

**2015-2019 MISSISSIPPI CONSOLIDATED  
PLAN E-CON PLANNING SUITE**



**SUBSTANTIAL AMENDMENT  
WITH HOUSING TRUST FUND**

**JULY 22, 2016**

Prepared by:



Include specific information required in HTF Allocation Plan to associate 2016 AAP with 2015-2019 Amended Con Plan

# Executive Summary

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

### 1. 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 Solutions 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*.

The National Housing Trust Fund (HTF) was enacted as part of the Housing and Economic Recovery Act of 2008 (HERA), SEction 1338 of the Federal Housing Enterprise Financial Safety and Soundness Act of 1992. The State of Mississippi will receive an allocation of \$3,000,000 funding rental housing activities to benefit extremely low income and very low income citizens.

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 and non-entitlement areas 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.

Effective July 1, 2015, Governor Phil Bryant transferred the lead agency responsibilities for the Consolidated Plan to Mississippi Home Corporation (MHC) hereby following 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), Housing Opportunities for Persons with AIDS (HOPWA), the Emergency Solutions Grant (ESG), National Housing Trust Fund (HTF) programs, as well as those that complement the process already at work in the state. The CDBG Program will be administered by the Mississippi Development Authority (MDA).

### 2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

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

of the state. By addressing need and creating opportunity at the individual and neighborhood levels, the State 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; developing affordable rental housing; preserving the affordable housing stock; increasing availability of permanent housing that is affordable to extremely low, very low, 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 integration 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.

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

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects. The State of Mississippi reports past performances to HUD through the Consolidated Annual Performance and Evaluation Report. For detail past performance reports, please go to: [www.mississippi.org/csd](http://www.mississippi.org/csd).

HTF information is not available for evaluating past performance since 2016 is the 1st year funding is allocated.

### **4. Summary of citizen participation process and consultation process**

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, non-entitled communities, county governments, Continuum of Care organizations, the Mississippi Department of Health and the Mississippi Home Corporation were contacted through several means, including internet surveys, e-mail correspondence, 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.

MHC formed an Advisory Team for developing the 2016 Annual Action Plan representing facets of low-income housing to receive input on developing the State of MS's HTF Allocation Plan. There were 3 public meetings held as follows to receive citizen and input from those representing low-income communities: March 21, 2016, Biloxi, MS; March 28, 2016, Booneville, MS; March 30, 2016, Jackson, MS. Specific information about HTF was presented to include the amount to be received of \$3,000,000, the activities funded by HTF will be rental housing activities benefitting extremely low-income (at least 75%) and very-low income (no more than 25%). At least 10% nor more than 20% will benefit Special Needs population. The State will provide Relocation Assistance to provide assistance to those that may be displaced, focus will be on minimizing displacement as much as possible.

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

During the Substantial Amendment process, public hearings were conducted and a comment period was made available. There were three (3) comments received and all addressed concerns associated with upcoming Annual Action Plan development. Also addressed is the need for homebuyer assistance activities and those activities may be addressed through programs offered by MHC's Single Family Division.

Summary of comments received during the development of the 2016 AAP to include HTF: Consider revising the county tier ranking factor used in rating Homeowner Rehab applications; Consider contracting with an inspector to provide work write-ups, cost estimates & inspections; MHC contract for legal services; support MHC decision to not allow land leases, except 16th Section Land; opposes entitlement eligibility to compete for funding; support for the HOYO Program; not in support of disallowing land leases; allocate all funding to rental development not homeownership or rental assistance; support the creation of new affordable rental units and rehabilitation of existing rental units; maximum leverage; target specific gaps (tax credits); uniform applications and contemporaneous award with LIHTC; agree with recommendations for ESG; reduce HOME funds in homeowner rehabilitation and increase funding to LIHTC; 50% set-aside in CHDO for LIHTC; support use of HOYO funding; leverage funding 1:1 ratio with NHTF.

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

Public comment narrative includes 1) concern about the 2014 HOME applications in reference to Tier Ranking and 2) need for homebuyer assistance funding. The concern in reference to the Tier Ranking issue will be addressed in the 2016 Annual Action Plan preparation and the need for homebuyer assistance funding may be resolved through utilizing other sources of funding made available through MHC's Single Family Division.

Comments submitted from Public Hearings for developing the 2016 AAP to include HTF program: 1) Prohibit other PJ's to access funding from MHC - this is allowed by regulations 2) Allow land

leases - land leases for replacing manufactured housing has caused significant delays and valid verification of such documents 3)Reduce allocation in homeownership and increase allocation in rental housing-rental housing is funded through CHDO, LIHTC and HTF unlike homeownership where there's a very high demand as indicated in the Analysis of Impediments 4)Support for development assistance instead of rental assistance-rental assistance is a great need in the State and this funding may be provided through ESG, HOME, or HOPWA

## **7. Summary**

The following list 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 strategy and goal. Furthermore, there may be a need to direct such housing resources by use of project selection criteria, which may be updated annually, based upon year-to-year need and local circumstances.

The strategies the state will pursue over the next five years are as follows:

### **HOUSING STRATEGIES:**

1. Enhance the quality affordable housing through New Construction and substantial rehabilitation through funding allocated to the HOME and HTF Programs
2. Preserve the affordable housing stock through rehabilitation
3. Promote homeownership

### **COMMUNITY DEVELOPMENT STRATEGIES:**

1. Encourage economic development opportunities that retain and expand existing businesses and attract new businesses in Mississippi
2. Enhance the quality of Mississippi's public facilities

### **HOMELESS AND HIV STRATEGIES:**

1. Provide for emergency shelters
2. Provide for rapid re-housing assistance for those at risk of homelessness
3. Enhance homeless prevention and HMIS
4. Enhance housing and services for persons with HIV/AIDS

This special needs population will be the target population for housing provided through the HTF Program. The State of MS has indicated in the HTF Allocation Plan that at least 10% nor more than 20% of this population will be served. This also corresponds to the State of MS's Plan in response to the Olmstead Initiative through the U.S. Department of Justice.

## The Process

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

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

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	MISSISSIPPI	Mississippi Development Authority
HOPWA Administrator	MISSISSIPPI	Mississippi Home Corporation
HOME Administrator	MISSISSIPPI	Mississippi Home Corporation
ESG Administrator	MISSISSIPPI	Mississippi Home Corporation
HOPWA-C Administrator	MISSISSIPPI	Mississippi Development Authority

**Table 1 – Responsible Agencies**

### Narrative

Mississippi Development Authority was designated as the agency responsible for preparing the Consolidated Plan. Mississippi Development Authority (MDA) was responsible for administration of Community Development Block Grant Program (CDBG), HOME Investment Partnerships Program (HOME) and Emergency Solutions Grants Program (ESG). Mississippi Department of Health is responsible for the Housing Opportunities For Persons With AIDS (HOPWA).

On March 13, 2015, the Governor of Mississippi designated the lead agency for the Consolidated Plan and grant programs to be the Mississippi Home Corporation effective with the 2015 allocations. Mississippi Home Corporation will be responsible for administering HOME, ESG and HOPWA grants. MDA will be responsible for administering CDBG. The letter outlining the Governor's changes in lead agency is attached to this Plan.

### Consolidated Plan Public Contact Information

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

### **1. Introduction**

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 its service agencies.

#### **Provide a concise summary of the state's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l))**

The State of Mississippi will continue to enhance the relationship that has been developed between the University of Southern Mississippi's Institute for Disability Studies in providing HOME funding for homebuyer assistance activities for disabled families/individuals. The coordination extends beyond this to also include social service agencies, counselors, realtors, lenders, housing authorities, and other government agencies. In the homeowner rehabilitation category, coordination between the Mississippi Department of Health and local units of government must be enhanced to provide the adequate disposal system for homeowners as required by State Law.

#### **Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness**

The State has coordinated and will continue additional coordination with the three Continuum of Care in allocating funds for eligible activities; work to developing performance standards which will address the needs of homeless persons, families with children and persons at risk of homelessness. The coordination will also include evaluating outcomes of ESG assisted projects and developing funding, policies and procedures for the administration and operations of the HMIS tracking system to continue follow-up services with homeless individuals. These direct term housing stability and avoid becoming homeless again.

#### **Describe consultation with the Continuum(s) of Care that serves the state in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS**

The State has and will continue to engage coordination with the Continuum(s) of Care to improve targeted resources to help those most in need of particular services to prevent homelessness. Where there are existing programs and services for homeless individuals and homeless families, expansion of these programs will improve, integrate and maximize each community's strength and mainstream services targeted to homeless people. The lead HMIS CoC agency, Mississippi United to End Homelessness is providing the development of policies, procedures for the operation and administration of the HMIS system.

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

**Table 2 – Agencies, groups, organizations who participated**

1	<b>Agency/Group/Organization</b>	MISSISSIPPI
	<b>Agency/Group/Organization Type</b>	Other government - State
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy HOPWA Strategy Economic Development Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The agency was consulted through surveys and the public hearing.
2	<b>Agency/Group/Organization</b>	MISSISSIPPI STATE DEPARTMENT OF HEALTH
	<b>Agency/Group/Organization Type</b>	Other government - State
	<b>What section of the Plan was addressed by Consultation?</b>	Lead-based Paint Strategy Non-Homeless Special Needs HOPWA Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The agency was consulted through surveys and the public hearing.
3	<b>Agency/Group/Organization</b>	MISSISSIPPI HOME CORPORATION
	<b>Agency/Group/Organization Type</b>	Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The agency was consulted through surveys and the public hearing.

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

MDA made every attempt to be inclusive in its efforts to consult with outside agencies.

**Other local/regional/state/federal planning efforts considered when preparing the Plan**

<b>Name of Plan</b>	<b>Lead Organization</b>	<b>How do the goals of your Strategic Plan overlap with the goals of each plan?</b>
Continuum of Care	Mississippi United to End Homelessness	Mississippi Development Authority has worked in consultation with the three Continuum of Care - Mississippi United To End Homelessness, Open Door Homeless Coalition and Partners to End Homeless plans to address homelessness, rapid rehousing and homeless prevention to the greatest extent of availability funds. Additionally, the Continuum of Care will assist with the compliance with the HEARTH Act.

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

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

Local units of government were involved in the planning process by being invited to join in survey and public response periods to help determine priority needs for the state. In implementing the Plan, local units of government are eligible to apply for funds to address local community needs.

**Narrative (optional):**

## **PR-15 Citizen Participation - 91.115, 91.300(c)**

### **1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting**

Public involvement was a key step to helping determine the housing and community development needs in Mississippi. Public involvement was begun in January 2015, extending over a period of several months. Two key steps were taken in the involvement process, an online survey and public input meetings.

One was the implementation of the 2015 Housing and Community Development survey. The survey was designed to draw information from experts and community members alike about the various housing and community development needs throughout the state. The Survey was available online and was available in both English and Spanish. Results from the survey are presented throughout this document and helped to guide the statewide priorities established in this Plan.

Three additional public input meetings were held throughout the state of Mississippi. One was held March 3 in Flowood, MS. A second meeting was held on March 4 in Marks, MS. The third public input meeting was held on March 5 in McComb, MS. Responses helped shape the priorities and strategies developed in this Plan.

A public hearing was held in Forest, MS on April 7 after the draft plan had been released to garner additional feedback.

Additional citizens outreach included Newspaper advertisements, Social Media posting of Facebook and Twitter and statewide CSD instructions announcing the availability of the online survey. The Mississippi Economic Development Council also assisted the state with outreach by forwarding the online survey to all economic development council members.

For the Substantial Amendment, two (2) Public Hearings were held on November 19, 2015 and December 29, 2015 at Mississippi Home Corporation, 735 Riverside Drive, Jackson, MS 39202. The comment period closed on January 29, 2016. Additionally MHC formed an Advisory Team representing facets of low-income housing to receive input on developing the State of MS's HTF Allocation Plan. There were 3 public meetings held as follows to receive citizen and input from those representing low-income communities: March 21, 2016, Biloxi, MS; March 28, 2016, Booneville, MS; March 30, 2016, Jackson, MS. Specific information about HTF was presented to include the amount to be received of \$3,000,000, the activities funded by HTF will be rental housing activities benefitting extremely low-income(at least 75%) and very-low income

(no more than 25%). At least 10% nor more than 20% will benefit Special Needs population. The State will provide Relocation Assistance to provide assistance to those that may be displaced, focus will be on minimizing displacement as much as possible.

### Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Meeting	Non-targeted/broad community	Three additional public input meetings were held throughout the state of Mississippi. One was held March 3 in Flowood, MS. A second meeting was held on March 4 in Marks, MS. The third public input meeting was held on March 5 in McComb, MS.	A summary of the comments are attached in the public comments section.	A summary of the comments are attached in the public comments section.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Internet Outreach	Non-targeted/broad community	<p>The 2015 Housing and Community Development survey. The survey was designed to draw information from experts and community members alike to inform them of various housing and community development needs throughout the state. The Survey was available online and was available in both English and Spanish. Results from the survey are presented throughout this document and will help guide the statewide priorities established in this Plan. Notification of public meetings and the DRAFT 2016 Annual Action Plan was published on MISSISSIPPI MHC and MDA websites.</p>	Survey results are included throughout this Plan	Survey results are included throughout this Plan	
<div>OMB Control No: 2506-0117 (exp. 07/31/2015)</div> <div>Consolidated Plan</div>						
					15	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Newspaper Ad	Non-targeted/broad community	Newspaper ads were published to announce the availability of the online survey. Notices were published in the following publications to inform citizens of public meetings to be held: The Sun Herald - March 7, 2016; Northeast MS Daily Journal - March 14, 2016; and The Clarion Ledger & The Jackson Advocate - March 10, 2016.	Not applicable	Not applicable	



Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
4	Internet Outreach	Non-targeted/broad community	Social media, including Facebook and Twitter, as well as CSD website announcing the online survey and public input meetings. Information regarding the Public Meetings held for the 2016 Annual Action Plan were communicated through social media including Facebook and Twitter.	Not applicable	Not applicable	
5	Public Hearing	Non-targeted/broad community	A public hearing was held on April 7 after the draft plan had been released in Forest, MS.	A transcript of the proceedings are included as an attachment.	A transcript of the proceedings are included as an attachment.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
6	Public Hearing	Minorities  Non-targeted/broad community	Two Public Hearings were held: November 19 and December 29, 2015	Public comment narrative includes 1) concern about the 2014 HOME applications in reference to the Tier Ranking and 2)the need for homebuyer assistance funding. The concern in reference to the Tier Ranking issue will be addressed in the 2016 Annual Action Plan preparation and the need for homebuyer assistance funding may be resolved through utilizing other sources of funding made available through MHC's Single Family Division	Public comment narrative includes 1) concern about the 2014 HOME applications in reference to the Tier Ranking and 2)the need for homebuyer assistance funding. The concern in reference to the Tier Ranking issue will be addressed in the 2016 Annual Action Plan preparation and the need for homebuyer assistance funding may be resolved through utilizing other sources of funding made available through MHC's Single Family Division	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
7	Internet Outreach	Non-targeted/broad community	News alert publishing the Notice of the Public Hearing was posted on MHC's website at <a href="http://www.mshc.com">www.mshc.com</a> for those who have signed up to receive email notifications. Email notifications were sent to those interested persons on MHC's email notification.	Not applicable.	Not applicable.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
8	Public Hearing	Non-targeted/broad community	Outreach with specifics about HTF was held in 2016 in the process used for preparing the 2016 Annual Action Plan as follows: March 21, 2016, Biloxi, MS; March 28, 2016, Booneville, MS; March 30, 2016, Jackson, MS. Attendance for all meetings was 59, a couple of citizens attended that had a direct interest in the housing programs.	Consider revising the county tier ranking factor used in rating Homeowner Rehab applications; Consider contracting with an inspector to provide work write-ups, cost estimates & inspections; MHC contract for legal services; support MHC decision to not allow land leases, except 16th Section Land; opposes entitlement eligibility to compete for funding; support for the HOYO Program; not in support of disallowing land leases; allocate all funding to rental development not homeownership or rental assistance;	1)Prohibit other PJ's to access funding from MHC - this is allowed by regulations 2)Allow land leases - land leases for replacing manufactured housing has caused significant delays and valid verification of such documents 3)Reduce allocation in homeownership and increase allocation in rental housing-rental housing is funded through CHDO, LIHTC and HTF unlike homeownership where there's a very high demand as indicated in the Analysis of Impediments 4)Support for development assistance instead of rental assistance-rental assistance is a great need in the State and this funding may be provided through ESG, HOME, or HOPWA	
OMB Control No: 2506-0117 (exp. 07/31/2015)	Consolidated Plan		MISSISSIPPI			

**Table 4 – Citizen Participation Outreach**

## **Needs Assessment**

### **NA-05 Overview**

#### **Needs Assessment Overview**

This section addresses housing and homeless needs in non-entitlement areas of Mississippi. Specific needs and the priority level of these needs were determined based on data from the 2015 Housing and Community Development Survey, public input meetings, and from consultation with representatives of various state and local agencies throughout Mississippi. Results from the 2015 Housing and Community Development Needs Survey showed that first-time home-buyer assistance and homeowner housing rehabilitation were considered to have a high need for funding. There were 223,992 households under 80 percent Median Family Income (MFI) with housing problems in 2011 in non-entitlement areas. Additionally, some racial/ethnic groups faced disproportionate share of housing problems. Homeless needs in non-entitlement areas of the state are handled by the Balance of State Continuum of Care and the Gulf Port/Gulf Coast CoC. A count of the homeless population in the state showed that more than 1,380 persons were homeless in non-entitlement areas of Mississippi in 2014, including 355 persons in homeless families with children, 106 chronically homeless persons, and 20 persons in households with only children. 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.

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

### Summary of Housing Needs

Households that experience one or more housing problems are considered to have unmet housing needs. Housing problems, as presented earlier in this document, include overcrowding, lacking complete kitchen or plumbing facilities, and cost burden. Householders with unmet need can be of any income level, race, ethnicity or family type. For the purposes presented herein, data has been segmented by tenure, renters and homeowners, and by percent of median family income.

Table V.4 presents owner-occupied households with housing problems by income as well as family type. There were an estimated 286,647 households with housing problems in 2011. Large families face the highest rate of housing problems, with 35.8 percent of these households facing housing problems in 2011, with a disproportionate share of housing problems at all income levels.

There were 223,992 households under 80 percent MFI with housing problems in 2011 in the non-entitlement areas of Mississippi. Some 57.2 percent of households below 80 percent MFI face some sort of housing problem.

Demographics	Base Year: 2000	Most Recent Year: 2012	% Change
Population	2,844,658	2,967,620	4%
Households	1,047,555	1,087,791	4%
Median Income	\$31,330.00	\$38,882.00	24%

**Table 5 - Housing Needs Assessment Demographics**

**Data Source:** 2000 Census (Base Year), 2008-2012 ACS (Most Recent Year)

### Population

Table III.1 shows the changes in population that have occurred in Mississippi from 2000 through the most recent population estimates for 2013. For the state overall, the population increased from 2,844,658 in 2000 to over 2,991,207 in 2013. The population for the non-entitlement areas of the State increased from 2,451,801 to 2,619,259 in 2013, an increase of 6.8 percent.

**Table III.1**  
**Intercensal Population Estimates**  
 State of Mississippi  
 U.S. Census Data

Year	Biloxi City	Gulfport city	Hattiesburg city	Jackson city	Moss Point city	Pascagoula city	Non-Entitlement Area of Mississippi	State of Mississippi
<b>2000 Census</b>	<b>50,644</b>	<b>71,127</b>	<b>44,779</b>	<b>184,256</b>	<b>15,851</b>	<b>26,200</b>	<b>2,451,801</b>	<b>2,844,658</b>
2001	50,518	71,341	44,789	184,345	15,574	25,968	2,460,459	2,852,994
2002	50,147	71,525	44,555	182,658	15,343	25,533	2,468,920	2,858,681
2003	49,223	70,941	44,513	181,450	15,105	25,084	2,481,996	2,868,312
2004	49,880	72,465	44,426	181,035	15,064	24,977	2,501,163	2,889,010
2005	49,629	72,868	44,553	179,508	14,912	24,678	2,519,795	2,905,943
2006	43,395	64,088	45,123	179,729	14,062	23,254	2,535,327	2,904,978
2007	43,902	65,535	45,716	177,011	14,125	23,287	2,558,774	2,928,350
2008	44,156	66,634	45,631	174,742	14,019	23,023	2,579,601	2,947,806
2009	44,027	67,188	45,971	173,647	13,870	22,710	2,591,361	2,958,774
<b>2010 Census</b>	<b>44,054</b>	<b>67,793</b>	<b>45,989</b>	<b>173,514</b>	<b>13,704</b>	<b>22,392</b>	<b>2,599,851</b>	<b>2,967,297</b>
2011	44,246	68,882	46,701	175,374	13,759	22,363	2,606,561	2,977,886
2012	44,546	70,014	47,230	175,195	13,710	22,271	2,613,484	2,986,450
2013	44,820	71,012	47,556	172,638	13,682	22,240	2,619,259	2,991,207
<b>00 - 13 % Change</b>	<b>-11.5%</b>	<b>-0.2%</b>	<b>6.2%</b>	<b>-6.3%</b>	<b>-13.7%</b>	<b>-15.1%</b>	<b>6.8%</b>	<b>5.2%</b>

**Table III.1**

### Population by Race and Ethnicity

As the population of Mississippi grew between 2000 and 2010, the racial and ethnic composition of the state shifted as well. Overall, the population grew by 6.0 percent in non-entitlement areas, though different racial and ethnic groups within the overall population grew at different rates. The white population, which accounted for the largest proportion of Mississippi residents in both years, grew by 3.1 percent. The white population comprised a smaller proportion of the population in 2010 than it had in 2000. The racial group with the largest rate of change in the decade was persons who identified as “other,” which grew by 175.7 percent. This was followed by two or more races with a change of 79.6 percent.

The Hispanic population grew at a faster rate than the non-Hispanic population. In 2000, Hispanic residents accounted for 1.3 percent of the population. After experiencing a rate of growth of 104.2 percent between 2000 and 2010, the Hispanic population came to account for 2.6 percent of the total population. Meanwhile, the non-Hispanic population only grew by 4.7 percent and the proportion of non-Hispanic Mississippi residents fell by more than one percentage point.



**Table III.2**  
**Population by Race and Ethnicity**

Non-Entitlement Area of Mississippi  
2000 & 2010 Census SF1 Data

Race	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
White	1,570,081	64.0%	1,618,335	62.2%	3.1%
Black	830,193	33.9%	885,796	34.1%	6.7%
American Indian	10,724	.4%	14,089	.5%	31.4%
Asian	13,255	.5%	21,247	.8%	60.3%
Native Hawaiian/ Pacific Islander	501	.0%	900	.0%	79.6%
Other	11,356	.5%	31,303	1.2%	175.7%
Two or More Races	15,691	.6%	28,181	1.1%	79.6%
<b>Total</b>	<b>2,451,801</b>	<b>100.0%</b>	<b>2,599,851</b>	<b>100.0%</b>	<b>6.0%</b>
<b>Non-Hispanic</b>	2,419,153	98.7%	2,533,181	97.4%	4.7%
<b>Hispanic</b>	32,648	1.3%	66,670	2.6%	104.2%

**Table III.2**

### Population by Age

The non-entitlement areas of Mississippi experienced a shift in the population between 2000 and 2010 as growth in the number of older residents generally outpaced growth in the number of younger residents as seen in Table III.3, below. The fastest-growing age cohort during this time period was composed of residents between the ages of 55 and 64; this cohort grew by 42.8 percent between 2000 and 2010. Those aged 65 or older also grew at a rate higher than average at 13.8 percent.

The elderly population is defined by the Census Bureau as comprising any person aged 65 or older. As noted in the 2000 Census data, some 289,886 persons in non-entitlement areas of Mississippi were considered elderly; by 2010 there were 340,063 elderly persons. Table III.6, below, segregates this age cohort into several smaller groups. This table shows that those aged 70 to 74 comprised the largest age cohort of the elderly population in Mississippi in 2010 at 84,384 persons, followed by the age group of those 75 to 79 with 62,416 persons. Between 2000 and 2010, the most growth occurred in those aged 65 to 66 with a 30.5 percent increase, followed by those aged 67 to 69, with a 22.7 percent increase. The elderly population, as a whole, saw 13.8 percent of increase between 2000 and 2010.

The elderly population also 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. Table III.4 shows that there were 38,973 persons aged 85 or older in Mississippi at the time of the 2010 Census.

**Table III.3**  
**Population by Age**

Non-Entitlement Area of Mississippi  
2000 & 2010 Census SF1 Data

Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Under 5	175,043	7.1%	182,953	7.0%	4.5%
5 to 19	578,453	23.6%	559,977	21.5%	-3.2%
20 to 24	174,981	7.1%	175,165	6.7%	.1%
25 to 34	324,595	13.2%	331,816	12.8%	2.2%
35 to 54	683,518	27.9%	700,917	27.0%	2.5%
55 to 64	216,325	8.8%	308,960	11.9%	42.8%
65 or Older	298,886	12.2%	340,063	13.1%	13.8%
<b>Total</b>	<b>2,451,801</b>	<b>100.0%</b>	<b>2,599,851</b>	<b>100.0%</b>	<b>6.0%</b>

Table III.3

**Table III.4**  
**Elderly Population by Age**

Non-Entitlement Area of Mississippi  
2000 & 2010 Census SF1 Data

Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
65 to 66	35,336	11.8%	46,128	13.6%	30.5%
67 to 69	50,769	17.0%	62,270	18.3%	22.7%
70 to 74	76,233	25.5%	84,384	24.8%	10.7%
75 to 79	58,983	19.7%	62,416	18.4%	5.8%
80 to 84	40,282	13.5%	45,892	13.5%	13.9%
85 or Older	37,283	12.5%	38,973	11.5%	4.5%
<b>Total</b>	<b>298,886</b>	<b>100.0%</b>	<b>340,063</b>	<b>100.0%</b>	<b>13.8%</b>

Table III.4

### Group Quarters Population

The Census Bureau defines group quarters as “places where people live or stay in a group living arrangement, which are owned or managed by an entity or organization providing housing and/or services for the residents[1].” The group quarters population is further divided into two overall categories:

- **The institutionalized population** 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.
- **The non-institutionalized population** 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.[2]

The number of residents living in group quarters in non-entitlement areas Mississippi grew slightly from 74,914 in 2000 to 76,434 in 2010, an increase of 2.0 percent. Noninstitutionalized group quarters saw a decrease of 16.0 percent; while institutionalized groups quarters saw a 14.5 percent increase. The groups that drove the overall increase were correctional institutions, while all other group quarters declined.

**Table III.7**  
**Group Quarters Population**  
 Non-Entitlement Area of Mississippi  
 2000 & 2010 Census SF1 Data

Group Quarters Type	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Institutionalized					
Correctional Institutions	22,978	51.9%	32,348	63.8%	40.8%
Juvenile Facilities	-	-	2,070	4.1%	-
Nursing Homes	15,973	36.1%	14,396	28.4%	-9.9%
Other Institutions	5,352	12.1%	1,913	3.8%	-64.3%
Total	44,303	100.0%	50,727	100.0%	14.5%
Noninstitutionalized					
College Dormitories	22,325	72.9%	20,188	78.5%	-9.6%
Military Quarters	1,187	3.9%	609	2.4%	-48.7%
Other Noninstitutional	7,099	23.2%	4,910	19.1%	-30.8%
Total	30,611	40.9%	25,707	33.6%	-16.0%
Group Quarters Population	74,914	100.0%	76,434	100.0%	2.0%

**Table III.7**

## Households

Mississippi households in non-entitlement areas grew smaller, in general, between 2000 and 2010. The number of households grew by 8.5 percent overall between 2000 and 2010, but the number of households between three and five members fell behind that overall growth rate, and occupied smaller percentages of all Mississippi households at the end of the decade. By contrast, the number of one-person households grew at a rate of 16.9 percent and the number of two-person households grew by 11.4 percent. As a result, households with one or two members came to occupy 25.7 and 32.3 percent of all households, respectively, by the end of the decade. Additionally, the number of households with seven persons or more grew by 17.3 percent, and the proportion of all households that were occupied by seven or more members grew to account for 1.7 percent of households.

**Table III.8**  
**Households by Household Size**

Non-Entitlement Area of Mississippi  
2000 & 2010 Census SF1 Data

Size	2000 Census		2010 Census		% Change 00-10
	Households	% of Total	Households	% of Total	
One Person	214,817	23.9%	251,060	25.7%	16.9%
Two Persons	282,824	31.5%	314,953	32.3%	11.4%
Three Persons	168,567	18.7%	170,826	17.5%	1.3%
Four Persons	136,490	15.2%	133,853	13.7%	-1.9%
Five Persons	61,022	6.8%	64,341	6.6%	5.4%
Six Persons	21,602	2.4%	24,247	2.5%	12.2%
Seven Persons or More	13,853	1.5%	16,245	1.7%	17.3%
<b>Total</b>	<b>899,175</b>	<b>100.0%</b>	<b>975,525</b>	<b>100.0%</b>	<b>8.5%</b>

**Table III.8**

### Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	140,350	138,455	177,900	100,775	530,310
Small Family Households *	52,210	47,605	69,535	44,950	297,635
Large Family Households *	11,465	10,900	16,630	9,270	43,550
Household contains at least one person 62-74 years of age	21,480	31,030	38,705	21,590	103,900
Household contains at least one person age 75 or older	15,060	25,935	27,735	11,205	38,140
Households with one or more children 6 years old or younger *	30,930	24,820	32,805	17,915	66,340
* the highest income category for these family types is >80% HAMFI					

**Table 6 - Total Households Table**

**Data Source:** 2008-2012 CHAS

### Distribution of Income

The income bracket with the most growth between 2000 and 2013 in non-entitlement areas of Mississippi were those with an income above \$100,000. The proportion of households with incomes above \$100,000 grew by 7.4 percentage points. The proportion of households with an income between \$75,000 and \$99,999 grew by 3.5 percentage points. Households with income between \$50,000 and \$74,999 grew by 0.9 percentage points. The proportion of households in all other income groups declined between 2000 and 2012. Households with income less than \$15,00, however, comprised the largest portion of households, at 19.0 percent.

Diagram III.7 illustrates the change in household incomes between 2000 and 2013.

