that they were available in their area. This may reveal a lack of understanding or awareness of services for those special needs populations in Mississippi.

Table V.9 Awareness of Availability of Services for Special Needs Groups State of Mississippi 2009 Housing and Community Development Survey					
Questions	Responses				
	Yes	No	Don't Know	Missing	Total
The elderly	282	20	33	78	413
The frail elderly	160	46	127	80	413
People who are mentally disabled	257	36	41	79	413
People who are physically disabled	255	34	46	78	413
People who have other disabilities	198	40	94	81	413
Victims of domestic violence	253	42	39	79	413
Persons with substance abuse problems	269	33	32	79	413
Neglected/Abused children	225	46	57	85	413
Persons with HIV/AIDS	138	64	127	84	413
Other	7	7	8	391	413

ELDERLY AND FRAIL ELDERLY PERSONS

HUD provides a definition of “elderly” as persons age 62 or older. The U.S. National Center for Health Statistics (NCHS) notes that a number of older citizens have limitations caused by chronic conditions, those that constrain activities of daily living (ADLs). ADLs are divided into three levels, from basic to advanced. Basic ADLs involve personal care and include tasks such as eating, bathing, dressing, using the toilet, and getting in or out of bed or a chair. Intermediate, or instrumental, Activities of Daily Living (IADLs) are tasks necessary for independent functioning in the community. These include cooking, cleaning, laundry, shopping, using the telephone, using or accessing transportation, taking medicines, and managing money. Social, recreational and occupational activities that greatly affect the individual's quality of life are Advanced Activities of Daily Living (AADL). Playing bridge, bowling, doing crafts, or volunteering for one's church are examples of advanced ADLs. “Frail elderly” is defined as persons who are unable to perform three or more activities of daily living.³⁶

³⁶ <http://law.justia.com/us/cfr/title24/24-4.0.2.1.12.2.3.2.html>

Size and Characteristics

According to American Community Survey data for 2008, 444,581 residents in the state of Mississippi were age 62 or older, which equated to about 15.1 percent of the total population. Nearly 40.0 percent of all elderly people were above 75 years old and were considered to be extra elderly. The 2000 census data also listed 18,382 persons living in nursing home facilities in the non-entitlement areas of Mississippi at that time.

HUD also releases data describing elderly and extra-elderly populations by housing problem and income. As seen in Table V.10, there were an estimated 86,085 elderly households with a housing problem in the state of Mississippi in 2009.³⁷

This data source also shows that there were an estimated 66,630 owner-occupied elderly households with a housing problem or 77.4 percent of elderly households with a housing problem. Renter-occupied elderly households with a housing problem accounted for the remaining 22.6 percent or 19,455 households. There were an estimated 35,615 extra-elderly households with a housing problem in the entire state of Mississippi, of which 77.0 percent were homeowners.

An estimated 30,535 or 35.8 percent of elderly and extra-elderly households with a housing problem had incomes of 30 percent or less of the median income. These extremely low income elderly households with an existing housing problem are of particular concern.

Table V.10 Elderly Households with Housing Problems by Income by Tenure State of Mississippi 2009 HUD CHAS Data				
Income	Elderly	Extra-elderly	Non-elderly	Total
Owner				
30% AMI or less	12,090	10,280	28,410	50,780
30.1-50% AMI	11,100	9,685	26,530	47,315
50.1-80% AMI	8,280	4,630	33,920	46,830
80.1-95% AMI	1,990	1,070	12,055	15,115
95.1% AMI and above	5,760	1,745	28,820	36,325
Total	39,220	27,410	129,735	196,365
Renter				
30% AMI or less	5,305	2,860	51,055	59,220
30.1-50% AMI	3,555	2,830	35,270	41,655
50.1-80% AMI	1,640	1,695	24,355	27,690
80.1-95% AMI	335	245	3,750	4,330
95.1% AMI and above	415	575	5,095	6,085
Total	11,250	8,205	119,525	138,980
Total				
30% AMI or less	17,395	13,140	79,465	110,000
30.1-50% AMI	14,655	12,515	61,800	88,970
50.1-80% AMI	9,920	6,325	58,275	74,520
80.1-95% AMI	2,325	1,315	15,805	19,445
95.1% AMI and above	6,175	2,320	33,915	42,410
Total	50,470	35,615	249,260	335,345

³⁷ Data required to calculate non-entitled Mississippi figures are unavailable and as a result the entire state is presented.

Services and Housing Currently Provided

The Older Americans Act of 1965 has been the main instrument for delivering social services to senior citizens in the U.S. This Act established the federal Administration on Aging (AoA) and related state agencies to specifically address the many needs of the elderly U.S. population. Despite limited resources and funding, the mission of the Older Americans Act is broad: “to help older people maintain maximum independence in their homes and communities and to promote a continuum of care for the vulnerable elderly.”³⁸

The Mississippi Department of Human Service, Division of Aging and Adult Services provides the elderly population of Mississippi with a range of services to assure their quality of life and continued independence. These services include providing transportation, information, food, outreach and recreation opportunities to older Mississippians.

Transportation is provided by local civic or community groups along with Area Agencies on Aging, which are coordinated with programs funded by the Mississippi Department of Transportation. There are nearly 300 vehicles ranging from vans to mini-buses that assist in transporting the state’s elderly population to wherever they need to go, such as to medical appointments, shopping areas or education facilities.

Providing information, assistance and outreach is another important service provided by the Division of Aging and Adult Services. Local focal points are spread throughout the state to disseminate information to seniors and help older adults find the services they need. Some particular programs that are facilitated through local outreach are: the Elderly Nutrition Program, which provides balanced meals to elderly and frail elderly populations, Legal Assistance Programs, which provides legal services with reduced or no fees, and the Senior Community Service Employment Program, which identifies employment opportunities for older persons with incomes at or below the federal poverty line.

The frail elderly often need special assistance to remain independent and healthy. The Division of Aging and Adult Services offers planning, arrangement and coordination of appropriate community-based services. A case manager identifies specific needs for each case, arranges for appropriate services and continually monitors the situation to ensure proper care.

For the frail elderly population that needs special assistance to stay in their homes, the In-Home Services Program provides homemakers to provide in home services and assistance to perform housekeeping tasks. Homemakers perform routine household tasks, such as cooking, cleaning, grocery shopping and laundry. The service is provided at no cost to the older person and is available based on the needs of the older adult and the availability of the homemaker service. Home delivered meals also may be arranged to provide the basic nutrition for the frail homebound elderly.

³⁸ http://www.nhpf.org/pdfs_basics/Basics_OlderAmericansAct_04-21-08.pdf

Adult day care also offers supervised care for functionally impaired elderly adults to allow family members to work or enjoy a respite from their role as caretaker. The centers care for adults for four or more hours a day and focus on health maintenance and rehabilitation needs of older adults capable of limited self-care.

The Mississippi Department of Human Services also offers Adult Protective Services to investigate allegations of abuse, neglect and exploitation of vulnerable adults residing in private home settings. In 2006, the Mississippi Legislature passed legislation for the Division of Aging and Adult Services to employ staff for the Adult Protective Service program to investigate and intervene in alleged abuse.³⁹

Services are also offered to those providing care for persons 60 years or older or for a relative caregiver through to Family Caregiver Support Program. This program is administered by the Division of Aging and Adult Services and works in partnership with the ten Area Agencies on Aging and local community-service providers. The program provides five basic services such as, information to caregivers about available services, assistance to caregivers in gaining access to services, individual counseling/caregiver training, respite care to enable temporary relief from care giving responsibilities and supplemental services to complement care provided by caregivers

Services and Housing Needed

While a number of different housing and service programs exist to aid elderly populations in Mississippi, as noted above, as the Baby Boomer generation grows older the needs of this population are expected to multiply substantially and, in turn, require increased funding. According to the Mississippi State Department of Health, the priority need of the elderly population, and especially the frail elderly population, is assisted or long-term care housing and services. While caring for the elderly at home is a popular choice in the south, as suggested at the Fair Housing Forums held in Mississippi, smaller family units and employed family members have led to an increase in the reliance on assisted living and nursing home facilities, which have the capacity to offer the range of care that elderly persons require. Additionally, expanded home health services are also needed for elderly persons who are essentially independent but may benefit from meal services or housekeeping assistance as well as for families who do provide home care but still may require additional medical or financial assistance. Because most elderly persons are on a fixed budget and the costs of these services increase and people live longer and longer, the burden of cost may lie heavily on state-funded programs.⁴⁰

³⁹ Reports of abuse can be made by calling the toll-free Child/Vulnerable Adult Abuse/Neglect Hotline at 1-800-222-800. Types of adult maltreatment may include, but are not limited to physical abuse, Neglect by caregiver, self-neglect, psychological/emotional abuse, sexual abuse, or financial abuse/exploitation.

⁴⁰ <http://www.msdh.ms.gov/msdhsite/index.cfm/19,835,184,210,pdf/SectionA-Chapter4-PriorityNeeds.pdf>

PEOPLE WITH DISABILITIES (MENTAL, PHYSICAL, DEVELOPMENTAL)

According to HUD, physical or mental disabilities include “hearing, mobility and visual impairments, chronic alcoholism, chronic mental illness, AIDS, AIDS related complex, and mental retardation that substantially limits one or more major life activities. Major life activities include walking, talking, hearing, seeing, breathing, learning, performing manual tasks and caring for oneself.”⁴¹ HUD defers to Section 102 of the Developmental Disabilities Assistance and Bill of Rights Act of 2000 for the definition of developmental disability: “a severe, chronic disability of an individual that is attributable to a mental or physical impairment or combination of mental and physical impairments.”

Many disabled persons require support services in order to maintain healthy lifestyles. The services that are required often depend on the individual and the type of disability. For example, a mentally disabled person may require medication assistance, weekly counseling sessions or job placement assistance. Specialized transport services and physical therapy sessions are services that might be required for a physically disabled person.

Many people with disabilities live on fixed incomes and thus face financial and housing challenges similar to those of the elderly. Without a stable, affordable housing situation, persons with disabilities can find daily life challenging. Likewise, patients from psychiatric hospitals and structured residential programs have a hard time transitioning back in to main stream society without a reasonably priced and supportive living situation. The U.S. Conference of Mayors 2007 Hunger and Homeless Survey found that a mental health disability was the most often cited (65 percent of respondents) cause of homelessness among singles and unaccompanied youth. Likewise, they reported that 22.4 percent of sheltered singles and unaccompanied youth had a mental illness.⁴²

Size and Characteristics

Data from the 2000 census for non-entitlement areas of the state showed a disabled population over the age of 5 numbering 525,177, with a disability rate of 23.6 percent of the population. The most common disability reported was physical disability, followed by go-outside-the-home and mental disability. Disability also plays a role in the poverty level of persons in Mississippi. Nearly 22.0 percent of households with a person with a disability lived below the poverty line, as compared to roughly 13.0 percent households with no disabled members living below the poverty line.

Services and Housing Currently Provided

Persons with disabilities in Mississippi are assisted by state and federal programs such as Medicaid, the Mississippi Department of Mental Health, and the Mississippi Department of Human Services and its Division of Aging and Adult Services.

⁴¹ <http://www.hud.gov/offices/fheo/disabilities/inhousing.cfm>

⁴² <http://www.usmayors.org/HHSurvey2007/hhsurvey07.pdf>

Medicaid provides health insurance for persons that cannot afford to pay for their medical care. Paid from federal and state funds, individuals must meet financial and disability requirements to receive Medicaid services. In Mississippi the Division of Medicaid is responsible for administering the state's Medicaid program. Their mission is "to ensure access to health services for the Medicaid eligible population in the most cost efficient and comprehensive manner possible and to continually pursue strategies for optimizing the accessibility and quality of healthcare." Among other programs are services for disabled children living at home, providing home and community-based services to individuals that would require care in a nursing facility if not otherwise assisted, and individuals with traumatic brain and spinal cord injuries.

The Mississippi Department of Mental Health provides a wealth of services related to mental disabilities. It has programs to enhance the development of infants and toddlers with disabilities and developmental delays, operates regional centers to treat the needs of individuals with developmental and intellectual disabilities, and provides waivers for in-home care that would otherwise be unaffordable.

The Division of Aging and Adult services is tasked with assisting the elderly population in Mississippi. Its mission is "protect the rights of older citizens while expanding their opportunities and access to quality services." To that end, it works actively to investigate allegations of abuse, neglect, or exploitation of vulnerable adults, to provide support for family caregivers and assistance in case management, in-home service, and adult day care.

Services and Facilities Needed

Results from the Housing and Community Development Survey, seen below in Table V.11, show that services and facilities for disabled populations are widely available in Mississippi. Almost 77.0 percent said that services were available, and an additional 12.0 percent were not sure. That leaves only 11.0 percent of respondents saying that there were not any facilities or services for mentally disabled persons in their area. Results were similar for facilities and services for physical disabilities.

Table V.11 Survey Results State of Mississippi 2009 Housing and Community Development Survey					
Questions	Responses				
	Yes	No	Don't Know	Missing	Total
<i>Are there services and facilities available in your community for persons with disabilities?</i>					
People who are mentally disabled	257	36	41	79	413
People who are physically disabled	255	34	46	78	413
People who have other disabilities	198	40	94	81	413

The Housing and Community Development Survey also asked participants to rank the need for services and facilities for disabled populations. The results, shown in Table V.12, indicate a strong to moderate need for services and facilities for all types of disabled

persons. Nearly half the respondents indicated that a high need exists for mentally disabled persons, and nearly 40.0 percent ranked it as a medium need. A similar amount of need was expressed for facilities and services for physically disabled persons, but this was seen as a slightly more moderate need. When asked about housing for the disabled, respondents felt this was a moderate need compared to more services and facilities.

Table V.12 Survey Results State of Mississippi 2009 Housing and Community Development Survey						
Questions	Responses					Total
	No Need	Low Need	Medium Need	High Need	Missing	
<i>Please rate the need in your community for service and facilities persons with disabilities.</i>						
People who are mentally disabled	3	44	128	147	91	413
People who are physically disabled	3	43	142	137	88	413
People who have other disabilities	4	55	142	121	91	413
Housing for the disabled	6	85	157	111	54	413

PEOPLE WITH ALCOHOL OR OTHER DRUG ADDICTION

According to the National Coalition for the Homeless, “for those . . . just one step away from homelessness, the onset or exacerbation of an addictive disorder may provide just the catalyst to plunge them into residential instability.”⁴³ For persons suffering from addictions to drugs and alcohol, housing is complicated. Persons who have stable housing are much better able to treat their addictions. However, obtaining stable housing while suffering from addiction can be quite difficult, and the frustrations caused by a lack of housing options may only exacerbate addictions.

Size and Characteristics

In 2004, nearly 22.5 million Americans over the age of 12 needed to enter drug rehab for substance abuse and addiction. However, only 3.8 million people received treatment.⁴⁴ The National Survey on Drug Use and Health (NSDUH) conducted a survey on drug use in Mississippi from 2002 to 2004 and found that 9.7 percent of persons aged 12 to 17, 14.7 percent of those aged 18 to 25, and 3.9 percent of those older than 26 had used an illicit substance in the month prior to the survey. The same survey also reported that dependence on any illicit substance in the previous year was found in 4.2 percent of the 12 to 17 age cohort, 6.7 percent of the 18 to 25 age cohort, and 1.8 percent of persons aged 26 or older. The NSDUH also studied the number of persons needing treatment for illicit drug use in the past year who did not receive that type of treatment. In Mississippi, 4.1 percent of persons aged 12 to 17, 6.2 percent of those aged 18 to 25, and 1.6 percent of those 26 or older fit into this category. In 2005 it was estimated that 156,000 persons had an

⁴³ <http://www.nationalhomeless.org/publications/facts/addiction.pdf>

⁴⁴ <http://www.drug-rehabs.org/Georgia-drug-rehab-treatment.htm#drug-rehab-statistics>

alcohol abuse or dependence problem and 68,000 persons had an illicit drug abuse, dependence or addiction problem.

Services and Housing Currently Provided

In 2008, 102 substance abuse treatment facilities reported to the National Survey of Substance Abuse Treatment Services. Of those, 54.9 percent were non-profit, 12.7 percent were for profit, and 22.5 percent were local government. Only 5.9 percent were administered by the state. They provided services to just over 5,000 clients, 330 of which were under the age of 18.

Publicly funded services for drug and alcohol addiction are administered by the Mississippi Department of Mental Health through the Bureau of Alcohol and Drug Abuse Services. The Bureau establishes, maintains, monitors and evaluates the statewide system of alcohol and drug abuse services. There are many different services provided such as prevention, treatment and rehabilitation of drug and alcohol addictions. All of their programs are designed with the philosophy that alcohol and drug abuse is a treatable and preventable illness.

Much of this treatment is accomplished through a network of regional community mental health centers. At most of these centers there is a substantial list of services offered, including:

- Prevention services,
- Employee assistance programs,
- Outreach and aftercare services,
- Primary residential services,
- Transitional residential services,
- Vocational counseling,
- Emergency services.

Many centers also have a 10-week intensive alcohol and drug outpatient program for individuals that want to continue working at their job while receiving treatment.

The Mississippi State Hospital also provides addiction services. It has a total of 117 active beds, with services for adult men and women, and also adult men who have dual diagnoses of mental illness and chemical dependency.

In addition to public facilities, there are a large number of private non-profit organizations that seek to aid persons with drug and/or alcohol addiction in Mississippi.

Services and Housing Needed

In 2005, nearly 20 million persons in the U.S. who needed treatment for an alcohol or drug addiction were unable to obtain services, primarily due to the high cost of obtaining

treatment services.⁴⁵ In Mississippi, the National Survey of Substance Abuse Services reports that only 47.1 percent of the facilities accept Medicare and 62.7 percent accept Medicaid. Additionally, 62.7 percent of treatment facilities have a sliding fee scale but only 40.2 percent provide treatment at no charge to clients who cannot afford their services.

The National Coalition for the Homeless notes that other needs for persons living with addictions to drugs or alcohol include transportation and support services, including work programs and therapy access. Barriers also include programs that follow abstinence-only policies. These programs are often unrealistic for persons suffering from addictions because they fail to address the reality of relapses. A person living in supportive housing with an addiction problem who experiences a relapse may suddenly become a homeless person.⁴⁶

Results from the 2009 Housing and Community Development Survey, presented in Table V.13, show that the vast majority of respondents are aware of services and facilities for substance abusers in their communities. While these services may already be present, respondents also indicated a very high need for additional services and facilities in their communities.

Table V.13 Survey Results State of Mississippi 2009 Housing and Community Development Survey					
Are there services and facilities available in your community for substance abusers?					
Yes	No	Don't Know	Missing	Total	
269	33	32	79	413	
Please rate the need in your community for services and facilities for substance abusers.					
No Need	Low Need	Medium Need	High Need	Missing	Total
4	33	114	173	89	413

VICTIMS OF DOMESTIC VIOLENCE

Domestic violence describe behaviors that are used by one person in a relationship to control the other. This aggressive conduct is often criminal, including physical assault, sexual abuse and stalking. Victims can be of all races, ages, genders, religions, cultures, education levels and marital statuses. Victims of domestic violence are at risk of becoming homeless due to an unstable living environment. If domestic violence victims flee the home, they are often faced with finding emergency shelter and services for themselves and their children. Victims of domestic violence are predominantly women. However, children can also be affected as either victims of abuse or as witnesses to abuse of members of their family.

⁴⁵ <http://www.nationalhomeless.org/publications/facts/addiction.pdf>

⁴⁶ <http://www.nationalhomeless.org/publications/facts/addiction.pdf>

Size and Characteristics

Pinpointing a specific number of victims of domestic violence can be difficult because many cases go unreported. However, there are other means of gathering statistics, including tracking the number of cases that are reported to law enforcement or counting the number of orders of protection that are sought. The Mississippi Coalition Against Domestic Violence (MCADV) reported that Mississippi ranked second in the nation for domestic violence and fifth for domestic violence related homicides. Additionally, in the last three months of 2004, the MCADV received 10,888 crisis calls and sheltered 259 new adult residents in domestic violence related incidents.

Services and Housing Currently Provided

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. A partial list of domestic violence service providers is shown in Table V.14.

Table V.14 Domestic Violence Service Providers State of Mississippi HUD Data	
Homeless Service Organization	City
Safe Haven	Columbus
Domestic Violence Project	Oxford
S.A.F.E.	Tupelo
Catholic Charities	Jackson
Angel Wings Outreach Center	Mendenhall
Care Lodge	Meridian
The Center for Violence Prevention	Pearl
Haven House Family Shelter	Vicksburg
Gulf Coast Women's Center for Non-Violence	Biloxi
Domestic Abuse Family Shelter	Laurel
The Guardian Shelter for Battered Families	Natchez
The Salvation Army Domestic Violence Shelter	Pascagoula

Services and Housing Needed

Results from the 2009 Housing and Community Development Survey revealed that respondents were mostly aware of facilities and services for domestic violence victims in their area. They also indicated a medium to high level of need for additional domestic violence facilities in Mississippi. These data are shown in Table V.15, on the following page.

Table V.15 Survey Results State of Mississippi 2009 Housing and Community Development Survey					
Are there services and facilities available in your community for domestic violence victims?					
Yes	No	Don't Know	Missing	Total	
253	42	39	79	413	
Please rate the need in your community for services and facilities for domestic violence victims.					
No Need	Low Need	Medium Need	High Need	Missing	Total
3	34	142	144	90	413

However, at the public input meetings it was noted that a high need exists in Mississippi for permanent housing for victims of domestic violence.

PEOPLE WITH HIV/AIDS AND THEIR FAMILIES

National research has demonstrated that housing is the greatest unmet service need among people living with HIV/AIDS. Part of this can be attributed to several personal and structural factors unique to this population: loss of income due to progressive inability to maintain employment, disease progression requiring accessible facilities, and policy requirements that limit residence in temporary or transitional programs.

In addition, homelessness is a barrier to outpatient care and HIV/AIDS specific therapies. The National Coalition for the Homeless reports that between one-third and one-half of all persons with HIV/AIDS are either homeless or at risk for becoming homeless.⁴⁷ Research shows that among people with HIV/AIDS, there is a strong correlation between housing and improved access to, ongoing engagement in, and treatment success with health care. This is partially due to the fact that complex medication regimens require that medicines be refrigerated and administered according to a strict schedule. Furthermore, homeless HIV positive individuals have a death rate that is five times greater than that of housed HIV positive people, 5.3 to 8 deaths per 100 people compared to 1 to 2 per 100 people.⁴⁸

Size and Characteristics

According to information gathered from the Mississippi Department of Health, a total of 9,055 persons were reported to be living with HIV in the state of Mississippi in 2008. This figure was up from a total of 7,999 in 2004. Nearly 70.0 percent of this population was male and the remaining portion was female. In terms of age, 63.3 percent of this population was between the ages of 25 and 44, while 19.4 percent was under the age of 24 and 17.3 percent was over the age of 45. Additional demographic information showed

⁴⁷ <http://www.nationalhomeless.org/publications/facts/HIV.pdf>

⁴⁸ <http://www.nationalaidshousing.org/PDF/Housing%20&%20HIV-AIDS%20Policy%20Paper%2005.pdf>

that most persons in this population were black or white, with minimal numbers of other minority populations.

Services and Housing Currently Provided

A combination of private non-profit providers and the Department of Health provide HIV/AIDS services in Mississippi. Free and private HIV testing is available at county health offices throughout the state.

Once an individual has tested positive for HIV, the Mississippi State Department of Health (MSDH) Care and Services Division administers several programs designed to provide qualified HIV positive individuals with services.⁴⁹ Included in the Division are the Housing Opportunities for Persons with AIDS (HOPWA) program and the AIDS Drug Assistance Program (ADAP), which is funded by the Ryan White HIV Care Act. Persons diagnosed with HIV are linked with a social worker who works closely with the client to ensure he/she has access to medical care, and other service programs designed to facilitate healthy living for persons living with HIV disease. Social workers complete and submit HOPWA applications for eligible clients and the HOPWA staff processes applications within 30 days of submission. The HOPWA and ADAP programs have a large proportion of clients in common. The ADAP program utilizes Ryan White Title II funding, which provides necessary supportive services for HOPWA recipients in each Public Health District throughout Mississippi. Coordination of HOPWA is consistent on a statewide basis with the provisions set forth by Section 8 housing standards to include all regional and local housing authorities in the state of Mississippi.

The goal of the MSDH administered HOPWA program is to maximize the opportunities for independent living and self-determination for people living with HIV disease and their families. The MSDH HOPWA program provides scattered-site housing assistance (emergency short-term and long-term rental assistance) to maintain eligible clients in stable housing and assures that low-income people with HIV/AIDS receive appropriate health care. Between March 1, 2008 and June 30, 2009, HOPWA provided housing assistance for 494 persons living with HIV disease and 378 family members of persons living with HIV disease for a total of 872 persons.

Another goal of the program is to encourage self-determination. To accomplish this goal, the program assists clients who choose to live in a private home setting or institutionalized care settings. During the grant period, 60 HOPWA clients received assistance for institutionalized care living while the remainder of recipients opted for private home setting.

Free HIV testing is also provided by non-profit organizations along with a bevy of other services, such as case management, transitional housing, food pantries, direct financial

⁴⁹ Information provided by Scott Carson and Valencia Evans of the STD/HIV Office in the Mississippi Department of Health.

assistance, support groups and mental health counseling. A partial list of HIV service providers in Mississippi is provided in Table V.16, below.

Table V.16 HIV Service Providers State of Mississippi HUD Data	
Homeless Service Organization	City
DePorres Health Center	Marks
Coastal Family Health Center	Biloxi
Greater Meridian Health Center	Meridian
Jefferson Comprehensive Health Center	Fayette
Garfield Clinic	Tupelo
Building Bridges	Jackson
University of Mississippi Medical Center Adult Special Care Clinic	Jackson
South East Mississippi Rural Health Initiative	Hattiesburg
South Mississippi AIDS Task Force	Biloxi

Services and Housing Needed

Increased funding for housing for persons living with HIV/AIDS is one of the greatest needs of the HOPWA program. For example, there is a high need for increased scattered site housing availability, because traditional assisted housing options that involve grouping funding recipients in one site or complex are ineffective in that they can endanger the confidentiality of residents. Additionally, program recipients have a need for longer-term housing options. As the treatment of AIDS has advanced, people are living longer with the disease. Thus longer-term housing options are needed. However, the funding of long-term housing options can be expensive.

As seen below in Table V.17, respondents to the Mississippi Housing and Community Development Survey generally were aware of services and facilities in their area for persons with HIV/AIDS. More than 25.0 percent of respondents felt there was a high need for services and facilities for persons with HIV/AIDS, and slightly more indicated that it was a medium need. This suggests that there is a perceived need for more services and facilities.

Table V.17 Survey Results State of Mississippi 2009 Housing and Community Development Survey					
Are there services and facilities available in your community for persons with HIV/AIDS?					
Yes	No	Don't Know	Missing	Total	
138	64	127	84	413	
Please rate the need in your community for services and facilities for persons with HIV/AIDS.					
No Need	Low Need	Medium Need	High Need	Missing	Total
11	77	117	110	98	413

While basic medical care and drug coverage is not generally an issue due to funding from the Ryan White program, dental care is often mentioned as an unmet need for persons living with HIV/AIDS.

F. SUMMARY

Results from the 2009 Housing and Community Development Needs Survey showed that homeowner downpayment assistance and homeowner rehabilitation are both considered to have a high need for funding, along with affordable rental housing and affordable for-sale housing. The cost of materials and labor were cited as barriers to achieving affordable housing. Comments received from public input meetings throughout the state revealed that there is a perceived need for homeowner rehabilitation project funding, as well as permanent housing for victims of domestic violence and single-parent families.

Homeless needs throughout the state are handled by three different Continuum of Care organizations. A count of the homeless population in the state showed that more than 2,800 persons were homeless in Mississippi in January 2009, including 301 homeless families with children and 876 chronically homeless persons.

Non-homeless special needs populations in the state include the elderly and frail elderly, persons living with disabilities, persons with alcohol or other drug addiction, victims of domestic violence, and persons living with HIV and their families. These populations are not homeless, but are at the risk of becoming homeless and therefore often require housing and service programs. The needs of the special needs groups are relative to the programs currently provided. For example, the elderly population is expected to swell in the near future and will require increased access to home services as well as assisted living and nursing home facilities.

VI. MISSISSIPPI COMMUNITY DEVELOPMENT NEEDS ASSESSMENT

A. INTRODUCTION

The community development needs for the state of Mississippi were determined based on research gathered from the 2009 Housing and Community Development Survey.

B. COMMUNITY DEVELOPMENT NEEDS ASSESSMENT

2009 HOUSING AND COMMUNITY DEVELOPMENT SURVEY

As part of the process of evaluating housing community development needs in Mississippi, the 2009 Housing and Community Development survey was distributed via mail, telephone and the internet to stakeholders throughout the state. A total of 413 survey responses were received.

Survey participants were asked to identify which funding areas they would allocate their resources to. These results are presented in Table VI.1, below, and show that most respondents would prioritize resources to housing and to economic development activities. Infrastructure received slightly fewer responses, and there was not much interest in using resources for public facilities. Although many of the “other” responses fall under the pre-defined categories, respondents also cited homebuyer education, workforce training, health and community development and services as areas where they would allocate funding if given the opportunity.

Tables VI.1	
Suggested Allocation of Resources	
State of Mississippi	
2009 Housing and Community Development Survey	
Area	Percentage Allocated
Housing	32.8%
Economic Development	29.3%
Infrastructure	21.7%
Public Facilities	13.9%
All Other	2.2%
Total	100.0%

In terms of business and job activities, over half of the respondents indicated a high need for both work force training (55.0 percent) and business retention (51.6 percent), as shown in Table VI.2. More moderate need was expressed for business expansion assistance, assistance to for-profits, and economic development technical assistance. Some respondents were considering other economic development activities than those provided by the survey. The most frequently cited needs were increasing available financing, providing job training, and addressing quality of life issues to make Mississippi more attractive to companies and workers considering relocation.

Table VI.2
Need for Economic Development Activities
 State of Mississippi
 2009 Housing and Community Development Survey

Questions	Responses					Total
	No Need	Low Need	Medium Need	High Need	Missing	
Work force training	2	18	101	227	65	413
Business retention activities	2	25	102	213	71	413
Business expansion assistance	2	32	127	180	72	413
Assist downtown businesses	7	44	115	171	76	413
Economic development assistance to for-profits	3	43	138	159	70	413
Economic development technical assistance	3	34	156	145	75	413
Micro-enterprise support	13	75	141	97	87	413
Business recruitment	21	90	236	66	0	413

Table VI.3, on the following page, presents the rankings for infrastructure, facilities, and services needs in communities. For infrastructure, the highest need was indicated for water and sewer improvements and street improvements. Other needs receiving significant support were sidewalks and drainage, storm, and sanitary sewers.

In regard to community and public facilities, respondents saw the greatest demand for youth centers. Senior centers, child care centers, community centers, parks and playgrounds, recreational facilities, and especially healthcare facilities were also viewed as significant needs.

Crime awareness was ranked the highest need by far of the public and human services needs. Fair housing education and tenant/landlord counseling were also seen as important needs. In addition to the improvements listed on the survey, participants also said there was a need for more public transit infrastructure and to increase internet access in rural markets. Another frequent suggestion in regards to community and public facilities was the need for fitness related facilities such as walking trails and community centers with gyms. For public and related human services, the most common “other” responses were credit and rental counseling and foreclosure prevention.

Table VI.3 Need for Infrastructure, Public Facilities, Services State of Mississippi 2009 Housing and Community Development Survey						
Questions	Responses					Total
	No Need	Low Need	Medium Need	High Need	Missing	
Expressed Level of Need for Infrastructure						
Street improvements	0	16	81	239	77	413
Water/Sewer improvements	2	22	88	218	83	413
Sidewalk improvements	7	50	97	183	76	413
Storm sewers/Sanitary	2	38	113	181	79	413
Drainage improvements	2	37	118	179	77	413
Railway improvements	41	99	92	83	98	413
Other	2	0	1	15	395	413
Expressed Level of Need Ranked for Public Facilities						
Youth Centers	3	35	109	191	75	413
Healthcare facilities	7	47	126	150	83	413
Parks/Playgrounds	6	56	139	133	79	413
Senior Centers	3	56	145	129	80	413
Other recreational facilities	6	71	116	125	95	413
Community centers	10	67	138	115	83	413
Child care centers	10	62	143	112	86	413
Historic preservation	11	80	133	100	89	413
Libraries	16	85	129	97	86	413
Other	2	3	3	16	389	413
Expressed Level of Need Ranked for Public and Human Services						
Crime awareness	6	35	108	186	78	413
Fair housing education	12	66	131	125	79	413
Tenant/Landlord counseling	14	63	141	115	80	413
Anti-Graffiti	21	130	105	70	87	413
Other	5	0	1	8	399	413

At the end of the survey participants were given the opportunity to comment on barriers or constraints to addressing the community and economic development needs identified in the survey. In general, respondents felt that budget constraints, lack of employment opportunities, and bureaucratic impediments were the largest obstacles to serving community and economic development needs.

C. PRIORITY COMMUNITY DEVELOPMENT NEEDS RANKINGS

Assignment of the ranking of the public facility needs, infrastructure, public service needs, special needs groups, and economic development are all presented in the Priority Needs Table 2B, on the following page.

HUD Table 2B
Priority Community Development Needs in Mississippi

PRIORITY COMMUNITY DEVELOPMENT NEEDS	Priority Need Level (High, Medium, Low, No Such Need)	Dollars to Address Unmet Priority Need
Economic Development Activities		
Attract new businesses	H	\$25,000,000
Retain existing businesses	H	\$25,000,000
Expand existing businesses	H	\$25,000,000
Provide job training	L	\$1,000,000
Provide job re-training	L	\$1,000,000
Enhance business infrastructure	H	\$15,000,000
Provide working capital for businesses	H	\$5,000,000
Provide businesses with technical assistance	M	\$3,000,000
Invest as equity partners	L	\$1,000,000
Provide venture capital	L	\$1,000,000
Develop business incubators	L	\$1,000,000
Develop business parks	L	\$1,000,000
Human and Public Services		
Expand services for youth	L	\$1,000,000
Expand senior services	L	\$1,000,000
Increase transportation services	L	\$1,000,000
Health care services	L	\$1,000,000
Child care services	L	\$1,000,000
Services for those with substance abuse problems	L	\$1,000,000
Increase services for severely disabled	L	\$1,000,000
Infrastructure		
Improve local streets, roads, and sidewalks	H	\$10,000,000
Improve local water systems	H	\$65,000,000
Improve bridges	H	\$5,000,000
Improve local solid waste facilities	H	\$15,000,000
Improve local storm sewer systems	H	\$20,000,000
Improve local wastewater systems	H	\$35,000,000
Public Facilities		
Youth centers	H	\$10,000,000
Community centers	H	\$5,000,000
Childcare facilities	H	\$5,000,000
Park and recreational centers	H	\$5,000,000
Senior centers	H	\$5,000,000
Health facilities	H	\$5,000,000
Improve accessibility of public buildings	M	\$1,000,000
Expand jail space	M	\$1,000,000
Residential treatment centers	M	\$1,000,000
Other		
Neighborhood stabilization	H	\$1,000,000
Mitigation of lead-based paint hazards	M	\$1,000,000
Fair housing activities	M	\$500,000
TOTAL ESTIMATED DOLLARS NEEDED:		\$301,500,000

D. SUMMARY

The 2009 Housing and Community Development Survey provided data on perceived community development needs. Respondents indicated that funding should be primarily devoted to housing and economic development. Business retention and workforce training received high need rankings in terms of economic development activities, while water, sewer and street improvements received high need rankings in regard to infrastructure. Respondents noted mostly high levels of need for all public facilities, and crime awareness was seen as the greatest need in the public and human services category.

VII. MISSISSIPPI STRATEGIC PLAN

A. OVERVIEW OF CONSOLIDATED PLAN NATIONAL GOALS

The goals of the Mississippi Consolidated Plan are to provide decent housing, provide a suitable living environment and expand economic opportunities for its low- and moderate-income residents. The MDA strives to accomplish these goals by affectively maximizing and utilizing all available funding resources to conduct housing and community development activities that will serve the economically disadvantaged residents of the non-entitlement areas of the state. By addressing need and creating opportunity at the individual and neighborhood levels, the MDA and participating communities hope to improve the quality of life for residents. These goals are further explained as follows:

- *Provide decent housing* by helping homeless persons obtain appropriate housing and assisting those at risk of homelessness; preserving the affordable housing stock; increasing availability of permanent housing that is affordable to low- and moderate-income persons without discrimination; and increasing the supply of supportive housing.
- *Provide a suitable living environment* by improving the safety and livability of neighborhoods; increasing access to quality facilities and services; and reducing the isolation of income groups within an area through de-concentration of low-income housing opportunities.
- *Expand economic opportunities* by creating jobs accessible to low- and moderate-income persons; making mortgage financing available for low- and moderate-income persons at reasonable rates; providing access to credit for development activities that promote long-term economic and social viability of the community; and empowering low-income persons to achieve self-sufficiency to reduce generational poverty in federally assisted and public housing.

B. CONTEXT IN WHICH ACTIVITIES WILL BE CONDUCTED

PRINCIPLES GUIDING THE STRATEGIC PLAN

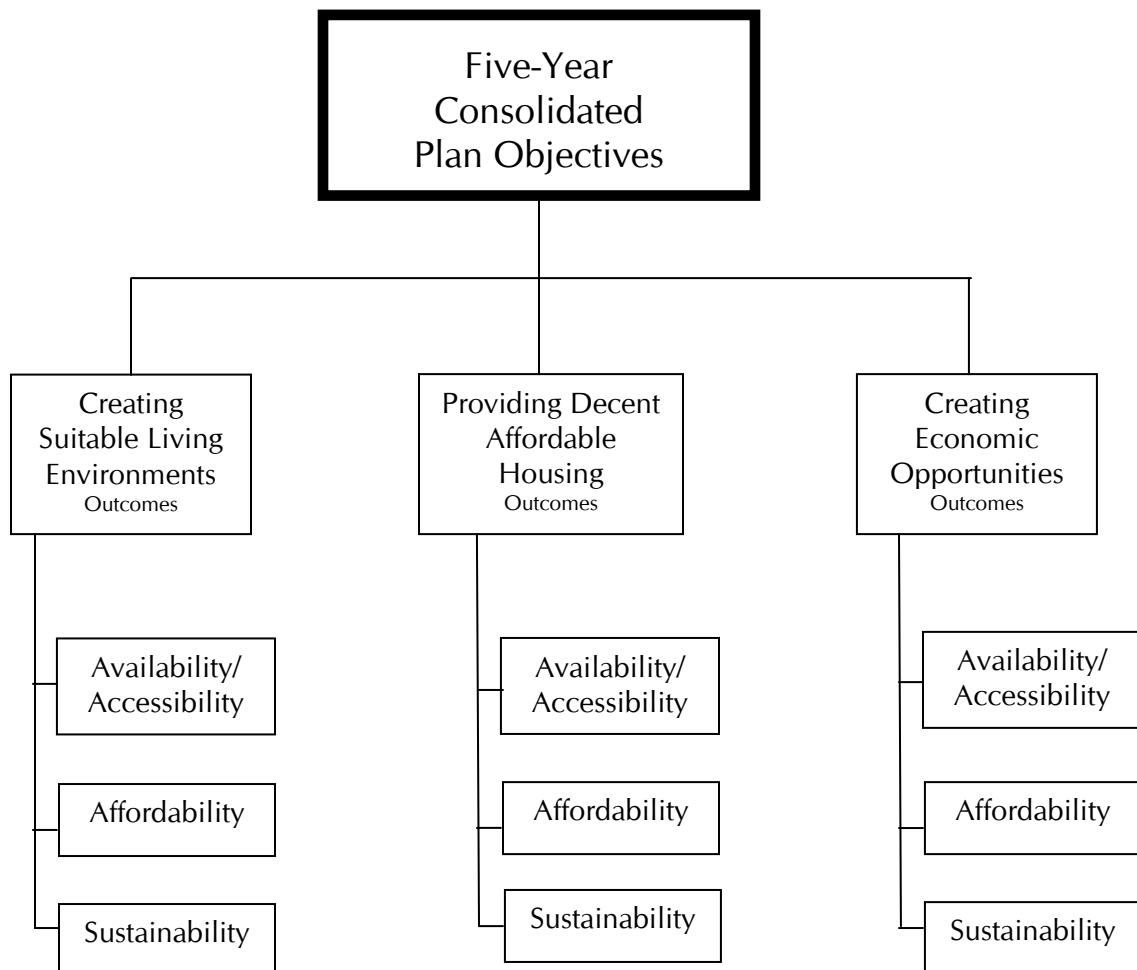
The state of Mississippi recognizes that to be successful in the implementation of housing and community development activities, efforts must be efficient and fruitful. Unfortunately, the state does not have sufficient resources in its CDBG, HOME or ESG programs to properly address all needs identified in the state. The state is therefore utilizing several guiding principles for its five-year strategic plan. These principles are as follows:

1. Concentrate efforts on a limited number of areas and activities, so that those resources that are utilized will have the greatest lasting and noticeable effect;

2. Support activities that build upon existing housing and community development infrastructure and provide for on-going maintenance;
3. Implement strategies with sustainable long-term impacts, such as cost-effective rehabilitation and redevelopment that complements surrounding properties;
4. Seek opportunities to form partnerships with other agencies within the state, generating beneficial activities for the entire state;
5. Explore opportunities to leverage resources with other private, nonprofit, and government agencies so the state's limited resources have the greatest possible net effect.

PERFORMANCE MEASUREMENT CRITERIA

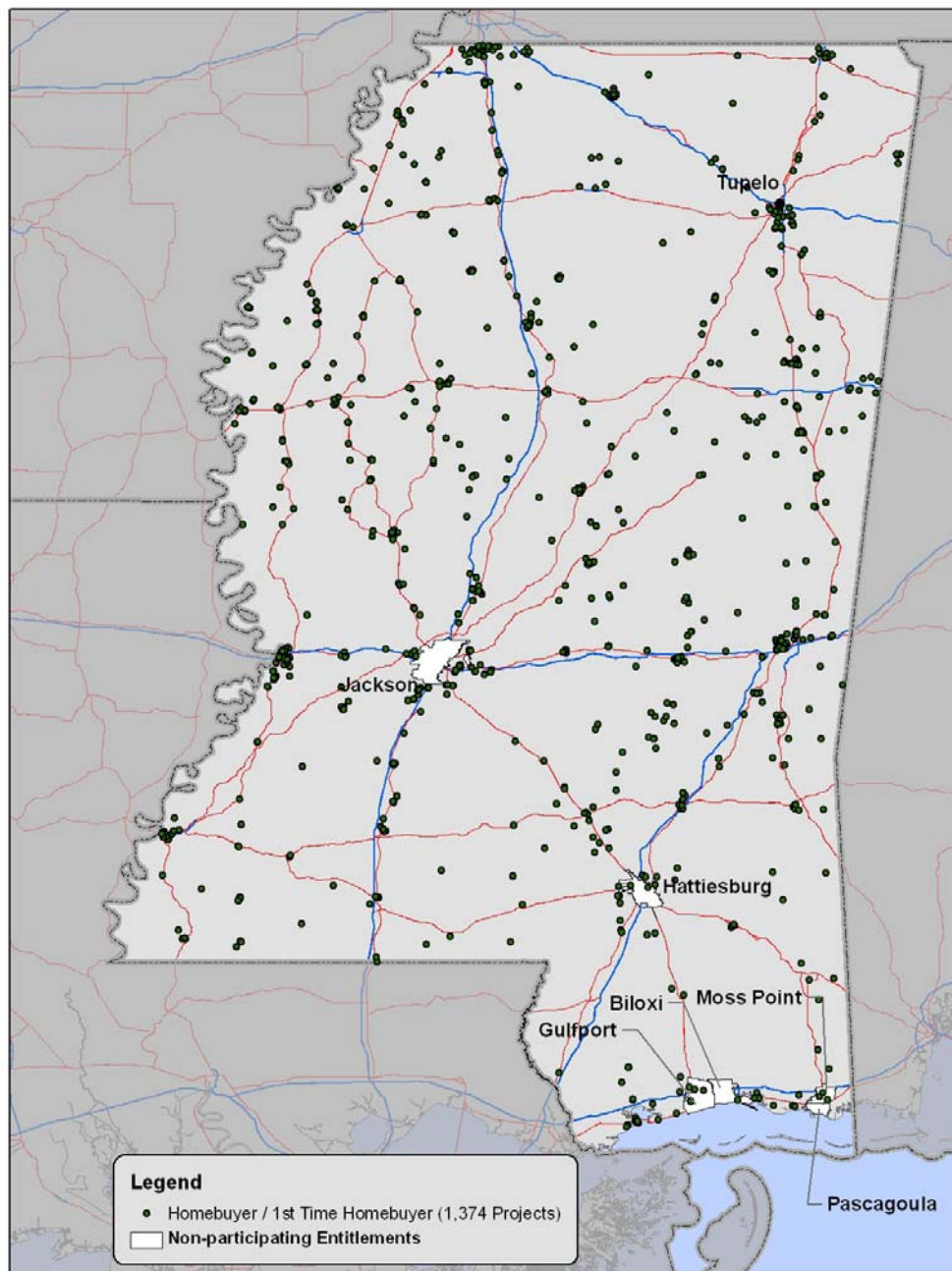
The results of the state's resource expenditures will be in terms that are quantifiable; in terms that are measurable; and that were originally cited as a goal. These objectives, and their outcomes, are best illustrated in the following diagram:



PROJECT MAPS

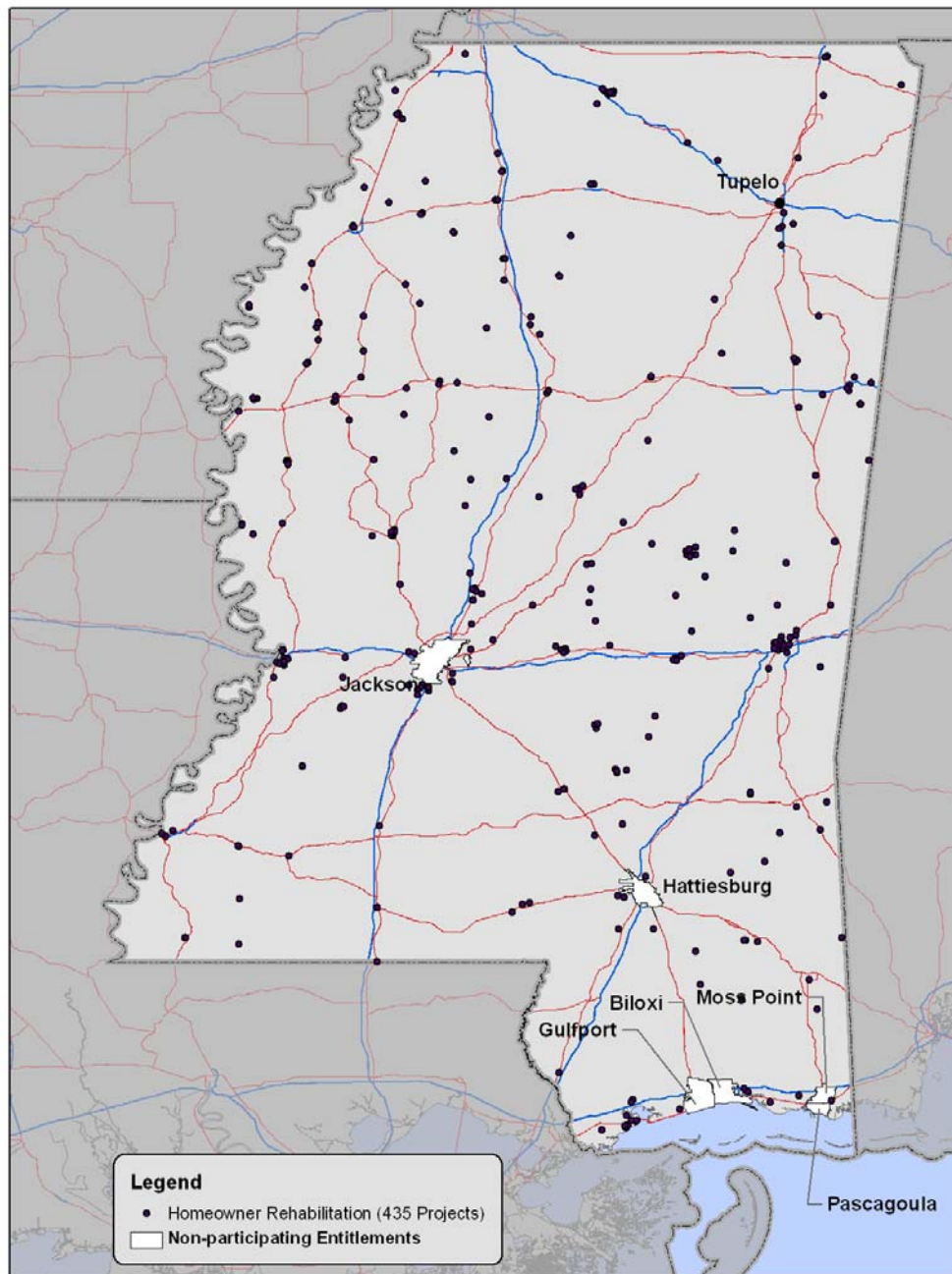
In order to track geographic dispersal of past funds, maps were prepared to visually indicate locations of projects funded by the HOME program from January 2005 to January 2010. Map VII.1 presents the location of the 1,374 HOME-funded homebuyer/first time homebuyer projects in the state during this timeframe.