**Table III.10**  
**Households by Income**  
 Non-Entitlement Area of Mississippi  
 2000 Census SF3 & 2013 Five-Year ACS Data

Income	2000 Census		2013 Five-Year ACS	
	Households	% of Total	Households	% of Total
Less than \$15,000	224,832	25.0%	180,222	19.0%
\$15,000 to \$19,999	72,028	8.0%	71,084	7.5%
\$20,000 to \$24,999	69,069	7.7%	63,054	6.6%
\$25,000 to \$34,999	126,278	14.0%	113,241	11.9%
\$35,000 to \$49,999	147,354	16.4%	136,112	14.3%
\$50,000 to \$74,999	146,029	16.2%	162,650	17.1%
\$75,000 to \$99,999	61,334	6.8%	97,454	10.3%
\$100,000 or More	53,326	5.9%	126,034	13.3%
<b>Total</b>	<b>900,250</b>	<b>100.0%</b>	<b>949,851</b>	<b>100.0%</b>

Table III.10

**Diagram III.7**  
**Households by Income**  
 Non-Entitlement Area of Mississippi  
 2000 Census SF3 & 2013 Five-Year ACS Data

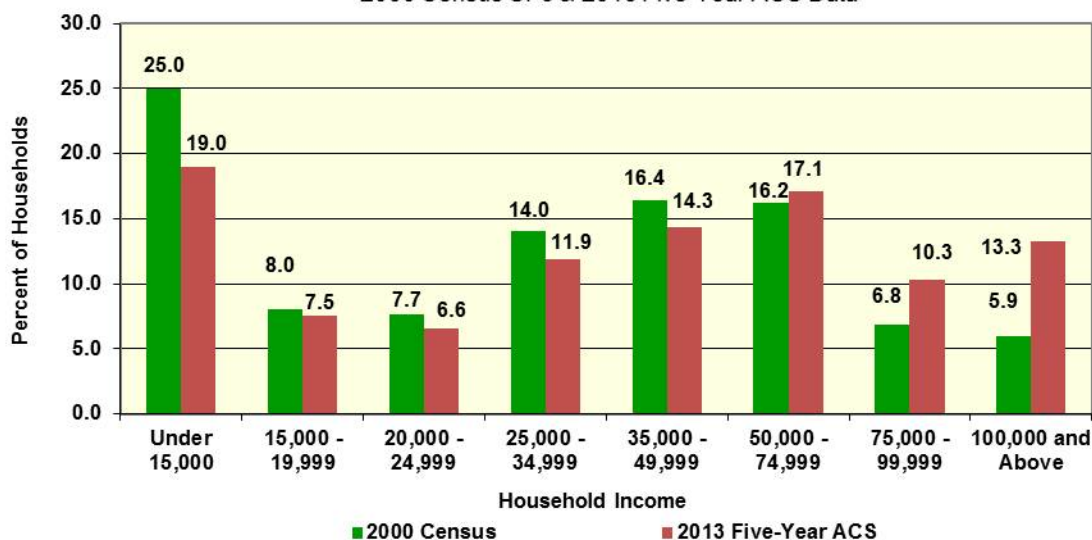


Diagram III.7

### 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.8 shows that 20,180 households in non-entitlement areas of Mississippi were overcrowded in 2013, a reduction from 29,705 in 2000. Severely overcrowded households comprised 5,964 households, a decrease from 12,861 households in 2000. By 2013, the share of overcrowded households had fallen from 3.3 to 2.1 percent since 2000, and the share of severely overcrowded households had fallen from 1.4 to 0.6 percent. In



both years, overcrowding and severe overcrowding were more prevalent in renter-occupied housing units than in owner-occupied units.

**Table IV.8**  
**Overcrowding and Severe Overcrowding**

Non-Entitlement Area of Mississippi  
2000 Census SF3 & 2013 Five-Year ACS Data

Data Source	No Overcrowding		Overcrowding		Severe Overcrowding		Total
	Households	% of Total	Households	% of Total	Households	% of Total	
Owner							
2000 Census	651,126	96.5%	17,695	2.6%	6,066	.9%	674,887
2013 Five-Year ACS	672,343	98.2%	9,700	1.4%	2,489	.4%	684,532
Renter							
2000 Census	205,535	91.6%	12,010	5.4%	6,795	3.0%	224,340
2013 Five-Year ACS	251,364	94.7%	10,480	3.9%	3,475	1.3%	265,319
Total							
2000 Census	856,661	95.3%	29,705	3.3%	12,861	1.4%	899,227
2013 Five-Year ACS	923,707	97.2%	20,180	2.1%	5,964	.6%	949,851

**Table IV.8**

### Households Lacking Complete Kitchen or Plumbing Facilities

According to the Census Bureau, a housing unit is classified as lacking complete kitchen facilities when any of the following is not present in a housing unit: a sink with piped hot and cold water, a range or cook top and oven, and a refrigerator. Likewise, a housing unit is categorized as lacking complete plumbing facilities when any of the following are missing from the housing unit: piped hot and cold water, a flush toilet, and a bathtub or shower. A lack of these facilities indicates that the housing unit is likely to be unsuitable.

Around 0.8 percent of the housing stock of non-entitlement areas of Mississippi lacked complete kitchen facilities in 2013. This figure represented about 8,041 units, as shown in Table IV.9, below. This was an increase from the 2000 by 1,371 units, while the rate increased by 0.1 percent.

Similar proportions of housing units lacked complete plumbing facilities in both years, as shown in Table IV.10, below. In 2000, some 0.9 percent of housing units had inadequate plumbing facilities. By 2012, this figure had decreased to 0.6 percent, with 5,616 households.

**Table IV.9**  
**Households with Incomplete Kitchen Facilities**

Non-Entitlement Area of Mississippi  
2000 Census SF3 & 2013 Five-Year ACS Data

Households	2000 Census	2013 Five-Year ACS
With Complete Kitchen Facilities	892,557	941,810
Lacking Complete Kitchen Facilities	6,670	8,041
<b>Total Households</b>	<b>899,227</b>	<b>949,851</b>
<b>Percent Lacking</b>	<b>.7%</b>	<b>.8%</b>

**Table IV.9**

**Table IV.10**  
**Households with Incomplete Plumbing Facilities**

Non-Entitlement Area of Mississippi  
2000 Census SF3 & 2013 Five-Year ACS Data

Households	2000 Census	2013 Five-Year ACS
With Complete Plumbing Facilities	890,992	944,235
Lacking Complete Plumbing Facilities	8,235	5,616
<b>Total Households</b>	<b>899,227</b>	<b>949,851</b>
<b>Percent Lacking</b>	<b>.9%</b>	<b>0.6%</b>

**Table IV.10**

### Cost Burden

Another type of housing problem reported in the 2000 Census was cost burden, which occurs when a household has gross housing costs that range from 30 to 49.9 percent of gross household income; severe cost burden occurs when gross housing costs represent 50 percent or more of gross household income. For homeowners, gross housing costs include property taxes, insurance, energy payments, water and sewer service, and refuse collection. If the homeowner has a mortgage, the determination also includes principal and interest payments on the mortgage loan. For renters, this figure represents monthly rent plus utility charges.

According to 2000 Census data, 13.5 percent of households in non-entitlement areas of Mississippi experienced a cost burden at that time. An additional 11.0 percent of households experienced a severe cost burden. By 2012, some 15.9 percent of households were cost-burdened, and the share of households experiencing a severe cost burden had grown to 13.0 percent. This is shown in Table IV.11.

**Table IV.11**  
**Cost Burden and Severe Cost Burden by Tenure**

Non-Entitlement Area of Mississippi  
2000 Census & 2013 Five-Year ACS Data

2000 Census & 2013 Five-Year ACS Data									
Data Source	Less Than 30%		31%-50%		Above 50%		Not Computed		Total
	Households	% of Total	Households	% of Total	Households	% of Total	Households	% of Total	
Owner With a Mortgage									
2000 Census	205,135	73.1%	43,069	15.3%	29,683	10.6%	2,872	1.0%	280,759
2013 Five-Year ACS	246,516	67.2%	68,890	18.8%	48,928	13.3%	2,492	0.7%	366,826
Owner Without a Mortgage									
2000 Census	148,656	84.7%	12,780	7.3%	8,869	5.1%	5,114	2.9%	175,419
2013 Five-Year ACS	268,965	84.7%	26,541	8.4%	17,068	5.4%	5,132	1.6%	317,706
Renter									
2000 Census	110,338	50.7%	35,073	16.1%	35,701	16.4%	36,625	16.8%	217,737
2013 Five-Year ACS	103,800	39.1%	55,880	21.1%	57,441	21.6%	48,198	18.2%	265,319
Total									
2000 Census	464,129	68.9%	90,922	13.5%	74,253	11.0%	44,611	6.6%	673,915
2013 Five-Year ACS	619,281	65.2%	151,311	15.9%	123,437	13.0%	55,822	5.9%	949,851

**Table IV.11**

**Table V.4**  
**Households by Income and Family Status**

Non-Entitlement Areas of Mississippi  
2007–2011 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non- Family	Other Household	Total
<b>Housing Problem</b>						
30% HAMFI or less	4,322	32,070	7,386	16,435	22,670	82,883
30.1-50% HAMFI	6,347	28,920	7,780	15,805	16,150	75,002
50.1-80% HAMFI	6,710	30,340	8,135	7,172	13,750	66,107
80.1% HAMFI or more	6,180	30,605	10,785	3,895	11,190	62,655
<b>Total</b>	<b>23,559</b>	<b>121,935</b>	<b>34,086</b>	<b>43,307</b>	<b>63,760</b>	<b>286,647</b>
<b>Total</b>						
30% HAMFI or less	6,021	43,321	9,034	24,543	35,185	118,104
30.1-50% HAMFI	12,648	40,205	9,317	33,970	23,190	119,330
50.1-80% HAMFI	25,710	61,700	14,380	24,673	27,845	154,308
80.1% HAMFI or more	85,290	311,540	48,000	30,590	81,115	556,535
<b>Total</b>	<b>129,669</b>	<b>456,766</b>	<b>80,731</b>	<b>113,776</b>	<b>167,335</b>	<b>948,277</b>

**Table V.4**



## Housing Needs Summary Tables

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

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	2,155	1,555	1,860	625	6,195	1,435	1,150	1,130	135	3,850
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	1,255	715	925	355	3,250	320	320	595	280	1,515
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	3,425	2,925	2,430	950	9,730	1,175	1,265	2,485	1,345	6,270
Housing cost burden greater than 50% of income (and none of the above problems)	42,055	20,785	4,955	215	68,010	30,065	21,035	13,625	2,840	67,565
Housing cost burden greater than 30% of income (and none of the above problems)	8,535	20,040	24,550	5,935	59,060	9,950	19,200	27,735	13,950	70,835

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
Zero/negative Income (and none of the above problems)	11,315	0	0	0	11,315	7,860	0	0	0	7,860

**Table 7 – Housing Problems Table**

**Data** 2008-2012 CHAS  
**Source:**

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

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Having 1 or more of four housing problems	48,895	25,980	10,175	2,145	87,195	32,995	23,770	17,835	4,600	79,200
Having none of four housing problems	22,450	37,045	53,265	28,825	141,585	16,830	51,660	96,630	65,200	230,320
Household has negative income, but none of the other housing problems	11,315	0	0	0	11,315	7,860	0	0	0	7,860

**Table 8 – Housing Problems 2**

**Data** 2008-2012 CHAS  
**Source:**

### 3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	24,560	20,365	13,610	58,535	13,995	13,925	20,100	48,020
Large Related	5,635	4,765	2,890	13,290	3,150	2,970	3,580	9,700
Elderly	6,415	6,855	3,800	17,070	15,900	17,750	11,775	45,425
Other	18,475	12,920	11,075	42,470	8,850	6,665	6,975	22,490
Total need by income	55,085	44,905	31,375	131,365	41,895	41,310	42,430	125,635

**Table 9 – Cost Burden > 30%**

Data 2008-2012 CHAS  
Source:

### 4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	20,975	10,120	2,325	33,420	11,260	8,255	6,480	25,995
Large Related	4,795	1,910	120	6,825	2,625	1,510	610	4,745
Elderly	4,350	3,495	1,010	8,855	10,775	7,850	3,865	22,490
Other	15,695	7,075	1,875	24,645	6,825	3,925	2,830	13,580
Total need by income	45,815	22,600	5,330	73,745	31,485	21,540	13,785	66,810

**Table 10 – Cost Burden > 50%**

Data 2008-2012 CHAS  
Source:

### 5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	3,675	2,775	2,470	760	9,680	1,185	1,015	1,900	915	5,015

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Multiple, unrelated family households	945	745	820	440	2,950	285	580	1,175	730	2,770
Other, non-family households	184	140	230	145	699	35	34	0	15	84
Total need by income	4,804	3,660	3,520	1,345	13,329	1,505	1,629	3,075	1,660	7,869

**Table 11 – Crowding Information – 1/2**

Data 2008-2012 CHAS  
Source:

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

**Table 12 – Crowding Information – 2/2**

Data Source  
Comments:

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

The number of single person households has grown since 2000, at a faster rate than the average for the non-entitlement areas of the state. In 2010, there were a large number of single persons households at or below 30 percent MFI. These households are at a greater risk of housing problems due to their limited income and are more likely to be in need of housing assistance.

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

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. By this definition, 525,177 Mississippians in non-entitlement areas were considered to be living with some form of disability in 2000. This figure was higher than the national average for that time of about 19.3 percent. As seen in Table III.5, there were 24,306 persons aged 5 to 15 with disabilities, 353,829 persons between the age of 16 and 64 with a disability and 147,306 persons over the age of 65 with a disability at that time.

According to the American Community Survey, an estimated 16.5 percent of non-entitlement residents in Mississippi were living with some form of disability by 2013. Disability rates tended to be higher for female than for male residents, and higher for elderly residents than for younger residents. Over 60 percent of female residents over the age of 75 were observed to be living with a disability in 2013 and 56.9 percent of male residents over 75. Disability rates fell progressively in lower age ranges.

Map III.5 shows the concentrations of disability rates throughout the state in 2000. One census tract in Smith County was the only one to have a disproportionate share of disabled persons.

### **What are the most common housing problems?**

The most common housing problem is cost burden. As seen in Table IV.11, an estimated 15.9 percent of the population in non-entitlement areas of Mississippi had a cost burden in 2013, and an additional 13.0 percent had a severe cost burden. This means that an estimated 28.9 percent of the total population in non-entitlement areas had a cost burden in 2013.

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

Table V.4 demonstrates housing problems by income and family type. Large families face a disproportionate share of housing problems, with 42.2 percent having one or more housing problems. Additionally, the lower the income level, the higher the rate of housing problems. At 30 percent HAMFI or lower, 70 percent of households faced housing problems.

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

Households most likely to be at risk of becoming unsheltered are those that with extremely low incomes that are cost-burdened. There are 82,883 households at or below 30 percent MFI that have housing problems, as demonstrated by Tables V.4.. Of these households, there are 7,386 large families and 32,070 small families. In addition, there were 355 persons in households with children who were homeless during the 2014 count.

The State serves approximately 250 households annually with rapid re-housing assistance. Once these households approach the termination of assistance, these households will need to be prepared for self-sufficiency or access to more permanent affordable housing options within the state.

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

Not applicable.

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

According to the National Alliance to End Homelessness, there are various factors that contribute to an increased risk of homelessness. These housing characteristics include households that are doubled up, or living with friends or family, persons recently released from prison, and young adults out of foster care. Economic factors include households with severe cost burden and households facing unemployment. As described here and in the following sections, there is a large number of households facing cost burdens and other housing problems that create instability and increase their risk of homelessness.

**Discussion**

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

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

### Introduction

#### 0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	112,414	27,252	16,338
White	40,830	11,542	6,906
Black / African American	68,169	14,758	8,878
Asian	555	185	173
American Indian, Alaska Native	232	183	57
Pacific Islander	105	0	0
Hispanic	1,597	276	231

**Table 13 - Disproportionally Greater Need 0 - 30% AMI**

Data Source: 2008-2012 CHAS

\*The four housing problems are:

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

#### 30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	88,744	53,857	0
White	38,343	31,428	0
Black / African American	46,938	21,349	0
Asian	611	218	0
American Indian, Alaska Native	324	152	0
Pacific Islander	10	0	0
Hispanic	1,817	470	0

**Table 14 - Disproportionally Greater Need 30 - 50% AMI**

Data Source: 2008-2012 CHAS

\*The four housing problems are:

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

### 50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	74,883	108,109	0
White	37,516	64,850	0
Black / African American	33,915	39,965	0
Asian	906	495	0
American Indian, Alaska Native	285	377	0
Pacific Islander	35	0	0
Hispanic	1,423	1,771	0

**Table 15 - Disproportionally Greater Need 50 - 80% AMI**

Data Source: 2008-2012 CHAS

\*The four housing problems are:

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

### 80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	23,918	80,137	0
White	14,023	49,577	0
Black / African American	9,029	28,472	0
Asian	246	350	0
American Indian, Alaska Native	40	312	0
Pacific Islander	0	20	0
Hispanic	388	1,174	0

**Table 16 - Disproportionally Greater Need 80 - 100% AMI**

Data Source: 2008-2012 CHAS

\*The four housing problems are:



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

### **Discussion**

Asian households face a disproportionate share of housing problems at income levels between 30 to 100 percent area median incomes. Hispanic households face a disproportionate share of housing problems at 30 to 50 percent area median income.

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

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

### Introduction

#### 0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	90,289	49,364	16,338
White	33,046	19,323	6,906
Black / African American	54,659	28,372	8,878
Asian	432	308	173
American Indian, Alaska Native	224	191	57
Pacific Islander	105	0	0
Hispanic	1,143	729	231

**Table 17 – Severe Housing Problems 0 - 30% AMI**

Data Source: 2008-2012 CHAS

\*The four severe housing problems are:

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

#### 30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	44,621	97,952	0
White	19,238	50,646	0
Black / African American	23,586	44,716	0
Asian	293	531	0
American Indian, Alaska Native	203	275	0
Pacific Islander	10	0	0
Hispanic	903	1,384	0

**Table 18 – Severe Housing Problems 30 - 50% AMI**

Data Source: 2008-2012 CHAS

\*The four severe housing problems are:

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

**50%-80% of Area Median Income**

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	23,670	159,160	0
White	11,629	90,729	0
Black / African American	10,686	63,281	0
Asian	429	967	0
American Indian, Alaska Native	149	518	0
Pacific Islander	0	35	0
Hispanic	606	2,585	0

**Table 19 – Severe Housing Problems 50 - 80% AMI**

Data Source: 2008-2012 CHAS

\*The four severe housing problems are:

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

**80%-100% of Area Median Income**

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	5,785	98,276	0
White	3,505	60,005	0
Black / African American	1,947	35,569	0
Asian	87	504	0
American Indian, Alaska Native	30	322	0
Pacific Islander	0	20	0
Hispanic	177	1,376	0

**Table 20 – Severe Housing Problems 80 - 100% AMI**

Data Source: 2008-2012 CHAS

\*The four severe housing problems are:

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

## **Discussion**

An estimated 100 percent of Pacific Islander households with income between 0 and 50 percent area median income face severe housing problems. This population represents a very small proportion of Mississippi residents and is therefore not statistically significant. American Indian households with incomes between 30 and 50 percent of area median income have a disproportionate share of severe housing problems.

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

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

### Introduction

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

### Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	755,575	167,317	145,103	17,423
White	522,042	84,377	62,060	7,207
Black / African American	211,735	76,817	78,379	9,662
Asian	4,969	1,412	1,043	173
American Indian, Alaska Native	2,629	319	458	57
Pacific Islander	175	35	90	0
Hispanic	10,104	3,092	1,866	241

**Table 21 – Greater Need: Housing Cost Burdens AMI**

Data Source: 2008-2012 CHAS

**Table V.5**

### Total Households with Housing Problems by Income and Race

Non-Entitlement Areas of Mississippi  
2007–2011 HUD CHAS Data

2007-2011 HUD CHAS Data								
Income	Non-Hispanic by Race/Ethnicity						Hispanic	Total
	White	Black	Asian	American Indian	Pacific Islander	Other Race	(Any Race)	
With Housing Problems								
30% HAMFI or less	33,510	46,565	511	261	15	735	1,275	82,872
30.1-50% HAMFI	34,745	37,020	405	280	20	697	1,831	74,998
50.1-80% HAMFI	34,895	28,265	655	286	0	535	1,445	66,081
80.1-100% HAMFI	13,465	7,760	336	125	0	191	395	22,272
100.1% HAMFI or more	28,050	10,420	391	135	0	244	1,185	40,425
Total	144,665	130,030	2,298	1,087	35	2,402	6,131	286,648
Total								
30% HAMFI or less	49,273	64,837	772	375	15	981	1,830	118,083
30.1-50% HAMFI	61,970	53,280	511	490	20	938	2,146	119,355
50.1-80% HAMFI	90,495	58,130	1,100	722	0	1,072	2,771	154,290
80.1-100% HAMFI	56,460	28,680	541	405	20	422	1,217	87,745
100.1% HAMFI or more	361,815	92,550	3,736	1,605	45	2,679	6,405	468,835
Total	620,013	297,477	6,660	3,597	100	6,092	14,369	948,308

**Table V.5**

## **Discussion**

According to the information presented above, there are no racial/ethnic groups that face a disproportionate share of housing cost burdens.

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

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

Table V.5 presents the disproportionate need of households by income and race. Asian households have disproportionate need at income levels between 30 percent and 80 percent HAMFI. “Other” race households have disproportionate need of housing problems for households at income levels between 30 and 50 percent HAMFI, and between 80 and 100 percent HAMFI. Pacific Islander households also have disproportionate share of housing problems between 0 and 30 percent HAMFI, although this only represents 35 total households. Hispanic households face a disproportionate share of housing problems at incomes between 30 and 50 percent HAMFI. Black households also face a disproportionate share of housing problems overall.

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

No other needs identified

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

Black and Hispanic populations are disproportionately concentrated in some areas of the state. Maps III.1 and III.2 show the black concentrations in the state at the time of the 2000 and 2010 Census. Maps III.3 and III.4 show the concentration of Hispanic populations. These maps are included in section MA-50 of this Plan.

## NA-35 Public Housing – (Optional)

### Introduction

Not required in Statewide Consolidated Plan

### Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	3	11,428	20,444	468	19,870	13	1	0

Table 22 - Public Housing by Program Type

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

Data Source: PIC (PIH Information Center)

### Characteristics of Residents

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	
# Homeless at admission	0	0	31	1	0	1	0		0
# of Elderly Program Participants (>62)	0	0	2,382	2,066	84	1,967	1		0



Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project - based	Tenant - based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
# of Disabled Families	0	2	2,572	4,852	94	4,723	7	0
# of Families requesting accessibility features	0	3	11,428	20,444	468	19,870	13	1
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

**Table 23 – Characteristics of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

## Race of Residents

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	1	2,058	2,747	126	2,595	4	0	0
Black/African American	0	2	9,351	17,618	337	17,202	8	1	0
Asian	0	0	8	35	0	34	1	0	0
American Indian/Alaska Native	0	0	5	40	3	37	0	0	0
Pacific Islander	0	0	6	4	2	2	0	0	0
Other	0	0	0	0	0	0	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

**Table 24 – Race of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

## Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	155	92	12	80	0	0	0
Not Hispanic	0	3	11,273	20,352	456	19,790	13	1	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

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

Not required in Statewide Consolidated Plan

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

Not required in Statewide Consolidated Plan

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

Not required in Statewide Consolidated Plan

**Discussion:**

Not required in Statewide Consolidated Plan

## NA-40 Homeless Needs Assessment – 91.305(c)

### Introduction:

There are three Continuums of Care in the State of Mississippi. For the purpose of this Consolidated Plan, the data presented will relate to two, the Gulf Port/Gulf Coast Regional CoC and the Balance of State CoC. There is an additional CoC in Jackson.

### Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	40	315	0	0	0	0
Persons in Households with Only Children	0	20	0	0	0	0
Persons in Households with Only Adults	446	559	0	0	0	0
Chronically Homeless Individuals	75	29	0	0	0	0
Chronically Homeless Families	2	0	0	0	0	0
Veterans	37	98	0	0	0	0
Unaccompanied Child	0	20	0	0	0	0
Persons with HIV	6	8	0	0	0	0

**Table 26 - Homeless Needs Assessment**

Data Source Comments:

**Table V.8****Homeless Point in Time Count**

Gulf Port/Gulf Coast Regional CoC and Balance of State CoC

US Department of Housing and Urban Development

Status	2005	2007	2009	2011	2012	2013	2014
Emergency Shelter	629	171	389	349	401	365	500
Transitional Housing	179	240	406	317	261	398	394
Total in Shelter	808	411	795	666	662	763	894
Unsheltered	328	248	1080	814	714	880	486
<b>Total Homeless</b>	<b>1,136</b>	<b>659</b>	<b>1,875</b>	<b>1,480</b>	<b>1,376</b>	<b>1,643</b>	<b>1,380</b>

**Table V.8****Table V.9****Homeless Count 2014**

Gulf Port/Gulf Coast Regional CoC and Balance of State CoC

US Department of Housing and Urban Development

Household Type	Emergency Shelter	Transitional Housing	Unsheltered	Total
Households without Children	357	197	444	998
Persons in households without children	362	197	446	1005
Households with at least one adult and one child	43	69	14	126
Persons in households with at least one adult and one child	118	197	40	355
Households with only children	17	0	0	17
Persons in households with only children	20	0	0	20
<b>Total Homeless</b>	<b>500</b>	<b>394</b>	<b>486</b>	<b>1,380</b>

**Table V.9**

**Table V.10****Homeless Subpopulations 2014**

Gulf Port/Gulf Coast Regional CoC and Balance of State CoC  
U.S. Department of Housing and Urban Development

Homeless Attributes	Sheltered	Unsheltered	Total
Chronically Homeless Individuals	29	75	104
Chronically Homeless Persons in Families	0	2	2
Severely Mentally Ill	38	53	91
Chronic Substance Abuse	243	137	380
Veterans	98	37	135
HIV/AIDS	8	6	14
Victims of Domestic Violence	137	38	175
Persons not otherwise classified	341	138	479
<b>Total Homeless Persons</b>	<b>894</b>	<b>486</b>	<b>1,380</b>

**Table V.10****Table V.12****How would allocate emergency shelter funds among these areas?**

Non-Entitlement Areas of Mississippi  
2015 Housing and Community Development Survey

Area	Percentage Allocated
Rapid Re-Housing	32.28%
Operation and Maintenance	27.50%
Homeless prevention	24.83%
Street outreach	15.39%
<b>Total</b>	<b>100.0%</b>

**Table V.12**

Indicate if the homeless population is: Has No Rural Homeless

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

Information about the various homeless subpopulations was collected during the 2014 count. Data was collected regarding the following six subpopulations:

- Chronically homeless
- Severely Mentally Ill
- Chronic Substance Abuse
- Veterans
- Persons with HIV/AIDS
- Victims of Domestic Violence

Table V.10 shows the various subpopulations for the homeless within the state. The largest subpopulation group was those with chronic substance abuse, with 380 persons. The next largest subpopulation group was victims of domestic violence. There were 135 veterans counted in 2014, accounting for 9.8 percent of the total homeless population. Veterans were sheltered at a rate of 72.6 percent during the count. According to the Department of Housing and Urban Development's 2013 Annual Homeless Assessment Report, veterans account for just over 12 percent of all homeless adults in the United States, with an average of 60 percent being sheltered during 2013 counts across the nation.[1]

**Nature and Extent of Homelessness: (Optional)**

<b>Race:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
White	0	0
Black or African American	0	0
Asian	0	0
American Indian or Alaska Native	0	0
Pacific Islander	0	0
<b>Ethnicity:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
Hispanic	0	0
Not Hispanic	0	0

Data Source

Comments:

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

The point-in-time counts also gathered additional data household type, veteran status, and subpopulation information for each homeless person counted. As seen in Table V.9, there were 355 persons in households with at least one adult and one child in the State of Mississippi during the 2014 count. Of these households, 88.7 percent were sheltered. There were an additional 20 households with only children. Some 55.6 percent of households without children were sheltered during the count.

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

No data was collected pertaining to race.

**Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.**

In 2014, some 64.8 percent of the counted homeless population was sheltered throughout the state. Some 46.4 percent of the homeless population was sheltered in 2013. During 2014, 88.7 percent of households with children were sheltered. Some 55.6 percent of households without children were sheltered. Veterans were sheltered at a rate of 72.6 percent. Chronically homeless individuals were sheltered at a rate of 27.9 percent.

**Discussion:**



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

### Introduction

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

### HOPWA

<b>Current HOPWA formula use:</b>
Cumulative cases of AIDS reported
Area incidence of AIDS
Number of new cases prior year (3 years of data)
Rate per population
Rate per population (3 years of data)
<b>Current HIV surveillance data:</b>
Number of Persons living with HIC (PLWH)
Area Prevalence (PLWH per population)
Number of new HIV cases reported last year

**Table 27 – HOPWA Data**

**Data Source:** CDC HIV Surveillance

### HIV Housing Need (HOPWA Grantees Only)

Type of HOPWA Assistance	Estimates of Unmet Need
Tenant based rental assistance	0
Short-term Rent, Mortgage, and Utility	0
Facility Based Housing (Permanent, short-term or transitional)	0

**Table 28 – HIV Housing Need**

**Data Source:** HOPWA CAPER and HOPWA Beneficiary Verification Worksheet

**Table V.17**  
**Elderly Population by Age**  
 Non-Entitlement Area of Mississippi

2000 & 2010 Census SF1 Data

Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
65 to 66	35,336	11.8%	46,128	13.6%	30.5%
67 to 69	50,769	17.0%	62,270	18.3%	22.7%
70 to 74	76,233	25.5%	84,384	24.8%	10.7%
75 to 79	58,983	19.7%	62,416	18.4%	5.8%
80 to 84	40,282	13.5%	45,892	13.5%	13.9%
85 or Older	37,283	12.5%	38,973	11.5%	4.5%
<b>Total</b>	<b>298,886</b>	<b>100.0%</b>	<b>340,063</b>	<b>100.0%</b>	<b>13.8%</b>

**Table V.17**

**Table V.18**  
**Disability by Age**

Non-Entitlement Area of Mississippi  
 2013 Five-Year ACS Data

Age	Male		Female		Total	
	Disabled Population	Disability Rate	Disabled Population	Disability Rate	Disabled Population	Disability Rate
Under 5	694	.8%	457	.5%	1,151	0.6%
5 to 17	19,118	7.9%	10,816	4.6%	29,934	6.3%
18 to 34	23,239	8.4%	19,520	6.7%	42,759	7.5%
35 to 64	93,335	19.9%	98,778	19.1%	192,113	19.5%
65 to 74	33,743	36.8%	37,605	35.2%	71,348	35.9%
75 or Older	30,491	56.9%	52,198	60.4%	82,689	59.0%
<b>Total</b>	<b>200,620</b>	<b>16.4%</b>	<b>219,374</b>	<b>16.5%</b>	<b>419,994</b>	<b>16.5%</b>

**Table V.18**

**Table V.19**  
**Total Disabilities Tallied: Aged 5 and Older**

Non-Entitlement Area of Mississippi  
 2000 Census SF3 Data

Disability Type	Population
Sensory disability	108,628
Physical disability	253,454
Mental disability	145,050
Self-care disability	87,055
Employment disability	219,156
Go-outside-home disability	200,838
<b>Total</b>	<b>1,014,181</b>

**Table V.19**

**Table V.13**

**Please rate the need for services and facilities for each of the following special needs groups.**

Non-Entitlement Areas of Mississippi  
2015 Housing and Community Development Survey

Question	No Need	Low Need	Medium Need	High Need	Missing	Total
The frail elderly (age 85+)	1	6	32	62	48	149
Veterans		11	32	58	48	149
The elderly (age 65+)		9	36	56	48	149
Persons with severe mental illness	1	9	38	54	47	149
Persons with physical disabilities		7	46	49	47	149
Persons with developmental disabilities	1	8	45	49	46	149
Persons with substance abuse addictions	1	14	40	47	47	149
Victims of domestic violence		13	46	42	48	149
Homeless persons	1	21	36	42	49	149
Persons recently released from prison	1	31	30	40	47	149
Persons with HIV/AIDS	3	29	40	28	49	149
Other groups	2		1	8	138	149

**Table V.13**

**Describe the characteristics of special needs populations in your community:**

### **Elderly and Frail Elderly Persons**

According to 2010 Census Bureau data, 340,063 residents in non-entitlement areas of Mississippi were age 65 or older. Table V.17 presents a breakdown of the elderly population by age at the time of the 2010 census. While elderly is defined as persons over 62, “extra elderly” persons are those over the age of 75. Within the elderly population in non-entitlement areas of Mississippi, 11.5 percent were extra elderly. The elderly population in non-entitlement areas of Mississippi grew 13.8 percent between 2000 and 2010. The two age groups with the greatest growth over this decade were those aged 65 to 66 and those aged 67 to 69, with an increase of 30.5 percent and 22.7 percent, respectively.