Map VII.1
Locations of HOME-Funded Homebuyer/First Time Homebuyer Projects
Mississippi Non-Entitlement Areas
Completed Jan. 1 2005 – Jan. 29 2010



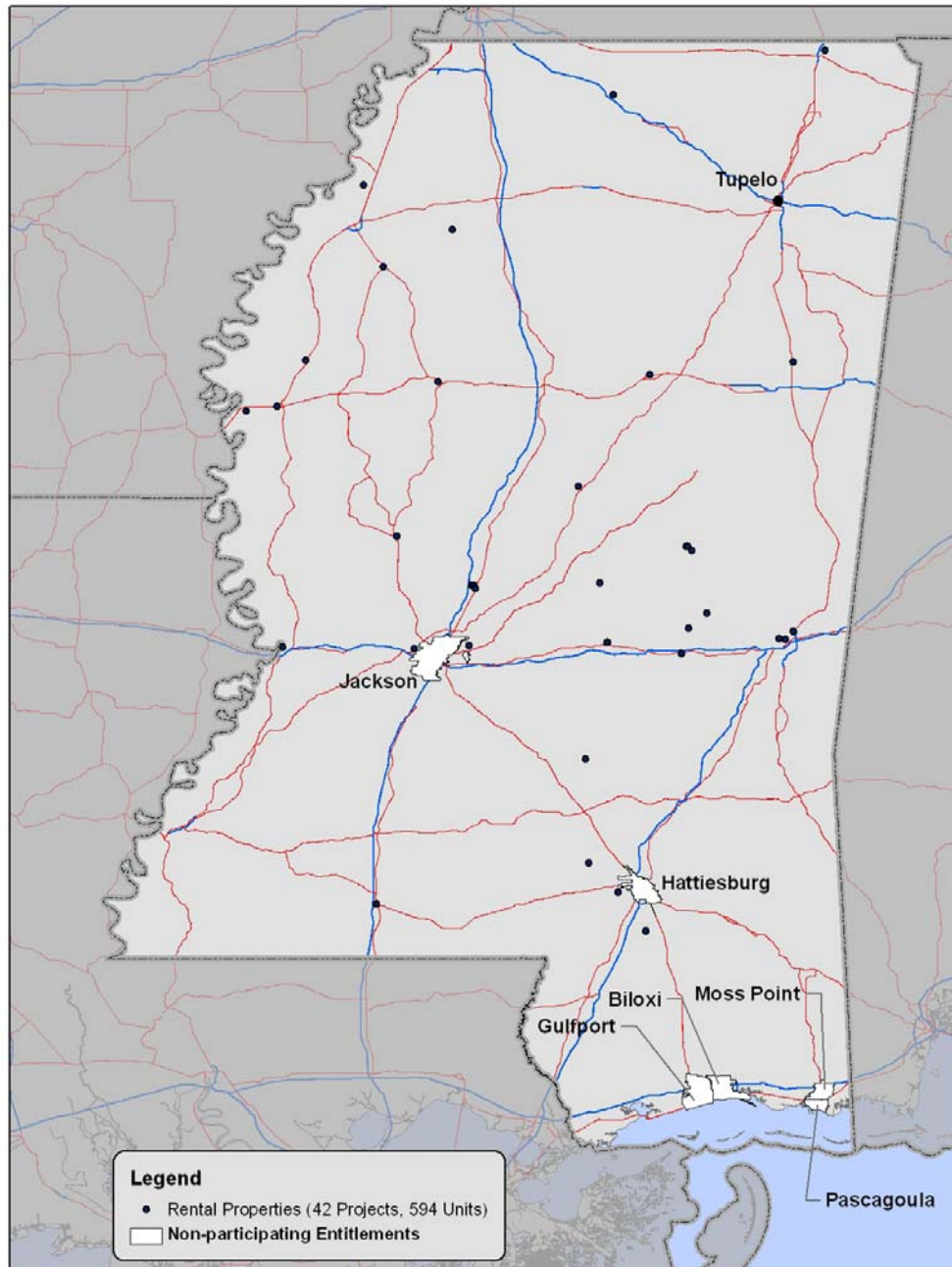
Map VII.2 shows the number of HOME-funded homeowner rehabilitation projects that throughout the state. From January 2005 through January 2010, a total of 435 of this type of project was completed.

Map VII.2
Locations of HOME-Funded Homeowner Rehabilitation Projects
 Mississippi Non-Entitlement Areas
 Completed Jan. 1 2005 – Jan. 29 2010



As seen in Map VII.3, 42 rental property projects affecting 594 units were completed with the assistance of HOME funds from January 2005 through January 2010.

Map VII.3
Locations of HOME-Funded Rental Property Projects
Mississippi Non-Entitlement Areas
Completed Jan. 1 2005 – Jan. 29 2010



C. STRATEGIC GOALS OF THE MISSISSIPPI CONSOLIDATED PLAN

The following narrative presents the overriding strategies and goals of the Mississippi Five-Year Consolidated Plan for Housing and Community Development, including selected performance criteria associated with each goal and strategy.

The objectives the State will pursue over the next five years are as follows:

1. Reduce housing blight and blighting influences;
2. Enhance the provision of quality affordable housing;
3. Create, expand and retain more jobs for low- to moderate-income persons;
4. Enhance the quality of Mississippi's infrastructure and public facilities;
5. Reduce the incidence of homelessness; and
6. Provide housing for HIV/AIDS persons in Mississippi.

Each of the objectives identified above, as well as the strategies consistent with each objective, are discussed in greater detail below. Performance measurement criteria are presented at the end of each objective narrative.

OBJECTIVE 1: REDUCE HOUSING BLIGHT AND BLIGHTING INFLUENCES

A blighted area is defined as one in which conditions place serious physical or economic burdens on a community that cannot reasonably be expected to be reversed or alleviated by private enterprise acting alone. Blighted areas may be detrimental to the public health, safety or welfare of the community, and they may be detrimental to the effective redevelopment of the area. A combination of many factors seems to have left Mississippi's local communities with a burdensome amount of blighted and dilapidated housing. By reducing blight, the MDA will revitalize deteriorated neighborhoods.

STRATEGY:

Reduce Blighted Housing/Rehabilitate or Reconstruct Suitable Homeowner Properties

Rehabilitation or reconstruction of existing homeowner properties is an important part of the overall improvement of Mississippi's local neighborhoods. Such rehabilitation or reconstruction will enhance property values and reduce the number of unsuitable or dilapidated homes.

The MDA will implement its rehabilitation and reconstruction efforts through a competitive bidding process for units of local government and through Community Housing Development Organization (CHDO) set-a-sides. These partnering efforts will thereby occur in selected areas of the state so that neighborhood improvements can be more readily reflected in the area's surrounding homes and neighborhoods.

PERFORMANCE MEASUREMENT CRITERIA

Reduce Blighted Housing:

Availability/Accessibility: the number of eligible homeowner households that benefit from rehabilitation.

Affordability: the number of homeowner housing units that have been rehabilitated.

Sustainability: the number of homeowner housing units that have been rehabilitated.

OBJECTIVE 2: ENHANCE THE PROVISION OF QUALITY AFFORDABLE HOUSING

The population in Mississippi's non-entitled communities has continued to expand. Consequently, the demand for quality affordable homeowner and rental housing has risen along with that population. The goal of the MDA's housing development programs is to serve the low- and moderate-income households while distributing program resources equitably and responding to the specific needs of the non-entitled areas of the state. The MDA will also continue to work with CHDOs to facilitate new homeownership and rental housing development.

STRATEGIES

Promote New Construction

Because Mississippi's non-entitlement area population is expanding, there remains a need to provide affordable new construction for both single-family homeownership opportunities and multi-family rental housing demands. The new construction needs to be handled in a thoughtful manner that takes into consideration the issues of the entire community. Consequently, all new construction will be handled through an approved CHDO.

This strategy can be accomplished through the following method:

1. Development of new lot not previously having a housing unit on the lot.

Promote Homeownership

The MDA is committed to promoting homeownership for lower-income homebuyers throughout the non-HOME entitlement areas of Mississippi. The Mississippi Home Corporation, through its partnership with the MDA, will administer the homebuyer assistance program. This program may include outright purchase assistance or be combined with housing preservation activities, such as home rehab and purchase. To speed up the distribution of such funds, units of local government will no longer be required to apply in a competitive process for homebuyer assistance funds. This will allow qualified low-income householders to apply under a program administered by the Mississippi Home Corporation, without the use of a local administering agent.

Promote Homeownership for the Disabled with the Disabled Housing Initiative

The Mississippi Development Authority will continue to contribute funds and to partner with the Mississippi Home Corporation, selected lending institutions, the University of Southern Mississippi, the Office of Vocational Rehabilitations, the Developmental Disabilities Council, the Real Estate partners, and nonprofit groups working with disabled persons. Together, the partnership will provide funding and program administration for the Institute for Disability Studies – Mississippi Home of Your Own Program.

PERFORMANCE MEASUREMENT CRITERIA

Promote New Construction:

Availability/Accessibility: the number of eligible households that benefit from new rental construction; the number of eligible households that benefit from new single-family construction.

Affordability: the number of affordable rental housing units that have been built; the number of affordable single-family units that have been built for homeownership.

Sustainability: the number of affordable rental housing units that have been constructed; the number of affordable single-family units that have been constructed.

Promote Homeownership:

Availability/Accessibility: the number of eligible households that benefit from homeownership.

Affordability: the number of affordable single-family units that have been purchased.

Sustainability: the number of affordable single-family units that have been purchased; the number of existing units enhance through rehab and homeownership

OBJECTIVE 3: CREATE, EXPAND AND RETAIN MORE JOBS FOR LOWER-INCOME PERSONS

Mississippi has a workforce that has unfortunately experienced job losses in recent years, particularly in the manufacturing sector. These recent problems can be overcome by focusing on the strengths of the workforce, attracting new business to the state, educating and retraining workers, and supporting and expanding current business in the state. The MDA will assist with expanding economic opportunities through the following strategies:

STRATEGIES:

Create or Expand Employment at For-Profit Businesses

The State will take action by providing grants to units of local government, which in turn will make loans to for-profit entities in the way of working capital, technical assistance or other business needs. These funds may also be used as a tool to recruit new businesses to

the area or expand existing business, both of which must provide jobs to lower- to moderate-income workers.

Invest in Eligible Infrastructure That Supports Better Paying Jobs.

The State will assist units of local government in funding eligible infrastructure improvements that support better paying jobs through retention of existing threatened jobs or creation of new jobs. Such activities may also be used as a tool to retain existing businesses in the community.

PERFORMANCE MEASUREMENT CRITERIA

Expand Economic Opportunities:

Sustainability: the number of retained or new jobs created at existing businesses; the number of jobs created by recruiting new business to Mississippi's local communities; the number of persons retrained and securing new jobs.

Availability/Accessibility: the number of eligible individuals acquiring new jobs or having their jobs retained.

OBJECTIVE 4: ENHANCE THE QUALITY OF MISSISSIPPI'S INFRASTRUCTURE AND PUBLIC FACILITIES

Mississippi has an ongoing need for enhancing the quality of its current infrastructure and public facilities, including the health, safety and welfare of Mississippi's local communities. This need goes hand-in-hand with the non-entitlement area's rising population and the desire to enhance the State's well-being, the vibrancy of its local communities and the overall attractiveness of the state. The use of funds to construct, expand and renovate infrastructure public service facilities contributes a great deal to the quality of life in the effected communities. By making it possible for communities to provide health, recreational and safety services to their residents, the MDA's program activities are an important tool for enhancing the livability of Mississippi's local communities.

STRATEGIES:

Improvement of Local Community Living Environment

The Mississippi Development Authority will partner with local communities to assist in resolving local infrastructure and public facilities needs. Such needs can be local street improvements, water and sewer enhancements, wastewater, storm water, and drainage improvements, and other eligible CDBG infrastructure activities. Qualifying activities may also be more specifically public facilities, such as healthcare facilities, recreational facilities, senior centers and community centers.

Respond Quickly to Emergency Needs

The MDA seeks to enhance the health, safety and welfare of its citizens. In doing so, the MDA will provide an opportunity for units of local government to apply for funding for any eligible CDBG activity whereby existing conditions pose a serious and immediate threat to the health and welfare of the local community.

Other Community Program Activities

The MDA may participate in other state and federally funded programs in such a fashion as to further enhance the livability, viability, economic status, safety, health and welfare of Mississippi's local communities.

PERFORMANCE MEASUREMENT CRITERIA

Enhance Infrastructure and Public Facilities:

Sustainability: the number of public facilities constructed or enhanced; the number of communities and infrastructure improvements made; the number of communities that received new or enhanced public facilities; the number of communities whose emergency needs were addressed.

Availability/Accessibility: the number of eligible individuals who were assisted with the new or enhanced public facilities; the number of eligible persons assisted with new or enhanced infrastructure; the number of eligible persons whose emergency needs were addressed.

OBJECTIVE 5: REDUCE THE INCIDENCE OF HOMELESSNESS

One of the nation's goals has been to end chronic homelessness by 2012. The Mississippi Development Authority will continue to address the problem of chronic homelessness.

STRATEGY:

Assist in Implementing current 10-Year Plans to End Chronic Homelessness

Within local units of government, not-for-profit organizations, and Mississippi's three Continuum of Care (CoC) organizations, the Partners to End Homelessness, in and near the city of Jackson, the Open Doors Homeless Coalition in the southern portion of the State, and the Mississippians United to End Homelessness Continuum of Care, the MDA will continue to support homeless activities. The MDA will provide grants to units of local government and private non-profit organizations that operate homeless shelters. These funds will be used for the following activities:

1. Operation and maintenance of existing facilities.

PERFORMANCE MEASUREMENT CRITERIA

Provide Decent Housing:

Availability/Accessibility: track the number of beds available for the homeless; count the number of persons assisted; identify the number and type of facility improvements.

OBJECTIVE 6: PROVIDE HOUSING FOR PERSONS LIVING WITH HIV/AIDS IN MISSISSIPPI

Housing is the greatest unmet service need among people living with HIV/AIDS. Part of this can be attributed to several personal and structural factors unique to this population: loss of income due to progressive inability to maintain employment, disease progression requiring accessible facilities, and policy requirements that limit residence in temporary or transitional programs.

Among people with HIV/AIDS, there tends to be a strong correlation between housing and improved access to, ongoing engagement in, and treatment success with health care. This is partially due to the fact that complex medication regimens require that medicines be refrigerated and administered according to a strict schedule. In Mississippi, the Housing Opportunities for Persons with AIDS (HOPWA) Program is administered by the Mississippi State Department of Health (SDH). The SDH has the following applicable HOPWA strategy:

STRATEGY:

The SDH will fund projects that serve very low-income persons with HIV disease, as well as their families. These will be in two separate categories for administration of the program:

1. Grants for special projects of national significance which are likely to serve as effective models for others.
2. Grants for projects which are part of long-term comprehensive strategies for providing housing and related services for eligible persons.

PERFORMANCE MEASUREMENT CRITERIA

Provide Decent Housing:

Availability/Accessibility: track the number of persons provided with housing.

APPENDIX A: CITIZEN PARTICIPATION PLAN

Introduction

In 1994, the U.S. Department of Housing and Urban Development issued new rules consolidating the planning, application, reporting and citizen participation processes of four formula grant programs: Community Development Block Grants (CDBG), Home Investment Partnerships (HOME), Emergency Shelter Grants (ESG) and Housing Opportunities for Persons with AIDS (HOPWA). The new single-planning process was intended to more comprehensively fulfill three basic goals: to provide decent housing, to provide a suitable living environment and to expand economic opportunities.

Provision of decent housing may involve assisting homeless persons in obtaining appropriate housing, retaining the affordable housing stock, increasing the availability of permanent affordable housing for low-income households without discrimination or increasing supportive housing to assist persons with special needs. Providing a suitable living environment might entail improving the safety and livability of neighborhoods, including the provision of adequate public facilities; deconcentrating housing opportunities and revitalizing neighborhoods; restoring and preserving natural and physical features with historic, architectural, and aesthetic value; and conserving energy resources. Expanding economic opportunities can involve creation of accessible jobs, providing access to credit for community development, and assisting low-income persons to achieve self-sufficiency in federally-assisted and public housing.

The Consolidated Plan is actually a three-part planning process required by HUD. It comprises developing a three- to five-year strategic plan, preparing annual action plans and submitting annual performance reports. These three parts are intended to furnish the framework whereby Mississippi can identify its housing, homeless, community, and economic development needs, identify resources that will be tapped and actions to be taken that will address the needs, as well as look back and evaluate the State's progress toward achieving its strategic goals. Completing these documents on time and in a manner that is acceptable to HUD ensures program funding.

The precursor to the Consolidated Plan is the Citizen Participation Plan (CPP). The objectives of the CPP are to ensure that the citizens of Mississippi, particularly persons of low- and moderate-income, persons living in slum and blight areas, units of local government, public housing agencies, and other interested parties are provided with the opportunity to participate in the planning and preparation of the Consolidated Plan, including amendments to the Consolidated Plan and the Annual Performance Report. In doing so, the CPP sets forth general policies and procedures for implementing and carrying out the Consolidated Planning Process, such as how the Consolidated Plan will be developed, dates and milestones along which the process will proceed, and methods for citizens to offer the State assistance and guidance in the formulation of the Plan. Furthermore, the provisions of the CPP fulfill statutory and regulatory requirements for citizen participation specified in the U.S. Department of Housing and Urban Development's rules for the Consolidated Plan, the HOME Investment Partnerships (HOME) Program, the Community Development Block Grant (CDBG) Program, the Emergency Shelter Grants (ESG) Program and the Housing Opportunities for Persons with Aids (HOPWA) Program.

Encouraging Citizen Participation

The Consolidated Plan is designed to enumerate Mississippi's overall strategy for coordinating federal and other housing and community development resources to provide decent housing, establish and maintain a suitable living environment, and expand economic opportunities, particularly for low- and moderate-income persons.

Interested groups and individuals are encouraged to provide input into all aspects of Mississippi's Consolidated Planning activities, from assessing needs to setting priorities through performance evaluation. By following the CPP, numerous opportunities for citizens to contribute information, ideas and opinions about ways to improve our neighborhoods, promote housing affordability and enhance the delivery of public services to local residents will occur.

The state of Mississippi is committed to keeping all interested groups and individuals informed of each phase of the Consolidated Planning process and of activities being proposed or undertaken under HUD formula grant programs. Opportunities to comment on or participate in planning community development and affordable housing activities and projects will be publicized and disseminated throughout the state.

Public Hearings and Meetings

The State will conduct at least two public hearings to obtain citizens' views and to respond to proposals and questions. These hearings will be geographically dispersed throughout the state. The hearings will take place at different stages of the Consolidated Planning process. At least one will occur prior to development of the Draft Plan and will be intended to solicit public input regarding distinct issues, thereby aiding policy formation. At least one more will occur after the Draft Plan has been released for review, allowing interested parties an opportunity to review the strategies and how they were developed, designed and presented.

Information about the time, location and subject of each hearing will be provided to citizens at least two weeks in advance through adopted public notice and outreach procedures. This notification may include letters to local governments, public agencies, member organizations and selected citizens throughout the state. Public notification of the hearings will be published in statewide newspapers with display ads published in hearing location cities or towns. Mississippi Development Authority (MDA) staff may also attend other meetings and conventions in Mississippi throughout the year, thereby providing an opportunity for additional public input on the Consolidated Plan.

Every effort will be made to ensure that public hearings are inclusive. Hearings will be held at convenient times and locations and in places where people most affected by proposed activities can attend. The State will utilize hearing facilities that are accessible to persons with mobility impairments. If notice is given at least seven days before a hearing date, the State will provide appropriate materials, equipment and interpreting services to facilitate the participation of non-English speaking persons and persons with visual and/or hearing impairments. Interpreters will be provided at public hearings where a significant number of non-English speaking residents can be reasonably expected to participate. All public hearings and public meetings associated with the Consolidated Planning process will conform to applicable Mississippi open meetings laws.

Publication of Consolidated Plan Documents

The State will publish its draft Consolidated Plan for public review in a manner that affords citizens, public agencies and other interested parties a reasonable opportunity to examine its contents and submit comments. The Draft Plan will be a complete document and shall include:

- The amount of assistance the participating agencies expect to receive (including grant funds and program income) and,
- The range of activities that may be undertaken, including the estimated amount that will benefit persons of low and moderate income.

A succinct summary of the Draft Plan will be published in several newspapers of general circulation at the beginning of the public comment period. The summary will describe the contents and purpose of the Plan (including a summary of specific objectives) and include a list of the locations where copies of the entire proposed Consolidated Plan may be obtained or examined. The following are among the locations where copies of the public comment draft will be made available for inspection:

- Major public libraries,
- Mississippi Home Corporation,
- Mississippi Development Authority, and
- Mississippi Department of Health and Human Services.

Citizens and groups may obtain a reasonable number of free copies of the proposed Consolidated Plan by contacting the MDA at 601-359-3179, or the document may be downloaded from the MDA Web site, located at <http://www.mississippi.org>.

Public Comments on the Draft Consolidated Plan

The Mississippi Development Authority will receive comments from citizens on its Draft Plan for a period not less than 30 days prior to submission of the Consolidated Plan to HUD. The Draft Plan is currently scheduled for release in mid-March of 2010.