### **People with Disabilities (Mental, Physical, Developmental)**

Data from the 2013 Five-Year American Community Survey for Mississippi showed a total population of persons with disabilities of 419,994 in non-entitlement areas, with an overall disability rate of 16.5 percent. Table V.18 presents a tally of disabilities by age and gender. The age group with the highest disability rate is persons aged 75 and older. Males had a slightly lower disability rate at 16.4 percent, than females, at 16.5 percent. Children under 5 had the lowest disability rate, at 0.6 percent.

Table V.19 breaks down disabilities by disability type for persons aged 5 and older, from the 2000 census data. The most common disability is a physical disability, followed by an employment disability. The third most common disability type is a go-outside-home disability.

### **People with Alcohol or other Drug Addictions**

In their 2014 Annual Report, the Mississippi Department of Health reported to serve over 17,000 persons with their drug and alcohol services.[1] In addition, the Trust for America's Health found that Mississippi had the 30th highest rate of drug overdose mortality rate in the United States in 2013, with 11.4 per 100,000 people suffering drug overdose fatalities.[2]

### **Victims of Domestic Violence**

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 numbers of cases that are reported to law enforcement. According to the statewide sexual and domestic violence coalition, the Mississippi Coalition Against Domestic Violence (MCADV), one in four women have been a victim of severe physical violence by an intimate partner.[3] The 2014 Point-in-Time homeless count indicated 175 homeless victims of domestic violence, accounting for 12.7 percent of the homeless population counted.

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

#### **Elderly and Frail Elderly Persons**

According to the Center for Housing Policy, housing will be a priority need for the elderly population. A growing number of older households will face severe housing costs burdens, and many will require assisted or long-term care housing and services. In addition, as the Baby Boomer generation continues to grow, many will prefer to remain independent, requiring in-home services and adaptations to existing homes. Thus, there is a greater focus on in-home care and expanded home health services to meet the needs of a more independent elderly population. Because most elderly persons are on a fixed income, these increasing costs may fall on publically funded programs in the state. The elderly population is seen as needing a high amount of need, based on the results from the Housing and Community Development Survey.

#### **People with Disabilities (Mental, Physical, Developmental)**

The Housing and Community Development Survey also asked participants to rank the need for services and facilities for persons with disabilities. The results indicate a strong need for housing for both persons with physical disabilities and developmental disabilities, with over 65 percent of respondents indicating a medium to high level of need for services and facilities for both groups.

#### **People with Alcohol or other Drug Addictions**

According to the Healthy People 2020 national objectives, there were 22 million Americans struggling with a drug or alcohol problem in 2005. Of those with substance abuse problems, 95 percent are

unaware of their problem. Obtaining treatment is a primary concern for many, which often includes high costs and other impacts on the person's ability to obtain or retain an income and housing.

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.

Results from the 2015 Housing and Community Development Survey show that respondent indicated a medium to high need level for additional services and facilities for this special needs group.

#### Victims of Domestic Violence

Services needed for domestic violence victims include access to safe housing and resources, as well as economic opportunities and other community assistance. Results from the 2015 Housing and Community Development Survey indicated a medium to high need level for additional domestic violence facilities and services in Mississippi.

#### People with HIV/AIDS and Their Families

The Mississippi State Department of Health released a Statewide Comprehensive HIV Plan and Statewide Coordinated Statement of Need in 2012. The report issued statewide need that includes improving access to medical care, case management, and legal services.

According to the 2015 Housing and Community Development survey, over 46 percent of respondents indicated a medium to high need level for services and facilities for persons with HIV/AIDS.

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

According to the Mississippi State Department of Health, the HIV disease rates have declined from around 25.2 per 100,000 population in 2000 to 18.6 in 2010.[1] The State also reported that HIV infection rates were 7 times higher in African Americans than Whites, with African American accounting for 76 percent of newly reported HIV infections in 2013.[2] The counties with the highest number of HIV infections in 2013 included Hinds, Forrest, Harrison, Rankin and Coahoma. The Counties with the highest rate per 100,000 in 2013 were Coahoma, Leflore, Hinds, Forrest and Quitman.

#### **Discussion:**

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

### Describe the jurisdiction's need for Public Facilities:

Community and Public facilities were also prioritized by respondents in the survey. According to allocation responses, public facilities should account for over 12 percent of resources. As seen in Table VI.4 respondents indicated the highest level of need for youth centers, followed healthcare facilities and parks and recreation centers.

### How were these needs determined?

Needs were determined from the Housing and Community Development Survey and public input.

**Table VI.1**  
**How would allocate your  
resources among these areas?**

Non-Entitlement Areas of Mississippi  
2015 Housing and Community Development Survey

Area	Percentage Allocated
Human Services	23.47%
Housing	20.72%
Water Systems	14.74%
Economic Development	14.22%
Infrastructure	13.33%
Public Facilities	12.60%
All Other	.91%
<b>Total</b>	<b>100.0%</b>

**Table VI.1**

**Table VI.4**  
**Please rate the need for the following community and public facilities.**

Non-Entitlement Areas of Mississippi  
2015 Housing and Community Development Survey

Question	No Need	Low Need	Medium Need	High Need	Missing	Total
Youth centers	1	11	39	63	35	149
Healthcare facilities	2	9	44	59	35	149
Parks and recreational centers		12	46	58	33	149
Community centers	1	19	39	52	38	149
Senior centers	1	15	47	49	37	149
Residential treatment centers	1	20	47	48	33	149
Public buildings with improved accessibility		20	42	46	41	149
Childcare facilities	1	18	52	43	35	149
Other infrastructure activities	4	4	1	13	127	149

**Table VI.4**

### Describe the jurisdiction's need for Public Improvements:

Looking at Table VI.1, respondents indicated that infrastructure should account for over 13 percent of resources and water systems themselves should account for almost 15 percent of resources. Table VI.3 demonstrates the highest ranking for street and road improvements. This was followed by sewer system improvements and water capacity improvements.

### How were these needs determined?

Needs were determined from the Housing and Community Development Survey and public input.

**Table VI.3**  
**Please rate the need for the following Infrastructure activities.**

Non-Entitlement Areas of Mississippi  
2015 Housing and Community Development Survey

Question	No Need	Low Need	Medium Need	High Need	Missing	Total
Street and road improvements		1	23	89	36	149
Sewer system improvements	2	11	35	66	35	149
Water system capacity improvements	2	13	33	64	37	149
Sidewalk improvements		12	35	63	39	149
Flood drainage improvements	1	18	39	56	35	149
Storm sewer system improvements	3	10	44	53	39	149
Bridge improvements	4	17	40	52	36	149
Bicycle and walking paths	3	24	33	52	37	149
Water quality improvements	3	19	44	46	37	149
Solid waste facility improvements	3	19	49	40	38	149
Other infrastructure activities	4	4	1	13	127	149

**Table VI.3**

### Describe the jurisdiction's need for Public Services:

Table VI.5, below, shows the need for human and public services. The highest needs indicated were for healthcare services, employment services, and senior services. This was followed by youth centers, mental health/chemical dependency services, and transportation services.

### How were these needs determined?

Needs were determined from the Housing and Community Development Survey and public input.

**Table VI.5**  
**Please rate the need for the following human and public services**

Non-Entitlement Areas of Mississippi  
2015 Housing and Community Development Survey

<b>Question</b>	<b>No Need</b>	<b>Low Need</b>	<b>Medium Need</b>	<b>High Need</b>	<b>Missing</b>	<b>Total</b>
Healthcare services		11	27	76	35	149
Employment services		11	31	71	36	149
Senior services		8	40	64	37	149
Youth centers	1	11	39	63	35	149
Mental health/chemical dependency services		14	39	60	36	149
Transportation services	1	11	39	59	39	149
Homebuyer education	2	9	46	55	37	149
Childcare services	1	14	43	53	38	149
Crime awareness education	1	19	40	52	52	149
Fair housing activities	4	14	47	45	39	149
Fair housing education	4	17	45	45	38	149
Tenant/Landlord counseling	3	22	44	43	37	149
Mitigation of asbestos hazards	4	38	42	26	39	149
Mitigation of lead-based paint hazards	7	46	35	22	39	149
Mitigation of radon hazards	8	46	36	21	38	149
Other public services	3	3	2	5	136	149

**Table VI.5**



# Housing Market Analysis

## MA-05 Overview

### Housing Market Analysis Overview:

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 non-entitlement areas of Mississippi.

In 2000, the Mississippi had 1,161,953 total housing units. Since that time, the total housing stock increased each year, reaching 1,283,165 units in 2013. According to the American Community Survey in 2013, Mississippi's non-entitlement housing stock included 794,855 single family units, and 188,292 mobile home units. Of the 1,109,503 housing units counted in non-entitlement areas of Mississippi in the 2010 census, 975,525 units were occupied, with 703,764 counted as owner-occupied and 271,761 counted as renter-occupied. The vacancy rate for non-entitlement areas of the state was 12.1 percent in 2010, an increase of 35.3 percent since 2000. The construction value of single-family dwellings generally increased from 1980 through 2013, reaching close to \$160,000.

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

### Introduction

In 2000, the Census Bureau reported that 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. The annual estimates of housing stock are presented in Table IV.1. By 2013, there were estimated to be 1,283,165 housing units in Mississippi. Housing units were added at a rate around 1 percent from 2000 to 2008, but had dropped off to around 0.2 percent by 2013.

### All residential properties by number of units

Property Type	Number	%
1-unit detached structure	888,341	70%
1-unit, attached structure	16,403	1%
2-4 units	66,494	5%
5-19 units	83,949	7%
20 or more units	22,517	2%
Mobile Home, boat, RV, van, etc	196,573	15%
<b>Total</b>	<b>1,274,277</b>	<b>100%</b>

**Table 29 – Residential Properties by Unit Number**

Data Source: 2008-2012 ACS

**Table IV.1**

### Housing Units Estimates

State of Mississippi  
Census Data, 2000 - 2013

Year	Housing Units
2000	1,161,953
2001	1,183,316
2002	1,194,441
2003	1,205,698
2004	1,217,872
2005	1,231,448
2006	1,224,952
2007	1,242,296
2008	1,260,832
2009	1,270,524
2010	1,274,719
2011	1,277,990
2012	1,280,059
2013	1,283,165

**Table IV.1**

## Housing Units by Type and Tenure

Single family homes accounted for 71.6 percent of the housing stock in Mississippi non-entitlement areas in 2013. The second largest unit type was mobile homes with 17.0 percent of units. The proportion of single family homes grew by more than one percentage point, while the proportion of mobile homes fell by 1.7 percentage points. The proportion of duplexes, tri- or four-plexes and apartments all fell slightly. These changes shifted the dynamics of the housing stock in non-entitlement areas of Mississippi, leaving single family homes with the vast majority of unit types. This is shown in Table IV.2.

Over 111,000 housing units were added to the non-entitlement areas of Mississippi housing market between the 2000 and 2010 Censuses, as seen in Table IV.3. The greatest increase was in vacant units, increasing by 35.3 percent. Owner-occupied units and renter-occupied units increased by 4.3 and 21.1 percent, respectively

**Table IV.2**  
**Housing Units by Type**  
Non-Entitlement Area of Mississippi  
2000 Census SF3 & 2013 Five-Year ACS Data

Unit Type	2000 Census		2013 Five-Year ACS	
	Units	% of Total	Units	% of Total
Single-Family	702,258	70.4%	794,855	71.6%
Duplex	22,037	2.2%	23,818	2.1%
Tri- or Four-Plex	28,343	2.8%	29,220	2.6%
Apartment	55,754	5.6%	72,063	6.5%
Mobile Home	187,033	18.7%	188,292	17.0%
Boat, RV, Van, Etc.	2,729	0.3%	1,125	0.1%
<b>Total</b>	<b>998,154</b>	<b>100.0%</b>	<b>1,109,373</b>	<b>100.0%</b>

**Table IV.2**

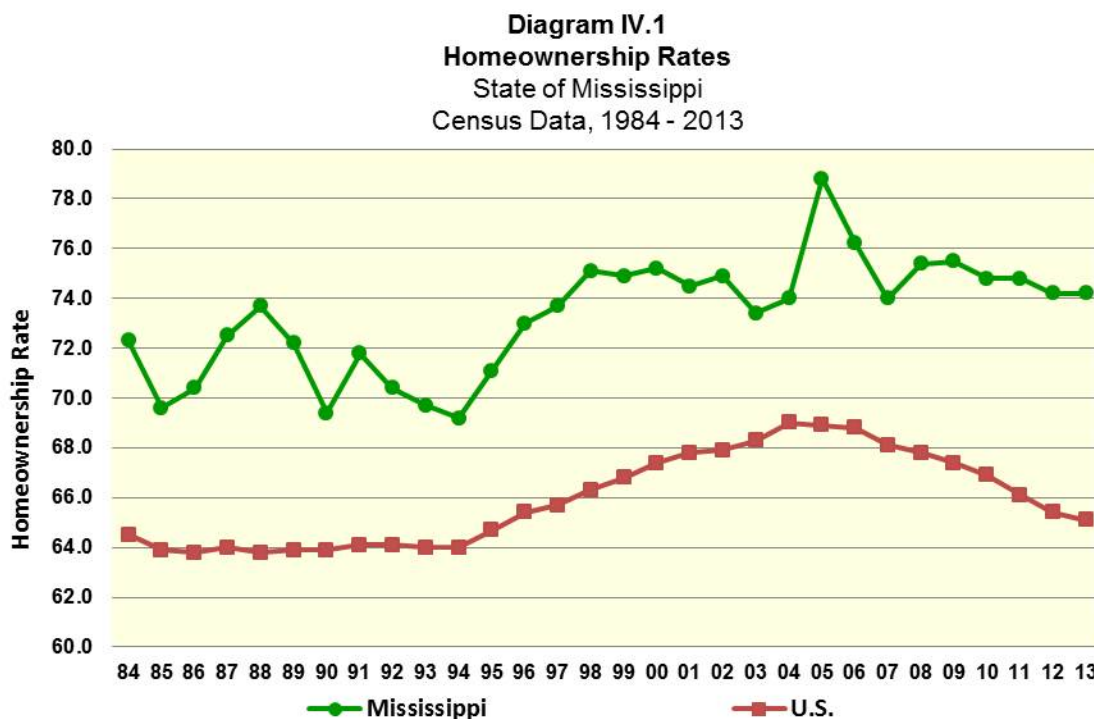
**Table IV.3**  
**Housing Units by Tenure**  
Non-Entitlement Area of Mississippi  
2000 & 2010 Census SF1 Data

Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	899,175	90.1%	975,525	87.9%	8.5%
Owner-Occupied	674,688	75.0%	703,764	72.1%	4.3%
Renter-Occupied	224,487	25.0%	271,761	27.9%	21.1%
Vacant Housing Units	99,000	9.9%	133,978	12.1%	35.3%
<b>Total Housing Units</b>	<b>998,175</b>	<b>100.0%</b>	<b>1,109,503</b>	<b>100.0%</b>	<b>11.15%</b>

**Table IV.3**

## Homeownership

The Census Bureau estimates homeownership rates annually. These data on homeownership rates are presented in Diagram IV.1, below. This diagram compares homeownership rates for the state of Mississippi and the U.S. from 1986 through 2013 and shows that Mississippi had consistently higher homeownership rates throughout this period. Homeownership rates spiked to almost 79 percent in 2005, but have leveled off around 74 percent in more recent years.



**Diagram IV.1**

### Housing Production

The Census Bureau reports the number of residential building permits issued each year for permit issuing places, including those in 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.

The number of single-family and multi-family units permitted in the non-entitlement areas of Mississippi has varied by year between 1980 and the present. With the fluctuation, there was a general increase until 2006. After 2006, there was a dramatic drop off in production, which has only slightly begun to recover in recent years. The production of single family units has greatly outnumbered the addition of new multifamily units consistently throughout this time.

Table IV.6 presents data on the number of manufactured homes placed in Mississippi, along with data regarding average price. Manufactured homes do not require a permit and are therefore not included in the previous data regarding housing permit activity.

In total, there were 122,640 manufactured homes placed in Mississippi between 1990 and 2013, including roughly 78,220 single-wide and 52,520 double-wide homes. The figures varied by year, but the number of units being placed has declined as the price per unit has risen. The price for mobile homes in Mississippi is lower than the national average for both single-wide and double-wide units.

### Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	1,915	0%	8,218	3%
1 bedroom	10,258	1%	46,919	14%
2 bedrooms	107,478	14%	121,745	37%
3 or more bedrooms	640,862	84%	150,396	46%
<b>Total</b>	<b>760,513</b>	<b>99%</b>	<b>327,278</b>	<b>100%</b>

**Table 30 – Unit Size by Tenure**

Data Source: 2008-2012 ACS

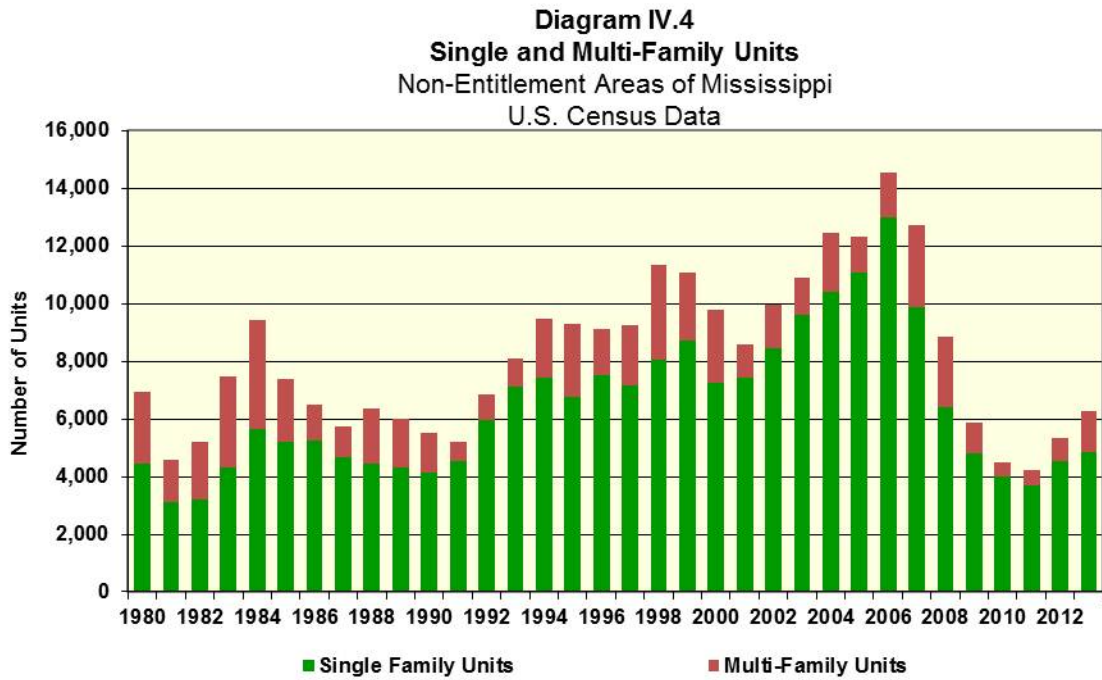
**Table V.2**

**Please rate the need for the following Housing activities.**

Non-Entitlement Areas of Mississippi  
2015 Housing and Community Development Survey

Question	No Need	Low Need	Medium Need	High Need	Missing	Total
First-time home-buyer assistance	2	8	30	57	35	132
Homeowner housing rehabilitation		15	25	55	37	132
Energy efficient retrofits	1	15	28	53	35	132
Rental housing for very low-income households	2	16	25	53	36	132
Retrofitting existing housing to meet seniors' needs		12	33	51	36	132
Construction of new rental housing	3	16	28	49	36	132
Rental housing rehabilitation	6	8	33	49	36	132
Construction of new for-sale housing	2	13	34	48	35	132
Senior-friendly housing	1	14	33	48	36	132
Supportive housing		13	37	48	34	132
Homeownership in communities of color	4	11	33	47	37	132
Housing demolition	1	15	37	44	35	132
Rental assistance	6	17	29	43	37	132
Preservation of federal subsidized housing	5	16	34	41	36	132
Mixed use housing	3	28	34	31	36	132
Mixed income housing	3	23	38	30	38	132
Downtown housing	3	27	37	27	38	132
Other Housing activities	2	1	1	5	123	132

**Table V.2**



**Diagram IV.4**

**Table IV.6**  
**Manufactured Housing Unit Placement and Price**

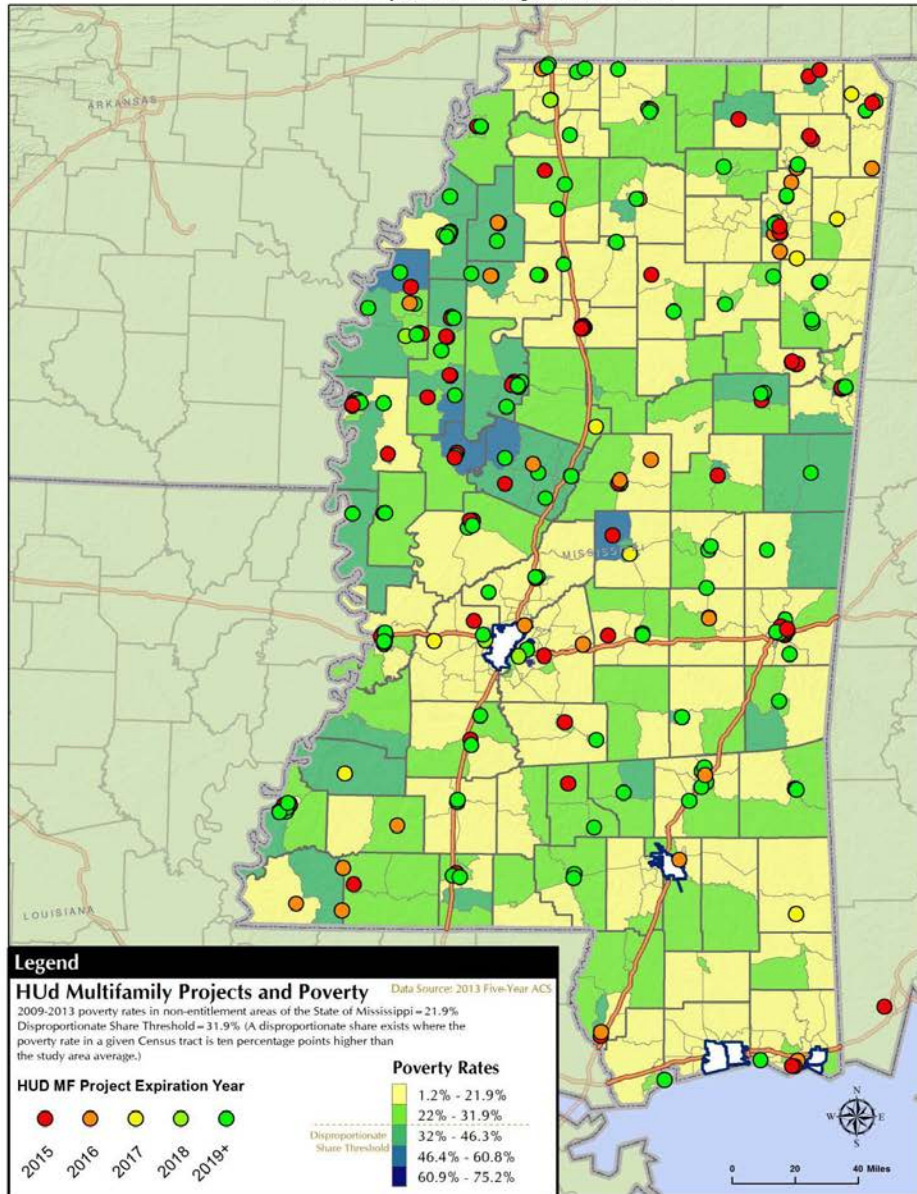
State of Mississippi  
Census Data, 1990 – 2013

Year	Units Placed in Service in			Average Home Price, Nominal Dollars					
	State of Mississippi			State of Mississippi			U.S. Average		
	Single-wide	Double-wide	Total*	Single-wide	Double-wide	Total	Single-wide	Double-wide	Total
1990	3,000	900	3,900	17,300	27,200	19,600	19,800	36,600	27,800
1991	2,900	600	3,500	17,100	31,000	19,700	19,900	36,900	27,700
1992	3,700	1,200	4,900	19,300	30,200	22,000	20,600	37,200	28,400
1993	4,500	1,500	6,000	19,400	36,200	23,700	21,900	39,600	30,500
1994	5,700	2,400	(S)	22,400	39,100	27,700	23,500	42,000	32,800
1995	7,640	3,060	10,700	24,600	42,500	29,900	25,800	44,600	35,300
1996	7,800	3,400	11,200	26,000	44,800	31,700	27,000	46,200	37,200
1997	6,240	4,340	10,580	27,500	45,900	35,400	27,900	48,100	39,800
1998	6,640	5,420	12,060	28,500	48,700	37,700	28,800	49,800	41,600
1999	6,100	5,300	11,400	29,600	49,600	39,000	29,300	51,100	43,300
2000	4,500	3,900	8,400	29,200	50,700	39,100	30,200	53,600	46,400
2001	2,500	2,500	5,000	28,900	51,500	40,700	30,400	55,200	48,900
2002	1,600	2,100	3,700	27,400	53,200	42,500	30,900	56,100	51,300
2003	1,200	2,000	3,200	27,900	53,700	43,800	31,900	59,700	54,900
2004	1,200	1,300	2,500	28,000	57,900	44,200	32,900	63,400	58,200
2005	1,600	1,500	3,100	31,700	61,000	46,000	34,100	68,700	62,600
2006	2,300	1,800	4,100	34,700	64,200	48,400	36,100	71,300	64,300
2007	1,900	2,300	4,200	36,200	66,100	53,700	37,300	74,200	65,400
2008	2,200	1,800	4,000	35,200	68,600	50,500	38,000	75,800	64,700
2009	1,400	1,100	2,500	37,900	71,700	52,900	39,600	74,500	63,100
2010	800	1,100	1,900	38,100	66,100	55,900	39,500	74,500	62,800
2011	800	800	1,600	37,100	76,100	59,400	40,600	73,900	60,500
2012	800	1,100	1,900	42,900	73,400	62,200	41,100	75,700	62,200
2013	1,200	1,100	2,300	40,900	75,700	57,600	42,200	78,600	64,000

**Table IV.6**



**Map IV.5**  
**Expiring Section 8 Contracts**  
 Non-Entitlement Areas of Mississippi  
 HUD Multi-Family Assisted Housing Contract Database



**Map IV.5**



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

As seen in Table 2A, presented later in this plan, there are over 345,000 households with priority housing needs in the state. This includes over 103,000 renter households at or below 80 percent MFI and over 120,000 owner households at or below 80 percent MFI.

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

The state does not have a statewide public housing authority. MHC does not own or operate any public housing units. However, HUD and MHC are concerned about the number of public housing units and their underlying contracts that are at risk of expiring. If this were to happen, some 13,441 public housing units in the state would be eliminated from the affordable housing stock, as indicated in Table IV.14.

These housing units that are at risk in Mississippi are distributed throughout the state, as shown in Map IV.5. Some of these units are set to expire in 2015, as shown in red.

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

As shown in NA-10 Housing Needs Assessment, some 28.9 percent of households have cost burdens in non-entitlement areas of Mississippi. Even more affected, large families face housing problems at a rate of 42.2 percent. Households at or below 30 percent MFI have housing problems at a rate of 70 percent. This demonstrates that the current housing stock does not meet the needs of the population, particularly lower income households and large families.

**Describe the need for specific types of housing:**

The 2015 Housing and Community Development survey asked respondents to rate needs for various housing activities. The highest rated needs were home-buyer assistance, homeowner housing rehabilitation and energy efficient retrofits. This clearly demonstrates the need for access to homeowner units.

**Discussion**

The number of housing units in the State of Mississippi grew since 2000, but at a slower rate. Many households continue to have unmet needs. The following sections will explore the housing market in more detail.

## MA-15 Cost of Housing – 91.310(a)

### Introduction

As seen in Table IV.7, the median rent in Mississippi in 2010 was \$510, compared to median rent in 2000 at \$439. The median home value in 2010 was \$99,900, compared to the median home value in 2000 at \$71,400.

### Cost of Housing

	Base Year: 2000	Most Recent Year: 2012	% Change
Median Home Value	64,700	100,200	55%
Median Contract Rent	334	496	49%

**Table 31 – Cost of Housing**

**Data Source:** 2000 Census (Base Year), 2008-2012 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	188,986	57.8%
\$500-999	120,676	36.9%
\$1,000-1,499	13,834	4.2%
\$1,500-1,999	2,489	0.8%
\$2,000 or more	1,293	0.4%
<b>Total</b>	<b>327,278</b>	<b>100.0%</b>

**Table 32 - Rent Paid**

**Data Source:** 2008-2012 ACS

**Table IV.7**  
**Median Housing Costs**

State of Mississippi  
2000 Census SF3 & 2013 Five-Year ACS Data

Housing Cost	2000	2010
Median Contract Rent	\$439	\$510
Median Home Value	\$71,400	\$99,900

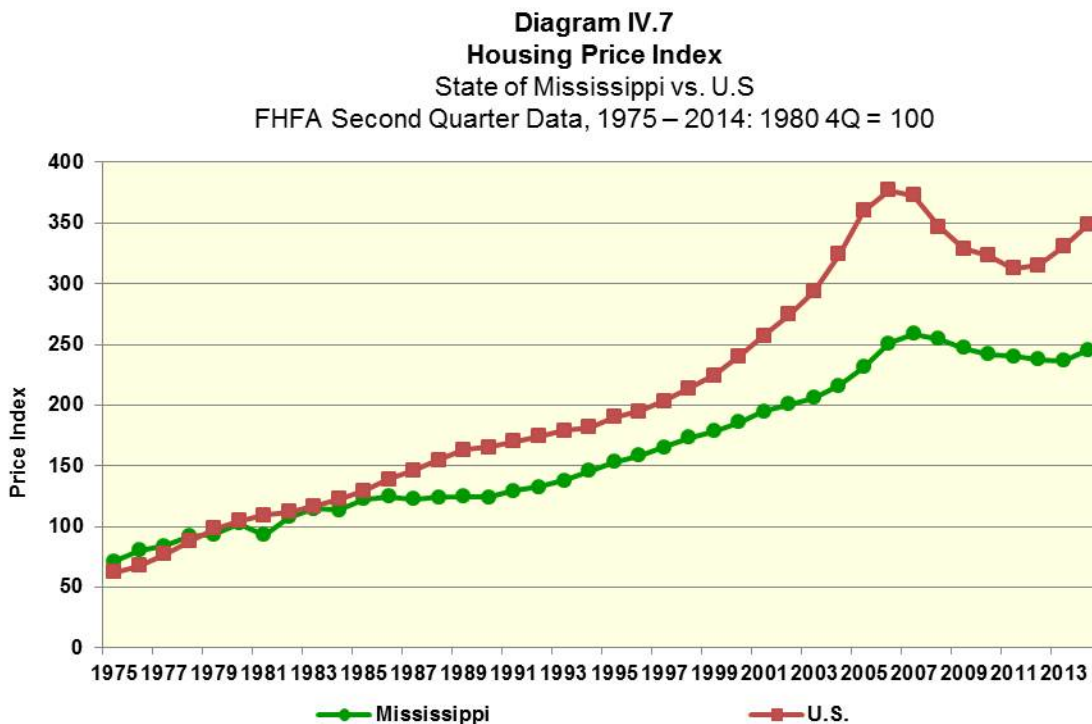
**Table IV.7**

### Federal Housing Finance Agency

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.[1] There are over 31 million repeat transactions in

this database, which is computed monthly. All indexes, whether state or national, were set equal to 100 as of the first quarter of 2000.

Diagram IV.7 shows the housing price index for one quarter from each year from 1975 through 2014. As seen therein, the Mississippi index has been lower than the U.S. index since the late 1980s. As with the national index, the Mississippi index saw a dip during the recent recession, but have leveled out and started to climb slightly.



**Diagram IV.7**

### Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	30,460	No Data
50% HAMFI	91,285	88,315
80% HAMFI	209,795	209,065
100% HAMFI	No Data	287,125
<b>Total</b>	<b>331,540</b>	<b>584,505</b>

**Table 33 – Housing Affordability**

Data Source: 2008-2012 CHAS

## Monthly Rent

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

**Table 34 – Monthly Rent**

**Data Source:** HUD FMR and HOME Rents

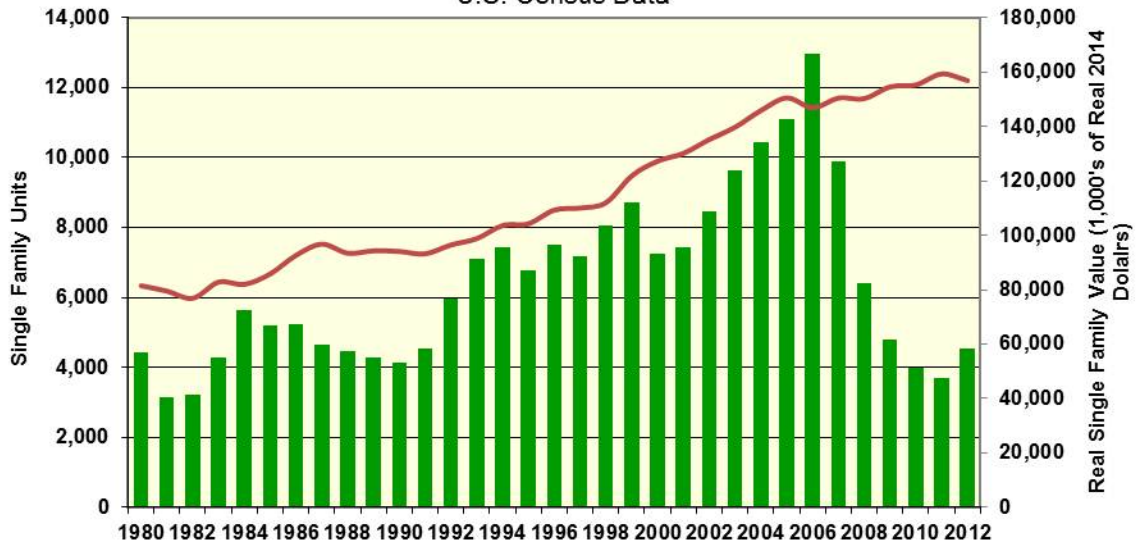
## Housing Prices

The Census Bureau also reports the value of construction appearing on a building permit, excluding the cost of land and related land development. As shown below in Diagram IV.6 the construction value of single-family dwellings generally increased from 1980 through 2012. Even as the number of single family units produced dropped sharply in 2008, the real single family home value was not as significantly impacted. The real single family value ended near \$160,000 in 2012.

The distribution of owner-occupied home values in the State of Mississippi, as reported in the 2012 five-year ACS, is presented in Map IV.3, on the following page. Census tracts with the highest home values were clustered near major cities, including Jackson, Oxford, Starkville, West Hattiesburg, and the suburban area to the south of Memphis.

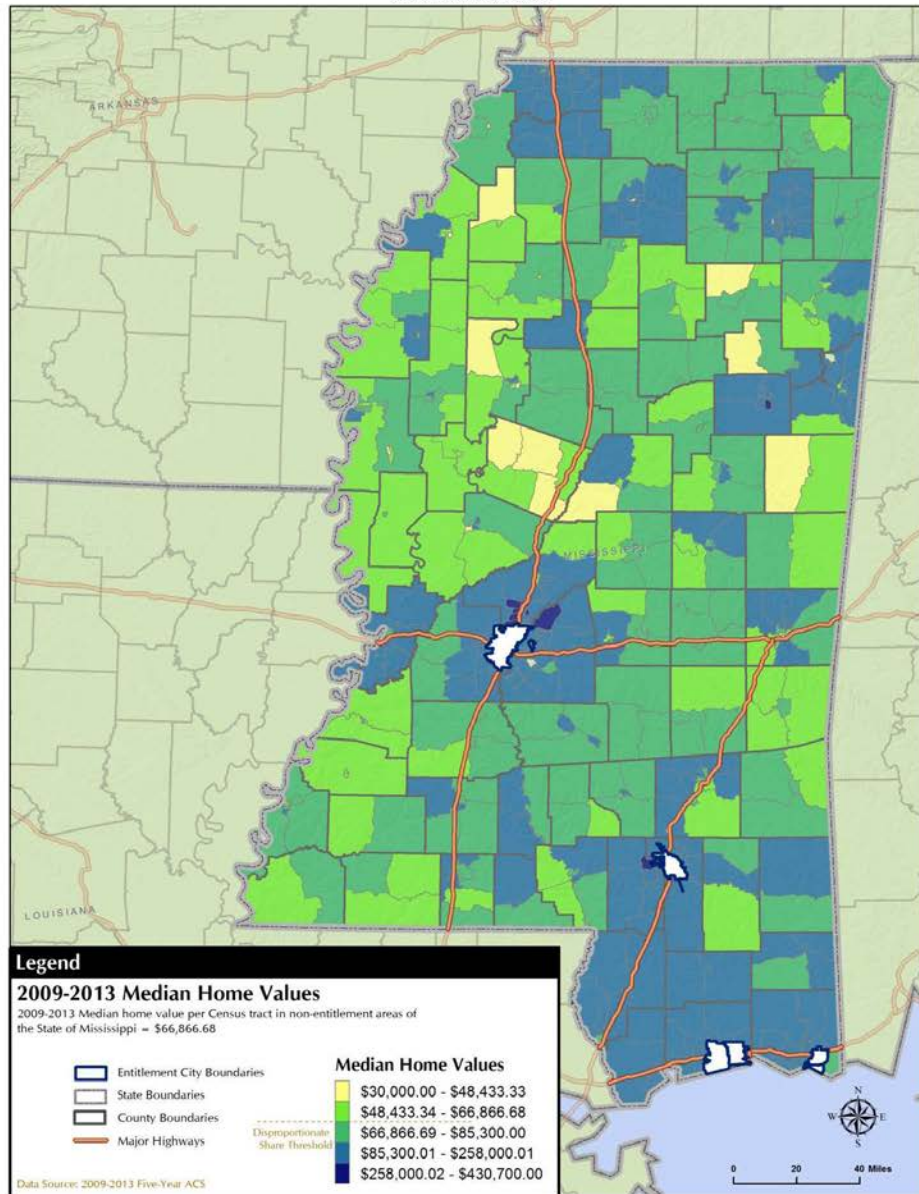
Map IV.4 illustrates data on median contract rent prices by Census tracts. Relatively high rental costs were observed in Census tracts surrounding major cities of the state, particularly around entitlement cities and in the suburban area to the south of Memphis, Tennessee. In some of those areas, median rental costs ranged from \$1,050.01 and \$2,001.00. By contrast, rental costs were typically low in rural tracts with relatively low population densities.

**Diagram IV.6**  
**Single Family Units and Per Unit Valuation**  
 Non-Entitlement Areas of Mississippi  
 U.S. Census Data



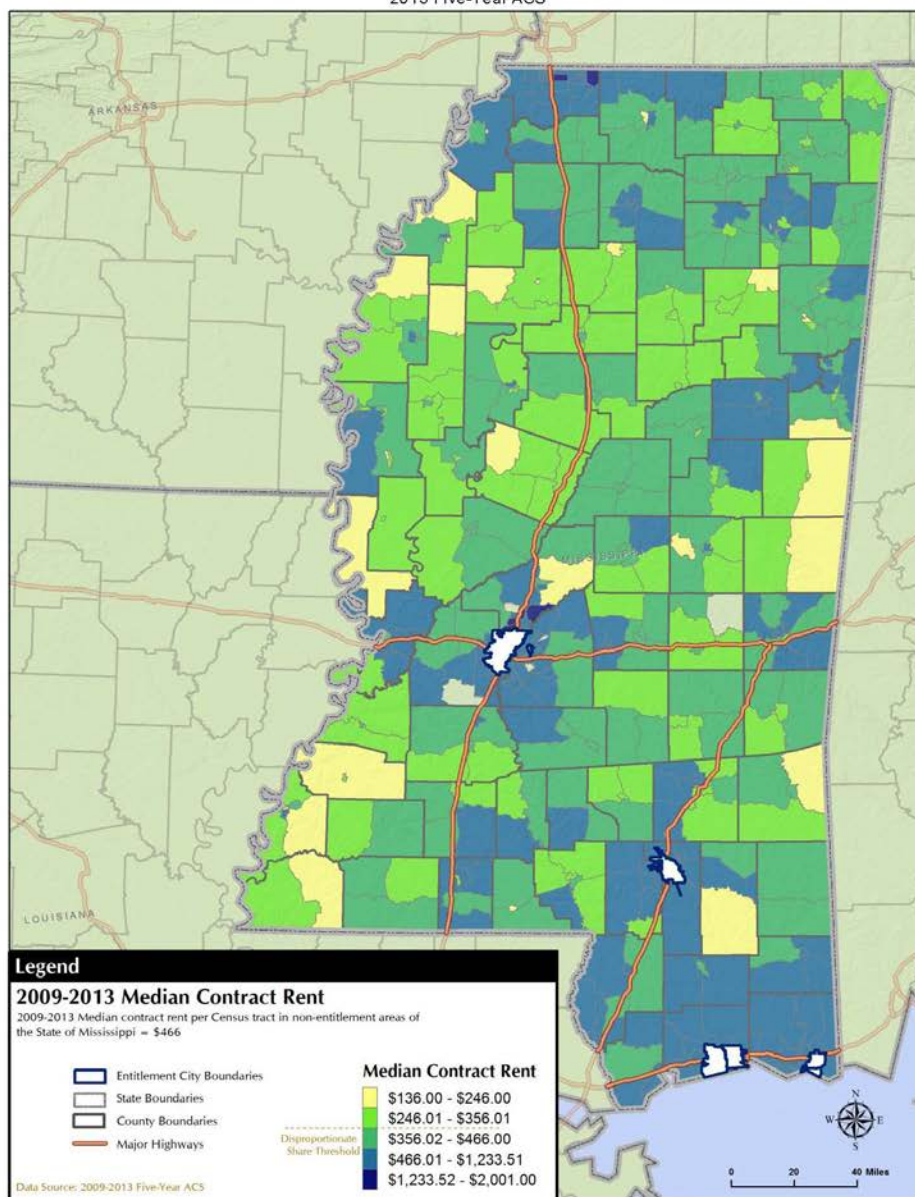
**Diagram IV.6**

**Map IV.3**  
**Median Home Value by Census Tract**  
 Non-entitlement areas of Mississippi  
 2013 Five-Year ACS



**Map IV.3**

**Map IV.4**  
**Median Contract Rent by Census Tract**  
 Non-entitlement areas of Mississippi  
 2013 Five-Year ACS



## Map IV.4

**Is there sufficient housing for households at all income levels?**

As seen in the Cost burden section of this document, as well as demonstrated by data presented in this section, there is not sufficient housing for households at lower income levels. The Housing Affordability Table above shows that 9.4 percent of rental units are affordable to households at 30 percent HAMFI and as demonstrated previously over 70 percent of this income group has housing problems, primarily cost burdens. This demonstrates that there is not sufficient housing available to lower income households.

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

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

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

No statewide FMR.

**Discussion**

Housing prices have continued to rise since 2000. There are areas of the state that are more impacted by these cost rises, as seen in the maps presented above. As the cost of housing continues to rise, more households face the potential of cost burdens and other housing problems.



## MA-20 Condition of Housing – 91.310(a)

### Introduction:

The following section describes the condition of housing throughout the non-entitlement areas of Mississippi. This includes the number of housing units with risks of lead-based paint exposure, the age of the housing stock and the increase in vacant units.

### Definitions

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

### Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	183,376	24%	140,932	43%
With two selected Conditions	5,780	1%	11,023	3%
With three selected Conditions	499	0%	985	0%
With four selected Conditions	10	0%	157	0%
No selected Conditions	570,848	75%	174,181	53%
<b>Total</b>	<b>760,513</b>	<b>100%</b>	<b>327,278</b>	<b>99%</b>

Table 35 - Condition of Units

Data Source: 2008-2012 ACS

### Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	140,885	19%	52,701	16%
1980-1999	268,067	35%	108,465	33%
1950-1979	289,818	38%	136,221	42%
Before 1950	61,743	8%	29,891	9%
<b>Total</b>	<b>760,513</b>	<b>100%</b>	<b>327,278</b>	<b>100%</b>

Table 36 – Year Unit Built

Data Source: 2008-2012 CHAS

### Age of Housing Units

The age of the housing stock is also reported in the 2012 American Community Survey. The age of the housing stock has been grouped into nine categories, ranging from 1939 or earlier through 2005 or later. Table IV.5 shows that substantial numbers of housing units were added to the stock in the most

recent decades. Units built since 1990 accounted for 39.3 percent of the housing stock. Three-fourths of all housing units were built since 1970.

**Table IV.5**  
**Households by Year Home Built**

Non-Entitlement Area of Mississippi  
2000 Census SF3 & 2013 Five-Year ACS Data

Year Built	2000 Census		2013 Five-Year ACS	
	Households	% of Total	Households	% of Total
1939 or Earlier	55,279	6.1%	42,032	4.4%
1940 to 1949	43,323	4.8%	31,315	3.3%
1950 to 1959	77,363	8.6%	61,904	6.5%
1960 to 1969	126,329	14.0%	106,623	11.2%
1970 to 1979	199,209	22.2%	178,756	18.8%
1980 to 1989	176,655	19.6%	155,870	16.4%
1990 to 1999	221,069	24.6%	189,104	19.9%
2000 to 2004			175,454	18.5%
2005 or Later			8,793	.9%
<b>Total</b>	<b>899,227</b>	<b>100.0%</b>	<b>949,851</b>	<b>100.0%</b>

**Table IV.5**

### Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	351,561	46%	166,112	51%
Housing Units build before 1980 with children present	73,915	10%	40,985	13%

**Table 37 – Risk of Lead-Based Paint**

**Data Source:** 2008-2012 ACS (Total Units) 2008-2012 CHAS (Units with Children present)

### Vacant Units

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

**Table 38 - Vacant Units**

**Data Source:** 2005-2009 CHAS

### Vacant Housing Units

At the time of the 2000 Census, the vacant housing stock included 99,000 units. By 2010 this figure had reached 133,978, as shown in Table IV.4. A substantial portion, or approximately one-fifth, of the vacant units in both years was for seasonal, recreational, or occasional use. The number of vacant units for rent increased over the decade and accounted for 24.2 percent of vacant units in 2010. A substantial increase was observed in the number of “other vacant” units, which increased by over 45 percent over the

decade and came to account for 40.1 percent of all vacant units by 2010. The units accounted for the largest share of vacant units in both 2000 and 2010.

In 2010, vacant units were disproportionately concentrated in Census tracts in the extreme northeast and southwest corners of the state, as well as a handful of tracts in between, as shown in Map IV.1.

While high numbers of vacant units can be problematic, there are many reasons that housing units may be unoccupied, and vacancies can be temporary. However, units classified as “other vacant” units are a greater cause for concern, as these units are not available to the housing market, and if located in close proximity to each other may represent a blighting influence. On that count, the relatively rapid pace at which these units increased in number between the two Censuses, around 45 percent over the decade, is troubling, and blight is a concern in any areas in which such units were observed to be disproportionately concentrated.

In fact, there were several areas in Mississippi that held disproportionate shares of “other vacant” units in 2010, as shown in Map IV.2. In that year, an area in which more than 40.1 percent of vacant units were classified as “other vacant” would be said to have an above-average share of such units, and where they appeared in concentrations above 50.1 percent they would be considered to be “disproportionately concentrated”. The highest concentrations of such units appeared largely in rural Census tracts in the east and center of the state, as well as in one tract to the north of Columbus.

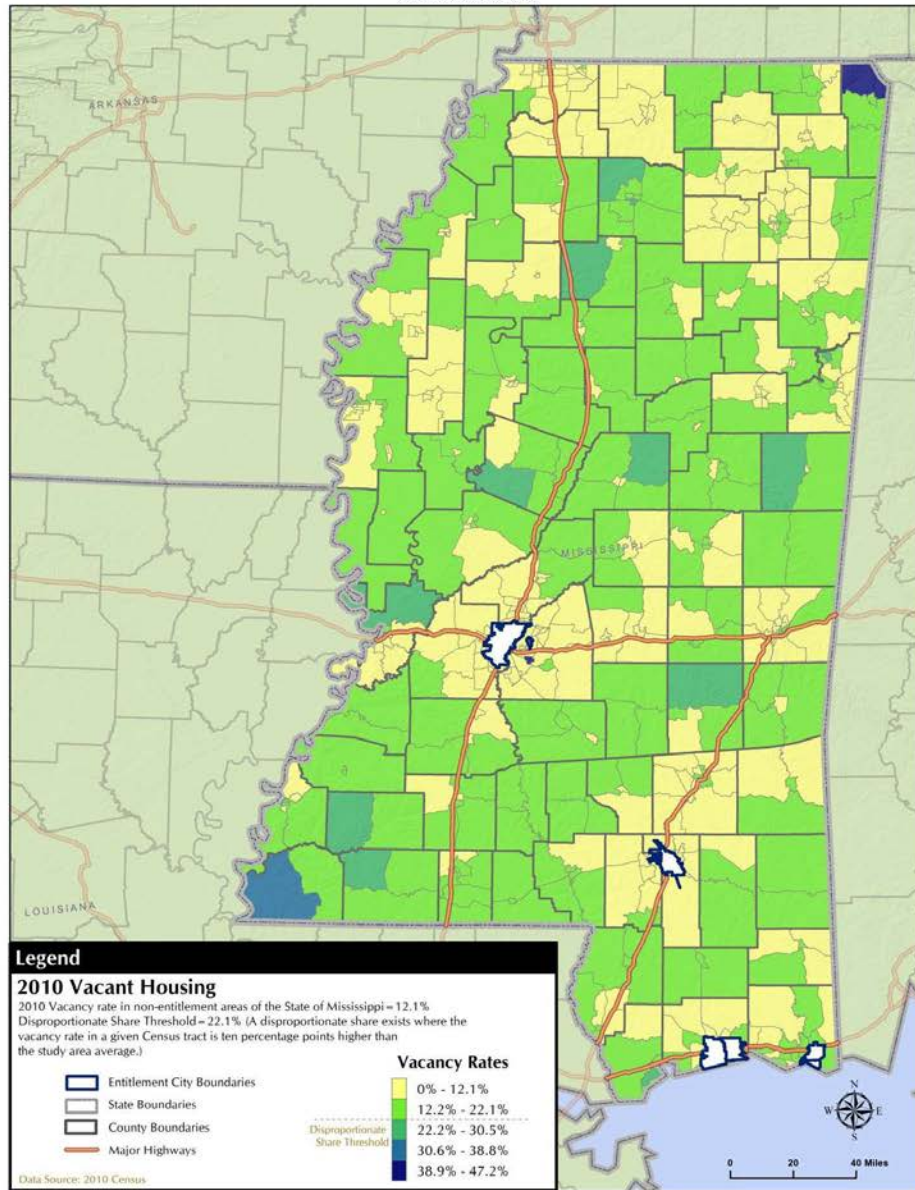
**Table IV.4**  
**Disposition of Vacant Housing Units**

Non-Entitlement Area of Mississippi  
2000 & 2010 Census SF1 Data

Disposition	2000 Census		2010 Census		% Change 00–10
	Units	% of Total	Units	% of Total	
For Rent	21,591	21.8%	32,441	24.2%	50.25%
For Sale	10,641	10.7%	14,274	10.7%	34.14%
Rented or Sold, Not Occupied	8,687	8.8%	5,959	4.4%	-31.40%
For Seasonal, Recreational, or Occasional Use	20,801	21.0%	27,347	20.4%	31.47%
For Migrant Workers	287	0.3%	286	0.2%	-.35%
Other Vacant	36,993	37.4%	53,671	40.1%	45.08%
<b>Total</b>	<b>99,000</b>	<b>100.0%</b>	<b>133,978</b>	<b>100.0%</b>	<b>35.3%</b>

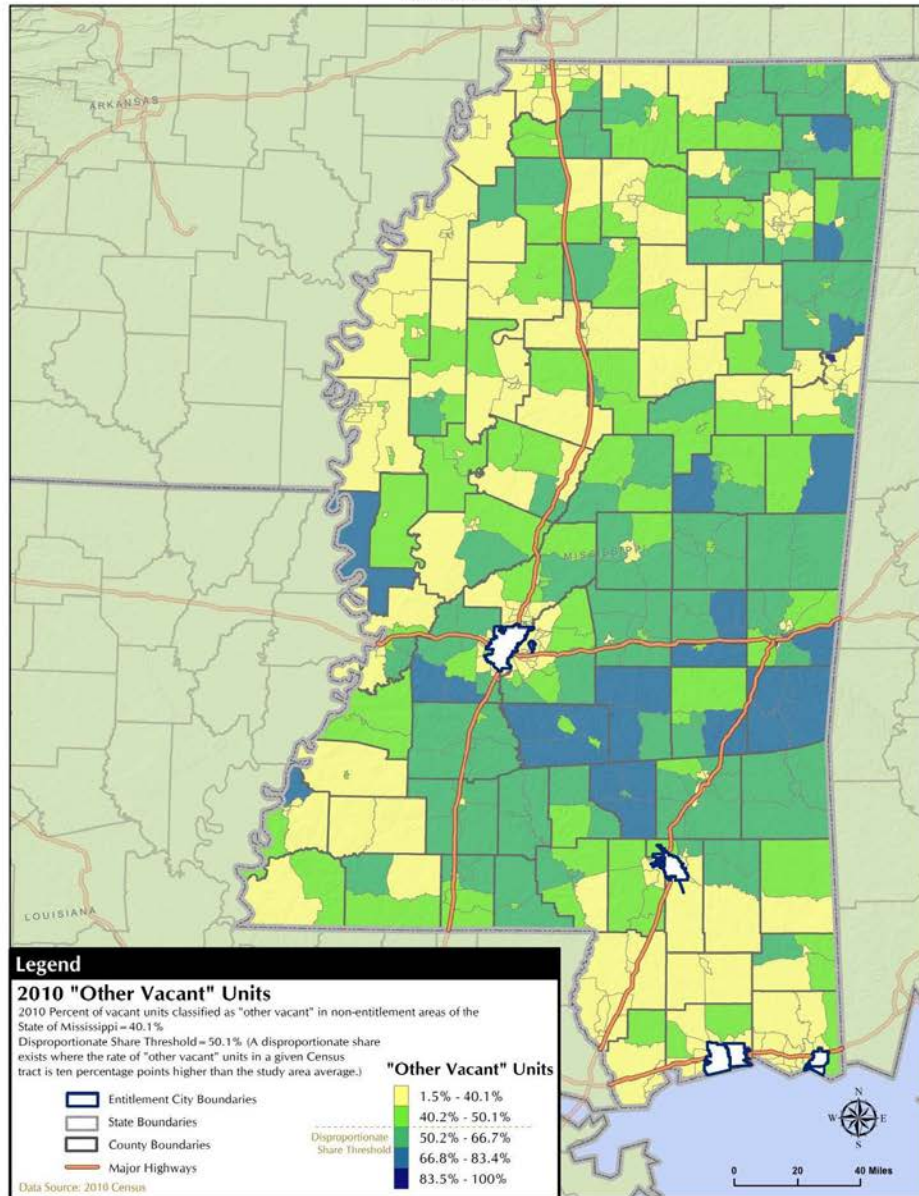
**Table IV.4**

**Map IV.1**  
**Vacant Housing Units**  
 Non-entitlement areas of Mississippi  
 2010 Census Data



**Map IV.1**

**Map IV.2**  
**"Other Vacant" Housing Units**  
 Non-entitlement areas of Mississippi  
 2010 Census Data



**Map IV.2**



**Table V.2**  
**Please rate the need for the following Housing activities.**  
 Non-Entitlement Areas of Mississippi  
 2015 Housing and Community Development Survey

Question	No Need	Low Need	Medium Need	High Need	Missing	Total
First-time home-buyer assistance	2	8	30	57	35	132
Homeowner housing rehabilitation		15	25	55	37	132
Energy efficient retrofits	1	15	28	53	35	132
Rental housing for very low-income households	2	16	25	53	36	132
Retrofitting existing housing to meet seniors' needs		12	33	51	36	132
Construction of new rental housing	3	16	28	49	36	132
Rental housing rehabilitation	6	8	33	49	36	132
Construction of new for-sale housing	2	13	34	48	35	132
Senior-friendly housing	1	14	33	48	36	132
Supportive housing		13	37	48	34	132
Homeownership in communities of color	4	11	33	47	37	132
Housing demolition	1	15	37	44	35	132
Rental assistance	6	17	29	43	37	132
Preservation of federal subsidized housing	5	16	34	41	36	132
Mixed use housing	3	28	34	31	36	132
Mixed income housing	3	23	38	30	38	132
Downtown housing	3	27	37	27	38	132
Other Housing activities	2	1	1	5	123	132

**Table V.2**

### **Need for Owner and Rental Rehabilitation**

As shown in Table V.2 in this document, the 2015 Housing and Community Development survey rated the need for homeowner rehabilitation very highly. Also rated highly were the needs for energy efficient retrofits and retrofitting existing housing to meet seniors' needs. Rental housing rehabilitation was seen to have a medium need in non-entitlement areas of the state.

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

Table IV.12 presents data regarding the vintage of households, broken down by presence of children age 6 and under and income. There were 31,232 units built prior to 1940, of which some 3,337 had children present under the age of 6. In addition, there were 275,861 households in units built between 1940 and 1979, with 29,611 households containing children under the age of 6.

Table IV.13 shows households at risk of lead-based paint by tenure and income. There were 23,010 households at or below 80 percent HUD Adjusted Median Family Income (HAMFI) with children aged 6 or younger in units at risk of lead based paint exposure.

### **Discussion:**

As shown above, the housing stock in Mississippi has a variety of challenges including a large number of units with risks of lead based paint exposure to children, as well as a need for unit rehabilitation.

## MA-25 Public and Assisted Housing – (Optional)

### Introduction:

Not required section for statewide Consolidated Plan

### Totals Number of Units

	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	1	11,942	22,422	483	14,802	60	0	200
# of accessible units			38						
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

**Table 39 – Total Number of Units by Program Type**

Data PIC (PIH Information Center)  
Source:

### Describe the supply of public housing developments:

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

Not required section for statewide Consolidated Plan

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

Not required section for statewide Consolidated Plan

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

Not required section for statewide Consolidated Plan

### Discussion:

Not required section for statewide Consolidated Plan



## MA-30 Homeless Facilities – 91.310(b)

### Introduction

The following section describes the homeless facilities and services available within the State of Mississippi.

### Facilities Targeted to Homeless Persons

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	288	0	245	73	0
Households with Only Adults	231	0	177	187	0
Chronically Homeless Households	0	0	0	32	0
Veterans	40	0	0	80	0
Unaccompanied Youth	27	0	0	0	0

**Table 40 - Facilities Targeted to Homeless Persons**

Data Source Comments:

<b>Table V.12</b> <b>Homeless Service Organizations in Mississippi</b> State of Mississippi U.S. Department of Housing and Urban Development	
<b>Homeless Service Organization</b>	<b>City</b>
Partners to End Homelessness	Jackson
Catholic Charities	Jackson
The Center for Violence Prevention	Pearl
Hinds County Human Resource Agency	Jackson
New Dimensions Development Foundation	Jackson
New Life for Women Inc.	Jackson
Stewpot Community Services	Jackson
Common Bond Association, Inc.	Jackson
Hinds Behavioral Health Services	Jackson
University of Southern MS- Inst for Disability	Jackson
Grace House	Jackson
Mountain of Faith Ministries	Vicksburg
The Salvation Army	Jackson
MS United to End Homelessness	Hattiesburg
AIDS Service Coalition	Hattiesburg
Multi-County Community Service Agency	Meridian
Bolivar County Community Action Agency	Cleveland
Recovery House	Columbus
Open Doors	Gulfport
Back Bay Mission	Biloxi
Mental Health Assoc of Mississippi	Gulfport
Gulf Coast Women's Center for Nonviolence	Biloxi
South Mississippi AIDS Task Force	Biloxi

<http://portal.hud.gov/hudportal/HUD?src=/states/mississippi/homeless/2006-12-27>

**Table V.12**

**Table V.13**  
**MS-501 and MS-503 Continuum of Care (CoC) Shelters**  
 2014 State of Mississippi  
 US Department of Housing and Urban Development

Agency	Description	City
<b>MS-501 Mississippi Balance of State CoC</b>		
Catholic Charities Natchez	Emergency Shelter for Mixed Pop	Natchez
City of Tupelo	Emergency Shelter for Mixed Pop	Tupelo
Domestic Abuse Family Shelter	Emergency Shelter for Mixed Pop	Hattiesburg
House of Grace	Emergency Shelter for Mixed Pop	Vandaleve
Meridian Domestic Violence	Emergency Shelter for Mixed Pop	Meridian
New Hope Village	Emergency Shelter for Mixed Pop	Holly Springs
Our House	Emergency Shelter for Mixed Pop	Greenville
Safe Haven, Inc.	Emergency Shelter for Mixed Pop	Columbus
Southwest Mississippi Christian Outreach	Emergency Shelter for Mixed Pop	Columbia
Coahoma Civic Center	Emergency Shelter for Adult Ind	Batesville
HOPE House	Emergency Shelter for Adult Ind	Hattiesburg
Life Church Meridian	Emergency Shelter for Adult Ind	Meridian
MCCSA	Emergency Shelter for Adult Ind	Meridian
Recovery House	Emergency Shelter for Adult Ind	Columbus
Safe Haven Outreach Ministries	Emergency Shelter for Adult Ind	Columbia
St. Andrews Mission	Emergency Shelter for Adult Ind	McComb
Team, Inc.	Emergency Shelter for Adult Ind	Hattiesburg
The Salvation Army-Hattiesburg	Emergency Shelter for Adult Ind	Hattiesburg
The Salvation Army-Laurel	Emergency Shelter for Adult Ind	Laurel
The Salvation Army-Meridian	Emergency Shelter for Adult Ind	Meridian
The Salvation Army-Tupelo	Emergency Shelter for Adult Ind	Tupelo
WWSCAA	Emergency Shelter for Adult Ind	Greenville
MS Children's Home Society, Inc.	Emergency Shelter for Youth	Hattiesburg
Sally Kate Winters	Emergency Shelter for Youth	West Point
Bolivar County CAA	Transitional Housing for Mixed Pop	Cleveland
Lighthouse Rescue Mission	Transitional Housing for Mixed Pop	Hattiesburg
Meridian Domestic Violence	Transitional Housing for Mixed Pop	Meridian
Recovery House	Transitional Housing for Mixed Pop	Columbus
AIDS Services Coalition	Transitional Housing for Adult Ind	Hattiesburg
Auntie House	Transitional Housing for Adult Ind	Columbus
Crosswind Ministries	Transitional Housing for Adult Ind	Corinth
Doors of Hope	Transitional Housing for Adult Ind	Oxford
Eve's House	Transitional Housing for Adult Ind	Hattiesburg
Gateway Rescue	Transitional Housing for Adult Ind	Magee
Grace Tabernacle	Transitional Housing for Adult Ind	Greenville
Helifighters	Transitional Housing for Adult Ind	Laurel
Last House on the Block	Transitional Housing for Adult Ind	Columbus
MCCSA	Transitional Housing for Adult Ind	De Kalb
Region XII Commission on Mental Health	Transitional Housing for Adult Ind	Ellisville
Sally Kate Winters	Transitional Housing for Adult Ind	West Point
AIDS Services Coalition	Permanent Supportive Housing for Mixed Pop	Hattiesburg
Recovery House	Permanent Supportive Housing for Mixed Pop	Columbus
Mississippi Regional Housing Authority	Permanent Supportive Housing for Adult Ind	Columbus
Region XII Commission on Mental Health	Rapid Re-Housing for Adult Ind	Ellisville
<b>MS-503 Gulf Port/Gulf Coast Regional CoC</b>		
Abundant Grace	Emergency Shelter for Mixed Pop	Hurley
The Salvation Army Gulfport	Emergency Shelter for Adult Ind	Gulfport
The Salvation Army Pascagoula	Emergency Shelter for Adult Ind	Pascagoula
Community Care Network	Transitional Housing for Mixed Pop	Ocean Springs
Gulf Coast Women's Center for Nonviolence	Transitional Housing for Mixed Pop	Biloxi
South Mississippi AIDS Task Force	Transitional Housing for Adult Ind	Biloxi
Gulf Coast Women's Center for Nonviolence	Permanent Supportive Housing for Mixed Pop	Biloxi
Back Bay Mission	Permanent Supportive Housing for Adult Ind	Biloxi
Mental Health Association of Mississippi	Permanent Supportive Housing for Adult Ind	Gulfport
South Mississippi AIDS Task Force	Permanent Supportive Housing for Adult Ind	Biloxi
Back Bay Mission	Rapid Re-Housing for Adult Ind	Biloxi
Harbort Resource Center	Rapid Re-Housing for Adult Ind	St. Louis

<sup>[1]</sup> [https://www.hudexchange.info/reports/CoC\\_HIC\\_CoC\\_MS-501-2014\\_MS\\_2014.pdf](https://www.hudexchange.info/reports/CoC_HIC_CoC_MS-501-2014_MS_2014.pdf)

<sup>[2]</sup> [https://www.hudexchange.info/reports/CoC\\_HIC\\_CoC\\_MS-503-2014\\_MS\\_2014.pdf](https://www.hudexchange.info/reports/CoC_HIC_CoC_MS-503-2014_MS_2014.pdf)

**Table V.13**

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

Statewide there is a vast network of homeless service providers that help ensure the needs of homeless persons are met. In addition to providing housing, service providers often provide resources for persons to access mainstream services and benefits such as SSI and Medicaid/Medicare. Utilizing HMIS, the homeless care network can help assess needs and direct service more accurately for homeless individuals and families

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

There are currently a number of organizations in the State of Mississippi that 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 in Table V.12. Services to aid the homeless include: health clinics, housing referrals, addiction aid, employment readiness skills training, domestic/sexual abuse support, and veteran support.