All comments or views of citizens received in writing or orally at public hearings will be considered in preparing the final Consolidated Plan. A summary of these comments or views and a summary of any comments or views not accepted and the reasons therefore shall be attached to the final Consolidated Plan.

Public Notice and Outreach

An informed citizenry is critical to effective and responsive housing and community development programs. Efforts to educate residents and empower their participation are an ongoing element of the Consolidated Planning process.

As the fundamental means of notifying interested citizens about the Consolidated Plan and related activities, the MDA will utilize display ad notices in newspapers of general circulation. Such notices will be published at least two weeks prior to public hearings or other events of record. All notices will be written in plain, simple language and direct efforts will be undertaken to publish and/or post information at locations that will elicit maximum low- and moderate-income and minority participation.

Public education and outreach will be facilitated through the use of special brochures that describe the Consolidated Planning process, opportunities for citizen participation and available funding through the CDBG, ESG, HOME and HOPWA programs. The brochure will include a form to enable any interested person to request future mailings and notices on Consolidated Planning activities. The State's Consolidated Plan mailing list will likely include social service organizations, local jurisdictions, low-income housing consumers, neighborhood groups, previous participants and commentators, and others expected to desire input on the Plan. This list is updated periodically and is available for inspection at the MDA.

Technical Assistance

Groups or individuals interested in obtaining technical assistance to develop project proposals or applying for funding assistance through HUD formula grant programs covered by the Consolidated Plan may contact the staff of the MDA. Such assistance may be of particular use to community development organizations, nonprofit service providers, and for-profit and nonprofit housing development groups that serve or represent persons of low and moderate income. Pre-application workshops offer basic program information and materials to potential project sponsors, and staff from the MDA offices provide in-depth guidance and assistance to applicants and program participants on an on-going basis. Emphasis is placed on capacity development of community-based organizations.

In addition to the information available at regular funding workshops and public hearings, the State will hold special workshops when it initiates its five-year Consolidated Planning process. These workshops will educate agencies, local governments, nonprofits and members of target groups on the elements of the Consolidated Planning process, the relationship between the Consolidated Plan and funding decisions on CDBG, ESG, HOME and HOPWA applications, and eligible activities under the various federal funding programs.

Amendments to the Consolidated Plan

Pursuant to HUD regulations, an amendment to the Consolidated Plan is required whenever the jurisdiction determines to:

- Substantially change the allocation priorities or its method of distributing HUD formula grant funds;
- Utilize formula grant funds (including program income) to carry out an activity not previously described in the action plan; or
- Change the purpose, scope, location or beneficiaries of an activity.

Such changes, prior to their implementation, are reviewed under various federal or local requirements, particularly rules on procurement and/or policies on the allocation of public resources. Substantial amendments to the Consolidated Plan are, in addition, subject to a formal citizen participation process. Notice and the opportunity to comment will be given to citizens through public notices in local newspapers and other appropriate means, such as direct mail or public meetings. A public comment period of not less than 30 days will be provided prior to implementing any substantial amendment to the Consolidated Plan. MDA staff will prepare a summary of all comments received and, in cases where any citizens' views are not accepted, provide reasons for the decision. This documentation will be attached to the substantial amendment, which will be available to the public and submitted to HUD.

Substantial Amendments

The MDA has determined that an amendment is substantial when:

- The use of CDBG funds is changed from one eligible activity to another and such changes represent 20.0 percent or more of the original budget;
- A new activity is proposed that is not contained in the annual action plan;
- When an activity that previously was designated as no need is proposed for funding.

The MDA will follow the same public notification process for a substantial amendment as for the regular yearly annual plan submissions.

Standard Amendments

“Standard amendments” are those that are not considered substantial in nature and pertain chiefly to minor administrative modifications of the programs. Thus they do not require in depth citizen participation.

Annual Performance Reports

Performance reports on programs covered by the Consolidated Plan are to be prepared by the MDA for annual submission to HUD within 90 days of the July 1 start of each program year. Draft performance reports will be made available through the established network of program participants, service providers, local jurisdictions and partner agencies. The draft performance report will be available for comment for no less than fifteen (15) days, and any public comments received will be reported in an addendum to the final performance report.

Access to Records

To the extent allowed by law, interested citizens and organizations shall be afforded reasonable and timely access to records covering the preparation of the Consolidated Plan, project evaluation and selection, HUD's comments on the Plan and annual performance reports. In addition, materials on formula grant programs covered by the Consolidated Plan, including activities undertaken in the previous five years, will be made available to any member of the public who requests information from the MDA. A complete file of citizen comments will also be available for review by interested parties. After receiving notice of HUD's approval of its Consolidated Plan, the MDA will inform those on its mailing list of the availability of the final Plan document and of any HUD comments on the Plan.

Complaints and Grievances

Citizens, administering agencies and other interested parties may submit complaints and grievances regarding the Consolidated Plan. Complaints should be in writing, specific in their subject matter, and include facts to support allegations. The following are considered to constitute complaints to which a response is due:

- The administering agency has purportedly violated a provision of this Citizen Participation Plan;
- The administering agency has purportedly violated a provision of federal CDBG, ESG or HOME program regulations;
- The administering agency, or any of its contractors, has purportedly engaged in questionable practices resulting in waste, fraud or mismanagement of any program funds.

Residents may also present complaints and grievances orally or in writing at the community meetings and/or public hearing. All public comments, including complaints and grievances, made either orally or in writing within the 30-day public comment period, will be included in the final Consolidated Plan. Such complaints or grievances shall be directed to the Consolidated Plan program manager.

Timely Response to Complaints or Grievances

Upon receipt of a written complaint, the Consolidated Plan manager shall respond to the complainant within 15 calendar days and maintain a copy of all related correspondence, which will be subject to MDA review.

Within 15 calendar days of receiving the complaint, the program manager shall discuss the matter with the department manager and respond to the complainant in writing. A copy of the MDA's response from the program manager will be transmitted, concurrently, to the complainant and to the MDA department manager. If due to unusual circumstances, the program manager finds that it is unable to meet the prescribed time limit, the limit may be extended by written notice to the complainant. The program manager's notice must include the reason for the extension and the date on which a response is expected to be generated, which may be based on the nature and complexity of the complaint.

Public review materials and performance reports will include data, as appropriate under confidentiality regulations, on any written complaints received and how each was resolved.

Activities Exempt from Substantial Amendment Citizen Participation Requirements

Urgent Needs

It may be necessary to amend the Consolidated Plan in the event of an emergency such as a natural disaster. These amendments may include funding new activities and/or the reprogramming of funds including canceling activities to meet community development needs that have a particular urgency. Therefore, the state of Mississippi, acting through the Mississippi Development Authority may utilize CDBG or HOME funds to meet an urgent need without the normal public comment period, which is otherwise required for substantial amendments.

To comply with the national objective of meeting community development needs having a particular urgency, an activity will alleviate existing conditions that the state of Mississippi certifies:

- Pose a serious and immediate threat to the health and welfare of the community;
- Are of recent origin or recently became urgent;
- The State and the MDA are unable to finance the activity on its own; or
- Other resources of funding are not available to carry out the activity.

A condition will generally be considered to be of recent origin if it is developed or became critical within 18 months preceding the MDA's certification.

Availability of the Citizen Participation Plan

Copies of the CPP may be obtained by contacting the Mississippi Home Corporation or the Mississippi Development Authority. Upon request, the MDA will make the Plan available in an alternative format accessible to persons with disabilities.

APPENDIX B: ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

EXECUTIVE SUMMARY

As an entitlement jurisdiction, the State of Mississippi is required to submit to HUD certification that it is affirmatively furthering fair housing. This certification has three elements, which require the state to:

1. Complete an analysis of impediments to fair housing choice (AI)
2. Take actions to overcome the effects of any impediments identified through the analysis
3. Maintain records reflecting the analysis and actions taken

The Mississippi Development Authority (MDA) is the lead agency for HUD housing and community development for the state of Mississippi and is therefore the agency responsible for conducting the AI.

HUD defines impediments to fair housing choice in terms of their applicability to federal law as:

- Any actions, omissions, or decisions **taken because of** race, color, religion, sex, disability, familial status, or national origin, which restrict housing choices or the availability of housing choice. These classes are considered the protected classes or **basis**.
- Any actions, omissions, or decisions which **have the effect of** restricting housing choices or the availability of housing choice on the basis of race, color, religion, sex, disability, familial status, or national origin.

The AI is a thorough examination of a variety of sources related to housing, affirmatively furthering fair housing, the fair housing delivery system, and housing transactions affecting people who are protected under fair housing law. AI sources include Census and home mortgage industry data, surveys of housing industry experts and stakeholders, and public fair housing forums.

This AI was created through an active and involved public input and review process, via direct contact with stake holders, mass distribution of announcements about opportunities for public involvement, public forums to collect input from citizens, distribution of draft reports for citizen review, and a formal presentation of findings. The MDA continually availed itself to receive perspective, commentary, and input from all walks of life and citizens throughout Mississippi.

MISSISSIPPI FAIR HOUSING ENVIRONMENT

The United States Department of Housing and Urban Development (HUD) oversees, administers, and enforces the Fair Housing Act. HUD's regional office in Atlanta oversees housing, community development, and fair housing enforcement in Mississippi.

From 1994 through July of 2008 HUD reported 630 housing complaints that had occurred in Mississippi. Each grievance may contain one or more bases. Of the 845 bases contained in the housing complaints reported by HUD, 438 were for race, and another 184 for disability. Nearly 50 percent of these were determined to be without cause, which is actually a fairly high share of dismissals. In fact, only 24.6 percent of the complaints were successful in some way, either through reconciliation, mediation, or litigation. In addition, the number of complaints seen in the last few years is substantially lower than seen earlier this decade, with fewer than 30 in 2007 and only 20 through July of 2008.

The discrimination reported in the HUD housing complaint system occurs predominately within the rental markets. The issues most frequently cited are discriminatory terms, conditions or privileges, discriminatory acts under Section 818 (coercion), failure to make reasonable accommodation for the disabled, and discriminatory refusal to rent. It can be inferred that discrimination in housing continues in Mississippi.

There are four entities in the State of Mississippi that are currently active and considered HUD Fair Housing Initiative Program (FHIP) grant recipients: Housing Education and Economic Development (HEED); the Gulf Coast Fair Housing Center (GCFHC); the Mississippi Fair Housing Center; and the Institute for Disability Studies (IDS). Since Mississippi lacks its own fair housing law, it has no state agency vested with fair housing concerns and authority.

Over 98 percent of stakeholder and expert survey respondents believe that fair housing laws do indeed serve a useful purpose, although 30 percent of the respondents indicated that fair housing laws were difficult to understand or to follow. This is of concern, as a large portion of the state's housing experts seem to have some reluctance to express a good understanding of fair housing and fair housing law.

When sharing their understanding of protected classes, 37 of the respondents correctly indicated "disabled". Overall, however, responses were sometimes quite far from the concept of a protected class. This further highlights the need for additional fair housing education in the stakeholder community.

When asked where they would refer a housing consumer who came to them and expressed that they had been a victim of an unfair housing practice, suggestions ranged from an attorney or legal council, to the court system, the Department of Justice, to units of local government or state agencies. With such a scattered set of recommendations, it is no wonder that the housing complaint system has been little used in the last few years. One of the concluding survey questions asked if there was a need to create a Mississippi fair housing law. Nearly 60 percent responded favorably to such a notion.

The public fair housing forums revealed many of the same issues and concerns as the fair housing surveys. Specifically, forum attendees in general expressed a desire from citizens for more outreach and education, a Mississippi fair housing law, strengthened enforcement for fair housing violations, and a more effective referral system.

IMPEDIMENTS TO FAIR HOUSING CHOICE

The 2008 AI for Mississippi uncovered several issues that can be considered barriers to affirmatively furthering fair housing and to fair housing choice. These are as follows:

1. Lack of an adequate fair housing service delivery system
 - A. Limited use of existing capacity for conducting outreach and education activities
 - B. Lack of knowledge by experts and stakeholders about where to refer people who believe they have experienced an unfair housing practice
 - C. Lack of access to fair housing complaint system
 - D. Lack of testing and enforcement capacity and activities
 - E. Lack of Mississippi fair housing law, which in turn has caused the state to lack a substantially equivalent agency (i.e. equal in fair housing enforcement authority to HUD)

2. Lack of public awareness of fair housing rights and fair housing services
 - A. Lack of understanding of federal fair housing law
 - i. Uncertain about who or what groups are protected under the law
 - ii. Uncertain or lack of knowledge about what actions constitute violations of fair housing law
 - B. Lack of uniformity in referrals for prospective victims of housing discrimination
3. Concerns about home mortgage application denials
 - A. Quite high loan denial rates for selected minorities, particularly for blacks
 - B. The degree of loan originations that tend to be predatory in nature
 - i. These tend to transpire in particular neighborhoods and geographic areas
 - ii. These also tend to occur in areas having high proportions of minority racial or ethnic populations
4. Some unlawful discrimination appears to be occurring in rental markets
 - A. Discriminatory terms and conditions
 - B. Failure to make reasonable accommodations for the disabled
5. Steering toward or away from certain areas or neighborhoods appears to be occurring in the home purchase market
6. Current elements of housing disaster recovery activities by units of local government may leave local jurisdictions open to criticism of disparate treatment and disparate impact on protected minorities. This is happening by the encouragement of selected types of housing in areas where lower cost housing was destroyed and lower income householders were displaced.
7. Significant confusion about the difference between:
 - A. Affirmatively furthering fair housing
 - B. Promotion and production of available and affordable housing
 - C. Landlord/tenant relationships

SUGGESTED ACTIONS FOR MISSISSIPPI TO CONSIDER

In so finding these impediments, Mississippi should consider taking the following actions:

1. Assist in improving fair housing delivery system
 - A. Enhance partnerships with existing or new fair housing entities to increase outreach and education in the state, such as with the GCFHC
 - B. Assist the fair housing community in facilitating fair housing training
 - i. With participating state and state grantee staff receiving training first
 - ii. Within local communities and interested parties, emphasizing
 - Zoning, planning and housing and community development so that they may become more familiar with fair housing, affirmatively furthering fair housing, and making local housing development policies more inclusive
 - Expand to developers, builders, and landlords throughout the state so that they too can become more familiar with fair housing and compliant building standards
 - C. Design simple set of instructions for uniform fair housing referral system
 - i. Include contact numbers, definitions of discriminatory actions, what represents protected class status, and where individuals can turn for help
 - ii. Distribute these materials to individuals, advocates, interested parties, and state and local government entities throughout the state
 - D. Acknowledge that there may be some advantages for Mississippi to have its own fair housing law. Prospective benefits might include: having a statewide and local agency with

- authority to review fair housing issues, resolving local issues more efficiently and quickly, being enabled to have an agency funded in part by HUD to conduct fair housing enforcement activities of *federal* fair housing law, or having the authority and capacity to investigate fraud or prospective fraud in the subprime and predatory lending markets. Consequently, in the spirit of outreach and education, MDA should consider:
- i. Providing all Mississippi state legislators with a copy of the AI in its entirety
 - ii. Assure the legislators that the MDA can be contacted to answer questions or provide additional information about affirmatively furthering fair housing
2. Assist in improving public awareness of fair housing
 - A. Acquire and distribute fair housing flyers and pamphlets, including materials about landlord tenant law, to social service agencies, residential rental property agencies, faith-based organizations, and other advocate and service agencies
 - i. Some materials should represent posters highlighting referral system, discriminatory actions, and protected class status
 - ii. Should be presented in English, Spanish, and Vietnamese
 - B. Through cooperative efforts with MDA partners, assist in facilitating outreach and education, especially to minority populations. This might include consulting with the members of the fair housing community as to their experience in best presenting information designed for the public and key stakeholder groups
 - C. Enhance partnering efforts with the fair housing community so that areas of the state having no access to fair housing can begin to experience its benefits
 3. Continue enhancing first-time homebuyer training programs
 - A. For those programs that are within the domain of the MDA, continue promoting outreach and education related the establishment good credit and wise use of credit
 - B. For those mortgage activities outside the domain of the MDA, enhance partnering efforts to educate prospective mortgage consumers about credit as well as predatory lending practices
 4. Incorporate more formalized elements of fair housing planning into the consolidated plan. For example, consider convening a work group at staff level to meet regularly, such as quarterly, throughout the state. Some operational attributes of this group might be:
 - A. Fair housing is to be just one of several agenda items for this task force
 - B. Have the hosting entity rotate, sharing responsibility
 - C. Within the consolidated planning process, establish an opportunity to provide better descriptions that distinguish the differences between fair housing, the provision of affordable housing, and landlord/tenant law
 - D. Allow the state to have a venue to offer perspective and commentary to units of local government on the benefits of having and implementing inclusive housing policies

COMMITMENT TO FAIR HOUSING

In accordance with the applicable statutes and regulations governing the consolidated plan, MDA certifies that it will affirmatively further fair housing. This means that the MDA has conducted an AI within the state, will take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting that analysis and actions in this regard. While the MDA takes seriously the responsibility for the above, the MDA currently lacks the authority to solve all these problems alone. The task of eliminating the impediments to fair housing rests on many shoulders and the MDA will help to facilitate these responsibilities for all Mississippians.

APPENDIX C: ADDITIONAL PLAN DATA

Table C.1
Total Employment and Real Personal Income

State of Mississippi
BEA Data 1969 - 2008, 2008 Dollars

Year	1,000s of 2008 Dollars						Per Capita Income	Total Employment	Average Real Earnings Per Job
	Earnings	Social Security Contributions	Residents Adjustments	Dividends, Interest, Rents	Transfer Payments	Personal Income			
1969	21,094,218	1,363,713	163,001	2,482,805	2,581,359	24,957,670	11,244	908,677	23,214
1970	21,444,631	1,380,451	160,707	2,655,214	3,061,645	25,941,746	11,678	916,796	23,392
1971	22,403,118	1,487,253	244,181	2,765,917	3,445,032	27,370,996	12,083	938,968	23,861
1972	24,691,242	1,710,374	295,099	2,893,123	3,724,162	29,893,252	12,955	978,740	25,229
1973	26,941,518	2,069,819	359,080	3,152,626	4,091,420	32,474,825	13,819	1,019,427	26,428
1974	26,526,994	2,170,689	432,536	3,437,275	4,624,189	32,850,305	13,813	1,031,293	25,722
1975	25,388,566	2,104,655	482,129	3,487,625	5,251,540	32,505,205	13,545	1,000,814	25,368
1976	27,887,737	2,304,945	553,580	3,564,087	5,413,357	35,113,817	14,447	1,038,827	26,845
1977	29,445,659	2,435,841	636,813	3,753,322	5,443,430	36,843,384	14,977	1,070,753	27,501
1978	30,603,318	2,630,083	745,576	4,060,214	5,599,507	38,378,532	15,424	1,100,550	27,808
1979	31,843,138	2,792,428	831,748	4,417,387	5,903,792	40,203,636	16,029	1,114,375	28,574
1980	30,200,197	2,754,179	961,880	5,157,738	6,485,181	40,050,818	15,860	1,111,313	27,176
1981	30,469,375	2,949,164	939,348	6,024,495	6,725,489	41,209,543	16,230	1,106,596	27,535
1982	29,649,296	2,926,709	920,549	6,439,274	6,971,302	41,053,711	16,056	1,079,218	27,473
1983	29,323,747	2,991,069	992,421	6,578,347	7,389,065	41,292,511	16,081	1,087,581	26,963
1984	31,357,534	3,207,486	1,071,137	7,131,531	7,367,429	43,720,145	16,959	1,117,040	28,072
1985	32,012,395	3,359,420	1,090,701	7,543,094	7,491,026	44,777,797	17,301	1,123,930	28,483
1986	32,434,406	3,490,181	1,040,484	7,567,817	7,763,077	45,315,603	17,472	1,130,753	28,684
1987	33,809,575	3,552,883	1,075,261	7,522,134	7,873,911	46,727,997	18,052	1,141,343	29,623
1988	35,092,094	3,845,987	1,104,590	7,777,707	8,112,742	48,241,146	18,696	1,169,037	30,018
1989	35,595,579	3,984,668	1,129,977	8,814,838	8,560,096	50,115,822	19,468	1,188,891	29,940
1990	36,268,120	4,216,359	1,123,505	8,616,850	8,935,672	50,727,789	19,671	1,202,603	30,158
1991	36,778,914	4,332,569	1,172,933	8,489,767	9,663,648	51,772,693	19,922	1,210,948	30,372
1992	38,787,815	4,516,259	1,171,697	8,410,412	10,594,521	54,448,187	20,752	1,233,701	31,440
1993	40,755,468	4,779,504	1,170,639	8,509,839	11,046,075	56,702,516	21,356	1,286,919	31,669
1994	43,644,001	5,146,768	1,142,496	9,080,396	11,468,710	60,188,834	22,384	1,334,700	32,699
1995	44,626,927	5,294,062	1,235,792	9,311,768	12,242,601	62,123,025	22,817	1,365,437	32,684
1996	46,147,009	5,364,194	1,266,997	9,870,855	12,852,628	64,773,296	23,570	1,389,237	33,218
1997	47,765,215	5,557,022	1,423,426	10,482,505	13,119,241	67,233,365	24,211	1,415,330	33,748
1998	50,704,897	5,856,100	1,507,186	11,518,307	13,086,311	70,960,602	25,299	1,452,518	34,908
1999	52,522,997	6,034,366	1,606,128	11,254,296	13,335,318	72,684,373	25,698	1,476,702	35,568
2000	53,402,062	6,072,962	1,809,240	11,948,117	14,036,457	75,122,914	26,375	1,481,524	36,045
2001	54,640,191	6,039,563	1,951,868	11,902,047	15,338,023	77,792,565	27,267	1,449,262	37,702
2002	54,682,070	6,166,976	1,969,699	10,979,679	16,230,769	77,695,241	27,185	1,455,078	37,581
2003	56,690,604	6,231,340	2,028,206	10,028,049	16,597,299	79,112,817	27,597	1,453,130	39,012
2004	58,353,597	6,392,630	2,125,911	9,691,873	17,376,405	81,155,158	28,134	1,471,390	39,659
2005	58,895,491	6,426,569	2,220,748	10,639,146	18,863,194	84,192,011	29,049	1,485,315	39,652
2006	59,075,942	6,742,041	2,358,534	11,858,013	18,536,367	85,086,815	29,374	1,511,672	39,079
2007	59,683,461	6,810,484	2,558,970	13,856,060	18,856,703	88,144,711	30,176	1,543,334	38,672
2008	60,300,659	6,909,411	2,573,809	12,758,251	20,607,911	89,331,219	30,399	1,558,262	38,697