According to information from the Mississippi CoCs and the US Department of Housing and Urban Development, there are a number of facilities within the state that offer shelter and facilities to homeless persons in Mississippi. Organizations offering shelter facilities to homeless persons are listed in Table V.13.

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

### Introduction

The following section describes the facilities and services available to the special needs populations in the State of Mississippi.

### HOPWA Assistance Baseline Table

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

**Table 41 – HOPWA Assistance Baseline**

**Data Source:** HOPWA CAPER and HOPWA Beneficiary Verification Worksheet

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

### Elderly and Frail Elderly Persons

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

### People with Disabilities (Mental, Physical, Developmental)

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

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

- Office of Disability Determination Services

### **People with Alcohol or other Drug Addictions**

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

### **Victims of Domestic Violence**

Mississippi Coalition Against Domestic Violence (MCADV) is a statewide domestic violence coalition. The mission of MCADV is to bring about social change through advocacy, technical assistance and public awareness. Services for victims of domestic abuse are provided by a variety of non-profit and faith-based organizations across the state. Many of the shelters have 24-hour crisis lines and offer temporary housing, advocacy, referral programs, counseling, and transportation, as well as many other services. A partial list of domestic violence service providers is shown in Table V.22.

### **People with HIV/AIDS and Their Families**

A combination of private non-profit providers and the Mississippi State Department of Health provide HIV/AIDS services in Mississippi. The Departments STD/HIV Program links people to services for disease prevention and control, including healthcare services for HIV. HIV testing and services are provided by numerous public health clinics throughout the state. Free HIV testing at all county clinics. In addition a variety of Service providers offer HIV testing along with a bevy of other services, such as case management, transitional housing, housing referrals, food pantries, direct financial assistance, support groups and mental health counseling. A partial list of HIV service providers in Mississippi is provided in Table V.24.

<b>Table V.22</b> <b>Domestic Violence Service Providers</b> State of Mississippi MCADV	
Homeless Service Organization	Location
Angel Wings Outreach Center	Mendenhall
Care Lodge	Meridian
Catholic Charities	Jackson
The Center for Violence Prevention	Pearl
Domestic Abuse Family Shelter	Laurel
Guardian Shelter	Natchez
Gulf Coast Women's Center for Nonviolence	Biloxi
Haven House	Vicksburg
House of Grace	Southaven
New Beginning Shelter	Greenville
S.A.F.E., Inc.	Tupelo
Safe Haven	Columbus
W.I.N.G.S. Domestic Violence Shelter	McComb

**Table V.22**

<b>Table V.24</b> <b>HIV Service Providers</b> State of Mississippi MSDH	
Service Organization	Location
GA Carmichael Family Health Center	Belzoni
GA Carmichael Family Health Center	Yazoo
Mississippi State Dept of Health Crossroads Clinic	Greenville
Coastal Family Health Center, Inc.	Biloxi
Mississippi State Dept of Health Medical Arts Building	McComb
South MS AIDS Task Force	Biloxi
Southeast MS Rural Health Initiative	Hattiesburg
AIDS Service Coalition	Hattiesburg
Building Bridges, Inc.	Belzoni
Mississippi State Dept of Health	Jackson
My Brother's Keeper Wellness Center	Jackson
Jackson-Hinds Comprehensive Health Center	Jackson
Ethel James Ivory Homeless Clinic	Jackson

**Table V.24**

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

The CoCs work closely with non-profit service providers and public institutions to ensure that the needs of persons making transitions from health facilities receive appropriate housing. This includes coordinating services and using HMIS to match persons with the most appropriate services available.

**Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with**

**respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)**

MHC plans to continue to fund activities for special needs populations by encouraging sub recipients to prioritize these populations. Special needs population will continue to remain a funding priority with HOME, CDBG and HOPWA funds that are allocated throughout the upcoming program year.

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

Not Applicable.



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

### **Negative Effects of Public Policies on Affordable Housing and Residential Investment**

The 2015 Housing and Community Development Survey asked respondents to rate various factors that act as barriers to the development or preservation of affordable housing in Mississippi. The most common responses include the cost of land or lot, Not In My Back Yard (NIMBY) mentality, cost of materials, cost of labor and lack of affordable housing development policies. This is shown in Table IV.15.

In addition, 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.

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.

**Table IV.15**  
**Do any of the following acts as barriers to the**  
**development or preservation of housing?**

Non-Entitlement Areas of Mississippi  
 2015 Housing and Community Development Survey

Barrier	Number of Citations
Cost of land or lot	50
Not In My Back Yard (NIMBY) mentality	41
Cost of materials	38
Cost of labor	37
Lack of Affordable housing development policies	35
Lack of other infrastructure	23
Lack of qualified contractors or builders	23
Lack of available land	23
Lack of sewer system	21
Construction fees	20
Permitting process	18
Building codes	18
Lack of water system	16
Permitting fees	16
Lot size	16
Density or other zoning requirements	14
ADA codes	11
Impact fees	9
Lack of water	5
Other Barriers	6

**Table IV.15**

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

### Introduction

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

### Economic Development Market Analysis

#### Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	21,771	18,044	3	3	0
Arts, Entertainment, Accommodations	96,600	86,024	12	13	1
Construction	46,942	39,997	6	6	0
Education and Health Care Services	119,827	94,365	15	14	-1
Finance, Insurance, and Real Estate	40,956	32,207	5	5	0
Information	10,470	8,724	1	1	0
Manufacturing	128,459	116,187	16	18	1
Other Services	20,384	16,487	3	3	0
Professional, Scientific, Management Services	40,255	29,744	5	5	-1
Public Administration	0	0	0	0	0
Retail Trade	124,552	113,175	16	17	1
Transportation and Warehousing	42,082	32,127	5	5	-1
Wholesale Trade	35,617	28,180	5	4	0
Total	727,915	615,261	--	--	--

**Table 42- Business Activity**

**Data Source:** 2008-2012 ACS (Workers), 2011 Longitudinal Employer-Household Dynamics (Jobs)

#### Labor Force and Employment

The size of the labor force, which represents the number of residents either working or looking for work, and the number of workers employed in non-entitlement areas of Mississippi have both grown considerably for more than two decades. The state did experience an increase in unemployment starting in 2009, it has since continued to fall but has not yet reached pre-recession levels. As seen in Table III.9, the labor force had increased to 1,127,192 persons in 2013 and employment had reached 1,031,005.

Prior to 2008, unemployment in Mississippi had remained followed national trends since 1990, as seen in Diagram III.1. The unemployment rate in Mississippi has remained above the national level throughout this time. The unemployment rate in Mississippi was hit by the recent recession, but has since lowered to 8.5 percent in 2013.

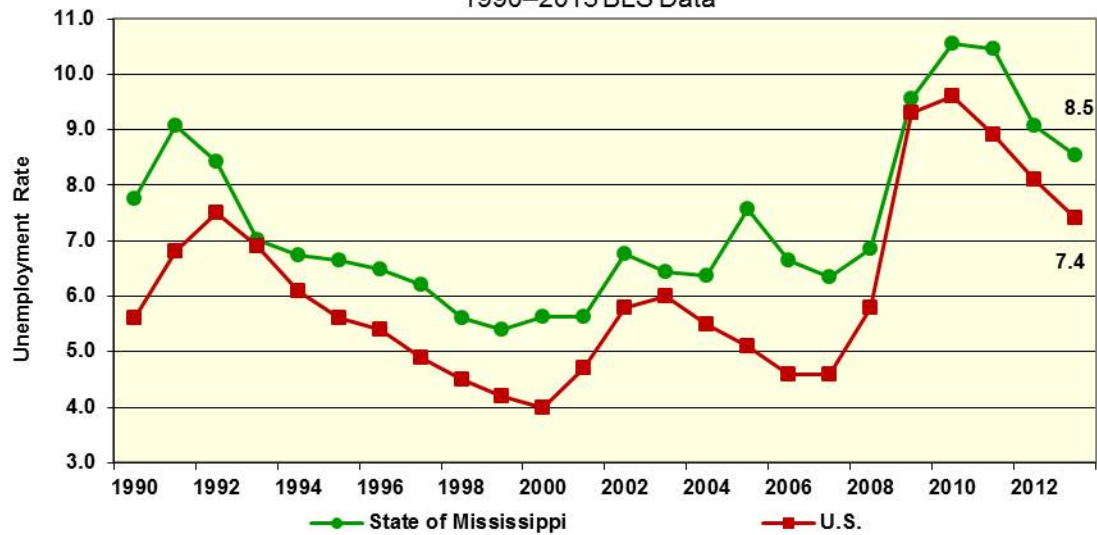
Diagram III.2 shows the state unemployment rate since 2008. The state's rate reached above 12 percent in 2009, but has decreased steadily to around 8 percent by 2014.

**Table III.9**  
**Labor Force Statistics**  
 Non-Entitlement Area of Mississippi  
 1990–2013 BLS Data

Year	Labor Force	Employment	Unemployment	Unemployment Rate
1990	1,008,533	930,284	78,249	7.80%
1991	1,022,344	929,629	92,715	9.10%
1992	1,028,104	941,504	86,600	8.40%
1993	1,040,208	967,214	72,994	7.00%
1994	1,068,295	996,261	72,034	6.70%
1995	1,073,712	1,002,453	71,259	6.60%
1996	1,082,697	1,012,468	70,229	6.50%
1997	1,094,225	1,026,261	67,964	6.20%
1998	1,095,255	1,033,934	61,321	5.60%
1999	1,105,652	1,046,087	59,565	5.40%
2000	1,136,574	1,072,684	63,890	5.60%
2001	1,124,863	1,061,651	63,212	5.60%
2002	1,126,406	1,050,265	76,141	6.80%
2003	1,133,282	1,060,267	73,015	6.40%
2004	1,137,054	1,064,704	72,350	6.40%
2005	1,145,555	1,058,879	86,676	7.60%
2006	1,123,560	1,048,870	74,690	6.60%
2007	1,135,984	1,063,936	72,048	6.30%
2008	1,134,764	1,056,887	77,877	6.90%
2009	1,118,214	1,011,314	106,900	9.60%
2010	1,147,554	1,026,352	121,202	10.60%
2011	1,163,873	1,042,028	121,845	10.50%
2012	1,150,483	1,046,132	104,351	9.10%
2013	1,127,192	1,031,005	96,187	8.50%

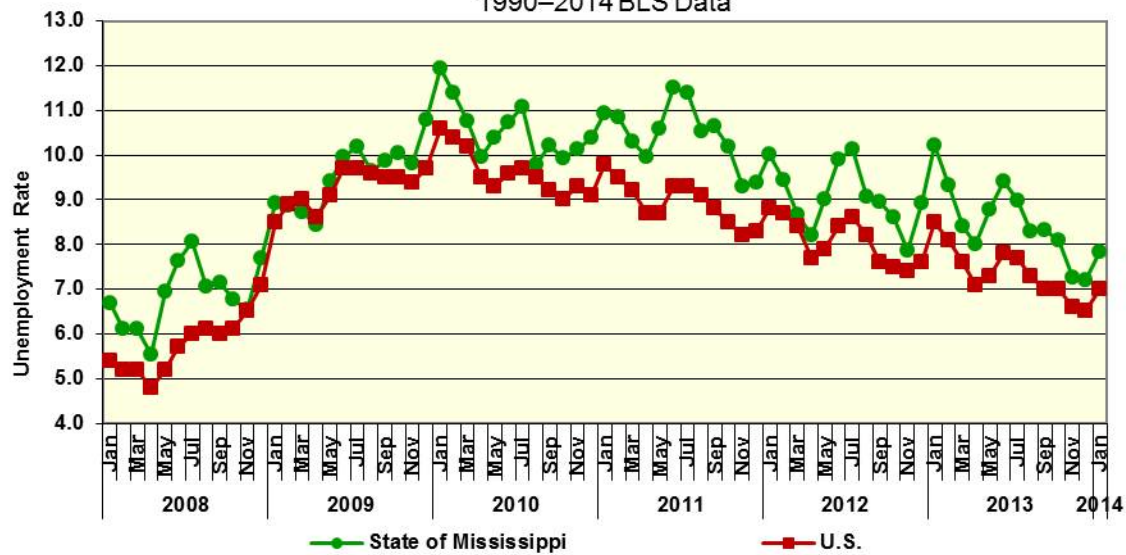
**Table III.9**

**Diagram III.1**  
**Unemployment Rate**  
 Non-Entitlement Area of Mississippi  
 1990–2013 BLS Data



**Diagram III.1**

**Diagram III.2**  
**Monthly Unemployment Rate**  
 State of Mississippi  
 1990–2014 BLS Data

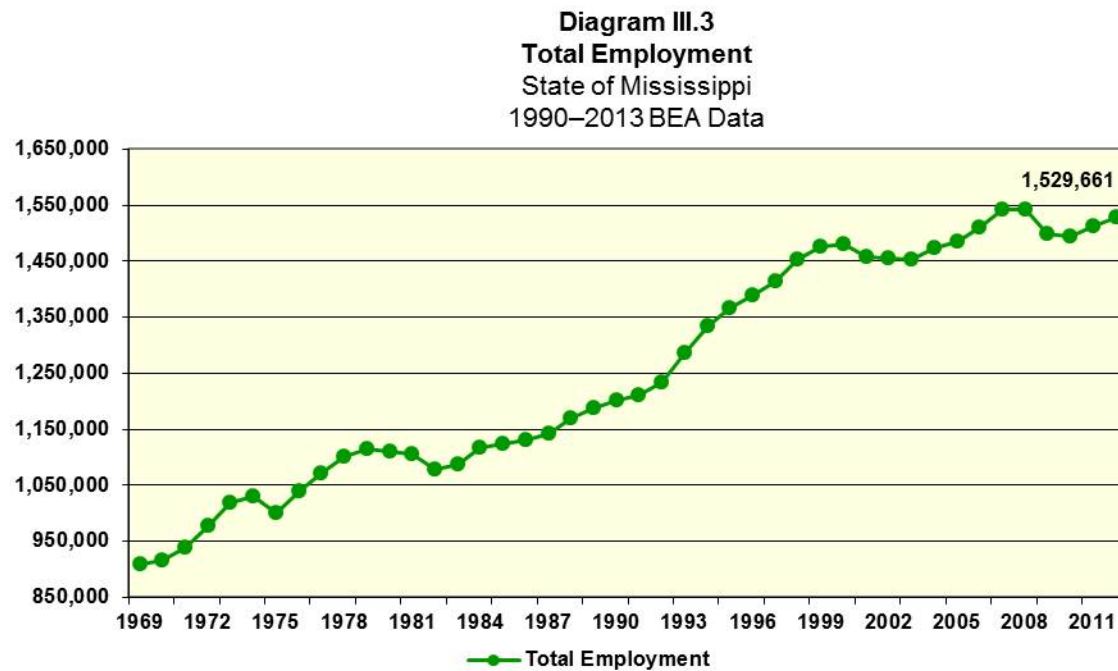


**Diagram III.2**

### Full and Part-Time Employment

The Bureau of Economic Analysis (BEA) provides an alternate index of employment; a count of full-time and part-time jobs in the state. These data differ from the BLS data discussed previously in that they are collected where workers are employed rather than at the household level, and the same person may be counted twice in this dataset if he or she works more than one job.

The count of jobs in the state and the count of labor force participants both yield a similar portrait; of mainly steady growth in the labor market until 2008. In fact, the BEA data indicate that this growth has been steady since 1969, and that growth in the number of jobs was uniformly positive for nearly four decades. In 1969, there were around 900,000 jobs in the state. By 2008, that number had grown to around 1,500,000. Since that time, full and part time employment had dipped before rising again, reaching 1,529,661 by 2013. This is shown in Diagram III.3



**Diagram III.3**

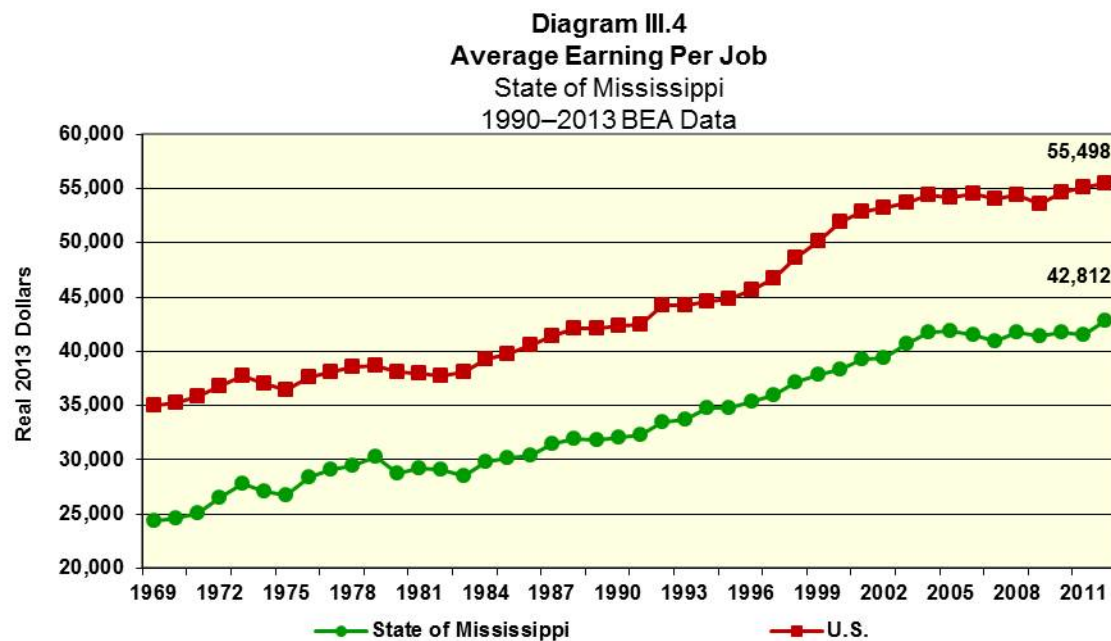
### Earnings and Personal Income



Average earnings per job is defined as the total earnings from all jobs statewide divided by the total number of jobs in the state, adjusted for inflation. National growth in these earnings, which had been uniformly positive since 1969, leveled off in 2002. The state of Mississippi's average earnings has remained consistently below the national rate. The Average Earnings per Job in Mississippi was \$42,812 in 2013, compared to \$55,498 nationally. This is shown in Diagram III.4.

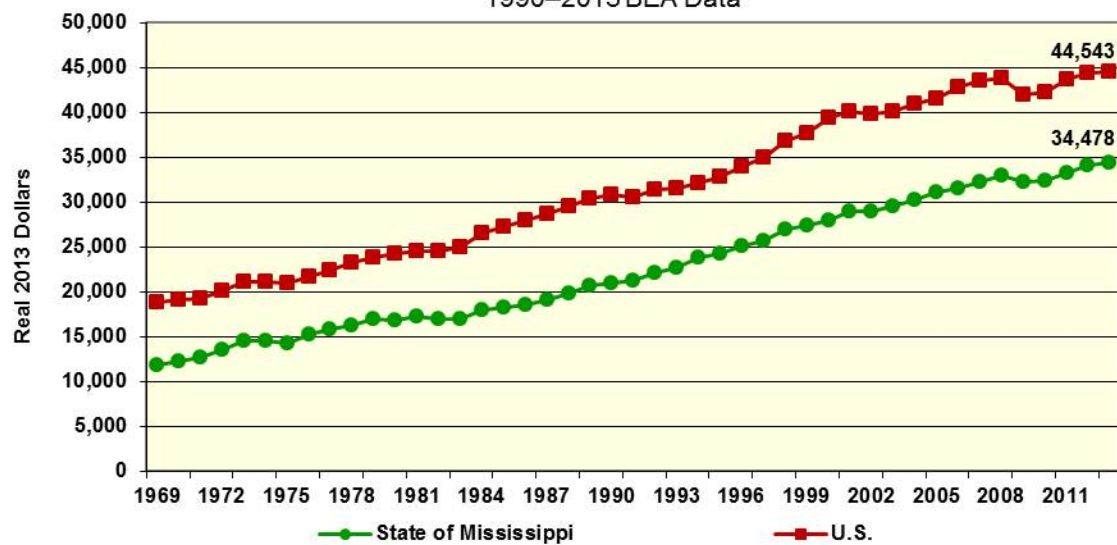
Growth in real per capita income (PCI) is defined as the total personal income from all sources divided by the number of residents in the state. Mississippi's statewide real per capita income has remained below national levels since 1969. The state's real per capita income grew to \$34,478 in 2013, while the national level was \$44,543, as shown in Diagram III.5.

Real earnings vary by industry. The industries with the highest average earnings in 2012 included mining, utilities, management of companies and enterprises and wholesale trade. Industries with the largest rate of growth in earnings between 2011 and 2012 include farm employment, with a 69.2 percent growth in earning in one year, followed by mining with a 7.3 percent growth.



**Diagram III.4**

**Diagram III.5**  
**Real Per Capita Income**  
 State of Mississippi  
 1990–2013 BEA Data



**Diagram III.5**

## Labor Force

Total Population in the Civilian Labor Force	1,168,400
Civilian Employed Population 16 years and over	1,051,852
Unemployment Rate	9.98
Unemployment Rate for Ages 16-24	26.85
Unemployment Rate for Ages 25-65	5.43

**Table 43 - Labor Force**

Data Source: 2008-2012 ACS

Occupations by Sector	Number of People
Management, business and financial	187,632
Farming, fisheries and forestry occupations	38,702
Service	108,455
Sales and office	251,057
Construction, extraction, maintenance and repair	124,531
Production, transportation and material moving	86,705

**Table 44 – Occupations by Sector**

Data Source: 2008-2012 ACS

<b>Table III.10</b> <b>Employment by Industry</b> State of Mississippi BEA Data: Select Years 2001-2013										
NAICS Categories	2001	2006	2007	2008	2009	2010	2011	2012	2013	% Change 12-13
Farm employment	53,208	45,329	44,326	43,932	45,245	45,587	44,433	42,990	.	-3.2%
Forestry, fishing, related activities, and other	15,492	14,597	14,377	14,304	13,520	13,611	13,784	13,869	.	0.6%
Mining	8,935	9,548	10,462	12,808	11,965	13,976	12,869	13,272	.	3.1%
Utilities	8,125	8,102	7,918	8,122	8,083	8,144	8,027	8,015	.	-0.1%
Construction	85,557	103,560	106,375	105,117	92,794	87,916	86,968	85,555	.	-1.6%
Manufacturing	204,686	179,683	173,589	163,590	145,979	140,063	140,190	141,986	.	1.3%
Wholesale trade	38,926	40,676	41,038	40,327	38,778	38,139	38,739	38,894	.	0.4%
Retail trade	170,104	172,596	173,013	169,195	163,715	161,223	163,795	164,271	.	0.3%
Transportation and warehousing	49,276	52,778	55,056	53,855	52,108	51,828	52,997	53,548	.	1.0%
Information	19,399	16,306	16,000	16,044	15,368	14,900	14,663	15,455	.	5.4%
Finance and insurance	46,996	48,430	51,472	53,536	56,002	54,957	57,680	58,496	.	1.4%
Real estate and rental and leasing	31,596	40,006	43,589	44,737	44,294	45,189	45,577	47,209	.	3.6%
Professional and technical services	46,579	54,440	56,391	57,562	55,222	55,205	55,333	55,223	.	-0.2%
Management of companies and enterprises	10,941	10,088	10,361	11,031	10,950	10,860	11,282	11,287	.	0.0%
Administrative and waste services	55,229	74,614	78,006	79,187	76,192	82,464	86,983	90,519	.	4.1%
Educational services	17,613	21,449	22,153	23,113	23,602	25,044	24,961	25,684	.	2.9%
Health care and social assistance	109,474	127,010	133,856	136,375	139,643	143,645	148,755	150,544	.	1.2%
Arts, entertainment, and recreation	26,106	17,955	20,629	20,828	20,284	20,570	19,885	20,589	.	3.5%
Accommodation and food services	106,486	115,406	120,180	120,721	116,190	114,623	117,688	120,281	.	2.2%
Other services, except public administration	77,674	82,537	84,319	84,340	84,152	84,008	89,596	92,490	.	3.2%
Government and government enterprises	274,785	275,423	279,488	283,840	284,778	282,095	279,362	279,484	.	0.0%
<b>Total</b>	<b>1,457,187</b>	<b>1,510,533</b>	<b>1,542,598</b>	<b>1,542,564</b>	<b>1,498,864</b>	<b>1,494,047</b>	<b>1,513,567</b>	<b>1,529,661</b>	.	<b>1.1%</b>

**Table III.10**

## Travel Time

Travel Time	Number	Percentage
< 30 Minutes	679,557	67%
30-59 Minutes	256,342	25%
60 or More Minutes	72,898	7%
<b>Total</b>	<b>1,008,797</b>	<b>100%</b>

**Table 45 - Travel Time**

Data Source: 2008-2012 ACS

## Education:

### Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	95,350	18,881	110,058
High school graduate (includes equivalency)	254,039	25,128	128,211
Some college or Associate's degree	312,109	21,757	94,258
Bachelor's degree or higher	219,155	6,578	41,247

**Table 46 - Educational Attainment by Employment Status**

Data Source: 2008-2012 ACS

### Educational Attainment by Age

	Age				
	18-24 yrs	25-34 yrs	35-44 yrs	45-65 yrs	65+ yrs
Less than 9th grade	6,473	12,011	12,215	39,928	53,933
9th to 12th grade, no diploma	46,638	41,808	36,612	81,772	54,174
High school graduate, GED, or alternative	78,017	89,873	104,117	214,410	110,974
Some college, no degree	96,375	81,270	79,727	150,314	56,283
Associate's degree	15,489	34,246	32,474	53,102	10,930
Bachelor's degree	13,370	48,799	47,632	81,493	27,699
Graduate or professional degree	945	18,688	23,702	48,563	20,521

**Table 47 - Educational Attainment by Age**

Data Source: 2008-2012 ACS

## Educational Attainment – Median Earnings in the Past 12 Months

<b>Educational Attainment</b>	<b>Median Earnings in the Past 12 Months</b>
Less than high school graduate	0
High school graduate (includes equivalency)	0
Some college or Associate's degree	0
Bachelor's degree	0
Graduate or professional degree	0

**Table 48 – Median Earnings in the Past 12 Months**

Data Source: 2008-2012 ACS

**Table VI.2**

**Please rate the need for the following Business and Economic Development activities.**

Non-Entitlement Areas of Mississippi  
2015 Housing and Community Development Survey

<b>Question</b>	<b>No Need</b>	<b>Low Need</b>	<b>Medium Need</b>	<b>High Need</b>	<b>Missing</b>	<b>Total</b>
Attraction of new businesses		1	16	101	31	149
Expansion of existing businesses		1	20	95	33	149
Provision of job training	1	1	21	93	33	149
Retention of existing businesses		1	22	91	35	149
Enhancement of businesses infrastructure		7	32	78	32	149
Provision of job re-training, such as after plant or other closures	3	8	28	76	34	149
Foster businesses with higher paying jobs		6	29	74	40	149
Provision of technical assistance for businesses		8	46	64	31	149
Provision of venture capital	2	19	40	56	32	149
Investment as equity partners	2	17	46	50	34	149
Development of business parks	4	19	42	50	34	149
Other business activities	5	2	1	21	120	149

**Table VI.2**

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

The State of Mississippi has various industries of employment. The largest sectors of employment in 2012 for the state include government and government enterprises, retail trade and health care and social assistance. This is followed by manufacturing and accommodation and food services. The industries with the greatest amount of growth since 2000 include administrative and waste services, with an estimated 64 percent growth between 2000 and 2012. This was followed by real estate and rental leasing, mining, and educational services, which all grew by more than 45 percent between 2000 and 2012. Table III.10 shows this growth.

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

The 2015 Housing and Community Development Survey also asked questions about economic development needs. In terms of Business and Economic Development activities, the highest need was placed on the attraction of new businesses and the expansion of existing businesses, followed by provision of job training. These breakdowns are shown in Table VI.2. The next top priorities were retention of existing businesses and enhancement of business infrastructure.

**Describe any major changes that may have an economic impact, such as planned public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.**

One major change would be the Workforce Innovation and Opportunity Act (WIOA). WIOA is Federal funding that the US Department of Labor provides to the Mississippi Department of Employment Security and all other state level Departments of Labor. President Barack Obama signed the Workforce Innovation and Opportunity Act (WIOA) into law on July 22, 2014. The law goes into effect on July 1, 2015. WIOA is designed to help job seekers access employment, education, training, and support services to succeed in the labor market and to match employers with the skilled workers they need to compete in the global economy. This law is the first legislative reform in 15 years of the public workforce system. Every year the key programs that form the pillars of WIOA help tens of millions of job seekers and workers to connect to good jobs and acquire the skills and credentials needed to obtain them. The enactment of WIOA provides opportunity for reforms to ensure the American Job Center system is job-driven—responding to the needs of employers and preparing workers for jobs that are available now and in the future.

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

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

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

Mississippi's customized workforce system is designed to maximize job and career options for workers while providing business and industry a diverse, multi-skilled talent pool from which to select job candidates that meet their needs. This system provides the framework needed to develop strong, vibrant regional economies where businesses not only thrive, but the desire to live and work is instilled within the people residing in these areas. The workforce system operates as a comprehensive, cohesive, integrated, and streamlined network facilitating opportunities for workers and businesses alike.

**Describe any other state efforts to support economic growth.**

The State plans to utilize CDBG funds for economic development. Refer to the goals laid out in the Strategic Plan to see allocation and outcome measures.

**Discussion**

See above discussion

## **MA-50 Needs and Market Analysis Discussion**

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

Housing problems tend to be concentrated in areas with high rates of poverty. As shown previously, some 70 percent of households at or below 30 percent MFI have housing problems. Refer to the following question for areas with high concentrations of poverty. Concentration is defined as having a disproportionate share (or ten percentage points higher). The following section describes disproportionate share.

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

Geographic analysis of racial distribution was conducted by calculating the percentage share of total population within each census tract of the particular sub-population; i.e., racial or ethnic group. That share was then plotted on a geographic map. The goal of this analysis was to identify areas with disproportionate concentrations of each sub-population. 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, the white population accounted for 62.2 percent of the total population of the non-entitlement areas of the State in 2010—accordingly, the disproportionate share threshold for that population was 72.2 percent in that year. Any areas in which more than 72.2 percent of the population was white were therefore said to hold a disproportionate share of white residents.

The black population accounted for only 34.1 percent of the population in 2000. The state saw many areas with disproportionate share of blacks in the non-entitlement areas of Mississippi in 2000. A majority of these areas were located on the western half of the state. Similarly, in 2010, the black population had a disproportionate share in many areas throughout the non-entitlement areas of the state. The black population did outpace the non-entitlement state average growth, having a 6.7 percent increase between 2000 and 2010. The change in distribution of black residents is shown in Maps III.1 and III.2 on the following pages.

Hispanic populations in 2000 and 2010 are shown in Maps III.3 and III.4, on the following pages. In 2000, the only county that contained a disproportionate share of Hispanic residents was Yazoo County. There were some shifts in areas with concentrations of Hispanic residents by 2010 and three counties contained disproportionate share of Hispanic residents. This included Adams, Calhoun, Pontotoc, Tallahatchie and Yazoo Counties. These changes are shown in Maps III.5 and III.6 on the following pages.

Maps III.6 and III.7 show the shift in areas with concentrations of poverty throughout the State. In 2000, there were multiple census tracts with higher concentrations of poverty. Most of these were found on the western half of the state. By 2012, poverty concentrations had shifted somewhat and spread out to



other areas of the state. The non-entitlement areas of Mississippi saw an increase in the overall poverty rate from 2000 to 2013, increasing from 19.7 percent to 21.9 percent.

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

These various regions across the state with concentrations of poverty and minority populations have a variety of characteristics and challenges. If you compare these maps to the maps demonstrating racial and ethnic concentrations to the maps showing poverty, you will notice that many areas with higher concentrations of poverty are also areas with higher concentrations of racial and ethnic minorities.

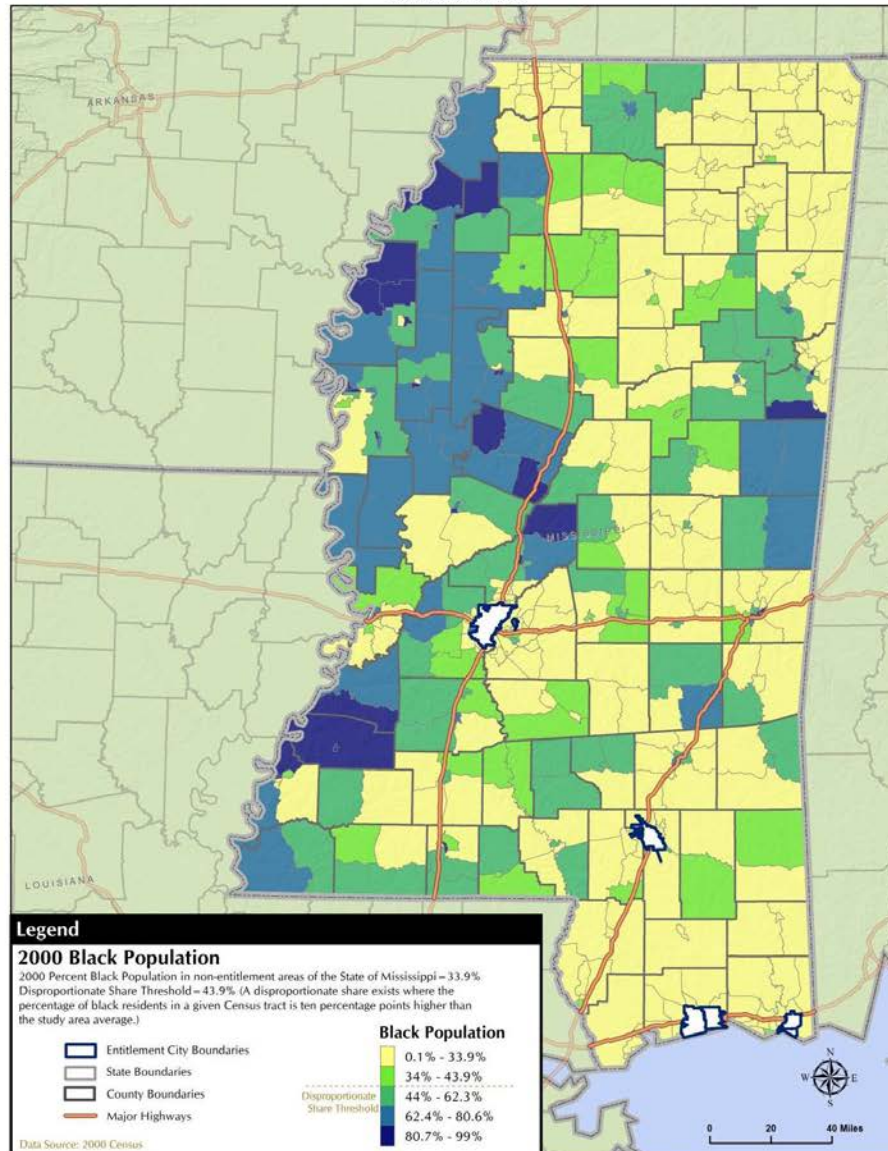
**Are there any community assets in these areas/neighborhoods?**

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

**Are there other strategic opportunities in any of these areas?**

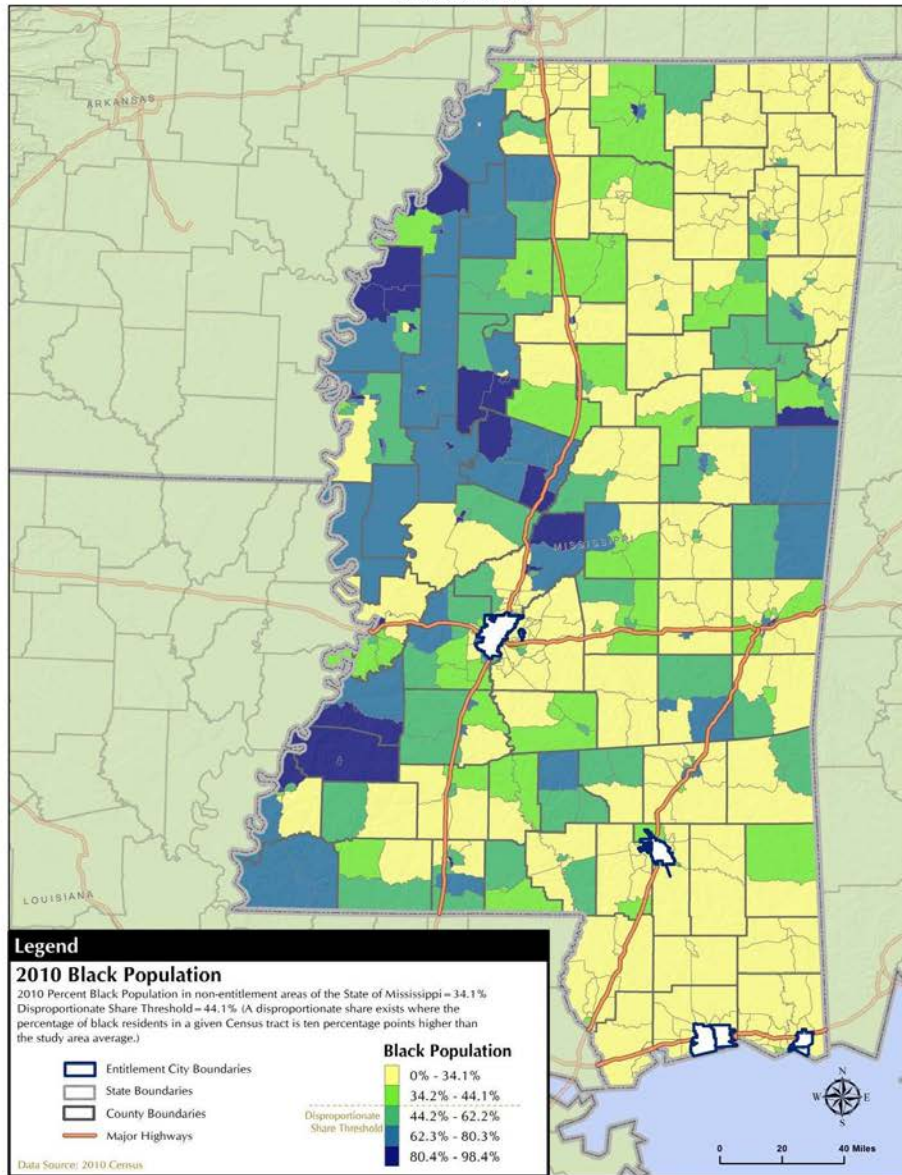
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**Map III.1**  
**2000 Black Population**  
 Non-entitlement areas of Mississippi  
 2000 Census Data



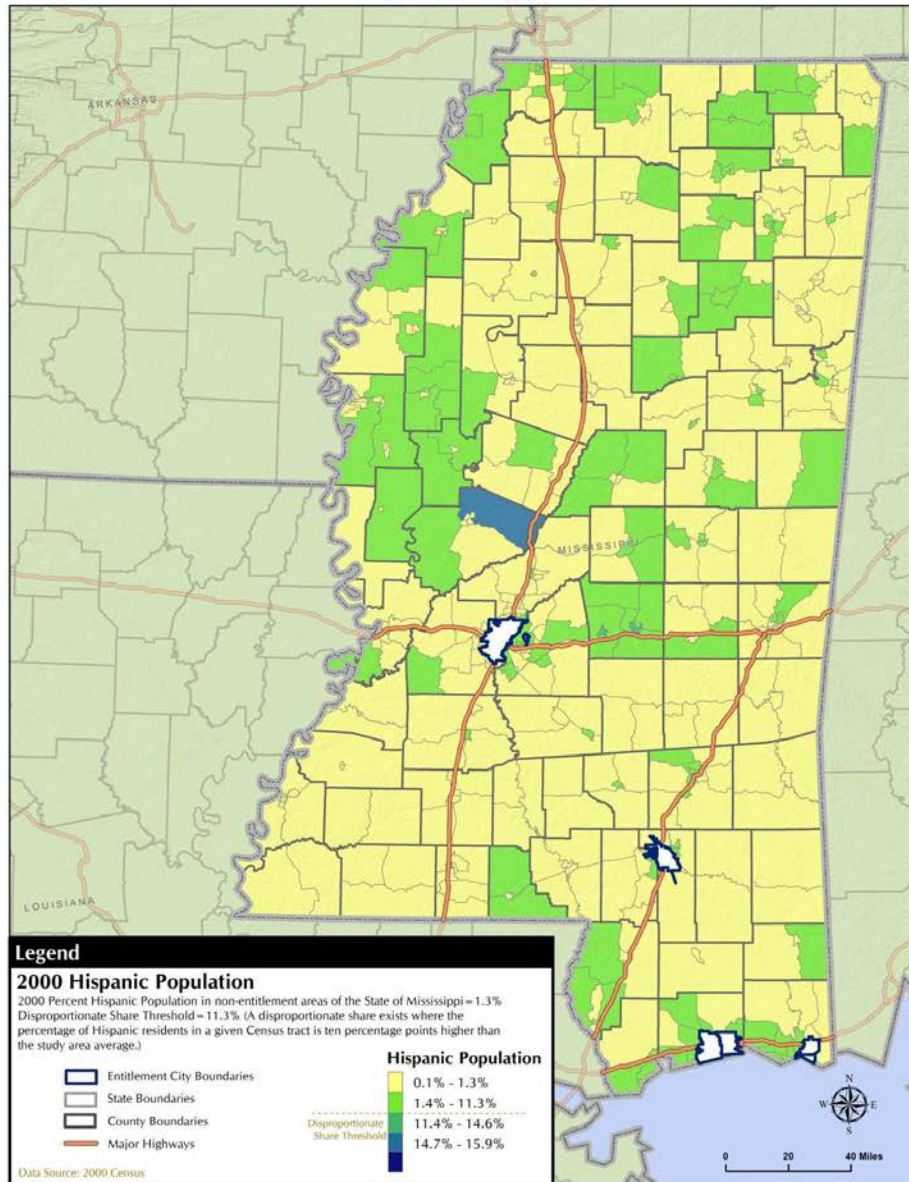
**Map III.1**

**Map III.2**  
**2010 Black Population**  
 Non-entitlement areas of Mississippi  
 2010 Census Data



**Map III.2**

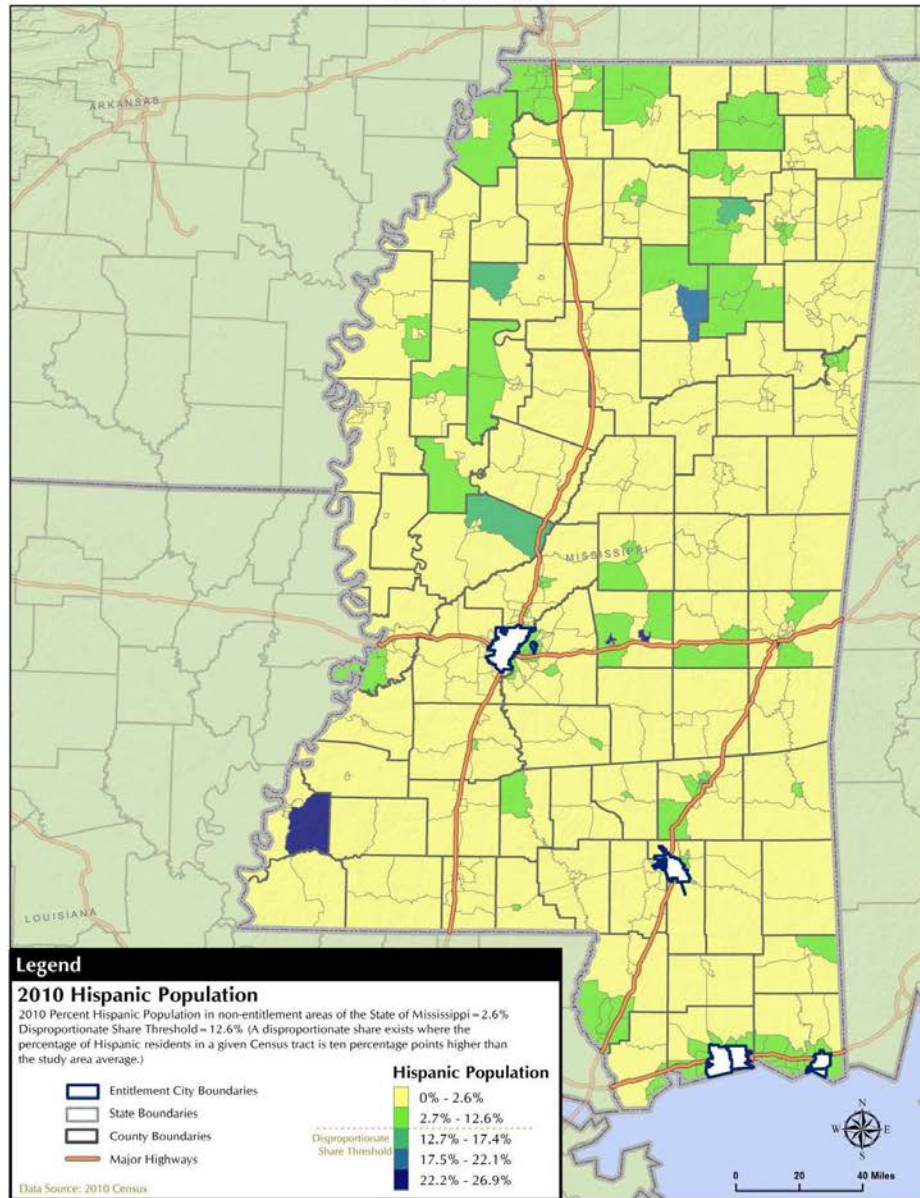
**Map III.3**  
**2000 Hispanic Population**  
 Non-entitlement areas of Mississippi  
 Census Bureau 2000



**Map III.3**

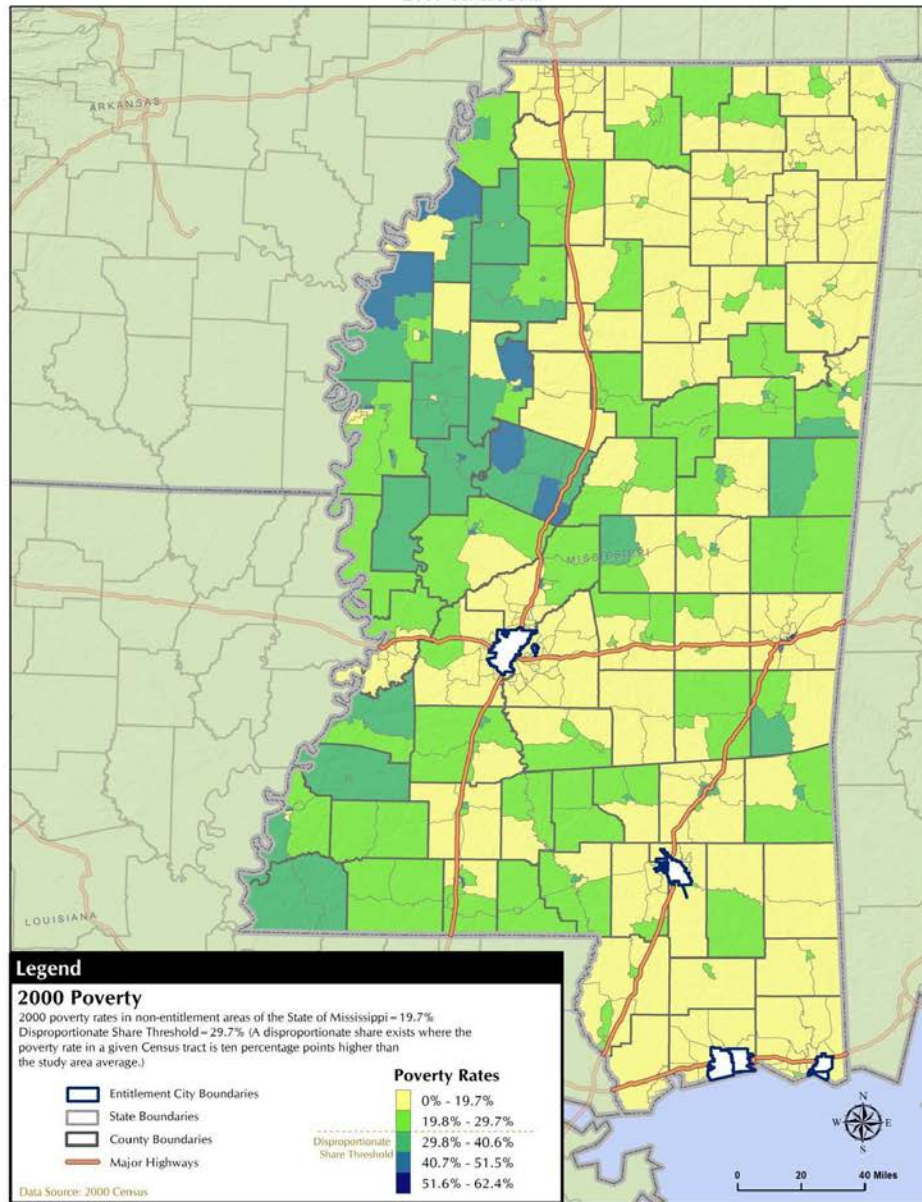


**Map III.4**  
**2010 Hispanic Population**  
 Non-entitlement areas of Mississippi  
 Census Bureau 2010



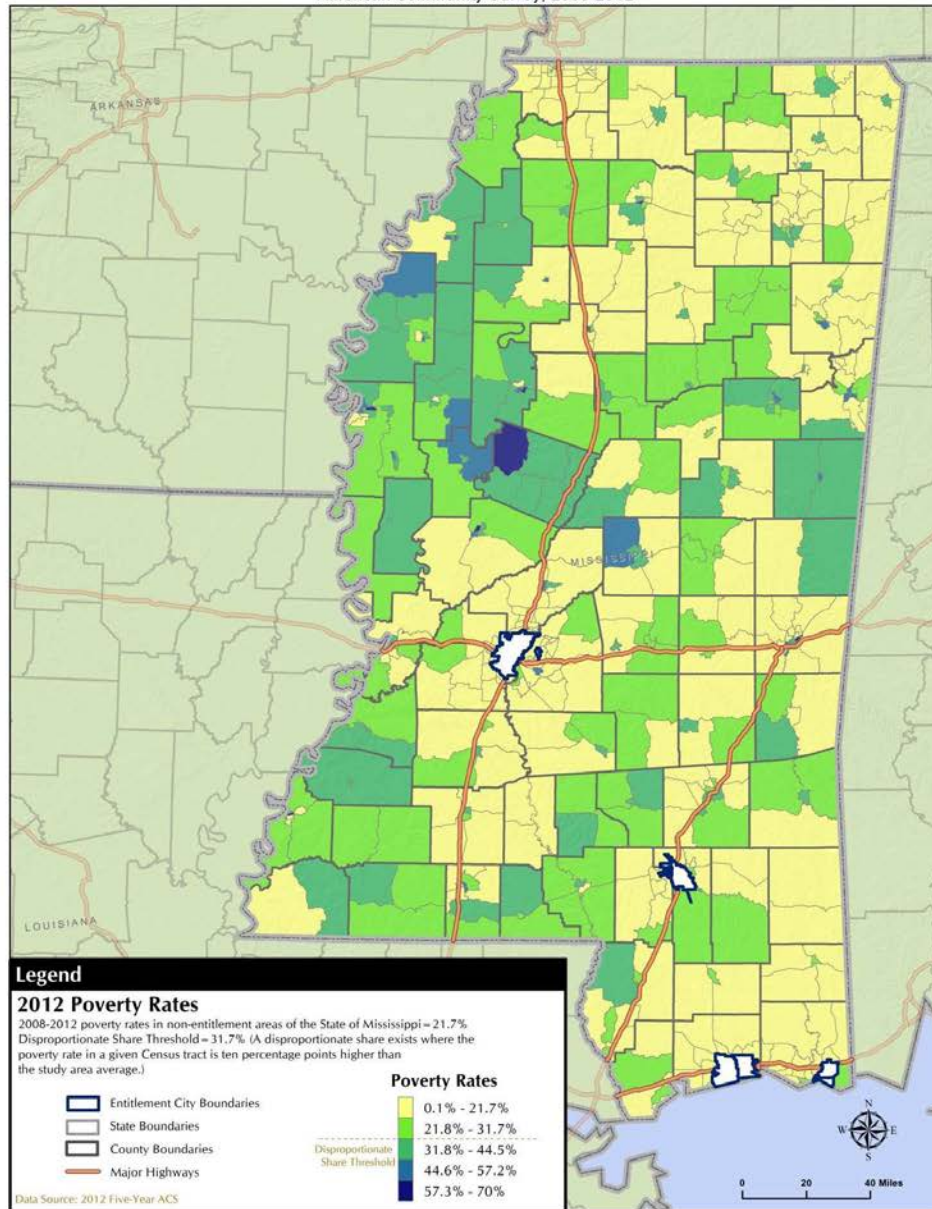
**Map III.4**

**Map III.6**  
**2000 Poverty Rates**  
 Non-entitlement areas of Mississippi  
 2000 Census Data



**Map III.6**

**Map III.7**  
**2012 Poverty Rates**  
 Non-entitlement areas of Mississippi  
 American Community Survey, 2008-2012



**Map III.7**

**Table 2A**  
**State of Mississippi**  
**Priority Housing Needs Table for 2015-2019 Consolidated Plan**

PRIORITY HOUSING NEEDS (Households)		Priority		Unmet Need
Renter	Small Related	0-30%	H	18,860
		31-50%	H	14,980
		51-80%	H	12,035
	Large Related	0-30%	H	4,485
		31-50%	H	4,325
		51-80%	H	2,965
	Elderly	0-30%	H	5,517
		31-50%	H	5,466
		51-80%	H	2,967
	All Other	0-30%	H	14,185
		31-50%	H	10,035
		51-80%	H	7,315
Owner	Small Related	0-30%	M	13,210
		31-50%	M	13,940
		51-80%	H	18,305
	Large Related	0-30%	H	2,901
		31-50%	H	3,455
		51-80%	H	5,170
	Elderly	0-30%	H	15,240
		31-50%	H	16,686
		51-80%	H	10,915
	All Other	0-30%	M	8,485
		31-50%	M	6,115
		51-80%	H	6,435
Non-Homeless Special Needs	Elderly	0-80%	H	39,247
	Frail Elderly	0-80%	H	25,766
	Severe Mental Illness	0-80%	H	91
	Alcohol/Drug Abuse	0-80%	H	380
	HIV/AIDS	0-80%	H	14
	Victims of Domestic Violence	0-80%	H	175

**Table 2A**



**HUD Table 2B  
Community Development Needs in Mississippi**

<b>PRIORITY COMMUNITY DEVELOPMENT NEEDS</b>	<b>Priority Need Level (High, Medium, Low, No Such Need)</b>
<b>Economic Development Activities</b>	
Attract new businesses	H
Retain existing businesses	H
Expand existing businesses	H
Provide job training	H
Provide job re-training	M
Enhance business infrastructure	M
Provide working capital for businesses	M
Provide businesses with technical assistance	M
Invest as equity partners	M
Provide venture capital	M
Develop business incubators	M
Develop business parks	M
<b>Human and Public Services</b>	
Transportation services	M
Healthcare services	H
Youth centers	H
Senior services	H
Mental health/chemical dependency services	H
Childcare services	M
Employment services	H
Fair housing education	M
Fair housing activities	M
Homebuyer education	M
Tenant/Landlord counseling	M
Crime awareness education	M
Mitigation of radon hazards	M
Mitigation of asbestos hazards	M
Mitigation of lead-based paint hazards	M
<b>Infrastructure</b>	
Street and road improvements	H
Bicycle and walking paths	M
Sidewalk improvements	H
Water system capacity improvements	H
Flood drainage improvements	M
Sewer system improvements	H
Water quality improvements	M
Storm sewer system improvements	M
Solid waste facility improvements	M
Bridge improvements	M
<b>Public Facilities</b>	
Youth centers	H
Healthcare facilities	H
Childcare facilities	M
Community centers	H
Residential treatment centers	M
Public buildings with improved accessibility	M
Senior centers	M
Parks and recreational centers	H

**Table 2B**

# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

The following list 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 strategy and goal. Furthermore, there may be a need to direct such housing resources by use of project selection criteria, which may be updated annually, based upon year-to-year need and local circumstances.

The strategies the state will pursue over the next five years are as follows:

#### HOUSING STRATEGIES:

1. Enhance the quality affordable housing through New Construction and substantial rehabilitation of rental units funded by the HOME and HTF Programs.
2. Preserve the affordable housing stock through rehabilitation
3. Promote homeownership

#### COMMUNITY DEVELOPMENT STRATEGIES:

1. Encourage economic development opportunities that retain and expand existing businesses and attract new businesses in Mississippi
2. Enhance the quality of Mississippi's public facilities

#### HOMELESS AND HIV STRATEGIES:

1. Provide for emergency shelters
2. Provide for rapid re-housing assistance for those at risk of homelessness
3. Enhance homeless prevention and HMIS
4. Enhance housing and services for persons with HIV/AIDS

This special needs population will be the target population for housing provided through the HTF Program. The State of MS has indicated in the HTF Allocation Plan that at least 10% nor more than 20% of this population will be served. This also corresponds to the State of MS's Plan in response to the Olmstead Initiative through the U.S. Department of Justice.

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

### Geographic Area

Table 49 - Geographic Priority Areas

1	<b>Area Name:</b>	Non-Entitlement Entities
	<b>Area Type:</b>	CDBG funds are available to non-entitlement entities
	<b>Other Target Area Description:</b>	CDBG funds are available to non-entitlement entities
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	
	<b>Include specific housing and commercial characteristics of this target area.</b>	
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	
	<b>Identify the needs in this target area.</b>	
	<b>What are the opportunities for improvement in this target area?</b>	
	<b>Are there barriers to improvement in this target area?</b>	
2	<b>Area Name:</b>	Statewide
	<b>Area Type:</b>	Funds are not targeted geographically, but are available statewide.
	<b>Other Target Area Description:</b>	Funds are not targeted geographically, but are available statewide.
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	

	<b>Include specific housing and commercial characteristics of this target area.</b>	
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	
	<b>Identify the needs in this target area.</b>	
	<b>What are the opportunities for improvement in this target area?</b>	
	<b>Are there barriers to improvement in this target area?</b>	

### **General Allocation Priorities**

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

No geographic priorities. CDBG funds are available statewide to eligible non-entitlement entities.

HTF funds will be allocated to projects that focus and achieve the most impact of the State's priorities in rural and urban areas of the State. Projects considered for funding will be rated on Geographic Diversity which includes: 1) in locations that are considered poverty driven and address the affordable rental housing needs for extremely low-income and very low-income households. Preference will be given to developments located in counties with a poverty rate above 30%; 2) address critical housing needs with an emphasis on the prevention, reduction, and expansion of permanent housing opportunities for persons experiencing homelessness and persons with serious mental illness; and 3) according to the shortage or strong evidence of an inadequate supply of rental housing affordable to very low and extremely low-income households.

## SP-25 Priority Needs – 91.315(a)(2)

### Priority Needs

Table 50 – Priority Needs Summary

1	<b>Priority Need Name</b>	Low-income renter households to include HTF
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Large Families Families with Children Elderly Rural Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS
	<b>Geographic Areas Affected</b>	Funds are not targeted geographically, but are available statewide.
	<b>Associated Goals</b>	Promote New Construction/ Substantial Rehab w/HTF
	<b>Description</b>	The State of Mississippi has over 100,000 renter-occupied households with housing problems. Meeting the needs of this population is a high priority for the State of Mississippi. With the additional allocation received for HTF, there will be additional households serving the very-low and extremely-low income served by placing more rental units in service to provide housing for this population which may include homeless individuals and/or persons with serious mental illness.
	<b>Basis for Relative Priority</b>	This priority was established through the development of the needs assessment, public input and market analysis. Requirements set forth in National Housing Trust Fund regulations.
2	<b>Priority Need Name</b>	Low-income owner households
	<b>Priority Level</b>	High

	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly
	<b>Geographic Areas Affected</b>	Funds are not targeted geographically, but are available statewide.
	<b>Associated Goals</b>	Preserve housing stock through rehabilitation
	<b>Description</b>	The State of Mississippi has over 120,000 owner-occupied households at or below 80 percent MFI with housing problems. The State continues to place a high priority on low-income owner-occupied households.
	<b>Basis for Relative Priority</b>	This priority was established through the development of the needs assessment, public input and market analysis.
<b>3</b>	<b>Priority Need Name</b>	Persons with Disabilities
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities
	<b>Geographic Areas Affected</b>	Funds are not targeted geographically, but are available statewide.
	<b>Associated Goals</b>	Promote Homeownership for Disabled households
	<b>Description</b>	The State places a high priority on households with persons with disabilities and their access to adequate housing.
	<b>Basis for Relative Priority</b>	This priority was established through the development of the needs assessment, public input, market analysis and performance results from the HOYO program.