Table C.2 Building Permits and Valuation Mississippi Non-Entitlement Areas Census Data, 1980 – 2008						
Year	Authorized Construction in Permit Issuing Areas					Per Unit Valuation, 1000s of Real 2008 Dollars
	Single-Family Units	Duplex Units	Tri- and Four-Plex Units	Multi-Family Units	Total Units	Single-Family Units
1980	4,329	306	536	1,488	6,659	75.8
1981	3,055	156	244	1,008	4,463	73.9
1982	3,117	288	262	1,399	5,066	71.6
1983	4,174	568	873	1,494	7,109	77.1
1984	5,637	376	408	3,012	9,433	76.0
1985	5,189	364	373	1,455	7,381	79.7
1986	5,227	264	211	772	6,474	85.9
1987	4,652	266	135	689	5,742	89.6
1988	4,470	166	190	1,547	6,373	86.6
1989	4,293	274	127	1,324	6,018	87.4
1990	4,142	174	156	1,028	5,500	87.1
1991	4,143	120	91	432	4,786	86.4
1992	5,185	130	175	488	5,978	88.7
1993	6,488	128	215	631	7,462	91.6
1994	7,417	194	225	1,657	9,493	95.8
1995	6,771	278	629	1,611	9,289	96.5
1996	7,507	146	229	1,229	9,111	101.1
1997	7,181	178	273	1,600	9,232	101.8
1998	8,041	154	251	2,909	11,355	103.6
1999	8,726	90	296	1,943	11,055	112.7
2000	6,867	86	196	2,101	9,250	118.4
2001	7,423	42	219	923	8,607	120.3
2002	8,151	50	169	1,282	9,652	124.2
2003	9,406	98	170	1,010	10,684	128.4
2004	10,423	86	185	1,783	12,477	134.3
2005	11,078	102	79	1,054	12,313	138.4
2006	12,969	148	149	1,259	14,525	134.9
2007	9,885	154	445	2,213	12,697	138.1
2008	6,412	280	129	2,024	8,845	137.6

Table C.3 Households by Tenure with Unmet Housing Needs Mississippi Non-Entitlement Areas 2000 and 2015 CHAS Table 2A CHAS Data & MDA Forecast							
MFI	2000			2015			Total Change 00-15
	Renter	Owner	Total	Renter	Owner	Total	
0-30%	38,635	47,811	86,445	41,151	50,924	92,075	5,630
30.1 - 50.0	22,497	34,213	56,710	23,962	36,442	60,403	3,693
50.1 - 80.0	15,098	37,465	52,563	16,081	39,905	55,986	3,423
80.1 - 95.0	2,176	10,686	12,861	2,317	11,382	13,699	838
Above 95.0	5,915	35,627	41,542	6,300	37,947	44,247	2,705
Total	84,320	165,802	250,122	89,811	176,600	266,411	16,289

Table C.4 2000 Renter Households with Problems Mississippi Non-Entitlement Areas Revised Baseline CHAS Table 2A CHAS Data & MDA Forecast					
Percent of MFI	Elderly	Small Family	Large Family	Other Non-Family	Total
Renters with Unmet Need					
0-30%	6,551	15,937	5,624	10,523	38,635
30.1 - 50.0	3,110	9,748	3,099	6,539	22,497
50.1 - 80.0	1,626	5,854	2,939	4,679	15,098
80.1 - 95.0	240	791	695	450	2,176
Above 95.0	425	2,035	2,635	820	5,915
Total	11,952	34,364	14,993	23,011	84,320
Renters without Unmet Need					
0-30%	5,822	6,939	1,046	7,044	20,850
30.1 - 50.0	4,735	6,724	1,036	2,744	15,239
50.1 - 80.0	4,006	14,867	2,486	7,674	29,032
80.1 - 95.0	901	5,944	1,075	3,749	11,669
Above 95.0	4,590	34,413	4,465	19,761	63,230
Total	20,054	68,887	10,107	40,972	140,020
Total Renters					
0-30%	12,373	22,876	6,670	17,567	59,485
30.1 - 50.0	7,845	16,472	4,135	9,283	37,736
50.1 - 80.0	5,632	20,721	5,425	12,353	44,131
80.1 - 95.0	1,141	6,735	1,770	4,199	13,844
Above 95.0	5,015	36,448	7,101	20,581	69,145
Total	32,006	103,251	25,100	63,983	224,340

Table C.5 2015 Renter Households with Problems Mississippi Non-Entitlement Areas Household CHAS Table 2A & MDA Forecast					
Percent of MFI	Elderly	Small Family	Large Family	Other Non-Family	Total
Renters with Unmet Need					
0-30%	6,977	16,975	5,990	11,208	41,151
30.1 - 50.0	3,313	10,383	3,301	6,965	23,962
50.1 - 80.0	1,732	6,235	3,131	4,984	16,081
80.1 - 95.0	256	842	740	479	2,317
Above 95.0	453	2,167	2,807	873	6,300
Total	12,730	36,602	15,970	24,509	89,811
Renters without Unmet Need					
0-30%	6,201	7,391	1,114	7,502	22,208
30.1 - 50.0	5,043	7,162	1,103	2,923	16,232
50.1 - 80.0	4,267	15,835	2,647	8,173	30,923
80.1 - 95.0	959	6,331	1,145	3,993	12,429
Above 95.0	4,889	36,655	4,756	21,048	67,348
Total	21,360	73,373	10,765	43,640	149,139
Total Renters					
0-30%	13,178	24,365	7,104	18,711	63,358
30.1 - 50.0	8,356	17,545	4,405	9,888	40,193
50.1 - 80.0	5,999	22,070	5,778	13,157	47,005
80.1 - 95.0	1,215	7,173	1,885	4,473	14,746
Above 95.0	5,342	38,822	7,563	21,921	73,648
Total	34,090	109,975	26,735	68,150	238,950

Table C.6 2000 Owner Households with Problems Mississippi Non-Entitlement Areas Revised Baseline CHAS Table 2A CHAS Data & MDA Forecast					
Percent of MFI	Elderly	Small Family	Large Family	Other Non-Family	Total
Owners with Unmet Need					
0-30%	19,984	14,435	4,634	8,758	47,811
30.1 - 50.0	11,729	13,075	4,633	4,777	34,213
50.1 - 80.0	6,471	18,363	6,747	5,884	37,465
80.1 - 95.0	1,396	5,451	2,050	1,789	10,686
Above 95.0	3,499	18,062	9,226	4,840	35,627
Total	43,080	69,386	27,289	26,047	165,802
Owners without Unmet Need					
0-30%	10,098	5,811	725	5,101	21,735
30.1 - 50.0	19,196	8,058	1,519	3,139	31,912
50.1 - 80.0	26,402	25,760	5,564	7,644	65,370
80.1 - 95.0	8,851	14,839	3,125	3,755	30,570
Above 95.0	68,676	225,639	32,497	32,685	359,497
Total	133,224	280,107	43,430	52,324	509,085
Total Owner					
0-30%	30,083	20,246	5,359	13,858	69,546
30.1 - 50.0	30,925	21,133	6,152	7,916	66,125
50.1 - 80.0	32,873	44,123	12,311	13,528	102,836
80.1 - 95.0	10,247	20,290	5,175	5,544	41,256
Above 95.0	72,175	243,701	41,723	37,524	395,124
Total	176,303	349,493	70,720	78,371	674,887

Table C.7 2015 Owner Households with Problems Mississippi Non-Entitlement Areas Household CHAS Tables Table 2A & MDA Forecast					
Percent of MFI	Elderly	Small Family	Large Family	Other Non-Family	Total
Owners with Unmet Need					
0-30%	21,286	15,375	4,935	9,328	50,924
30.1 - 50.0	12,493	13,926	4,934	5,088	36,442
50.1 - 80.0	6,892	19,559	7,186	6,268	39,905
80.1 - 95.0	1,487	5,806	2,184	1,905	11,382
Above 95.0	3,727	19,239	9,827	5,155	37,947
Total	45,885	73,905	29,066	27,744	176,600
Owners without Unmet Need					
0-30%	10,756	6,189	773	5,433	23,150
30.1 - 50.0	20,446	8,583	1,618	3,344	33,990
50.1 - 80.0	28,121	27,438	5,926	8,142	69,628
80.1 - 95.0	9,428	15,806	3,328	4,000	32,561
Above 95.0	73,149	240,333	34,614	34,813	382,909
Total	141,900	298,348	46,259	55,732	542,239
Total Owner					
0-30%	32,042	21,564	5,708	14,761	74,075
30.1 - 50.0	32,939	22,509	6,552	8,431	70,432
50.1 - 80.0	35,014	46,997	13,113	14,409	109,533
80.1 - 95.0	10,914	21,611	5,512	5,905	43,943
Above 95.0	76,876	259,572	44,440	39,968	420,856
Total	187,785	372,253	75,325	83,475	718,838

Table C.8 2000 Households with Problems State of Mississippi Census 2000 and HUD CHAS Data					
Percent of MFI	Elderly	Small Family	Large Family	Other Non-Family	Total
Owners with Unmet Need					
0-30%	19,984	14,435	4,634	8,758	47,811
30.1 - 50.0	11,729	13,075	4,633	4,777	34,213
50.1 - 80.0	6,471	18,363	6,747	5,884	37,465
80.1 - 95.0	1,396	5,451	2,050	1,789	10,686
Above 95.0	3,499	18,062	9,226	4,840	35,627
Total	43,080	69,386	27,289	26,047	165,802
Renters with Unmet Need					
0-30%	6,551	15,937	5,624	10,523	38,635
30.1 - 50.0	3,110	9,748	3,099	6,539	22,497
50.1 - 80.0	1,626	5,854	2,939	4,679	15,098
80.1 - 95.0	240	791	695	450	2,176
Above 95.0	425	2,035	2,635	820	5,915
Total	11,952	34,364	14,993	23,011	84,320
Total Households with unmet needs					
0-30%	26,535	30,372	10,258	19,281	86,445
30.1 - 50.0	14,840	22,823	7,732	11,315	56,710
50.1 - 80.0	8,097	24,217	9,686	10,564	52,563
80.1 - 95.0	1,636	6,242	2,745	2,239	12,861
Above 95.0	3,924	20,097	11,861	5,659	41,542
Total	55,031	103,750	42,282	49,058	250,122

Table C.9 2015 Households with Problems State of Mississippi Household CHAS Tables Table 2A & MDA Forecast					
Percent of MFI	Elderly	Small Family	Large Family	Other Non-Family	Total
Owners with Unmet Need					
0-30%	21,286	15,375	4,935	9,328	50,924
30.1 - 50.0	12,493	13,926	4,934	5,088	36,442
50.1 - 80.0	6,892	19,559	7,186	6,268	39,905
80.1 - 95.0	1,487	5,806	2,184	1,905	11,382
Above 95.0	3,727	19,239	9,827	5,155	37,947
Total	45,885	73,905	29,066	27,744	176,600
Renters with Unmet Need					
0-30%	6,977	16,975	5,990	11,208	41,151
30.1 - 50.0	3,313	10,383	3,301	6,965	23,962
50.1 - 80.0	1,732	6,235	3,131	4,984	16,081
80.1 - 95.0	256	842	740	479	2,317
Above 95.0	453	2,167	2,807	873	6,300
Total	12,730	36,602	15,970	24,509	89,811
Total Households with unmet needs					
0-30%	28,263	32,350	10,926	20,536	92,075
30.1 - 50.0	15,806	24,309	8,236	12,052	60,403
50.1 - 80.0	8,624	25,794	10,317	11,251	55,986
80.1 - 95.0	1,742	6,648	2,924	2,385	13,699
Above 95.0	4,180	21,406	12,634	6,028	44,247
Total	58,615	110,507	45,036	52,253	266,411

Table C.10
Homeless Shelters and Emergency Housing

State of Mississippi
U.S. Department of Housing and Urban Development

Facility	Description	City
Gulf Coast Women's Center for Nonviolence	Supportive housing	Biloxi
Back Bay Mission	Supportive housing	Biloxi
South Mississippi AIDS Task Force	Supportive housing for AIDS victims	Biloxi
PRIDE (Pearl River Information and Drug Education, Inc)	Supportive housing	Carriere
Bolivar County Community Action Agency, Inc.	Transitional shelter	Cleveland
Mississippi Regional Housing Authority IV	Tenant-based rental assistance for disabled individuals	Columbus
Recovery House, Inc.	Substance abuse treatment for women age 18 and above	Columbus
Mental Health Association of Mississippi	Permanent housing, supportive services	Gulfport
Institute for Disability Studies at University of Southern Mississippi	Supportive services for homeless persons with disabilities	Hattiesburg
AIDS Services Coalition	1-2-1 Haven House, Transitional housing for persons living with HIV/AIDS	Hattiesburg
Forrest General Hospital (Pine Grove Center)	Housing and supportive services for the disabled	Hattiesburg
Hinds County Human Resource Agency	Case management, housing support services	Jackson
Catholic Charities - Domestic Violence Service Center	Support services for domestic violence victims	Jackson
Stewpot Community Services	Food programs, elderly and children's programs, shelters	Jackson
New Dimensions Development	Transitional housing for single women and women with children	Jackson
New Life for Women, Inc.	Transitional housing for women	Jackson
Common Bond Association, Inc.	Supportive housing services to homeless veterans, shelters	Jackson
Hinds Behavioral Health Services	Mental health and substance abuse counseling for and children adults	Jackson
University of Southern Mississippi Institute for Disability Studies	Technical assistance to homeless persons with disabilities	Jackson
Grace House	HIV transitional housing case management, testing and education	Jackson
The University of Southern Mississippi Institute for Disability Studies	Technical assistance to homeless persons with disabilities	Long Beach
Multi-County Community Service Agency, Inc.	Transitional housing	Meridian
Guardian Shelter (City of Natchez)	Supportive housing for women who are homeless due to domestic violence	Natchez
Pearl River Information and Drug Education, Inc.	Supportive housing	Picayune
Sanctuary Hospice House	Supportive housing	Tupelo

APPENDIX D: PUBLIC INVOLVEMENT DOCUMENTATION

The following exhibits document some of the public notification activities taken in the preparation and announcement of the 2010 – 2015 Mississippi Consolidated Plan for Housing and Community Development.

PROOF OF PUBLICATION THE STATE OF MISSISSIPPI HINDS COUNTY

RECEIVED
JAN 20 2010

MDA
COMMUNITY DEVELOPMENT

PERSONALLY appeared before me, the undersigned notary public in and for Hinds County, Mississippi,

GLORIA WEAKLEY

an authorized clerk of THE CLARION-LEDGER, a newspaper as defined and prescribed in Sections 13-3-31 and 13-3-32, of the Mississippi Code of 1972, as amended, who, being duly sworn, states that the notice, a true copy of which is hereto attached, appeared in the issues of said newspaper as follows:

1/4/2010

Size: 370 words / 2.00 col. x 51.00 lines

Published: 1 time(s)

Total: \$52.90

Signed Gloria Weakley
Authorized Clerk of
The Clarion-Ledger

SWORN to and subscribed before me on 1/4/2010.

Notary Public

RICK TYLER

Notary Public State of Mississippi at Large. Bonded thru
Notary Public Underwriters

(SEAL)



PASTE PROOF HERE

C66191
MS DEVELOPMENT AUTHORITY- LEGA,
0200276561
5-Year Plan Meeting Notice

MDA Set Public Hearings on the State of
Mississippi's 2010-2014 Five-Year Consolidated Plan
for Housing and Community Development Programs.

The Mississippi Development Authority (MDA) will hold a Public Hearing to obtain citizen input in the development of the 2010-2014 Consolidated Plan for Housing and Community Development Programs (CDBG, HOME, ESG and HOPWA) for the State of Mississippi.

Title II of the National Affordable Housing Act requires States applying for direct assistance under certain U.S. Department of Housing and Urban Development (HUD) programs have a Consolidated Plan for Housing and Community Development Programs. The Consolidated Plan is a comprehensive planning document that identifies a State's overall needs for affordable and supportive housing and community development and to outline a strategy to address those needs. Each state must describe its housing needs and market conditions, its community development needs, set out a five-year strategy that establishes priorities for meeting those needs, identify resources anticipated to be available for the provision of affordable and supportive housing, and establish a one-year action plan that outlines the intended uses of resources. The One-Year Action Plan sets for the State's method of distribution anticipated program funds under the HOME Investment Partnerships Program (HOME), Community Development Block Grant Program (CDBG), Emergency Shelter Grants Program (ESG) and Housing Opportunity for Persons with AIDS (HOPWA) for meeting housing and community development policies and objectives during the 2010 program year.

The Public Hearings to obtain input for the development of the Consolidated Plan are scheduled as follows: Tupelo, MS, Renaissance Center for IDEAS 398 East Main Street on January 20, 2010 at 9:30 a.m.; Greenwood, MS, Greenwood Chamber of Commerce Bldg. 402 Hwy 82 Bypass on January 20, 2010 at 2:00 p.m.; Laurel, MS, City of Laurel Train Depot 230 Maple Street on January 21, 2010 at 9:30 a.m.

Local officials, citizens, and community groups interested in providing input into the preparation process are invited to attend. Inquiries regarding this Notice should be directed to Dr. Gloria Adams at 601-209-3179. These facilities are accessible for the handicapped.

January 4, 2010

0200276561 01

WEDNESDAY, JANUARY 6, 2010 ■ THE CLARION-LEDGER ■ 3B

Chopper: Loved city, TV exec says

From 1B

"Bob used to say that he was probably better at mowing the yard at that point."

Modisett first worked with Rall at Jackson radio station WSLI-930 AM 36 years ago. "He was doing the show with Al Simmons Jr., *The Bob and Al Show*," Modisett said. "He was absolutely brilliant, the quickest wit of anybody I've ever seen."

"If you remember the old TV sitcom *WKRP*, well, Bob Rall was *WKRP*. He made radio stations so much fun to

work in. He was always coming up with pranks and promotions and fun ideas."

Modisett and Rall were reunited at WLBT when the TV station began using Skycopter 3 for traffic reports. Rall was the traffic reporter, part of a three-man team that included a pilot and cameraman.

"He would always find something interesting to talk about," Modisett said, "even when there was no traffic. ... He loved Jackson, Mississippi."

"He was loved, but he always made sure that everyone knew how much he cared about them."

Elizabeth Rall said their third anniversary would have been in May.

"Every moment we had together was precious," she said.

Rall's other survivors include sons Rob Rall and Mike Rall.

■
To comment on this story, call Gary Pettus at (601) 961-7037.

MDA Set Public Hearings on the State of Mississippi's 2010-2014 Five-Year Consolidated Plan for Housing and Community Development Programs.

The Mississippi Development Authority (MDA) will hold a Public Hearing to obtain citizen input in the development of the 2010-2014 Consolidated Plan for Housing and Community Development Programs (CDBG, HOME, ESG and HOPWA) for the State of Mississippi.

Title II of the National Affordable Housing Act requires States applying for direct assistance under certain U.S. Department of Housing and Urban Development (HUD) programs have a Consolidated Plan for Housing and Community Development Programs. The Consolidated Plan is a comprehensive planning document that identifies a State's overall needs for affordable and supportive housing and community development and to outline a strategy to address those needs. Each state must describe its housing needs and market conditions, its community development needs, set out a five-year strategy that establishes priorities for meeting those needs, identify resources anticipated to be available for the provision of affordable and supportive housing, and establish a one-year action plan that outlines the intended uses of resources. The One-Year Action Plan sets for the State's method of distribution anticipated program funds under the HOME Investment Partnerships Program (HOME), Community Development Block Grant Program (CDBG), Emergency Shelter Grants Program (ESG) and Housing Opportunity for Persons with AIDS (HOPWA) for meeting housing and community development policies and objectives during the 2010 program year.

The Public Hearings to obtain input for the development of the Consolidated Plan are scheduled as follows: Tupelo, MS, Renasant Center for IDEAS 398 East Main Street on January 20, 2010 at 9:30 a.m.; Greenwood, MS, Greenwood Chamber of Commerce Bldg. 402 Hwy 82 Bypass on January 20, 2010 at 3:00 p.m.; Laurel, MS, City of Laurel Train Depot 230 Maple Street on January 21, 2010 at 9:30 a.m.

Local officials, citizens, and community groups interested in providing input into the preparation process are invited to attend. Inquiries regarding this Notice should be directed to Dr. Gloria Adams at 601-359-3179. These facilities are accessible for the handicapped.





APPENDIX E: GLOSSARY

Accessibility All new construction of covered multifamily buildings must include certain features of accessible and adaptable design. Units covered are all those in buildings with four or more units and one or more elevators, and all ground floor units in buildings without elevators.

Action Plan The Action Plan includes the following: An application for federal funds under HUD's formula grant programs (CDBG, ESG, HOME); Identification of federal and other resources expected to be used to address the priority needs and specific objectives in the strategic plan; Activities to be undertaken including the following; Activities to address Homeless and other special needs (persons with mental, physical or developmental disabilities, battered and abused spouses, victims of domestic violence, etc.); Activities to address other Actions (affordable housing, lead-based paint hazards, poverty reduction, public housing improvements, etc); and lastly; A description of the areas targeted given the rationale for the priorities for allocating investment geographically.

Affordable Housing That housing within the community which is decent and safe, either newly constructed or rehabilitated, that is occupied by and affordable to households whose income is very low, low, or moderate. Such housing may be ownership or rental, single family or multi-family, short-term or permanent. Achieving affordable housing often requires financial assistance from various public and private sources and agencies.

Agency Any department, agency, commission, authority, administration, board, or other independent establishment in the executive branch of the government, including any corporation wholly or partly owned by the United States that is an independent instrumentality of the United States, not including the municipal government of the District of Columbia.

Brownsfield Economic Development Initiative (BEDI) Grant Program BEDI is designed to help cities redevelop abandoned, idled, or underutilized industrial and commercial properties and facilities where expansion or redevelopment is complicated by real or perceived environmental contamination e.g., brownfields. BEDI accomplishes this by providing funding to local governments to be used in conjunction with Section 108 loan guarantees to finance redevelopment of brownfields sites. BEDI-funded projects must meet one of the CDBG program's national objectives.

Certification A written assertion based on supporting evidence that must be kept available for inspection by HUD, by the Inspector General of HUD, and by the public. The assertion shall be deemed to be accurate unless HUD determines otherwise, after inspecting the evidence and providing due notice and opportunity for comment.

Community Development Block Grant Program (CDBG) A Community Development Block Grant is a federal grant to states, counties or cities. It is used for housing and

community development including housing construction and rehabilitation, economic development, and public services which benefit low- and moderate- income people. Grant funds can also be used to fund activities which eliminate slums and blight or meet urgent needs. CDBG-R refers funds granted through the American Recovery and Reinvestment Act of 2009.

Community and Housing Development Organization (CHDO) A federally defined type of nonprofit housing provider that must receive a minimum of 15 percent of all Federal HOME Investment Partnership funds. The primary difference between CHDO and other nonprofits is the level of low-income residents' participation on the Board of Directors.

Comprehensive Grant Program (CGP) HUD grant program via an annual formula to large public housing authorities to modernize public housing units.

Consolidated Annual Performance and Evaluation Performance Report (CAPER) The CAPER allows HUD, local officials, and the public to evaluate the grantees' overall performance, including whether activities and strategies undertaken during the preceding year actually made an impact on the goals and needs identified in the Consolidated Plan.

Consolidated Plan The Consolidated Plan services four separate, but integrated functions. The Consolidated Plan is: a planning document for the jurisdiction which builds on a participatory process with County residents; an application for federal funds under HUD's formula grant programs which are: CDBG, HOME, ESG, HOPWA; a three-year strategy to be followed in carrying out HUD programs; and lastly, an action plan describing individuals activities to be implemented.

Cost Burden The extent to which gross housing costs, including utility costs, exceeds 30 percent of gross income, based on data available from the U.S. Census Bureau.

Economic Development Initiative (EDI) Grant Program EDI is designed to enable local governments to enhance both the security of loans guaranteed through HUD's Section 108 Loan Guarantee Program and the feasibility of the economic development and revitalization projects that Section 108 guarantees finance. EDI accomplishes this by providing grants to local governments to be used in conjunction with Section 108 loan guarantees. A locality may use the grant to provide additional security for the loan (for example, as a loss reserve), thereby reducing the exposure of its CDBG funds (which by law must be pledged as security for the loan guarantees). A locality may also use the EDI grant to pay for costs associated with the project, thereby enhancing the feasibility of the 108-assisted portion of the project. EDI-funded projects must meet one of the CDBG program's national objectives.