4	<b>Priority Need Name</b>	Special needs, including persons with HIV/AIDS
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Persons with HIV/AIDS and their Families
	<b>Geographic Areas Affected</b>	Funds are not targeted geographically, but are available statewide.
	<b>Associated Goals</b>	Enhance housing and services for persons with HIV
	<b>Description</b>	The special needs population is a high priority for the State of Mississippi. The State places a high priority on ensuring persons with HIV/AIDS have adequate access to services and housing.
	<b>Basis for Relative Priority</b>	This priority was established through the development of the needs assessment, public input and market analysis.
5	<b>Priority Need Name</b>	Homelessness
	<b>Priority Level</b>	High
	<b>Population</b>	Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	<b>Geographic Areas Affected</b>	Funds are not targeted geographically, but are available statewide.
	<b>Associated Goals</b>	Enhance Homeless prevention and HMIS Provide Rapid Re-housing Assistance for homeless Provide for Emergency Shelters

	<b>Description</b>	The fight against homelessness continues to be a high priority for the State of Mississippi, with over 1,300 persons homeless in non-entitlement areas of the state in 2014.
	<b>Basis for Relative Priority</b>	This priority was established through the development of the needs assessment, public input, and coordination with the CoCs within the State.
6	<b>Priority Need Name</b>	Public facilities
	<b>Priority Level</b>	High
	<b>Population</b>	Non-housing Community Development
	<b>Geographic Areas Affected</b>	Funds are not targeted geographically, but are available statewide.
	<b>Associated Goals</b>	Improve public facilities
	<b>Description</b>	Public facilities, such as streets, roads and sidewalks continue to be a high priority in meeting the needs of Mississippi's low-to-moderate income residents.
	<b>Basis for Relative Priority</b>	This priority was established through the development of the needs assessment, public input and market analysis.
7	<b>Priority Need Name</b>	Retain, expand, attract businesses
	<b>Priority Level</b>	High
	<b>Population</b>	Non-housing Community Development
	<b>Geographic Areas Affected</b>	CDBG funds are available to non-entitlement entities
	<b>Associated Goals</b>	Encourage Economic Development
	<b>Description</b>	Retaining and expanding existing businesses, as well as attracting new businesses is a high priority for the State of Mississippi in order to meet the economic development needs of communities in non-entitlement areas of the State.
	<b>Basis for Relative Priority</b>	This priority was established through the development of the needs assessment, public input and market analysis.



**Narrative (Optional)**

Priority Need #1 includes actions the State will take beginning in 2016 through the remainder of the Con Plan period based on funding received through the HTF. The priority need has been established based on the regulations set forth by the HTF and the priority of rental housing needs in the State of MS.

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

### Influence of Market Conditions

<b>Affordable Housing Type</b>	<b>Market Characteristics that will influence the use of funds available for housing type</b>
Tenant Based Rental Assistance (TBRA)	As shown by the previous sections, the demand for rental has increased and is expected to continue to increase throughout the course of this Plan. This state expects to see the need for TBRA to continue as the number of cost-burdened families continues to grow.
TBRA for Non-Homeless Special Needs	The Non-Homeless Special Needs populations within the state have a variety of housing needs throughout the state. The increase in demand for rentals and the increase in the price of rentals will place a high need for special need populations within the state. These increases make rentals unaffordable to many special needs populations.
New Unit Production	<p>As shown by this Market Analysis section, housing production has not been keeping pace with demand, resulting in an increase in price. New unit production will increase the number of affordable units available to Mississippi households. The 2015 Housing and Community Development Survey results indicated a high level of need for new unit production, both rental and for-sale.</p> <p>The HTF Allocation will allow for production of additional rental units to be occupied by very low-income and extremely low-income families and those special needs population to include the homeless and serious mental ill.</p>
Rehabilitation	The state of Mississippi has seen a growth in the need for housing, and an increase in cost burdens. This combination calls for rehabilitation of existing units, especially homeowner, in order to meet the needs of households throughout the state. The results of the 2015 Housing and Community Development Survey also indicated a high level of need for unit rehabilitation.
Acquisition, including preservation	<p>As shown previously in this Plan, there are a number of subsidized units at risk of expiring. As the demand for affordable rental units continues to increase, the loss of these units will place additional households in need. This, in addition to survey results, has indicated a high level of need for preservation of affordable units.</p> <p>The HTF Allocation will allow for the preservation of rental units to be occupied by very low-income and extremely low-income families and those special needs population to include the homeless and serious mental ill.</p>

**Table 51 – Influence of Market Conditions**

### Population

Table III.1 shows the changes in population that have occurred in Mississippi from 2000 through the most recent population estimates for 2013. For the state overall, the population increased from 2,844,658 in 2000 to over 2,991,207 in 2013. The population for the non-entitlement areas of the State increased from 2,451,801 to 2,619,259 in 2013, an increase of 6.8 percent.

**Table III.1**  
**Intercensal Population Estimates**

State of Mississippi  
U.S. Census Data

Year	Biloxi City	Gulfport city	Hattiesburg city	Jackson city	Moss Point city	Pascagoula city	Non-Entitlement Area of Mississippi	State of Mississippi
<b>2000 Census</b>	<b>50,644</b>	<b>71,127</b>	<b>44,779</b>	<b>184,256</b>	<b>15,851</b>	<b>26,200</b>	<b>2,451,801</b>	<b>2,844,658</b>
2001	50,518	71,341	44,789	184,345	15,574	25,968	2,460,459	2,852,994
2002	50,147	71,525	44,555	182,658	15,343	25,533	2,468,920	2,858,681
2003	49,223	70,941	44,513	181,450	15,105	25,084	2,481,996	2,868,312
2004	49,880	72,465	44,426	181,035	15,064	24,977	2,501,163	2,889,010
2005	49,629	72,868	44,553	179,508	14,912	24,678	2,519,795	2,905,943
2006	43,395	64,088	45,123	179,729	14,062	23,254	2,535,327	2,904,978
2007	43,902	65,535	45,716	177,011	14,125	23,287	2,558,774	2,928,350
2008	44,156	66,634	45,631	174,742	14,019	23,023	2,579,601	2,947,806
2009	44,027	67,188	45,971	173,647	13,870	22,710	2,591,361	2,958,774
<b>2010 Census</b>	<b>44,054</b>	<b>67,793</b>	<b>45,989</b>	<b>173,514</b>	<b>13,704</b>	<b>22,392</b>	<b>2,599,851</b>	<b>2,967,297</b>
2011	44,246	68,882	46,701	175,374	13,759	22,363	2,606,561	2,977,886
2012	44,546	70,014	47,230	175,195	13,710	22,271	2,613,484	2,986,450
2013	44,820	71,012	47,556	172,638	13,682	22,240	2,619,259	2,991,207
<b>00 - 13 % Change</b>	<b>-11.5%</b>	<b>-0.2%</b>	<b>6.2%</b>	<b>-6.3%</b>	<b>-13.7%</b>	<b>-15.1%</b>	<b>6.8%</b>	<b>5.2%</b>

**Table III.1**

### **Population by Race and Ethnicity**

As the population of Mississippi grew between 2000 and 2010, the racial and ethnic composition of the state shifted as well. Overall, the population grew by 6.0 percent in non-entitlement areas, though different racial and ethnic groups within the overall population grew at different rates. The white population, which accounted for the largest proportion of Mississippi residents in both years, grew by 3.1 percent. The white population comprised a smaller proportion of the population in 2010 than it had in 2000. The racial group with the largest rate of change in the decade was persons who identified as “other,” which grew by 175.7 percent. This was followed by two or more races with a change of 79.6 percent.

The Hispanic population grew at a faster rate than the non-Hispanic population. In 2000, Hispanic residents accounted for 1.3 percent of the population. After experiencing a rate of growth of 104.2 percent between 2000 and 2010, the Hispanic population came to account for 2.6 percent of the total population. Meanwhile, the non-Hispanic population only grew by 4.7 percent and the proportion of non-Hispanic Mississippi residents fell by more than one percentage point.

**Table III.2**  
**Population by Race and Ethnicity**

Non-Entitlement Area of Mississippi  
2000 & 2010 Census SF1 Data

Race	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
White	1,570,081	64.0%	1,618,335	62.2%	3.1%
Black	830,193	33.9%	885,796	34.1%	6.7%
American Indian	10,724	.4%	14,089	.5%	31.4%
Asian	13,255	.5%	21,247	.8%	60.3%
Native Hawaiian/ Pacific Islander	501	.0%	900	.0%	79.6%
Other	11,356	.5%	31,303	1.2%	175.7%
Two or More Races	15,691	.6%	28,181	1.1%	79.6%
<b>Total</b>	<b>2,451,801</b>	<b>100.0%</b>	<b>2,599,851</b>	<b>100.0%</b>	<b>6.0%</b>
<b>Non-Hispanic</b>	2,419,153	98.7%	2,533,181	97.4%	4.7%
<b>Hispanic</b>	32,648	1.3%	66,670	2.6%	104.2%

**Table III.2**

### Population by Age

The non-entitlement areas of Mississippi experienced a shift in the population between 2000 and 2010 as growth in the number of older residents generally outpaced growth in the number of younger residents as seen in Table III.3, below. The fastest-growing age cohort during this time period was composed of residents between the ages of 55 and 64; this cohort grew by 42.8 percent between 2000 and 2010. Those aged 65 or older also grew at a rate higher than average at 13.8 percent.

The elderly population is defined by the Census Bureau as comprising any person aged 65 or older. As noted in the 2000 Census data, some 289,886 persons in non-entitlement areas of Mississippi were considered elderly; by 2010 there were 340,063 elderly persons. Table III.6, below, segregates this age cohort into several smaller groups. This table shows that those aged 70 to 74 comprised the largest age cohort of the elderly population in Mississippi in 2010 at 84,384 persons, followed by the age group of those 75 to 79 with 62,416 persons. Between 2000 and 2010, the most growth occurred in those aged 65 to 66 with a 30.5 percent increase, followed by those aged 67 to 69, with a 22.7 percent increase. The elderly population, as a whole, saw 13.8 percent of increase between 2000 and 2010.

The elderly population also 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. Table III.4 shows that there were 38,973 persons aged 85 or older in Mississippi at the time of the 2010 Census.

**Table III.3**  
**Population by Age**

Non-Entitlement Area of Mississippi  
2000 & 2010 Census SF1 Data

Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Under 5	175,043	7.1%	182,953	7.0%	4.5%
5 to 19	578,453	23.6%	559,977	21.5%	-3.2%
20 to 24	174,981	7.1%	175,165	6.7%	.1%
25 to 34	324,595	13.2%	331,816	12.8%	2.2%
35 to 54	683,518	27.9%	700,917	27.0%	2.5%
55 to 64	216,325	8.8%	308,960	11.9%	42.8%
65 or Older	298,886	12.2%	340,063	13.1%	13.8%
<b>Total</b>	<b>2,451,801</b>	<b>100.0%</b>	<b>2,599,851</b>	<b>100.0%</b>	<b>6.0%</b>

Table III.3

**Table III.4**  
**Elderly Population by Age**

Non-Entitlement Area of Mississippi  
2000 & 2010 Census SF1 Data

Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
65 to 66	35,336	11.8%	46,128	13.6%	30.5%
67 to 69	50,769	17.0%	62,270	18.3%	22.7%
70 to 74	76,233	25.5%	84,384	24.8%	10.7%
75 to 79	58,983	19.7%	62,416	18.4%	5.8%
80 to 84	40,282	13.5%	45,892	13.5%	13.9%
85 or Older	37,283	12.5%	38,973	11.5%	4.5%
<b>Total</b>	<b>298,886</b>	<b>100.0%</b>	<b>340,063</b>	<b>100.0%</b>	<b>13.8%</b>

Table III.4

### Group Quarters Population

The Census Bureau defines group quarters as “places where people live or stay in a group living arrangement, which are owned or managed by an entity or organization providing housing and/or services for the residents[1].” The group quarters population is further divided into two overall categories:

- **The institutionalized population** 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.
- **The non-institutionalized population** 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.[2]

The number of residents living in group quarters in non-entitlement areas Mississippi grew slightly from 74,914 in 2000 to 76,434 in 2010, an increase of 2.0 percent. Noninstitutionalized group quarters saw a decrease of 16.0 percent; while institutionalized groups quarters saw a 14.5 percent increase. The groups that drove the overall increase were correctional institutions, while all other group quarters declined.

**Table III.7**  
**Group Quarters Population**  
 Non-Entitlement Area of Mississippi  
 2000 & 2010 Census SF1 Data

Group Quarters Type	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Institutionalized					
Correctional Institutions	22,978	51.9%	32,348	63.8%	40.8%
Juvenile Facilities	-	-	2,070	4.1%	-
Nursing Homes	15,973	36.1%	14,396	28.4%	-9.9%
Other Institutions	5,352	12.1%	1,913	3.8%	-64.3%
Total	44,303	100.0%	50,727	100.0%	14.5%
Noninstitutionalized					
College Dormitories	22,325	72.9%	20,188	78.5%	-9.6%
Military Quarters	1,187	3.9%	609	2.4%	-48.7%
Other Noninstitutional	7,099	23.2%	4,910	19.1%	-30.8%
Total	30,611	40.9%	25,707	33.6%	-16.0%
Group Quarters Population	74,914	100.0%	76,434	100.0%	2.0%

**Table III.7**

## Households

Mississippi households in non-entitlement areas grew smaller, in general, between 2000 and 2010. The number of households grew by 8.5 percent overall between 2000 and 2010, but the number of households between three and five members fell behind that overall growth rate, and occupied smaller percentages of all Mississippi households at the end of the decade. By contrast, the number of one-person households grew at a rate of 16.9 percent and the number of two-person households grew by 11.4 percent. As a result, households with one or two members came to occupy 25.7 and 32.3 percent of all households, respectively, by the end of the decade. Additionally, the number of households with seven persons or more grew by 17.3 percent, and the proportion of all households that were occupied by seven or more members grew to account for 1.7 percent of households.

**Table III.8**  
**Households by Household Size**

Non-Entitlement Area of Mississippi  
2000 & 2010 Census SF1 Data

Size	2000 Census		2010 Census		% Change 00-10
	Household s	% of Total	Household s	% of Total	
One Person	214,817	23.9%	251,060	25.7%	16.9%
Two Persons	282,824	31.5%	314,953	32.3%	11.4%
Three Persons	168,567	18.7%	170,826	17.5%	1.3%
Four Persons	136,490	15.2%	133,853	13.7%	-1.9%
Five Persons	61,022	6.8%	64,341	6.6%	5.4%
Six Persons	21,602	2.4%	24,247	2.5%	12.2%
Seven Persons or More	13,853	1.5%	16,245	1.7%	17.3%
<b>Total</b>	<b>899,175</b>	<b>100.0%</b>	<b>975,525</b>	<b>100.0%</b>	<b>8.5%</b>

**Table III.8**

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

### Introduction

The annual allocation estimates are shown below based on HUD's published formula allocation amounts. Funds to be used for administrative expenditures and program uses of funds as listed below.

### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	23,051,271	650,000	750,000	24,451,271	0	2015 Allocation is based on HUD's published formula allocation amounts. Uses of funds do not include Public Services and/or Housing



Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	6,567,447	0	0	6,567,447	0	2015 Allocation is based on HUD's published formula allocation amounts. Uses of funds do not include TBRA
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	988,917	0	0	988,917	0	2015 Allocation is based on HUD's published formula allocation amounts.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	2,247,444	0	0	2,247,444	0	2015 Allocation is based on HUD's published formula allocation amounts. Uses of funds do not include Conversion and rehab for transitional housing
Housing Trust Fund	public - federal	Multifamily rental new construction Multifamily rental rehab	0	0	0	0	12,000,000	It has been estimated that each State will receive at least \$3,000,000 in allocation for the Housing Trust Fund.

**Table 52 - Anticipated Resources**

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

Community Development Block Grant (CDBG)- Local units of government will provide matching funds for the public facilities projects and economic development projects. On economic development projects, tier 1 and 2 counties are required to provide a 10% match and tier 3 counties are required to make best offer up to 10% match. For public facilities projects, local units of government with 3,500 or greater population may provide a match to increase their funding chances in the competitive process. CDBG State Administration will be up to 3% of the

allocation plus the first \$100,000 or \$780,000 Federal funds. State of Mississippi will provide 1:1 match for State Administration except for the first \$100,000 Federal Funds. HOME Investment Partnerships Program Grant (HOME)- Due to fiscal distress, HUD exempts the matching requirement for the State of Mississippi. HUD's exemptions are listed on the website:  
[http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/comm\\_planning/affordablehousing/programs/home/match/2012](http://portal.hud.gov/hudportal/HUD?src=/program_offices/comm_planning/affordablehousing/programs/home/match/2012)>[http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/comm\\_planning/affordablehousing/programs/home/match/2012](http://portal.hud.gov/hudportal/HUD?src=/program_offices/comm_planning/affordablehousing/programs/home/match/2012).

Potential buyers must qualify for a mortgage and HOME funding will be used for down payment assistance and closing costs. HOME State Administration will be up to 10% of the allocation or \$700,000. Emergency Solutions Grant (ESG)- Sub recipients will provide the dollar for dollar match funds. The matching funds will be shown at the time of application. ESG State Administration will be up to 7.5 of the allocation or \$150,000. The Mississippi Home Corporation will use up to 3% of the allocation or \$28,904 HOPWA funds for State Administration.

Mississippi Home Corporation administers Low-Income Housing Tax Credits and the Housing Trust Fund for the State of Mississippi. HOME funds will be used as "gap financing" for LIHTC projects. According to the State of MS HTF Allocation Plan, HTF funds will also be provided as "gap financing" for 4% Tax Exempt Bonds administered by MHC. Due to the allocation received and the estimated number of units this funding will put in service, a substantial amount of leverage from other sources will be required.

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

Not applicable.

**Discussion**

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

The NHTF is a block grant to the states, the District of Columbia, Puerto Rico, and the U.S. territories. The purpose of the NHTF is to increase and preserve the supply of housing, principally rental housing for extremely low income households. The U.S. Department of Housing and Urban Development (HUD) will administer the NHTF and in 2010 HUD issued proposed regulations to implement the NHTF. The proposed regulations can be found at: <http://www.gpo.gov/fdsys/pkg/FR-2010-10-29/pdf/2010-27069.pdf>. Final regulations are expected in early 2015.

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

MHC on behalf of the State of Mississippi has submitted the HTF Allocation Plan to HUD. The Allocation Plan indicates 1) how MHC will allot the HTF dollars 2) how HTF dollars will be distributed by the MHC based on the priority housing needs in the Consolidated Plan.

## SP-40 Institutional Delivery Structure – 91.315(k)

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Mississippi Development Authority	Government	Economic Development neighborhood improvements public facilities public services	State
MISSISSIPPI HOME CORPORATION	Other	Homelessness Non-homeless special needs Ownership Planning Rental	State

**Table 53 - Institutional Delivery Structure**

### **Assess of Strengths and Gaps in the Institutional Delivery System**

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. The Mississippi Development Authority will be responsible for administering CDBG funds. The Mississippi Home Corporation will be responsible for administering HOME, ESG and HOPWA funds. Working collaboratively, the State has the institutional delivery structure in place to implement the goals and objectives outlined in this Consolidated Plan.

### **Strengths and Gaps of the Institutional Delivery System**

In recognizing the gaps that could develop between Jackson-based agencies and 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 and MHC, in cooperation with Planning and Development Districts, 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.

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

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

**Table 54 - Homeless Prevention Services Summary**

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

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

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

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

The State will continue to fund efforts throughout the state to meet the needs of special needs populations and the homeless. These efforts are constrained by the amount of need and the lack of funds available. Meeting needs are stifled by the availability of services and the capacity of service providers throughout the state. In statewide networks of care, every attempt is made to serve the needs of the population. Through the coordination of local service providers, and a statewide strategy, efforts to address needs are done in a strategic way to help address both individual and system wide needs.

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

The MHC and MDA will continue to work closely with Mississippi agencies, the state's CoCs, and other statewide and local entities to ensure the needs of the state are being met. MHC will continue to coordinate efforts with other state agencies, being responsive to the needs of the residents of the State of Mississippi.

## SP-45 Goals Summary – 91.315(a)(4)

### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Promote New Construction/ Substantial Rehab w/HTF	2015	2019	Affordable Housing	Statewide	Low-income renter households to include HTF	HOME: \$4,950,000 Housing Trust Fund: \$3,000,000	Rental units constructed: 122 Household Housing Unit  Rental units rehabilitated: 122 Household Housing Unit
2	Preserve housing stock through rehabilitation	2015	2019	Affordable Housing	Statewide	Low-income owner households	HOME: \$17,137,385	Homeowner Housing Rehabilitated: 290 Household Housing Unit
3	Promote Homeownership for Disabled households	2015	2019	Affordable Housing	Statewide	Persons with Disabilities	HOME: \$2,250,000	Direct Financial Assistance to Homebuyers: 350 Households Assisted
4	Encourage Economic Development	2015	2019	Non-Housing Community Development	Statewide	Retain, expand, attract businesses	CDBG: \$55,000,000	Jobs created/retained: 3100 Jobs
5	Improve public facilities	2015	2019	Non-Housing Community Development	Non- Entitlement Entities	Public facilities	CDBG: \$56,456,355	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 387500 Persons Assisted
6	Provide for Emergency Shelters	2015	2019	Homeless	Statewide	Homelessness	ESG: \$4,500,000	Homelessness Prevention: 18250 Persons Assisted



Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	Provide Rapid Re-housing Assistance for homeless	2015	2019	Homeless	Statewide	Homelessness	ESG: \$3,200,000	Tenant-based rental assistance / Rapid Rehousing: 1250 Households Assisted
8	Enhance Homeless prevention and HMIS	2015	2019	Homeless	Statewide	Homelessness	ESG: \$2,787,220	Homelessness Prevention: 500 Persons Assisted
9	Enhance housing and services for persons with HIV	2015	2019	Non-Homeless Special Needs	Statewide	Special needs, including persons with HIV/AIDS	HOPWA: \$4,202,897	Homelessness Prevention: 1500 Persons Assisted  HIV/AIDS Housing Operations: 2025 Household Housing Unit

Table 55 – Goals Summary

## Goal Descriptions

1	Goal Name	Promote New Construction/ Substantial Rehab w/HTF
	Goal Description	The State will promote the construction of new multi-family housing and substantial rehabilitation through the CHDO Set-Aside, Low Income Housing Tax Credits, and Housing Trust Fund.
2	Goal Name	Preserve housing stock through rehabilitation
	Goal Description	The State will provide funds for homeowner rehabilitation to eliminate substandard owner-occupied housing for very-low and low income citizens by rehabilitating safe, decent and affordable housing.

3	<b>Goal Name</b>	Promote Homeownership for Disabled households
	<b>Goal Description</b>	The State will promote homeownership for disabled households through the Disabled Housing Initiative: Home of Your Own (HOYO) Homebuyer Assistance
4	<b>Goal Name</b>	Encourage Economic Development
	<b>Goal Description</b>	The State will encourage economic development opportunities that retain and expand existing businesses in the State of Mississippi
5	<b>Goal Name</b>	Improve public facilities
	<b>Goal Description</b>	The State will fund local units of government and other entities to improve public facilities.
6	<b>Goal Name</b>	Provide for Emergency Shelters
	<b>Goal Description</b>	The State will provide funding for emergency shelters for homeless persons in the State of Mississippi
7	<b>Goal Name</b>	Provide Rapid Re-housing Assistance for homeless
	<b>Goal Description</b>	The State will provide rapid re-housing assistance for homeless persons in the State of Mississippi.
8	<b>Goal Name</b>	Enhance Homeless prevention and HMIS
	<b>Goal Description</b>	The State will fund homeless prevention activities and Homeless Management Information System (HMIS) for homeless service providers
9	<b>Goal Name</b>	Enhance housing and services for persons with HIV
	<b>Goal Description</b>	The State will enhance the housing and services available to persons with HIV/AIDS and their families through the HOPWA program. HOPWA program components include STRMU, TBRA, short-term supportive housing, master leasing, permanent housing placement, housing information, supportive services, resource identification and technical assistance.

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

The State estimates over 5 year period that it will provide affordable housing to 1,741 extremely low-income, low-income, and moderate income families. The State estimates that over the course of the five year planning period, 388 households will be extremely low-income, 398 will be low-income and 955 will be moderate-income.

HTF funds will be allocated in 2016 and estimates the same amount for the remaining period covered in this Plan.

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

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

Not Applicable

**Activities to Increase Resident Involvements**

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

N/A

**Plan to remove the ‘troubled’ designation**

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

### **Barriers to Affordable Housing**

The 2015 Housing and Community Development Survey asked respondents to rate various factors that act as barriers to the development or preservation of affordable housing in Mississippi. The most common responses include the cost of land or lot, Not In My Back Yard (NIMBY) mentality, cost of materials, cost of labor and lack of affordable housing development policies. This is shown in Table IV.15.

In addition, 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.

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.Â This concept could positively affect the quality of life leading to productive households, less crime and a break in the low-income cycle.

### **Strategy to Remove or Ameliorate the Barriers to Affordable Housing**

While the State recognizing that many factors impact the need to remove barriers to affordable housing, most of the barriers stem from things outside the control of the State, such as the cost of land and materials. Nonetheless, the State will encourage the development of affordable housing through the use of funding to promote housing options. The State will continue to utilize tax incentives for homeowners. The State will also continue to encourage communities to allow more affordable housing options, including manufactured housing.

### **Fair Housing**

In the Fair Housing Act, it is a policy of the United States to prohibit any person from discriminating in the sale or rental of housing, the financing of housing, or the provision of brokerage services, including in any way making unavailable or denying a dwelling to any person, because of race, color, religion, sex, national origin, handicap, or familial status.

According to HUD, impediments to fair housing choice include actions or omissions in the state that constitute violations of the Fair Housing Act. Further, impediments mean actions or omissions that are counter-productive to fair housing choice or that have the effect of restricting housing opportunities based on protected classes.

In accordance with the applicable statutes and regulations governing the consolidated plan, the MDA certifies that they will affirmatively further fair housing. In 2014, the Mississippi Development Authority conducted an AI within the state. 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. A summary of the most recent AI is noted below.

### **AI Purpose and Process**

As a requirement of receiving funds under the Community Development Block Grant (CDBG), the HOME Investment Partnerships (HOME), and the Emergency Solutions Grant (ESG), entitlement jurisdictions must submit certification of affirmatively furthering fair housing to the U.S. Department of Housing and Urban Development (HUD). This certification has three elements:

1. Complete an Analysis of Impediments to Fair Housing Choice (AI),
2. Take actions to overcome the effects of any impediments identified, and
3. Maintain records reflecting the actions taken in response to the analysis.

In the *Fair Housing Planning Guide*, page 2-8, HUD provides a definition of impediments to fair housing choice 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 choices [and]
- Any actions, omissions, or decisions which have [this] effect.

The list of protected classes included in the above definition is drawn from the federal Fair Housing Act, which was first enacted in 1968. However, state and local governments may enact fair housing laws that extend protection to other groups, and the AI is expected to address housing choice for these additional protected classes as well.

The AI process involves a thorough examination of a variety of sources related to housing, the fair housing delivery system, and housing transactions, particularly for persons who are protected under fair housing law.

The development of an AI also includes public input and review via direct contact with stakeholders, public meetings to collect input from citizens and interested parties, distribution of draft reports for citizen review, and formal presentations of findings and impediments, along with actions to overcome the identified impediments.

### **Private Sector Impediments, Suggested Actions, and Measurable Objectives**

**Impediment 1: More frequent denial of home purchase loans to black, Hispanic, and female applicants:** The perception that black, Hispanic, and female applicants found it more difficult to secure a home loan was cited by a number of survey respondents. This impression was shared by participants in fair housing forum discussion, and the perception was borne out in an analysis of home loan denials in non-entitlement areas of the state. Just over 30 percent of loan applications were denied to all applicants, but when those applicants were black the denial rate climbed to 45.2 percent. Hispanic applicants were denied 34.6 percent of the time, compared to a 28.4 percent denial rate for non-Hispanic applicants. Likewise, 36.1 percent of home loan applications from female applicants were denied, while 26.6 of applications from male applicants were denied.

**Action 1.1:** Educate buyers through credit counseling and home purchase training

**Measurable Objective 1.1:** Number of outreach and education activities conducted

**Impediment 2: Predatory style lending falls more heavily on black borrowers:** This impediment was identified in review of home loan data collected under the Home Mortgage Disclosure Act and in results of the 2014 Fair Housing Survey. Predatory style lending refers to loans with high annual percentage rates (HALs).[1] While 24.7 percent of those who took out a home loan were issued a loan that was predatory in nature, the percentages of HALs to black and Hispanic borrowers were 38.7 and 27.3 percent, respectively.

*Action 2.1:* Educate buyers through credit counseling and home purchase training

*Measurable Objective 2.1:* Increase number of outreach and education activities conducted

**Impediment 3: Discriminatory terms and conditions and refusal to rent:** This impediment was identified through review of the results of the fair housing survey, the fair housing forum discussion in Hattiesburg, and fair housing studies profiled in the literature review. Perception of discriminatory refusal to rent was relatively common among survey respondents, who cited race as the basis for this perceived discrimination. In addition, discrimination was identified as more common in the rental industry during the fair housing forum in Hattiesburg, and national fair housing studies focus on the persistence of discrimination in the rental housing industry.

*Action 3.1:* Enhance testing and enforcement activities and document the outcomes of enforcement actions

*Measurable Objective 3.1:* Increase number of testing and enforcement activities conducted

*Action 3.2:* Continue to educate landlords and property management companies about fair housing law

*Measurable Objective 3.2:* Increase number of outreach and education activities conducted

*Action 3.3:* Continue to educate housing consumers in fair housing rights

*Measurable Objective 3.3:* Increase number of outreach and education activities conducted

#### **Private Sector Impediment 4**

**Impediment 4: Failure to make reasonable accommodation or modification:** Discrimination on the basis of disability was one of the most common complaints that HUD received from Mississippi from 2004 through the beginning of 2014, and the refusal on the part of housing providers to make a reasonable accommodation for residents with disabilities was a relatively common accusation. Fair housing forum discussions turned at points to the difficulties that persons with disabilities face in convincing landlords to allow reasonable modifications or in finding accessible apartments, as well as to the difficulties that those in construction and property management face in interpreting accessibility



requirements. These concerns were also reflected in commentary submitted with the fair housing survey. Finally, two of the six DOJ complaints filed against Mississippi housing providers in the last five years alleged discrimination on the basis of disability.

*Action 4.1:* Enhance testing and enforcement activities and document the outcomes of enforcement actions

*Measurable Objective 4.1:* Increase number of testing and enforcement activities conducted

*Action 4.2:* Educate housing providers about requirements for reasonable accommodation or modification

*Measurable Objective 4.2:* Increase number of training sessions conducted

*Action 4.3:* Conduct audit testing on newly constructed residential units

*Measurable Objective 4.3:* Number of audit tests completed

#### **Public Sector Impediments, Suggested Actions, and Measurable Objectives**

***Impediment 1: Insufficient understanding of fair housing laws:*** This impediment was identified through a review of the fair housing survey and the minutes taken at the four fair housing forums. Survey respondents and forum participants alike continually cited a need for more education of fair housing law and policies, as well as the types of actions that could constitute unlawful violations of the Fair Housing Act. In addition, results from the fair housing survey indicate some confusion among respondents on several matters relating to fair housing policy, including the extent of protections offered under the Fair Housing Act. Finally, nearly a quarter of fair housing survey respondents who reported their level of awareness of fair housing laws professed to know “very little” about such laws.