Elderly: The CDBG low- and moderate-income limited clientele national objective at 570.208(a)(2)(i)(A) includes the elderly as a presumptive group. However, the CDBG

regulations do not define the term "elderly". Therefore, a grantee can use its own definition of elderly for non-housing activities. As such, the County defines elderly as 55 years of age or older. With regard to housing activities, the Consolidated Plan requires identification of housing needs for various groups, including the elderly, which is defined as 62 years of age or older at 24 CFR 91.5 and 24 CFR 5.100. Because of this, housing activities to be counted toward meeting a Consolidated Plan goal of housing for the elderly must use the definition in 24 CFR 5.100, 62 years or older.

Emergency Shelter Grant (ESG) Emergency Shelter Grant Program is a federally funded program designed to help, improve and maintain the quality of existing emergency shelters for the homeless. ESG helps emergency shelters meet the costs of operating emergency shelters and of providing certain essential social services to homeless individuals so that these persons have access to a safe and sanitary shelter, and to the supportive services and other kinds of assistance they need to improve their situations. The program is also intended to prevent the increase of homelessness through the funding of preventive programs and activities.

Emergency Shelter Any facility with overnight sleeping accommodations, the primary purpose of which is to provide temporary shelter for the homeless in general or for specific populations of the homeless.

Entitlement An underlying formula governing the allocation of Block Grant funds to eligible recipients. Entitlement grants are provided to larger urban cities (i.e. population greater than 50,000) and larger urban counties (greater than 200,000).

Federal National Mortgage Association (Fannie Mae) A federally chartered, stockholder owned corporation which supports the secondary market for both conventional mortgages and mortgages insured by the FHA and guaranteed by VA.

Financing Functions necessary to provide the financial resources to fund government operations and federal assistance including the functions of taxation, fee and revenue generation, public debt, deposit funds, and intra governmental collections.

First-time Homebuyer An individual or family who has not owned a home during the three-year period preceding the assisted purchase of a home that must be occupied as the principal residence of the homebuyer. Any individual who is a displaced homemaker or a single parent may not be excluded from consideration as a first-time homebuyer on the basis that the individual, while a homemaker or married, owned a home with his or her spouse or resided in a home owned by the spouse.

Fiscal Year Any yearly accounting period, regardless of its relationship to a calendar year.

Full Time Equivalent (FTE) One FTE is 2,080 hours of paid employment. The number of FTEs is derived by summing the total number of hours (for which included categories of employees) are paid by the appropriate categories of employees and dividing by 2,080 hours (one work-year). Appropriate categories include, but are not limited to, overtime hours, hours for full-time permanent employees, temporary employees, and intermittent employees who may not have been paid for an entire reporting period.

Grant A federal grant may be defined as a form of assistance authorized by statute in which a federal agency (grantor) transfers something of value to a party (the grantee) usually, but not always, outside the federal government, for a purpose, undertaking, or activity of the grantee which the government has chosen to assist, to be carried out without substantial involvement on the part of the federal government. The “thing of value” is usually money, but may, depending on the program legislation, also includes property or services. The grantee, again depending on the program legislation, may be a state or local government, a nonprofit organization, or a private individual or business entity.

HOME The Home Investment Partnership Program, which is authorized by Title II of the National Affordable Housing Act. This federally funded program is designed to expand the housing, for very low-income people. And, to make new construction, rehabilitation, substantial rehabilitation, and acquisition of such housing feasible, through partnerships among the federal government, states and units of general local government, private industry, and nonprofit organizations able to utilize effectively all available resources.

HOME Funds Funds made available under the HOME Program through allocations and reallocations, plus all repayments and interest or other return on the investment of these funds.

Homeless Family Family that includes at least one parent or guardian and one child under the age of 18, a homeless pregnant woman, or a homeless person in the process of securing legal custody of a person under the age of 18.

Homeless Individual An unaccompanied youth (18 years or younger) or an adult (18 years or older) without children who is homeless (not imprisoned or otherwise detained pursuant to an Act of Congress or a State law), including the following:

- 1) An individual who lacks a fixed, regular, and adequate nighttime residence; and
- 2) An individual who has a primary nighttime residence that is:
 - i) A supervised publicly or privately operated shelter designed to provide temporary living accommodations (including welfare hotels, congregate shelters, and transitional housing for the mentally ill);
 - ii) An institution that provides a temporary residence for individuals intended to be institutionalized; or
 - iii) A public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings.

Homeless Subpopulation Include but are not limited to the following categories of homeless persons: severely mentally ill only, alcohol/drug addicted only, severely mentally ill and alcohol/drug addicted, fleeing domestic violence, youth and persons with HIV/AIDS.

HOPWA Housing Opportunities for People With AIDS is a federal program designed to provide States and localities with resources and incentives to devise long-term comprehensive strategies for meeting the housing needs of persons with acquired immunodeficiency syndrome (AIDS) or related diseases and their families. The program authorizes entitlement grants and competitively awarded grants for housing assistance and services.

Household Household means all the persons who occupy a housing unit. The occupants may be single family, one person living alone, two or more families living together, or any other group of related or unrelated persons who share living arrangements.

HUD Created as part of President Lyndon B. Johnson's War on Poverty, the Department of Housing and Urban Development (HUD) was established as a Cabinet Department by the Department of Housing and Urban Development Act (42 U.S.C. 3532-3537), effective November 9, 1965. It consolidated a number of other older federal agencies. The Department of Housing and Urban Development is the Federal agency responsible for national policy and programs that: address America's housing needs; improve and develop the Nation's communities; and enforce fair housing laws. HUD's mission is helping create a decent home and suitable living environment for all Americans. It has given America's cities a strong national voice at the Cabinet level.

HUD Income Levels Income levels serve as eligibility criteria for households participating in federally funded programs.

Extremely Low-income Family whose income is between 0 and 30 percent of the median income for the area, as determined by HUD with adjustments for smaller and larger families, except that HUD may establish income ceilings higher or lower than 30 percent of the median for the area on the basis of HUD's findings that such variations are necessary because of prevailing levels of construction costs or fair market rents, or unusually high or low family incomes.

Low-income Low-income families whose income does not exceed 50 percent of the median income for the area, as determined by HUD with adjustments for smaller and larger families, except that HUD may establish income ceilings higher or lower than 50 percent of the median for the area on the basis of HUD's findings that such variations are necessary because of prevailing levels of construction costs or fair market rents, or unusually high or low family incomes.

Middle Income Family whose is between 80 percent and 95 percent of the median area income for the area, as determined by HUD, with adjustments for smaller and larger families, except that HUD may establish income ceilings higher or lower than 95 percent of the median for the area on the basis of HUD's findings that such variations are necessary because of prevailing levels of construction costs or fair market rents, or unusually high or low family incomes.

Moderate-income Family whose income does not exceed 80 percent of the median income for the area, as determined by HUD, with adjustments for smaller and larger families, except that HUD may establish income ceilings higher or lower than 80 percent of the median for the area on the basis of HUD's findings that such variations are necessary because of prevailing levels of construction costs or fair market rents, or unusually high or low family incomes.

Jurisdiction A State or unit of general local government.

Large Family Family of five or more persons.

Lead-based paint hazards Any condition that causes exposure to lead from lead-contaminated dust, lead-contaminated soil, lead-contaminated pain that is deteriorated or present in accessible surfaces, friction surfaces, or impact surfaces that would result in adverse human health effects as established by the appropriate Federal agency.

Letter of Credit Line of credit to a grant recipient established at a time of approval of application.

Liability Assets owed for items received, services received, assets acquired, construction performed (regardless of whether invoices have been received), an amount received but not yet earned, or other expenses incurred.

Neighborhood Stabilization Program (NSP) Created to aid communities affected by foreclosure and abandonment through purchase and redevelopment. NSP1 refers to grants to state and local governments given on a formula basis and authorized under Division B, Title III of the Housing and Economic Recovery Act of 2008. NSP2 refers to funds allocated to states, local governments, nonprofits and consortiums on a competitive basis through funds authorized from the American Recovery and Reinvestment Act of 2009.

Overcrowded For purposes of describing relative housing needs, a housing unit containing more than one person per room, as defined by U.S. Census Bureau, for which the Census Bureau makes data available.

Person with a Disability A person who is determined to:

- 1) Have a physical, mental or emotional impairment that:
 - i) Is expected to be of long-continued and indefinite duration;
 - ii) Substantially impedes his or her ability to live independently; and
 - iii) Is of such a nature that the ability could be improved by more suitable housing conditions;
- Or
- 2) Have a developmental disability, as defined in section 102(7) of the Developmental Disabilities Assistance and Bill of Rights Act (42 U.S.C. 6001-6007); or
- 3) Be the surviving member or members of any family that had been living in an assisted unit with the deceased member of the family who had a disability at the time of his or her death.

Private Non-profit Organization A secular or religious organization described in section 501 (c) of the Internal Revenue Code of 1988 which: (a) is exempt from taxation under subtitle A of the Code; (b) has an accounting system and a voluntary board; and (c) practices nondiscrimination in the provision of assistance.

Program An organized set of activities directed toward a common purpose or goal that an agency undertakes or proposes to carry out its responsibilities.

Program Income Program income is the gross income received by the recipient and its subrecipients* directly generated from the use of CDBG funds. For those program income-generating activities that are only partially assisted with CDBG funds, such income is prorated to reflect percentage of CDBG funds that were used. Reference 24 CFR 570.500(a).

Examples: (Note: This list is NOT exclusive and therefore other types of funds may also constitute CDBG program income.)

- proceeds from the disposition by sale or long-term lease (15 years or more) of real property purchased or improved with CDBG funds.
- proceeds from the disposition of equipment bought with CDBG funds.
- gross income from the use or rental of real property that has been constructed or improved with CDBG funds and that is owned (in whole or in part) by the recipient or subrecipient. Costs incidental to the generation of the income are deducted from the gross income.
- payments of principal and interest on loans made using CDBG funds.
- proceeds from the sale of loans made with CDBG funds.
- proceeds from the sale of obligations secured by loans made with CDBG funds.
- any interest earned on funds held in a revolving fund account.
- any interest earned on program income pending its disposition.
- funds collected through special assessments that are made against properties owned and occupied by non-low and moderate- income households where the assessments have been made to recover some or all of the CDBG portion of a public improvement.

Reference: 570.500(a)(1)

Program income does not include the following examples:

- interest earned on grant advances from the U.S. Treasury. Any interest earned on grant advances is required to be returned to the U.S. Treasury.
- proceeds from fund-raising activities carried out by subrecipients that are receiving CDBG assistance to implement eligible activities.
- funds collected through special assessments that have been made to recover the non-CDBG portion of a public improvement.
- proceeds from the disposition by the grantee of real property that has been acquired or improved with CDBG funds when the disposition occurs after grant closeout for entitlement grantees.
- proceeds from the disposition of real property that has been acquired or improved with CDBG funds where the disposition occurs within a five year period (or more if so determined by the grantee) after the expiration of the agreement between the grantee and subrecipient for that specific agreement where the CDBG funds were provided for the acquisition or improvement of the subject property.

Note: This list is not all-inclusive.

****Subrecipient** means a public or private nonprofit agency, authority, or organization or an authorized for-profit entity receiving CDBG funds from the recipient or another subrecipient to undertake activities eligible for such assistance. The term excludes an entity receiving CDBG funds from the recipient unless the grantee explicitly designates it as a subrecipient. The term includes a public agency designated by a unit of general local government to receive a loan guarantee, but does not include contractors providing supplies, equipment, construction, or services subject to the procurement requirements as applicable.*

Project A planned undertaking of something to be accomplished, produced, or constructed, having a finite beginning and finite end. Examples are a construction project or a research and development project.

Rehabilitation Labor, materials, tools, and other costs of improving buildings, including repair directed toward an accumulation of deferred maintenance; replacement of principal fixtures and components of existing buildings; installation of security devices; and improvement through alterations or incidental additions to, or enhancement of, existing buildings, including improvements to increase the efficient use of energy in buildings, and structural changes necessary to make the structure accessible for persons with physical handicaps.

Rehabilitation also includes the conversion of a building to an emergency shelter for the homeless, where the cost of conversion and any rehabilitation costs do not exceed 75 percent of the value of the building before conversion. Rehabilitation must meet local government safety and sanitation standards.

For projects of 15 or more units where rehabilitation costs are 75 percent or more of the replacement cost of the building, that project must meet the accessibility requirement of Section 504 of the Rehabilitation Act of 1973; or where rehabilitation costs are less than 75 percent of the replacement cost of the building, that project must meet the requirements of 24 CFR 8.23b.

Rental Assistance Rental assistance payments provided as either project-based rental assistance or tenant-based rental assistance. Otherwise known as the Section 8 Rental Assistance Payments Program and variations thereof.

Renovation Rehabilitation that involves costs of 75 percent or less of the value of the building before rehabilitation.

Request for Proposals (RFP) A RFP is the instrument used to solicit proposals/offers for proposed contracts using the negotiated procurement method.

Section 108 Loan Guarantee Program The Section 108 Loan Guarantee Program involves a federal guarantee on local debt allowed under Section 108 of the Housing and Community Development Act of 1974, as amended. This section of the Act allows public entities, such as the Clackamas County, to issue promissory notes through HUD to raise money for eligible large-scale community and economic development activities. HUD guarantees these notes, which are sold on the private market in return for a grantee's pledge of its future CDBG funds and other security for the purpose of debt repayment. Section 108 activities must satisfy CDBG eligibility and national objective criteria as well as Section 108 regulations and guidelines.

Senior A person who is at least 55 years of age. For senior housing activities, a senior is a person who is at least 62 years of age. (Seniors and “elderly” are terms that are often interchangeable.)

Shelter Plus Care A federally funded McKinney Act Program designed to provide affordable housing opportunities to individuals with mental and/or physical disabilities.

SRO (Single Room Occupancy) A unit for occupancy by one person, which need not but may contain food preparation or sanitary facilities, or both.

State Any State of the United States and the Commonwealth of Puerto Rico.

Subsidy Generally, a payment or benefit made where the benefit exceeds the cost to the beneficiary.

Substantial Rehabilitation Rehabilitation of residential property at an average cost for the project in excess of \$25,000 per dwelling unit.

Supportive Housing Services provided to residents of supportive housing for the purpose of facilitating the independence of residents. Some examples are case management, medical or psychological counseling and supervision, childcare, transportation, and job training.

Supportive Housing Program (SHP) The Supportive Housing Program promotes the development of supportive housing and supportive services, including innovative approaches that assist homeless persons in the transition from homelessness and enable them to live as independently as possible. SHP funds may be used to provide transitional housing, permanent housing for persons with disabilities, innovative supportive housing, supportive services, or safe havens for the homeless.

Transitional Housing Is designed to provide housing and appropriate supportive services to persons, including (but not limited to) deinstitutionalized individuals with disabilities, homeless individuals with disabilities, and homeless families with children. Also, it is housing with a purpose of facilitating the movement of individuals and families to independent living within a time period that is set by the County or project owner before occupancy.

APPENDIX F: 2009 HOUSING AND COMMUNITY DEVELOPMENT SURVEY

Table F.1 <i>What area would you like to address in this survey?</i> State of Mississippi 2009 Housing and Community Development Survey	
Place	Surveys
State of Mississippi	166
Non-Entitlement Areas	38
Other	209
Total	413

Tables F.2 <i>How would allocate your resources among these areas?</i> State of Mississippi 2009 Housing and Community Development Survey	
Area	Percentage Allocated
Housing	32.8%
Economic Development	29.3%
Infrastructure	21.7%
Public Facilities	13.9%
All Other	2.2%
Total	100.0%

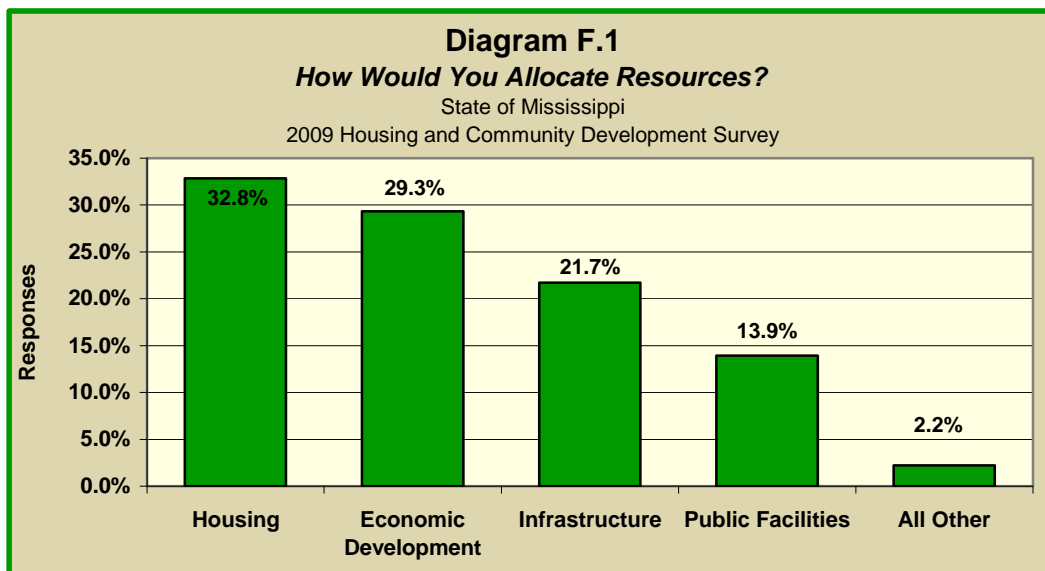


Table F.3 Select barriers or constraints to affirmatively furthering fair housing in the state State of Mississippi 2009 Housing and Community Development Survey	
Barriers	Observations
Cost of materials	199
Cost of labor	162
Condition of rental housing	144
Cost of land or lot	138
Lack of other infrastructure	109
Lack of water/sewer systems	105
Lack of qualified builders	103
Lack of housing quality standards	103
Construction fees	84
NIMBYism	79
Exclusionary zoning	63
Lack of nearby services	63
Permitting process	60
Lack of available land	59
Lack of qualified contractors	47
Permitting fees	47
Lot size	39
Other zoning	29
Other building codes	29
Density	23
Energy codes	20
Total	1,705

Table F.4 Survey Results State of Mississippi 2009 Mississippi Housing and Community Development Survey						
Category	Responses					Total
	No Need	Low Need	Medium Need	High Need	Missing	
Please rate the need for housing in your community						
Affordable for-sale housing	12	63	125	159	54	413
Affordable rental housing	18	68	118	158	51	413
Housing for the disabled	6	85	157	111	54	413
Homeownership assistance	12	48	110	192	51	413
Homeowner housing rehabilitation	11	60	116	168	58	413
Senior housing	7	66	151	136	53	413
Assisted rental housing	24	100	133	99	57	413
Downtown housing	66	151	85	53	58	413
Rental assistance	20	99	123	115	56	413
Housing demolition	25	113	98	120	57	413
New rental construction	35	121	110	90	57	413
Energy efficient retrofits	10	66	127	154	56	413
Other	19	2	3	18	371	413
Please rate the need for business and job activities in your community						
Work force training	2	18	101	227	65	413
Micro-enterprise support	13	75	141	97	87	413
Economic development assistance to for-profits	3	43	138	159	70	413
Economic development technical assistance	3	34	156	145	75	413
Business recruitment	21	90	236	66	0	413
Business retention activities	2	25	102	213	71	413
Business expansion assistance	2	32	127	180	72	413
Assist downtown businesses	7	44	115	171	76	413
Other	7	0	4	17	385	413

Table F.5 Survey Results State of Mississippi 2009 Mississippi Housing and Community Development Survey						
Category	Responses					Total
	No Need	Low Need	Medium Need	High Need	Missing	
Please rate the need for infrastructure in your community						
Drainage improvements	2	37	118	179	77	413
Storm sewers/Sanitary	2	38	113	181	79	413
Water/Sewer improvements	2	22	88	218	83	413
Street improvements	0	16	81	239	77	413
Sidewalk improvements	7	50	97	183	76	413
Railway improvements	41	99	92	83	98	413
Other	2	0	1	15	395	413
Please rate the need for the following community and public facilities in your community						
Senior Centers	3	56	145	129	80	413
Youth Centers	3	35	109	191	75	413
Child care centers	10	62	143	112	86	413
Community centers	10	67	138	115	83	413
Libraries	16	85	129	97	86	413
Parks/Playgrounds	6	56	139	133	79	413
Other recreational facilities	6	71	116	125	95	413
Healthcare facilities	7	47	126	150	83	413
Historic preservation	11	80	133	100	89	413
Other	2	3	3	16	389	413
Please rate the need for public and related human services in your community						
Fair housing education	12	66	131	125	79	413
Tenant/Landlord counseling	14	63	141	115	80	413
Anti-Graffiti	21	130	105	70	87	413
Crime awareness	6	35	108	186	78	413
Other	5	0	1	8	399	413

Table F.6 Survey Results State of Mississippi 2009 Housing and Community Development Survey					
Category	Responses				
	Yes	No	Don't Know	Missing	Total
<i>Are there services and facilities available in your community for these special needs groups?</i>					
The elderly	282	20	33	78	413
The frail elderly	160	46	127	80	413
People who are mentally disabled	257	36	41	79	413
People who are physically disabled	255	34	46	78	413
People who have other disabilities	198	40	94	81	413
Victims of domestic violence	253	42	39	79	413
Persons with substance abuse problems	269	33	32	79	413
Homeless persons	167	95	74	77	413
Neglected/Abused children	225	46	57	85	413
Persons with HIV/AIDS	138	64	127	84	413
Other	7	7	8	391	413

Table F.7 Survey Results State of Mississippi 2009 Housing and Community Development Survey						
Category	Responses					Total
	No Need	Low Need	Medium Need	High Need	Missing	
Please rate the need in your community for service and facilities for each of the special needs groups identified						
The elderly	3	28	123	171	88	413
The frail elderly	3	29	112	180	89	413
People who are mentally disabled	3	44	128	147	91	413
People who are physically disabled	3	43	142	137	88	413
People who have other disabilities	4	55	142	121	91	413
Victims of domestic violence	3	34	142	144	90	413
Persons with substance abuse problems	4	33	114	173	89	413
Homeless persons	9	53	98	159	94	413
Neglected/Abused children	4	22	86	206	95	413
Persons with HIV/AIDS	11	77	117	110	98	413
Other	2	3	1	9	398	413

Table F.8 <i>Please describe the "other" investment category to which you would allocate resources</i> State of Mississippi 2009 Housing and Community Development Survey	
	Comments
65- Financial Education, Budget Credit Counseling, Arts Alternative energy for housing and public uses broadband case management city planning and historic preservation Clean up private property Codes & enforcement Community development community services County Government creative economy recruitment/training Cultural Arts Education EDUCATION Education homeowners Education Specific for job development Education to homebuyers on purchasing and the upkeep of their home financial education governmental Hancock county and the city of Bay St Louis are in critical need of a marketing dept to create events and festivals to drive tourist to this area it is not currently being done in an aggressive manor. They should look at cities like Natchitoches La that has a Christmas festival every December that brings the local merchants 60% of there yearly revenue. Businesses in Bay St Louis are not doing well and we are putting in a lot of attractive public facilities and we should have a marketing dept to drive tourist to this area to see just what we have to offer. health Health health/recreation Homelessness homelessness prevention Housing, public facilities imported industry industrial Job Training jobs Leadership development Lease purchase Limited marketing N/A NA planning Possible projects presented by public Public awareness	

Public Safety
Public Transit, Bike lanes, sidewalks
Public transportation
quality of life
Recreation for Youth
Resident Initiatives
resident services
Roads, street lighting
Small Businesses
Social/Human Services
Streets, drainage, new businesses, affordable housing
training for new jobs
training homeowners
Workforce Training
Youth Program

Table F.9***Please enter the barrier or constraint and the best way we can overcome it***

State of Mississippi

2009 Housing and Community Development Survey

Comments

1-Change in secondary market guidelines in regards to credit scores. 2-Down payment assistance programs

1. Cost of Materials and Labor will be very hard to reduce but subsidy dollars can buy these costs down to make housing affordable, whether it is homeownership or rental. 2. The price of undeveloped land has tripled over the past ten years and is driving up the cost of development severely. More municipally held and state held property need to be made available to community development without cost. 3. NIMBYism is a problem to the extent that it is already hard to find suitable building sites near city services and existing infrastructure. The fact that existing neighborhoods tend to push affordable development farther out in the outlying area drives up the development cost in getting infrastructure into the new development. 4. Most rural delta community do not have existing water, sewer and streets to encourage or support new development. This can only be overcome by increasing the amount of CDBG funds allocated to these communities with a required stipulation that a certain percentage of these funds would go to these purposes.

85-90% of these problems would be to look more to QUALITY CONTROLLED manufactured homes

A better understanding on the need for additional newly leveraged housing.

A large problem is the dilapidated housing that is either occupied, or abandoned in Jackson and rural communities. One is the replacement of these units to allow people to live in safe and affordable housing on existing properties - living with dignity. Along with that, the MS infrastructure in Jackson and rural areas of the state is far behind other regions of the country. Sidewalks, developed sewer systems, etc. are needed greatly.

additional companies providing full insurance and moving people away from the high cost wind pool

Additional grant funds.

additional money allocated for infrastructure upgrades. Need nearby services to support downtown housing development.

advertising, grants

Aggressively pursue affordable housing programs, coordinate a workable qualified allocation plan for tax credits with developer

Anything that drives up the cost of a house is a problem to "affordability".

Awareness of energy codes

Banks very selective

Building and energy codes: Institute and enforce the appropriate building and energy codes that are available. This has to be State wide, level playing field.

By working with municipalities to address issues in a holistic manner

Code Enforcement of Substandard rental property including Lead Based Paint Issues. Lots owned by City/State unavailable for non-profit development,

community and planning and zoning education regarding lot size and density, enhance water and sewer in rural areas, tracking of exclusionary zoning incidences, enticements for approval of higher density projects.

Condition of Homeowner and Rental Housing Quality Standards-enforce statewide housing quality standards to ensure every house in the state is decent.

Condition of rental housing - appropriate financial assistance to city for demolition

Condition of rental housing -- enforce strict codes on landlords.

Construction fees- new jobs.

Construction of rental housing.

Cost of land - infrastructure in the county/lack of - requirements placed for land size in order to build - in the county, we could build affordable housing if we did not have to have so much land - there is not much land left in city limits - perhaps a grant for those willing to build in the county on 2 acres - septic system and water well - building green in the rural area - I know solar is out of our price range, however, we need to think about the small rural communities in MS - the restrictions and cost are making this very difficult - my observation

Cost of Land - let the free market work Condition of rental housing - demolish antiquated existing housing and replace with decent, affordable units

Cost of land - Let the Free Market work Condition of Rental Housing - Lack of money to demolish substandard housing to allow for the building of more decent units

Cost of land or lot - the best way to overcome it is by providing some type of buyers assistance specifically for the building of new home.

Cost of Land or Lot-Make this affordable by dropping the prices on the land or allowing the buyer to lease the land for a longer period of time.

Cost of Land or Lot: assistance with land purchases Condition of rental housing: incentives for landlords to improve rental property

Cost of land: contribute \$ to the acquisition. NIMBYISM: more fully engage area residents in the planning.

Cost of land: Let the Free Market work. Condition of Rental Housing: Lack of money to demolish substandard housing but also increase value of surrounding properties.

Cost of Material: Come up with alternative material Condition of rental housing, Lack of Housing Quality standards: Come up with standards for rental housing and make sure that they meet the standards

cost of Material: supply & demand controls the cost of material, especially when there is some type of disaster; there should be a law in place to stop the supplier from double & triple pricing.

Cost of materials. Access government pricing w/no tax.

cost of services, don't know how to solve

Cost-matching grant, subsidy, low interest loans.

Costs materials-need more jobs for many.

costs We have no control over labor and material and the only way is to subsidize builders

county wide sewer collection system. Job training in high school for construction trades .

Credit - housing counseling focused on improving credit use; NIMBYism - require that Local govt's must adopt inclusionary zoning if they accept state or federal highway or other infrastructure funds;

Currently any dilapidated home is sold to a person then renting it out as subsidized housing. The renter and taxpayers are shorted in this. We need rental units and housing that people take pride in instead of more larger complexes that do not offer any hope to owners or renters. The larger complexes need to be able to remove anyone selling drugs from their subsidized housing.

Density, exclusionary zoning and NIMBYism require a sustained, systematic education process for communities and legislators around the need for workforce housing. Organizing the affordable housing industry to affect policy is one way to help remove these barriers.

Develop infrastructure in rural areas. Flood maps????

develop programs for home ownership

Due to suburban sprawl by profitable developers over the years, the past residential developments have been large homes, on larger lots, without sidewalks and bike lanes. Increase in density development - smaller homes on smaller lots are needed. Public transit systems seldom exist to help those without vehicles conveniently and affordably reach their grocery stores, doctor offices, post office, library, and other public amenities. Our lower income population as well as elderly and disabled would benefit the greatest from public transit options and additions to new developments and retrofitting of existing developments infrastructure that is conducive to alternative methods of transportation such as walking or cycling.

Educate local government that in order for a city or county to grow there must be safe affordable housing for sale.

Education

Education and funding of educational programs for residents

Education of public and elected officials

eliminate drainage ditches and install proper drainage systems, and pumping stations. Also need to expand and improve waste plant. Very small plant in Waveland services too many other cities. Smells horrible in Summer.

Exclusionary zoning - Have the Justice Department investigate those communities which practice exclusionary zoning in violation of the Fair Housing Act; specifically, those communities which prohibit multi-family residentially zoned land and/or have passed moratoriums on future multi-family development.

Exclusionary zoning-Enforce fair housing act in communities which exclude multi family developments.

federal and state permits take forever and are getting worse I do not know the answer

federal money

financial resources

FINANCIALLY THE TOWN IS UNABLE TO OFFER SERVICES TO PEOPLE INTERESTED IN MOVING HERE OR DEVELOPING HOME SITES HERE, SUCH AS BETTER STREETS AND CONNECTING THEM TO THE WATER AND SEWER SYSTEM

Financing is the biggest obstacle facing affordable housing today, specifically section 42 housing. This is due to the low credit pricing and difficulty obtaining a construction loan.

For infrastructure, funding would help to overcome this barrier.

For insurance we need a regional pact among Gulf Coast States to lower homeowner rates. We need direct assistance for low income people to help with taxes and insurance.

Funding & training

Funding for home projects.

Funding to complete recovery process of unfinished homes or homes that need complete rebuild

Funds to develop lots and find lots for sale.

Funds to repair and build new streets. Upgrade water and sewer facilities, correct drainage.

Government support for small (2-12) unit buildings by private contractors/investors

Grant for free material.

Grants

grants to help clean up lots, refurbish rental properties, and commercial properties

grants to lower cost of building/rehab affordable to low and very low-income

Have more down payment assistance programs, build more affordable homes.

Help provide grant to assist with water/sewer systems and money for down payment assistance.

Higher paying jobs in the area

Hold landlords to higher standards.

Homeowner education & more financial resources

I feel there needs to be a limit of what can be charged for all these areas. Too much gouging.

I have found few, if any, barriers. I think Mississippi is a good state in all respects.

I would say that there are very few contractors in our area even open to greener and more efficient building. Most of the municipalities in our area are not open to affordable housing except in limited areas. Newly constructed Rental properties are not affordable for many of our citizens since the economic turn. Our economy is based on the service industry and will be slow to come back.

I would try to streamline the process.

I'm unable to help with that answer. If I had the solution, I would proceed with building more affordable rental units.

If more families qualified for low income housing thru USDA-Rural Development many more homes would be built by contractors.

Grant funds to reduce the principal would be an incentive for buyers and builders.

if the state build 50 houses bid for the materials state wide.

import construction cos, Bring back tax exempt bond funding and other financing vehicles

Improve economic activities through recruitment and placement.

Improvements to our water, sewer & drainage systems and street paving.

Increased funding in rural areas without requiring matching funds.

Infrastructure-water system filters need replacing so more customers get water.

Insurance (all perils)-Cost of land (Time)

Insurance is our biggest barrier, it is often more than the mortgage payment. Elevation of homes is about \$30,000 for foundation. No jobs, no financing. Cost of insurance reduces purchasing power making homeownership unaffordable.

Insurance on the ms gulf coast. The windpool should be subsidized by the entire state, or the ms gulf coast's tax revenue should be used to subsidize windpool rates in order to provide affordable housing. It is impossible to provide affordable rental housing when insurance south of Interstate 10 cost 200 dollars a month on a 100k home.

Insurance regulation .

Insurance: regulation. Cost of material: Tax free shopping days. Permitting process: Education/better guidance for those in the process.

Invest in infrastructure in rural communities.

Jackson is clearly overwhelmed with infrastructure problems and needs agencies like MDA to assist.

Lack of Available Land -- in many neighborhoods, the State owns land that once contained a house that was demolished. The State should be able to deed their land to the City in an effort to redevelop infill housing in underserved neighborhoods. Condition of Rental Housing, Cost of Materials/Labor -- The State should continue to provide grants for rehab and reconstruction in underserved neighborhoods. Lack of Housing Quality Standards -- Standards should be written/improved to include durable, sustainable, environmentally friendly materials, as well as a requirement for indigenous architectural design, especially when cities or towns use State funds for infill redevelopment or reconstruction that might change the fabric of the neighborhood.

Lack of available land & affordable price range: Ans. Provide assistance or lower land prices.

lack of funding for the programs to assist persons

Lack of housing quality standards- Lack of code enforcement. Stop issuing permits that come with no inspection and result in poor quality of housing. Lack of energy codes with lack of code enforcement is very costly to the poor who can least afford high energy costs.

Lack of housing quality standards: Develop state-wide housing quality standards and present them to the Legislature for passage.

Lack of qualified builders and building contractors need to be rated and the ratings should be published. If a contractor has complaints those should be available for the general public.

Lack of qualified builders and contractors - our schools and trade schools should re-market this profession. Cost of land or lot and lack of available land - cost are high, local market is inflated and this cannot be controlled since land is not replenished.

Lack of qualified builders/contractors. The legal requirements for this tend to be complex, making it difficult for the average builder/contractor to understand, be willing to learn, or want to bother worrying with it. Resolution would be to simplify the process and/or get better training to the builders/contractors.

Lack of qualified contractors - Construction mentoring program would assist in the development of qualified contractors

Lack of standards-convince supervisors to adopt codes.

Lack of water/sewer systems and other infrastructure - as a non-profit, we have land to develop, but no funds to use for this activity. Programs for non-profits through local government would be helpful.

Lack of water/sewer systems- more money should be allocated to assist with this barrier especially in rural areas. These costs make it difficult to produce affordable housing in rural areas.

Lack of water/sewer systems.

legislation

Legislation

Lobby to the banks & the federal government to loosen guidelines for loans and for homebuyers.

Lot sizes in this area is not conducive in price. Also the city id demolishing houses that may have some potential for rehabilitation if there was a grant or some other type of funding.

make sure contractors are able to become certified. The certification process is ok but the fees of insurance and bonds are very high

Many barriers exist for both potential home buyers and home owners attempting to complete repairs on damaged homes.

Insurance costs create a brick wall when attempting to finance new homes or rebuilds.

Many of the areas have small lots-absent property owners trained construction laborers.

Materials & labor costs could be offset by assistance programs.

Mississippi is mostly rural and is well below standard in many areas to provide residents and businesses access to technological conveniences and basic modern infrastructure. Systems need to be reviewed and upgraded or overhauled to support future growth and expansion in the long run.

Money

money money

money and job. Don't know about a solution

MORE AFFORDABLE HOUSING FOR THOSE WITH CREDIT ISSUES, FUNDS.

more competitive bidding for new construction/rehab.

More cooperation with city governments with the availability of affordable Land and overcoming the NIMBYism with better PR. There is such a need for rental housing in good condition. Often the land available is far from services to help low income family become self-sufficient. If local governments would work together with developers and include the infrastructure in their CDBG it would really help.

MORE COST EFFICIENT MATERIALS AND LABOR

More education to neighborhoods about the benefits of affordable housing. In addition, more interfacing with county officials stating the benefit of infrastructure planning to facilitate future economic development opportunities.

More grant funds to overcome cost of building for individuals-

More jobs

More jobs with livable wages

More training for homeowners/renters on how to maintain their home and/or apartments. Because some people don't know how to keep it and maintain a home once they get it.

Most of our low to medium income rental housing is dilapidated and in run down neighborhoods. We have too many residential areas that lack water and sewer services. The county infrastructure isn't supporting pressure of the population or interested industries interested in locating in our county.

MS has aging housing stock. We need to put substantial money into rehabilitation, demolition, and replacement housing!

n/a

Need more CFP money to remodel existing housing.

Need to develop countrywide sewer-improve household income-better jobs.

New construction costs are high everywhere. Not sure how to overcome that other than making sure adequate bids are done and "cost" and not favoritism (the old buddy system) is a determining factor when selecting a good contractor. There are plenty of good Mississippi contractors and they should be used, not out of state contractors. Keep the jobs here at home and keep your costs down. The latest rains exposed a problem with the city of Jackson's sewer system. There are also problems with roads and bridges. When need a good handle on just how bad this situation is state wide and at least put a plan together for fixing it in the foreseeable future.

NIMBY = Lack of education about proposed projects. High Land cost drives up purchase prices and high insurance cost added to monthly payments greatly affects affordability.

NIMBY- with education. Lack of Reliable subcontractors cost for construction is often too high for those at or below the poverty level.

NIMBYism education to the communities

NIMBYism - Community education on the economic impact housing of all types have on a community.

NIMBYism - the best way to overcome it is with education.

NIMBYism -- Better education on diversity and more cooperation of local governments Condition of rental housing -- Better standards and enforcements of those standards Lack of housing quality standards -- This is especially true in the counties (not so much so in municipalities); indeed better carrots and sticks from the Legislature Lack of water/sewer systems -- New initiatives in this regard with more commitments from county governments

NIMBYism- we need education on housing.

Nimbyism: can be overcome w/education. Condition of rental housing: can be overcome w/strict code enforcement w/certain exclusions. Lack of water/sewer systems: need federal grants. Lack of other infrastructure: need federal grants.

Nimybism-better educate public to get them more

Not sure how to overcome pricing problem due to proximity to high cost area.

Not sure.

Offer assistance to defray the cost of permitting and form a list of reasonable cost builders and contractors.

Offer more incentives for builders/contractors to do affordable housing

Often City codes are too stringent on lot sizes. There should be more opportunities to request variances. Often when older homes are torn down in my community, there is no way to construct anything on the vacant lot due to the new codes of so many feet in the front, rear and sides.

Outdated restrictions re Off-Site-Built Homes/Apts: 1) Legislature pass a State-wide Building Code ASAP, 2) Enforce/Uphold the 1997 State Supreme Court Decision re Manufactured Homes (v-City of Petal) in all Municipalities, 3) Common Sense: Earmark HUD Funds for HUD-Code* Homes! [re City/County Affordable housing projects] *Off-Site-Built/Factory-Built/Modular Homes/Apts.

Overcoming most of these barriers and constraints will happen by having more allocated grant funds for our communities in Mississippi.

Partner with federal agencies in leveraging funds for construction and rehab.

Paying fees should not give a free hand to builder/contractor. They should be monitored more frequently in order to keep the standard up.

Permitting fees - LOWER THEM; Exclusionary Zoning - Rezone the areas affected so that insurance is affordable; State/Federal slacking w/ Funds Distribution - Get personnel to handle the caseload & get funding to the individuals who need to rehabilitate their homes or to at least be able to come home & build; these citizens have been 4 1/2 yrs NOT SETTLED into our communities.

Permitting process: streamline the process.

PROVIDE FINANCING AND EDUCATION

Provide grants for infrastructure, utilities, allow developers to create their own utility districts where there are no utilities but the certificated district "holder" has not put in the facilities; become much more aggressive about enforcing fair housing laws when communities try to stonewall affordable development; create a division (with teeth) that exists to assist developers resolve above type problems.

Provide jobs and teach people to live within the means they have.

Qualified Contractors- Strict new laws on contractor fraud!! And have the contractors REPAY their victims; Near By Services- affordable transportation in/out of rural areas; Insurance issues- YOU TELL ME!!!

Realize need for sec 202/8 housing-need vouchers in North Mississippi.

reduce the power of the corp or reduce the cost of wetland mitigation. Also, city and county counsel members should put the needs for affordable housing over those guilty of NIMBYism.

Rental conditions and housing standards. Adopt IBC code standards state wide. Require landlords to bring existing units to standards and maintain. If not cost efficient to retro fit to IBC, demolish units. New construction to meet IBC standards.

Replace Jackson's water pipe system

Require counties/communities to develop mix use housing with incentives.

review land surveys to realistic pricing, hud rental property audits and hold landlords accountable

selection of training providers for MDES

Several large land owners holding on to property. could better utilize if lower cost.

Since Katrina, a lot of new policies were set up for zoning in the different coastal cities not allowing people to remain in their MS cottages on their own land due to zoning issues. We are also lacking funding to complete these housing projects and it doesn't appear that there enough qualified labor to start the work needed.

Statewide standards that are enforced would be a step forward. I'm not sure where we are with this.

Streamline permitting process, create or improve housing standards, improve infrastructure in Jackson and other areas where older lines are deteriorating, cosmetic improvement to areas (fix windows, storefronts etc) where low income people live and you reduce desire to relocate (assuming crime can be reduced as well...)

Streets, water, sewer, etc. needs to be repaired or replaced

Subsidize cost to purchase-conduct classes locally on value of housing.

subsidies

Supply more funds-financially

The average person does not know the what is available in housing. Most of the residents in this areas is living in substandard housing because they don't know what out there. They need to be more informed of the different programs. People in this area also need affordable housing, some are paying 350.00 to 500.00 in rent each month this could be a payment on a house note. There is no housing in this area for rent, waiting lists are long and not much turn in rental housing. There is a very much need for more affordable housing.

The cost can only be managed if things are bought in bulk. Maybe there could be a gov program that would buy in bulk and resale at reasonable prices for housing construction for the low-med income families

The economy plays a big part in materials cost & labor costs-Land owners need to agree to sell land at an affordable price.

The State of Mississippi should take a look at how FL, La, and TX handle the insurance situation and maybe even develop a relationship with these states to collectively work together and bring insurance rates down for the citizens all 4 states.

There is a great need in the Jackson area for the demolition of unfit rental houses and condemned houses. By demolishing these houses this would leave room for new structures that would provide rental space for lower income families.

things need reconstructed and money is an issue

This is a problem that MANY refuse to honesty address. Mississippi will forever remain on the bottom UNTIL these concerns and others are rectified.

Three quarters of the Town of Shuqualak is situated on 16th Section Land. No one is interested in building a home on land they will never own outright. And, with Federal dollars/assistance allocated to our school districts, the time has come and gone for 16th Section Land. The School Districts should be required to give an option to the lease holder to purchase the land outright. This would entice individuals to upgrade their existing homes and/or new home homers to construct on these properties within municipalities. If this provision was made, it would open the doors to possible businesses locating within our city limits.

Through future education and re-working of resources.

Throughout the state we should plan growth better by developing the necessary infrastructure to attract economic growth training for trades

U S Congress pass legislation affordable grants for infrastructure placement

uniform codes for construction throughout state

Unsure

Vibrant downtowns and affordable, in town, historic neighborhoods are critical to a community's quality-of-life. Mississippi's communities are seeing increasing sprawl and poor planning and zoning, resulting in communities that will be increasingly unappealing to residents, visitors, and investors.

vo tect training

Water systems are available, however sewer systems are not and environment will not support this system in our area.

Water/Sewer systems need to be improved to best fit the needs of the community.

Water/sewer systems, other infrastructure. Improve and construct better sewer systems, rebuild streets & sidewalks.

We are overwhelmed with rental housing at this time. More jobs would bring people to the area to use the rental housing available.

We don't have land available.

we need jobs in our town.

We need revenue. (money)

Wind pool --- the remainder are local issues

With everything costing so high it has made it difficult to afford materials, labor and construction.

Work on reducing cost of land a lot.

Work with MDEQ to come up with a turn-key solution that would fast track permitting, allowing development to take place outside city limits.

Table F.10 <i>Please describe what other type of business jobs activities are you considering</i> State of Mississippi 2009 Housing and Community Development Survey
Comments
Assist quality of life issues that will enhance all of the above because it is where businesses and people will want to live, work, and play business financing assistance entrepreneurship for new business owners forgivable small business grants Good paying jobs solves everything. Grow your own support Help communities develop leaders with skills to plan. help us keep the doors open so we can grow back Homeless assistance Increasing the capacity of intermediaries like CDFI's to make loans and investments. More promotion and encouragement of education Please see previous answer; planning, preservation, and zoning were not listed as options here, which is indicative of the lack of attention paid to them Promote higher salaried jobs and industries to Hancock County Training for specific jobs for specific industry within the community veteran funding sources What about the Twin Lakes Project for Downtown. That would solve an awful lot of problems while driving in much needed revenue.

Table F.11 <i>Please describe what other type of infrastructure needs are you considering</i> State of Mississippi 2009 Housing and Community Development Survey
Comments
Availability of transportation and internet access in rural markets barrier island restoration bike lanes and public transit system Bridges For Railway improvements someone should come up with a schedule from Picayune MS to New Orleans for a working day - the schedule is not conducive and has been brought up several times Help communities develop a plan to solve the problems without waiting on "Gov. "Help" NA Port PUBLIC TRANSPORTATION IMPROVEMENTS Public Transportation in the County Rural roads and bridges

Table F.12 <i>Please describe what other type of community and public facility needs are you considering</i> State of Mississippi 2009 Housing and Community Development Survey
Comments
ball fields restoration Continuing education of all kinds Encourage multi-purpose facilities and regional facilities. Fallout shelter. Fitness center-walking trails Health Department facility More blacktop roads. NA Need childcare centers that accept TANF vouchers and medical facilities No food pantry Outdoor stage Recreational for the youths Relating to community centers: more with physical fitness facilities. Retrofitting of current parks. Need for new equipment, exercise equip Shelter for the homeless State of the art hospital and trauma team-Belzoni has a very high rate Tourism Town Hall, Police Dept, Post Office Walking/biking/fitness trails & lanes

Table F.13 <i>Please describe what other type of public and human service needs are you considering</i> State of Mississippi 2009 Housing and Community Development Survey
Comments
Credit Counseling/Rental counseling FORECLOSURE PREVENTION funding sources for rehab-work Homebuyer training and foreclosure prevention counseling in all markets Homeless Counseling Centers I think we have "plenty" of Fair Housing educators and Crime awareness programs. What we need is training and counseling for Landlords and someone to hold them accountable. A way to report situations (phone number ??????) NA Reentry/training for people released from prison.

<p align="center">Table F.14 <i>Please describe what other groups are you considering</i> State of Mississippi 2009 Housing and Community Development Survey</p>
<p align="center">Comments</p>
<p>After reading the above, I can only answer for Pearl River County - we do not have adequate of anything in our county Hancock county has very little services for any special need groups if you need a service you will have to travel to a least harrison county maybe farther. Homeless; Children & Women or Families</p> <p>I think there are organizations for many of these needs on the coast, but they all could use much improvement and accessibility.</p> <p>Majority are facilities, i.e. Region 8 that treat problems vs. solving or resolving problems More substance abuse assistance. More workforce training.</p> <p>Need to have faith based facilities available to assist clients with a caring heart. Current mental health agencies run by the state regional are more con</p> <p>NOT ENOUGH OF ANY OF THE CHECKED ABOVE</p> <p>People released from prison. Some services available but not enough to serve all who are in need. substance abuse: need good quality treatment for people with no family funds. the hopeless</p> <p>There are programs but there is a tremendous shortage of all these types of services and facilities there are services available for many of these groups, but not enough.</p> <p>There are services for all of the above but not adequate and not easily accessible to everyone in the state. There is not enough these programs doesn't meet our needs</p> <p>All of these needs could be better met in the community.</p> <p>i.e. substance abuse, HIV/AIDS Prevention, domestic abuse persons who complete program should be considered for extending back a commitment to direct others with similar issues to same/similar facilities. Individuals should be rehabilitated/ not allowed to abuse system for assistance or let their issue become a hindrance in their becoming once again productive citizens or learning a mandatory trade to become productive citizens within society.</p> <p>Reentry help for people released from prison. single parents and latchkey children</p> <p>The drug and alcohol problem in Hancock county is totally out of control and there is no local facility in hancock county to detox or seek treatment</p> <p>The elderly are the fastest growing segment of the population. We better be ready for the Baby Boomers when they retire. Today, people between 65-69, 1 out 10 live below poverty level and majority of their income goes to housing, food and healthcare. That is nationally. I believe that number is much higher in Mississippi. 60% of all Baby Boomers believe that Social Security will be their sole source of income. That could create a big problem.</p> <p>veterans</p>

<p align="center">Table F.15</p> <p align="center"><i>Please share any comments you may have about housing and community needs</i></p> <p align="center">State of Mississippi 2009 Housing and Community Development Survey</p>
<p align="center">Comments</p>
<p>A great need for low income.</p> <p>Ability to rebuild</p> <p>Affordability: purchase and rental- the local economy doesn't support the prices people are asked to pay.</p> <p>Affordable & energy efficient.</p> <p>affordable housing</p> <p>Affordable Housing</p> <p>Affordable housing developments both single family and multifamily</p> <p>Affordable housing needs should be pursued with mixed income capacity and energy efficiency development.</p> <p>Affordable insurance is a huge barrier to providing affordable housing. Infrastructure and community centers, parks, and recreation areas.</p> <p>Affordable insurance rates</p> <p>affordable NEW rentable</p> <p>Affordable Property insurance</p> <p>Affordable rental and ownership.</p> <p>Affordable Senior Housing is extremely needed</p> <p>approx 70% of citizens own their home in Mississippi, housing is available although quality may be lacking</p> <p>Are great.</p> <p>As a former Community Lending Specialist, I was very concerned about the relaxed standards for qualifying applicants for a home loan. My concerns along with my immediate supervisor's thoughts have truly played out in its entirety. Now, we are at the point we are now, trying to get back to basics in qualifying standards. I think we could of helped just as many families as we have, now we have put the brakes on so to speak and have a long haul back to reality.</p> <p>Belzoni, MS is in dire need of safe, affordable housing that individuals can buy.</p> <p>Building cost is much too high.</p> <p>Buy only when can afford the note</p> <p>Capacities are being met</p> <p>Clarksdale is full of dilapidated houses</p> <p>Clean up neglected properties.</p> <p>Come up with better rental housing standards</p> <p>Community awareness-homeownership classes.</p> <p>Community pride in quality of life in Mississippi for all</p> <p>Completion of damaged homes and private industry stimulus un-related to gaming but tourism based</p> <p>Continue Small Municipalities Category in CDBG Program</p> <p>deeply subsidized or affordable housing</p> <p>Desperate need for adequate housing. No jobs locally. Water-sewer lines all need replacing-infiltrates with a mere sprinkle.</p> <p>Streets are all in terrible shape, sinking because of sewer lines.</p> <p>Develop 2 to 3 bedroom housing</p> <p>Developers need help for affordable housing</p> <p>Downpayment assistance for low-to-moderate income applicants</p> <p>Downtown residential offers so much opportunity in Mississippi.</p> <p>Due to severe lack of funds available, the State and Federal governments should direct any resources they do have to cities for infrastructure improvements rather than social programs.</p> <p>Due to severe lack of funds available, the State and local governments should direct any resources they have to the provision of infrastructure improvements and economic development rather than social programs. Faith-based and charitable agencies should be given more responsibility for social programs.</p> <p>Economic development should be #1 priority.</p>

Education is the key. Fair, open and equal process are additional factors in person obtaining and sustaining affordable housing.

Encourage Lenders to provide mortgages for persons who have been in foreclosure for a reasonable hardship and have reestablished job stability and good credit.

Fast, Decent (non-sub-standard) AFFORDABLE Homes 7 Apartments

Affordable housing is a need in all communities including rural areas. Healthcare services are in critical need in rural areas.

Financial assistance

Financial assistance for middle income wage earners wanting to buy homes.

Find/locate land/lots for new individual homes.

Foreclosure counseling - Housing Counseling

Funds to build and rehab properties across the state.

get the community more involved

Good safe housing is a necessity.

Homeowners associations keeping watch over their specific neighborhoods.

Homeowners form a better base for community.

housing ;is needed

Housing assistance is needed.

Housing assistance needed for those on fixed or medium income.

Housing is badly needed for med-low income families.

Housing is very high on our list.

housing rental assistance

Housing-affordable desperately needed.

Identify areas in each county or city to be part of a pilot program until all government bodies buy into the program

In addition to housing development, I believe more focus should be put on building four lane roadways where building permits are issued for subdivisions and housing/lot enforcement of existing housing/property by city officials. I believe more focus should be placed on developing comprehensive drainage projects in existing neighborhoods so future resources could be earmarked to alleviate flooding condition when funding opportunities are identified or become available.

Infrastructure for development by non-profits.

Insurance, Insurance, Insurance and help our out of state homeowners with recovery

job creation

Jobs

Jobs are needed and financing.

Lack of safe, decent, and affordable housing in Pearl River County - income is low and not accurate with HUD in Pearl River County

Lack of truly affordable housing for seniors and special needs population

Land Availability

Lease purchase housing is needed in many of our communities.

Lease purchasing will benefit MS Delta.

LOW INCOME HOMEOWNERS WHO NEED ASSISTANCE WITH HOUSING REPAIRS

Make housing more affordable

Mississippi needs credit education, and continued support for first time homebuyers

moderate price housing is greatly needed

more affordable housing needs, reduced rates on mortgages

More affordable housing in Lee County area.

More affordable housing is greatly needed.

More assistance to purchase a home.

more emphasis on locally-owned businesses and intown living

More funds for infrastructure. less for housing

More human services, business revitalization, and assistance revitalizing aging housing stock, especially public housing which serves extremely low income individuals.

More match monies for affordable housing

MORE SMALL TOWNS NEED ASSISTANCE

More upkeep housing for rental

Much needed

Much needed in the City of Lumberton

n/a

N/A

need affordable housing

need education

Need for low income housing. Must have restraints that keep people involved in upkeep of property and from breaking the law by selling drugs. Meridian appears to be headed in the correct direction with their smaller rental units & homes instead of project housing.

Need more help for low income. Improvement on the elderly & disabled homes.

need more help with housing.

Need more middle income housing.

Need more new leveraged housing.

Need senior citizen centers.

Need tenant based rental assistance-home units.

Need to rehab current project prior to building new

Newly constructed housing statewide

none

Not at this time

Older, inner city communities-revitalization.

On going

Our housing & communities are deteriorating.

Our housing units are in need of remodeling.

People need to be more responsible for their housing and community.

People with disabilities need to have some assistance with retrofitting/universal design.

place for the homeless other than downtown

Provide gap financing for up to 120% of median income

Quality affordable housing is a big issue; helping communities grow their own businesses is another.

Rehab dollars for single family home repair

Rehab for houses and jobs.

Rehabilitation

Revitalization

Should work on moving more people into actual homes and out of apartments

Significant shortage of Low income housing in our area

SMALL PUBLIC HOUSING NEEDS MORE CFP MONIES

So little subsidized housing in North MS.

Some of the properties are old and substandard conditions that I have observed.

Streets, sidewalks, sewer, water.

Tear down the dilapidated/vacant homes or rehab them

The housing stock in many Delta towns are still in less than desirable condition as well as none existing in many areas. Housing alone can not sustain a community or contribute to its growth. There need to be a greater investment of jobs, infrastructure and workforce training to move many of these community forward.

The need is great for both.

the working poor deserves better housing

There are already ENOUGH PROGRAMS. Communities need leaders who can make decisions for the community not for their self interest. Education, leadership, and moral standards need to be improved.

There is a need for housing in Jackson that are affordable and safe

There is a real need for housing in our rural communities

There is a tremendous need in Abbeville for public space and recreational facilities
there is great disparity in services and facilities from county to county
There is still an enormous need for affordable housing for working families
There need to be some kind of home ownership monitoring program when families are afforded home ownership. Too many times people are afforded ownership with nop investment and they treat their home as if they are just renting.
Too many low/mod large apartment complexes. Need single family, duplexes and small apt. complexes more compatible with our semi-rural community. Large complexes segregate by income level.
Unfortunately, crime plays a huge role in the revitalization of many cities in Mississippi. Jackson is especially plagued by this problem. In downtown and west Jackson people do not care about the place where they live and treat low-income housing any way. This puts a huge strain on the community as well as the agencies trying to help.
Upgraded housing is needed in rural delta communities
Very badly in need for adequate housing.
Very much needed
Vicksburg is in desperate need of affordable homeownership housing.
Ways to renovate old houses and rent them out as low income rental units
We are being flooded with affordable housing applications
We do not have any homeless shelters available and are in desperate need of them. We also need more jobs to become available.
We have low income people living alone.
We need more ADA accessible housing/community involvement for young families in educating them in how to purchase a home and how to maintain the property.
We will always need more and better housing.
Work with state and county agencies to identify persons with immediate needs.

Table F.16

Please share any comments you may have about barriers to or constraints on resolving these needs

State of Mississippi

2009 Housing and Community Development Survey Comments

\$\$\$ & New residential development requirements

101 in budgeting an related issues would be helpful. . .with education, what may seem to be a barrier or constraint may not be the case.

A lack of comprehensive interaction between housing providers and infrastructure planners. I believe that annual consolidated plan development could be a tool to bring these two groups together so city/county officials have the necessary information to formulate long-term planning needs.

A lot of rental occupied rental properties

additional economic development funding

Adequate funding of programs. Budget constraints also play a role in not resolving these issues.

Affordable Property Insurance

Aging housing stock, and loss of government subsidy

All the money seems to go to certain groups who are now stagnate

Are many, the Delta is always left behind.

Attitudes of MDD Hierarchy

Availability of services

Awareness

beauracractic red-tape & non-uniform codes

Biloxi needs to get businesses going , not just casinos, a wide range of businesses , that would benefit the community on all levels. Workers, owners, community services that need support. A healthier fiscal community.

building conversions

Building smaller rental units and offering homes that people take pride in.

Channeling monies to the individual buyers

closing costs & credit

Construction costs. Lack of homeownership education and lack of homeownership assistance.

cost, hud vouchers, rental assistance

Current political barriers.

Down payment/credit issues.

Education and enforcement.

Federal Guidelines

Financial

FINANCIAL

financial acumen of the general population is weak. credit is too tight. Lack of healthcare insurance destroys personal credit history and prevents otherwise good candidates from buying houses

financial assistance

Financial assistance for those who qualify.

Financial, employment

FINANCING

FLOW OF MONEY TO AREA

funding

Funding and economic growth.

funding help is needed

Funding is needed.

Funding. MS needs more money.

Funding. Lack of qualified workers. Expand businesses to give people employment.

Funds

Funds or investors interested in providing.
funds, politics and beaurocracy ever more problematic
funds!!!!
Gear programs towards middle income housing development.
Governmental red tape and lack of cooperation and assistance from local governmental authorities
Grants for home owners.
Grants for improvements of the elderlys' home.
Greater wealth creation in the community
h
High cost of insurance
high insurance rates
Higher paying jobs.
hiring other employees with various projects and volunteers
I would guess there are no funds for an agency monitoring dept.
Improve rating system to be more equitable through-out the State
Inability to use funds with other agencies
Incentives to financial institution.
Insurance costs are prohibitive to small business resulting in a curbing of creativity and entrepreneurship. This leads to big box retail development and limits earning potential coastwide.
Insurance problem must be resolved.
It cost money - Not enough money available
Jobs
JOBS. we need jobs in order for people to buy houses or rent
Lack of economic development. Someone has to be leading the communities for these improvements.
lack of employment or jobs paying more than minimum wage
Lack of funding
Lack of funds
lack of funds at city and county level
Lack of funds created by so many school districts and local governments
Lack of funds created by so many schools districts and local governments. The State should implement consolidation of schools and country-wide governments; consolidate counties.
lack of funds to address the upgrades in infrastructure needs when developing new housing
Lack of incentives and quality control affect quality affordable housing; lack of statewide approach to entrepreneurship affects grow your own efforts.
Lack of involvement/interest. "Somebody else will do it."
Lack of resources and avenues to secure credit hinder families' ability to return home
Lack of State and Federal programs that target this market
Lack of support for private developers
Lack of understanding and doing things the some old way. A change in mindset will need to take place along with heart. One does not if one has not walk in another's shoes. Housing development works in conjunction with economic development and workforce development. It all is cynical and works together. Housing development is apart of business attraction.
Lenders more conservative in lending practices.
Letting families aware of what's available.
Lower the cost for buying a home
MDA should allow For-Profit Developers access to funding to build affordable housing.
money
Money
money , grants
MONEY NOT AVAILABLE
more education needed on how local businesses, planners, and preservationists can work together

Most apartments/rental houses are not knowable about ADA nor business in the community this is simply a need for our State to become more aware of this law. Voc. Rehab and LIFE are two agencies that try to work with educating and bringing more businesses up to code. We should be able to offer landlords/apartments incentives to allow their units to be handicap accessible.

Much help is needed from all sources

N/A

need available land and reduce the restrictions on building

Need to lift where possible

needs assessment for each county

neighbor watch, community centers, playgrounds

New or better agencies to serve the Delta.

NIMBYism, low density requirements, need for more adoption of green standards for construction

No funding through local units of government, such as entitlement communities provide.

No funds/old broken down equipment needed to maintain the city.

No money

No monies available for affordable housing.

No Plan in place is one of the greatest barriers.

no programs for investors to stay in rental housing business

none

None

Not enough staff to meet with all county and state agencies to identify needs of the communities

nothing money cannot cure

Old, deteriorating water & sewer systems, adequate housing funding for revitalization of community.

One way to solve the problem is to allocate more funding for universal design and increase administration funding.

Only get small amounts of CFP money.

Our biggest barrier now is to save as many homes from foreclosure as possible. After that we must work very hard to help clean up the credit history mess that the economy and loss of jobs has created for potential home owners.

People need to be more informed of what is available.

Policy

Resolve NIMBY.

Restrictive programs may not meet particular community needs

Slum Lords

Small Delta communities lack the attractiveness to land major industries that would serve as an economic boost for the area. Therefore, more attention and resources need to be invested in small businesses in these areas. Local banks have not bought into this and therefore MDA through CDFIs and other organizations need to make resources more readily available for small businesses that do not have the financial balance sheet to attain conventional lending.

Smart Code Ordinances on sprinkled owners and developers.

Subsidizing the rental market with voucher programs and rental assistance does not solve the problem of affordable housing, it exacerbates it and inflates the true rental values of homes along the coast.

Tenants can't pay rent but need shelter.

The home are not available, lease purchase programs are not available.

The largest barrier is cost.

The median income limits do not reflect what is real in Pearl River County - there are limited jobs and the city and county officials make it even more difficult

The most common barrier or constraint is availability of adequate funding.

They either make too much or not enough. Impossible

Too much government red tape.

too much money/tax credits thrown at large low/mod apartment complexes

Too much monopoly of developers in housing only for the money.

training, small business support

Trying to attract business so people can work.
 Unemployment coupled with low expectations for a better situation
 Unfair insurance practices, no help for second home owners - we NEED these people - they increase our tax base and support local businesses
 Uninformed/Misinformed Decision-Makers: Fed/State/City/County Governmental officials (elected & administrative), Bankers, Builders, Appraisers, Real Estate Professionals, et al. (Leading to an Uninformed/Misinformed General Public.)
 Vacant industrial buildings
 Wealthier residents refuse to see need.

Table F.17
Please share any comments you may have about ways Mississippi and the Mississippi Development Authority can better resolve our housing and community development challenges

State of Mississippi
 2009 Housing and Community Development Survey

Comments

????????????????

\$\$\$ and education to developers on being profitable without cutting corners

A more holistic approach to partnership and community revitalization

Affordable Property Insurance

Aggressive programs through Mississippi Home Corporation

Allocate funding to community projects

allocate funds to smaller communities for infrastructure

Allow funding for newly constructed housing statewide

Allow local units of government to apply on behalf of non-profit organizations for funding.

Allowing incentives for state agency employees and extended family members.

assist with housing assistances for elderly

Be transparent on what we have to offer

Become serious about the Problem

Beef up capacity of productive non-profits to deliver products and services, hold them accountable for delivery. Increase lending opportunity through loan loss reserves, guarantees and loan consortiums.

Better informed home buyers perform better

By making more resources available to the private sector so jobs will be available

By providing assistance in resources for funds to take on any of the task listed in this survey

By working with municipalities to help them do assessments of their communities need before putting isolated monies into a particular area based on the desires of individuals that often do not have a vested interest in that community.

Community projects and small business development

Consider the specialized needs of rural areas as they constitute the majority of the state

Consolidation of city and county governments services; school consolidation

Continue to offer homebuyer assistance, and replace substandard individually owned housing

continue working to bring businesses to Mississippi that to include all counties in Mississippi especially the small town, which are slowly dying

continue to help the small communities

create competitive broad spectrum programs so that communities can carry out housing programs that meet the needs of their particular communities

Develop a team of quality affordable housing builders and publish; implement entrepreneurship policies MDA and others recently developed

Develop cohesive education programs for small business owners. Create strong incentives for in state based industries

develop more affordable housing

Develop plans for communities that are USED. Do not enable communities that are not doing their job. MDA does a good job. Stay focused on encouraging communities to support themselves.

economic development focus

educate the public about modular housing
Educating our citizens and providing incentives to achieve the goal
Educating our communities and providing assistance to communities in order to provide affordable and new housing.
education
encourage the creation of more non-profit agencies that can work on these challenges. Stop funding the same entities continually and fund those with novel strategies and ideas.
financial assistance
focus on small and local enterprises rather than large manufacturing
follow-up, penalties & fines
Give special application points to a funded developer to help a next year applying developer to complete his or her application to get special points on subsequent applications. This would push the developers to the top who are in the business for more than just money.
grant programs using lesser amounts than current programs to provide downpayment assistance
Grants
Have more workshops and conferences in reference to the community needs
have workshop in each county. When fund are available
Help in development of CHODO organizations
helping one home owner at a time

I am sorry I can't be of more help. I don't know what can be done in so many areas. I know there is a need for affordable housing and a home is the most important for any person, (a base from which to start a good life) So, that is a good place for us to start.

I can only speak for Pearl River County - however, if MDA would provide funding for infrastructure, homeownership for lower income, seniors on social security, these are areas in which we can not help and it is our goal to serve this market - also, HABITAT FOR HUMANITY should be EXEMPT FROM THE S.A.F.E. ACT - PLEASE TELL SOMEONE WHO WILL LISTEN!
i have several ideas and they won't fit here...6624661009 Clifton Sutton
I think the concerns listed in #2 can be repeated here. Also another barrier will be the number of potential homeowners that will have a bankruptcy of one kind or another listed on their credit report going forward.
Improve investment programs to encourage more involvement
Improvement of educational opportunities and more collaboration with community partners to address barriers.
In rural areas infrastructure costs drive up the cost of affordable housing. Additional money should be made available to assist developers with these costs, in addition to the new construction funds.
increase grants
It would not take a huge budget to accomplish an agency with the power to correct these problems and would vastly upgrade our poorer communities and probably eventually eliminate our "shanty towns"
Job expansion.
Keep citizens aware of new and ongoing programs
keep up good work
leveraging funds with other agencies
Link responsibilities of clients to present and future services
Make grants available to people who owned homes here who were not permanent residences, they took a double shot as most of them lived within a 100 mile radius of Hancock Co.
MAKE IT EASIER TO QUALIFY
make jobs available
Make longer term commitments to housing in medium sized towns that have a high percentage of substandard housing, thereby making a larger impact on a small area instead of a small impact in a larger area.
Make low/mod housing conform to existing housing stock in type and distribution. Don't aggregate folk in large complexes.
MDA can better resolve our housing and community development challenges by finding out what the people in the field see day-to-day. You have started that process by issuing this survey; good job.
MDA can provide technical assistance and down payment assistance
MDA has done a wonderful job with TCAF. Any financial additional subsidies for Section 42 housing will be welcomed.
MDA needs to focus more on how to attract new businesses to the counties that have the highest unemployment rate.

Mississippi as a state needs to subsidize the insurance rates on the MS gulf coast.

money

More education - make information available to needy families

More efficient and better ways to recognize areas of need through a "triage" system to determine greatest need.

More investment on a local level and through local non-profits, which have a mission to do this kind of work.

More money, more money, more money

More open communication. Push for codes and enforcement

more programs to boost housing and move inventory of available homes

More training for staff to better serve these particular needs.

N/A

none

not sure

Offer more income-based assistance programs for the low-income, or single-family homes

partnering with Carl Small Town Center at MSU, Mississippi Municipal League, and other organizations

people checking up on the community

Prioritize more funds to modern Factory-Built/Off-Site-Built/"Modular" homes & apts so as to SAVE Time, Labor, MONEY--yet providing bigger/better homes/apts!

Provide affordable housing to our seniors, make younger generation get out and work for it. Too many young people milking the system, and are able to work. Need better jobs in Hancock County.

Provide detail services to several target communities per funding cycle. After many years of this bandage approach using untold dollars change can not be found in many communities statewide.

PROVIDE Funding for rehab development

Provide unrestricted resources to local communities to meet unique community needs.

Providing more grants and opportunities

Public knowledge

QUIT COMING UP WITH MORE PROCEDURES AND HOOPS TO JUMP THROUGH TO PROVIDE WHAT IS CURRENTLY AVAILABLE AS WELL AS WHAT CAN BECOME AVAILABLE

Release money without an abundance of regulations and restrictions

see above about "solutions"

send us some money, and people who want to build housing

serve as a vehicle to for the implementation of the suggestion in #2 above

Set better restrictions and conditions on owners in Tax Credit and Section 8 , below standard conditions compared to other states

Solicit federal dollars for rehab projects

Some programs that MDA sponsors such as Home Buyer's Advantage need revision. Grant amount should be added to the qualifying amount for the low income borrower to obtain a decent house. Basing \$ amount on credit score is unfair for low-income buyers with low but passable scores.

Support wind damaged homes (from Katrina)

Think outside the box. Educating the local community. Be relentless in developing effective strategies.

Try to educate the public more

Use more private businesses and less (so-called)non-profits

We need more jobs that pay good, living wages.

Work closely in partnership with other housing agencies such as public housing authorities

Work with for-profit organizations (including banks) who are already addressing these issues. Banks and for-profits have a vested financial interest in resolving these challenges and are likely to put together task forces to deal with the issues.

WORK WITH H.O.M.E. GRANT TO ASSIST THOSE WHO ARE TRYING TO WORK TO IMPROVE ENERGY BILLS

Work with local community groups (see Gaston Point, for example: gpcdc.com). They know the needs & challenges in their neighborhoods.

Work with non-profits to develop partnerships