*Action 1.1:* Conduct outreach and education to the public for several perspectives related to fair housing

*Measurable Objective 1.1:* The number of outreach and education actions taken in regard to the value of having housing available to all income groups in the state, thereby encouraging neighborhoods to be more willing to accept assisted housing facilities

*Measurable Objective 1.2:* Participate in sponsorship or co-sponsorship of public meetings during April, Fair Housing Month

*Measurable Objective 1.3:* Request on a periodic basis fair housing complaint data from the Mississippi Center for Justice and HUD and publish this information to teach others about fair housing

**Impediment 2: Insufficient fair housing testing and enforcement in non-entitlement areas of**

**Mississippi:** This impediment was identified in the results of the 2014 Fair Housing Survey. Of those who answered the survey question concerning awareness of fair housing testing, only about a fifth were aware of any such testing. Furthermore, a majority of respondents who registered their opinion on current levels of fair housing testing thought that they were insufficient.

*Action 2.1:* Initiate an inventory of Fair Housing Initiative Program (FHIP) grantees or prospective grantees in Mississippi

*Measurable Objective 2.1:* Compile the inventory

*Measurable Objective 2.2:* Conduct outreach and exploratory discussions with FHIP entities who might be able to perform testing and enforcement activities in the State

*Action 2.2:* Number of contacts made with FHIP entities

**Public Sector Impediment 3-4**

**Impediment 3: Fair Housing Infrastructure largely lacking:** This impediment was identified through review of the fair housing structure as well as the minutes from the Hattiesburg Fair Housing Forum. There is no state level agency that is charged with enforcing fair housing law in the state, just as there is no fair housing statute at the state level. The lack of such an agency, and the difficulties this presents for affirmatively furthering fair housing, were a dominant theme in the Hattiesburg Fair Housing Forum.

*Action 3.1:* Initiate an inventory of Fair Housing Initiative Program (FHIP) grantees or prospective grantees in Mississippi

*Measurable Objective 3.1:* Compile the inventory

*Measurable Objective 3.2:* Conduct outreach and exploratory discussions with FHIP entities who might be able to work in Mississippi

*Action 3.2:* Number of contacts made with FHIP entities

**Impediment 4: Lack of understanding of the fair housing duties:** Just as housing consumers are often unaware and uninformed of their rights under the Fair Housing Act, housing providers can be unaware of their responsibilities under the Act. This lack of awareness often manifests itself as an unwillingness to make reasonable accommodations for residents with disabilities, though it can appear in other actions and omissions on the part of housing providers. The presence of this impediment was identified through review of the minutes of the fair housing forum and the results of the fair housing survey.

*Action 4.1:* Promote the Analysis of Impediments and Fair Housing Action Plans during Fair Housing Month in April

*Measurable Objective 4.1:* Actions taken to promote fair housing month and the Analysis of Impediments to Fair Housing Choice

*Action 4.2:* Hold quarterly meetings to promote public understanding of fair housing, affirmatively furthering fair housing, and key issues in lending

*Measurable Objective 4.1:* Number of meetings held

## **Public Sector Impediment 5**

***Impediment 5: Overconcentration of vouchers, assisted housing, and lower-income housing in selected areas of the State.*** Geographic maps prepared that show the geographic dispersion of such housing is concentrated in selected non-entitlement areas of the State. Further analysis demonstrates that there is some correlation between locations of such housing and concentrations of poverty.

*Action 5.1:* Add additional criteria to assisted housing location and other investment decisions

*Measurable Objective 5.1:* Determine the additional criteria, such as concentration of poverty or concentration of racial or ethnic minority, and incorporate this in the decision process

*Measurable Objective 5.2:* Evaluate the implications of redevelopment and other investments in areas with high rates of poverty and/or higher concentrations of racial and ethnic minorities

*Action 5.2:* Facilitate the creation of certification classes for a small set of voucher holders so that they may qualify for enhanced value vouchers, a voucher that pays slightly higher than other vouchers

*Measurable Objective 5.2:* Facilitate education of prospective landlords about the qualities of certified holders of Housing Choice Voucher tenants

*Action 5.3:* Increase voucher use in moderate income neighborhoods

*Measurable Objective 5.3:* Facilitate education of prospective landlords about the qualities of Housing Choice Voucher

*Action 5.4:* In concert with Mississippi PHAs, open dialogue with HUD concerning elements of PHA operational and program requirements that may contribute to over-concentrations of assisted units in areas with high poverty rates and high concentrations of racial and ethnic minorities

*Measurable Objective 5.4:* Number of attempts to open dialogue, notes and recordings of meetings, recordings and notes about which changes can effect positive change to affirmatively further fair housing

## **SP-60 Homelessness Strategy – 91.315(d)**

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

Mississippi Home Corporation administers the Emergency Solutions Grant Program. ESG funds will be continued to be used by service providers to reach out to homeless persons throughout the state. This includes efforts to evaluate needs and match appropriate services with homeless persons, using a coordinated assessment system.

### **Addressing the emergency and transitional housing needs of homeless persons**

The ESG Program has funded Emergency Shelter and the three (3) Continuum of Care programs which provides emergency shelter, rapid rehousing, homeless prevention activities. The activities are short and medium-term shelter and supportive services to homeless individuals and families while affordable, suitable permanent housing is found. Feedback from the public hearings and the annual application workshop over the past two years indicates that the State should continue the fund Operation and Maintenance cost for emergency shelters.

**Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.**

The ESG program funds rapid rehousing and homeless prevention programs providing short and medium-term rental assistance and supportive services to individuals and families that are at risk of homelessness. Though these funds are awarded for access to clients, maintaining affordable, suitable permanent housing is difficult for this population, due to long-term drug use. The ESG program work to provide outreach and referrals for homeless veterans, those chronically homeless and persons with AIDS.

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

The ESG program has work to provide existing emergency shelters and/or other non-profit organizations awards that will make referral services for low-income individuals and families for services to avoid them from becoming homeless. ESG funds are not awarded to public or private agencies that

address housing, health and social services, shelter case management continue the outreach for extremely low- income individuals and families.

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

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

#### **STATE OF MISSISSIPPI LAW AND REGULATION FOR LEAD-BASED PAINT ACTIVITIES**

Pursuant to the authority granted by the Lead-Based Paint Activity Accreditation and Certification Act, Miss. Code 49-17-501 through 49-17-531, the Mississippi Department of Environmental Quality has created regulations containing 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. The January 1998 Regulation stipulates that no person may engage in lead-based paint activities in target housing or child-occupied facilities as an inspector, risk assessor, project designer, supervisor, worker, or firm on or after August 31, 1998, unless that party has a current certificate issued by the Commission to so engage as such in lead-based paint activities. These regulations do not require the performance of lead-based paint activities or the mandatory abatement of lead-based paint but establish requirements and procedures to follow when lead-based paint activities are performed.

For rehabilitation activities meeting a certain threshold, not including demolition, the regulations require that the Department of Environmental Quality (DEQ) be notified in writing on a form provided by the Department of any lead-based paint abatement activity in target housing or child-occupied facility no less than six (6) working days prior to commencement of the activity. Abatement notifications involving one or more units at the same address may be submitted on a single notification form. A Lead Abatement Notification Fee shall be remitted to DEQ on each individual and separate residential dwelling or multi-family dwelling at the same address to be abated.

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

The Mississippi Development Authority has issued a Lead-Based Paint Policy Statement to all HOME, CDBG, HOPWA and ESG Grantees.

All HOME Rehabilitation projects will be remediated. All CHDO substantial rehabilitation activities will remediate lead base hazards. Mississippi Department of Health has implemented a lead based remediation grants in certain areas of the state.



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

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

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.

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

The State will use funds to promote job creation and economic development. Part of CDBG funding is designated to be used to economic development activities to create jobs made available to at least 51 percent low and moderate income persons.



## **SP-80 Monitoring – 91.330**

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

All CDBG and HOME projects will be monitored according to the program regulations and requirements, at least once annually. This process may be conducted by performing a desk monitoring on the progress of the project. All final monitoring on-site visits are conducted upon completion of construction activities and prior to final close-out of the project.

All ESG projects will be monitored according to the program regulations and requirements. This process may be conducted by performing a desk monitoring on the progress of the project. All final monitoring on-site visits are conducted upon completion of program expenditures.

## Expected Resources

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

#### Introduction

The annual allocation estimates are shown below based on HUD's published formula allocation amounts. Funds to be used for administrative expenditures and program uses of funds as listed below.

#### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	23,051,271	650,000	750,000	24,451,271	0	2015 Allocation is based on HUD's published formula allocation amounts. Uses of funds do not include Public Services and/or Housing

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	6,567,447	0	0	6,567,447	0	2015 Allocation is based on HUD's published formula allocation amounts. Uses of funds do not include TBRA
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	988,917	0	0	988,917	0	2015 Allocation is based on HUD's published formula allocation amounts.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	2,247,444	0	0	2,247,444	0	2015 Allocation is based on HUD's published formula allocation amounts. Uses of funds do not include Conversion and rehab for transitional housing
Housing Trust Fund	public - federal	Multifamily rental new construction Multifamily rental rehab	0	0	0	0	12,000,000	It has been estimated that each State will receive at least \$3,000,000 in allocation for the Housing Trust Fund.

**Table 56 - Expected Resources – Priority Table**

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

Community Development Block Grant (CDBG)- Local units of government will provide matching funds for the public facilities projects and economic development projects. On economic development projects, tier 1 and 2 counties are required to provide a 10% match and tier 3 counties are required to make best offer up to 10% match. For public facilities projects, local units of government with 3,500 or greater population may provide a match to increase their funding chances in the competitive process. CDBG State Administration will be up to 3% of the allocation plus the first \$100,000 or \$780,000 Federal funds. State of Mississippi will provide 1:1 match for State Administration except for the

first \$100,000 Federal Funds. HOME Investment Partnerships Program Grant (HOME)- Due to fiscal distress, HUD exempts the matching requirement for the State of Mississippi. HUD's exemptions are listed on the website:

[http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/comm\\_planning/affordablehousing/programs/home/match/2012](http://portal.hud.gov/hudportal/HUD?src=/program_offices/comm_planning/affordablehousing/programs/home/match/2012)">[http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/comm\\_planning/affordablehousing/programs/home/match/2012](http://portal.hud.gov/hudportal/HUD?src=/program_offices/comm_planning/affordablehousing/programs/home/match/2012).

Potential buyers must qualify for a mortgage and HOME funding will be used for down payment assistance and closing costs. HOME State Administration will be up to 10% of the allocation or \$700,000. Emergency Solutions Grant (ESG)- Sub recipients will provide the dollar for dollar match funds. The matching funds will be shown at the time of application. ESG State Administration will be up to 7.5 of the allocation or \$150,000. The Mississippi Home Corporation will use up to 3% of the allocation or \$28,904 HOPWA funds for State Administration.

Mississippi Home Corporation administers Low-Income Housing Tax Credits and the Housing Trust Fund for the State of Mississippi. HOME funds will be used as "gap financing" for LIHTC projects. According to the State of MS HTF Allocation Plan, HTF funds will also be provided as "gap financing" for 4% Tax Exempt Bonds administered by MHC. Due to the allocation received and the estimated number of units this funding will put in service, a substantial amount of leverage from other sources will be required.

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

Not applicable.

## **Discussion**

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

The NHTF is a block grant to the states, the District of Columbia, Puerto Rico, and the U.S. territories. The purpose of the NHTF is to increase and preserve the supply of housing, principally rental housing for extremely low income households. The U.S. Department of Housing and Urban Development (HUD) will administer the NHTF and in 2010 HUD issued proposed regulations to implement the NHTF. The proposed regulations can be found at: <http://www.gpo.gov/fdsys/pkg/FR-2010-10-29/pdf/2010-27069.pdf>. Final regulations are expected in early 2015.

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

MHC on behalf of the State of Mississippi has submitted the HTF Allocation Plan to HUD. The Allocation Plan indicates 1) how MHC will allot the HTF dollars 2) how HTF dollars will be distributed by the MHC based on the priority housing needs in the Consolidated Plan.

## Annual Goals and Objectives

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

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Promote New Construction/ Substantial Rehab w/HTF	2015	2019	Affordable Housing	Statewide	Low-income owner households Low-income renter households to include HTF	HOME: \$1,990,000	Rental units constructed: 44 Household Housing Unit Homeowner Housing Added: 2 Household Housing Unit
2	Preserve housing stock through rehabilitation	2015	2019	Affordable Housing	Statewide	Low-income owner households	HOME: \$3,427,477	Homeowner Housing Rehabilitated: 58 Household Housing Unit
3	Promote Homeownership for Disabled households	2015	2019	Affordable Housing	Statewide	Low-income owner households Persons with Disabilities	HOME: \$450,000	Direct Financial Assistance to Homebuyers: 70 Households Assisted
4	Encourage Economic Development	2015	2019	Non-Housing Community Development	Statewide Non- Entitlement Entities	Retain, expand, attract businesses	CDBG: \$11,000,000	Jobs created/retained: 620 Jobs
5	Improve public facilities	2015	2019	Non-Housing Community Development	Statewide Non- Entitlement Entities	Public facilities	CDBG: \$11,291,271	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 77500 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Provide for Emergency Shelters	2015	2019	Homeless	Statewide	Homelessness	ESG: \$900,000	Homelessness Prevention: 3650 Persons Assisted
7	Provide Rapid Re-housing Assistance for homeless	2015	2019	Homeless	Statewide	Homelessness	ESG: \$640,000	Tenant-based rental assistance / Rapid Rehousing: 250 Households Assisted
8	Enhance Homeless prevention and HMIS	2015	2019	Homeless	Statewide	Homelessness	ESG: \$557,444	Homelessness Prevention: 100 Persons Assisted
9	Enhance housing and services for persons with HIV	2015	2019	Non-Homeless Special Needs	Statewide	Special needs, including persons with HIV/AIDS	HOPWA: \$840,579	Homelessness Prevention: 300 Persons Assisted HIV/AIDS Housing Operations: 405 Household Housing Unit

**Table 57 – Goals Summary**

## Goal Descriptions

1	Goal Name	Promote New Construction/ Substantial Rehab w/HTF
	Goal Description	
2	Goal Name	Preserve housing stock through rehabilitation
	Goal Description	
3	Goal Name	Promote Homeownership for Disabled households
	Goal Description	
4	Goal Name	Encourage Economic Development
	Goal Description	



5	Goal Name	Improve public facilities
	Goal Description	
6	Goal Name	Provide for Emergency Shelters
	Goal Description	
7	Goal Name	Provide Rapid Re-housing Assistance for homeless
	Goal Description	
8	Goal Name	Enhance Homeless prevention and HMIS
	Goal Description	
9	Goal Name	Enhance housing and services for persons with HIV
	Goal Description	

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

### Introduction:

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

### Funding Allocation Priorities

	Promote New Construction/ Substantial Rehab w/HTF (%)	Preserve housing stock through rehabilitation (%)	Promote Homeownership for Disabled households (%)	Encourage Economic Development (%)	Improve public facilities (%)	Provide for Emergency Shelters (%)	Provide Rapid Re-housing Assistance for homeless (%)	Enhance Homeless prevention and HMIS (%)	Enhance housing and services for persons with HIV (%)	Total (%)
CDBG	0	0	0	0	0	0	0	0	0	0
HOPWA	0	0	0	0	0	0	0	0	0	0
ESG	0	0	0	0	0	0	0	0	0	0

Table 58 – Funding Allocation Priorities

### Reason for Allocation Priorities

The State of Mississippi's Five-Year Consolidated Plan identified the State's housing priority needs as meeting the needs of low income rental and owner households through homeownership opportunities, homeowner rehabilitation, and rental development/substantial rehabilitation. Rental development/substantial rehabilitation activities will be funded through the CHDO set-aside or Low Income Housing Tax Credit (LIHTC) program. The state also prioritized addressing homelessness in the State and developing strategies to end chronic homelessness. In the Five-Year Consolidated Plan, the State identified Mississippi's non-housing priorities as economic opportunities and improving public facilities. The priority of expanding economic opportunities includes increasing the number of available jobs through economic development grants. In the Consolidated Plan, the State estimated the needs of the special needs groups in Mississippi. While there are estimates of each of

these groups, the data available and duplicate counting problems limit the accuracy of those numbers. These groups include: persons with HIV/AIDS and their families; persons with mental illness; children with severe emotional and mental problems or drug/alcohol problems; persons with drug/alcohol abuse problems; persons with developmental disabilities; elderly persons; persons with disabilities; and people with all types of disabilities as defined by the Americans with Disabilities Act.

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

The State identified low income owner-occupied households as a priority for the State due to the number of households with housing problems. In many cases, with down payment and closing cost assistance, homeownership can become attainable and affordable. MHC expects to better assist low income families with homeownership through the Disabled Housing Initiative and products offered by Mississippi Home Corporation. In the Consolidated Plan, very-low-income and low-income households were identified as having the greatest need for homeowner rehabilitation. Many homeowners have difficulty maintaining their homes due to inadequate income. Aging and poor structural quality of housing affects all homeowners, but it places a special burden on the elderly and the very low-income. MHC expects to assist a number of communities by the rehabilitation or reconstruction of homes for the very-low-income and low income households, through a competitive application process. The State also identified affordable renter-occupied households as a high priority need in the Consolidated Plan. The avenues in which need can be addressed are through the CHDO set-aside and Low Income Housing Tax Credit projects. The State has identified one priority to target for reducing homelessness and ending chronic homelessness. The State will use a competitive application process for eligible local units of governments and local existing non-profit homeless shelters for maintaining these shelters by the use of funds for operation, maintenance expenses and essential services. As a high priority, the State will utilize the new ESG funds for rapidly re-housing individuals and assisting families to achieve housing stability. The State identifies housing priorities in the Consolidated Plan and addresses these needs through activities eligible in the four programs. The State identified in the Consolidated Plan expanding economic opportunities as a priority need which includes increasing the number of available jobs through economic development grants. The majority of job opportunities will be made available to persons of low- and moderate-income. The priority to update public facilities such as clean water, proper treatment of wastewater, roads accessible for emergency and normal travel, and addressing emergency situations that cause a threat to the health and general welfare of the citizens. The State seeks to enhance the health, safety and welfare of its citizens. In doing so, the State 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. The Mississippi Home Corporation (MHC) is the agency responsible for administering the HOPWA Program. The AIDS Services Coalition, located in Hattiesburg, MS, provides housing assistance on a statewide basis to persons with AIDS. These funds provide assistance to persons regardless of their need for medical services at home.

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

### Introduction:

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

### Distribution Methods

Table 59 - Distribution Methods by State Program

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

<p><b>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</b></p>	<p>Public Facilities - The State has designed specific selection criteria that will objectively rate Public Facilities Applications. The State will rate all applications and assign points to each rating criterion based on the data provided in the application. Funding decisions are based on the scores attained; applicants with the highest score will be funded until funds are exhausted. In the event of a tie, applications will be prioritized in the order of highest percent of low-and moderate- income beneficiaries. The rating factors for the FY 2015 Public Facilities Applications are as follows: (1) Low/Moderate Income Benefit, (2) Documented Need for the Project, (3) Priority Category of Activities, (4) Financial Participation, (5) Non-Funded Bonus Points, (6) Meeting Past MBE/WBE Objectives, (7) Cost Benefit, (8) Timely Completion, (9) Gap Counties, (10) Presentation of Application and (11) Asset mapping.</p> <p>Economic Development - Based on MDA's project review process, the local unit of government seeking Economic Development funding must first submit a project proposal. Based upon an initial review of the proposal, MDA may require a meeting with relevant parties to discuss the project. Then, MDA may issue a letter inviting a CDBG Economic Development application. The local unit of government will be given 90 days to submit the application. Applications will be evaluated based on the following: (1) Eligibility and project readiness, (2) Local financial commitment, (3) Business investment, (4) Wages paid and benefits offered and (5) Company's financial condition</p> <p>Public Facilities Emergency - requirements for funding consideration include the following: (1) The problem (or threat) must be an eligible community development need that has a particular urgency because existing conditions pose a serious and immediate threat to the health and welfare of the community, (2) The situation, if not addressed, must be a permanent threat to public health or welfare, (3) The recipient is unable to finance the activity on its own and other sources of funding are not available to carry out the needs of the project, including a copy of the applicant's latest budget, (4) The situation addressed by the applicant must be unanticipated and beyond the control of the local government, (5) The application must include documentation on the beneficiaries, including low- and moderate-income persons and (6) The application must include documentation that the emergency occurred or was discovered within the last 18 months</p>
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<p><b>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</b></p>	<p>Applicants received applications manuals, forms, policies at the CDBG Application and Implementation Workshops. Applications and forms are available for download from Mississippi Development Authority website:<a href="http://www.mississippi.org/csd">www.mississippi.org/csd</a></p>
<p><b>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</b></p>	<p>Not applicable</p>
<p><b>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</b></p>	<p>Not applicable</p>

	<b>Describe how resources will be allocated among funding categories.</b>	<p>Resources will be allocated as follows:</p> <p>Public Facilities: \$11,291,271</p> <p>---Regular Government \$5,000,000</p> <p>---Small Government \$6,291,271</p> <p>Economic Development \$11,000,000</p> <p>State Administration \$760,000</p>
	<b>Describe threshold factors and grant size limits.</b>	<p>Applicants must have no open Public Facilities, Emergency/Urgent Needs, or Self-Help Grants and have no unresolved audit or monitoring findings. In addition, if a community has ANY CSD concerns that have not been resolved, then CSD may not review the 2015 Public Facilities Application and the application may be disqualified from consideration in funding. This includes, but is not limited to, delinquent loan payments, failing to submit required reports, etc. The applicant must also be in compliance with the audit requirements of Title 2 200.501. If an application is not completely filled out, it will not be reviewed and will not be eligible for funding. MDA staff will not add information that has been left off the application.</p> <p>Minimum grant size is \$100,000; maximum is \$600,000 for Regular Government competition and \$450,000 for the Small Government competition. Small Governments are those with a population of 3,500 or less.</p>
	<b>What are the outcome measures expected as a result of the method of distribution?</b>	CDBG outcome is to provide economic opportunities and create a suitable living environment through accessibility and sustainability. These funds will be used to benefit persons of at least 51% low and moderate income persons.
<b>2</b>	<b>State Program Name:</b>	Emergency Solutions Grant Program
	<b>Funding Sources:</b>	ESG



<p><b>Describe the state program addressed by the Method of Distribution.</b></p>	<p>The Emergency Solutions Grants (ESG) Program will be made available by the McKinney-Vento Act, as amended by the HEARTH Act. ESG Program funds will be made available to eligible applicants to assist in street outreach, emergency shelters, rapid re-housing of homelessness individuals and families, homeless prevention activities and HMIS activities. The ESG allocation will be distributed statewide using a competitive process to the three Mississippi Continuum of Care organizations, non-profit homeless service provider organizations (including faith based) and eligible local units of government. HUD strongly encourages each State to give high priority of its allocation to rapidly re-house individuals and families to move into and achieve housing stability and prevent homelessness. MHC will budget the required allocation of ESG funds to the rapid re- housing / prevention activity categories.</p>
<p><b>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</b></p>	<p>Award for sub-recipients will be the following criteria:</p> <ol style="list-style-type: none"> <li>1. Non-profit organizations must have been operating and existing as a homeless shelter for one-year prior to submitting an application for funding which will show capacity.</li> <li>2. Non-profit organizations must submit a Resolution from the local unit of government authorizing approving the submission of their ESG application.</li> <li>3. Must show proof at application of documentation and source of dollar for dollar match funds.</li> <li>4. Applicants must demonstrate through experience the ability to provide rapid rehousing and homelessness prevention services to participants within their service areas.</li> </ol>
<p><b>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</b></p>	<p>Not applicable</p>

<p><b>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</b></p>	<p>ESG funds will be distributed statewide on a competitive bases to eligible local units of government that operate existing homeless shelters and private non-profit organizations that demonstrate the capacity to provide homelessness prevention and rapid rehousing assistance. The three Continuums of Care (Mississippi United to End Homelessness, Open Doors Homeless Coalition, Central Mississippi CoC Agency, formerly known as Partners to End Homelessness Inc.) and their member homelessness services provider organizations (to include faith based organizations), are eligible to submit applications in the ESG program. Local units of government are not eligible to submit applications on behalf of non-profit agencies.</p>
<p><b>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</b></p>	<p>Not applicable</p>

<p><b>Describe how resources will be allocated among funding categories.</b></p>	<p>ESG funds are allocated among funding categories based on the rules and regulations set forth in the Federal Register Interim rule, December 5, 2011 with the 60/40 allocation. Additionally, the State reserves the right to make adjustments to the amount designated for any program category based on the demand created by the applications, and to meet programmatic budgetary requirements. Mississippi Home Corporation will use up to 7.5 % of the ESG allocation or \$150,000 for State Administration.</p> <p>Funding categories:</p> <p>Emergency shelter \$900,000</p> <p>Rapid Re-housing \$640,000</p> <p>Homeless Prevention \$407,444</p> <p>HMIS \$150,000</p> <p>State Administration \$150,000</p>
<p><b>Describe threshold factors and grant size limits.</b></p>	<p>There is no maximum or minimum grant size. The State reserves the right to adjust the amount awarded, based on the amount of funds available and on the demand created by the applications submitted and previous experience. Applicants will not be able to apply for more than 60% of their request in the combination of street outreach and/or emergency shelter categories. Consequently, 40% or more of each applicant's request must be in the combination of rapid re-housing and/or homelessness prevention and/or HMIS categories.</p> <p>Applicants must not have any unresolved audit or monitoring findings. In addition, if a community or organization has any MHC concerns that have not been resolved, MHC may not review the application and the application may be disqualified from consideration in funding. This includes, but is not limited to, failing to submit required reports, etc. Applicants that have demonstrated, through experience, the ability to provide rapid rehousing and homelessness prevention services to program participants within their service areas will be given additional consideration for funding.</p>

	<b>What are the outcome measures expected as a result of the method of distribution?</b>	The method of distribution used will allow opportunity for a cross mixed of homeless service providers and non-profit agencies to meet the need and prevent an individual or household from becoming homeless.
<b>3</b>	<b>State Program Name:</b>	HOME Investment Partnership Program
	<b>Funding Sources:</b>	HOME
	<b>Describe the state program addressed by the Method of Distribution.</b>	The State of Mississippi's HOME Program is governed by 24 CFR Part 92, cross cutting regulations, and Policy Statements. The State of Mississippi provides the required 15% set-aside for CHDO, HOME-Low Income Housing Tax Credit funding, a direct set-aside for disabled families for homebuyer assistance activities through the Institute for Disability Studies HOME Of Your Own Program, and a competitive application process for local units of government for homeowner rehabilitation activities. Throughout the remaining period covered by this Plan, Tenant Based Rental Assistance (TBRA) will be utilized in response to the State of Mississippi's Plan presented to the U. S. Department of Justice. The State of Mississippi's HOME Program administered by Mississippi Home Corporation covers the non-entitlement/consortia areas of the state, except those associated with the Mississippi Health Care Zone Act Initiative.

<p><b>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</b></p>	<p>Criteria used to fund CHDOs is through a proposal process, where the HOME staff will review the structure and capacity of the non-profits staff and board and determine eligibility for certification as a CHDO. Also at the proposal stage, once the non-profit has been determined eligible, the proposed project is reviewed for eligibility, feasibility, and need. Once the proposal has been reviewed and appears to meet the requirements, the non-profit is invited to submit an application that will be reviewed for all regulatory requirements. This is an open process throughout the year, once applications are determined feasible, funding will be recommended.</p> <p>The homebuyer assistance set-aside for disabled individuals or their families will be able to cover the constituents throughout eligible areas in the state. The Institute for Disability Studies specializes in assisting disabled individuals and their families in acquiring homeownership opportunities to fit their needs. For those not ready for homeownership, The Institute counsels individuals/families in preparation for future homeownership opportunities.</p> <p>The FY 2015 amount allocated for homeowner rehabilitation activities will be used to continue funding applications submitted on 12/12/14. The competitive application process for the Homeowner Rehabilitation Program involves a Threshold Review, application review, and a site visit review before making recommendations for funding. The Threshold Review consists of previous projects closed, no unresolved audit or monitoring findings, no unresolved investigations by any state or federal agency as it pertains to any CPD Program, or concerns indicated by any programs administered by the Community Services Division of MHC. Applicants must also be in compliance with the State's Citizen Participation Plan. After satisfactory completion of Threshold Review, the application is reviewed and ranked according to the following rating factors:</p> <p>Previous Funding, Health and Safety Hazards, MBE/WBE, Site Concentration, and County Ranking (Tier One, Tier Two, and Tier Three). These factors may vary year to year as a result of public participation on developing the Annual Action Plans.</p> <p>After review of the applications has been completed, the applications are ranked and site visits are conducted for those that fall within the funding range. The site visits are conducted to verify the points assigned for Health &amp; Safety Hazards and Site Concentration and to review certain original documents on file with the applicant. After site visits are conducted and information verified, funding recommendations are made and the activities are underway.</p>
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<p><b>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</b></p>	<p>Not applicable</p>
<p><b>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</b></p>	<p>Not applicable</p>
<p><b>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</b></p>	<p>Not applicable</p>

<p><b>Describe how resources will be allocated among funding categories.</b></p>	<p>Low Income Housing Tax Credits \$1,000,000</p> <p>Homeowner Rehabilitation \$3,427,477</p> <p>CHDO Set-aside \$990,000</p> <p>CHDO Operating Expenses \$50,000</p> <p>Disabled Housing Initiative \$450,000</p> <p>State Administration \$650,000</p>
<p><b>Describe threshold factors and grant size limits.</b></p>	<p>The Threshold Review consists of previous projects closed, no unresolved audit or monitoring findings, no unresolved investigations by any state or federal agency as it pertains to any CPD Program, or concerns indicated by any programs administered by the MHC. Applicants for the homeowner rehabilitation activity must also be in compliance with the State's Citizen Participation Plan.</p> <p>Homebuyer Assistance grant limit will be based on the need and underwriting of each applicant, not to exceed \$25,000.</p> <p>Homeowner Rehabilitation and CHDO funding will be based on per unit subsidy.</p> <p>Homeownership value limits for Homebuyer Assistance activities are as follows, except as otherwise indicated:</p> <p>Existing Homes - \$135,000*</p> <p>Proposed Construction - \$195,000 (statewide) Exceptions to the Existing Home Limits:</p> <p>Stone County - \$150,000 Forrest County - \$138,000 Lamar County - \$161,000 Perry County - \$138,000 Copiah County - \$143,000 Hinds County - \$143,000</p> <p>Madison County - \$170,000</p> <p>Rankin County - \$145,000</p> <p>DeSoto County - \$141,000 Tunica County - \$143,000</p>

	<b>What are the outcome measures expected as a result of the method of distribution?</b>	<p>The outcome measures for the method of distribution in the three (3) different activities funded by the HOME Program are as follows:</p> <p>CHDO Set-Aside/Low-Income Housing Tax Credits (LIHTC) will provide development or substantial rehabilitation of multi-family rental units and development of single family homeownership units by creating decent housing with improved availability.</p> <p>The homebuyer assistance set-aside will create decent housing with improved affordability for disabled individuals/families.</p> <p>The homeowner rehabilitation program will create decent housing with improved sustainability.</p>
<b>4</b>	<b>State Program Name:</b>	Housing Opportunities for Persons with AIDS (HOPWA)
	<b>Funding Sources:</b>	HOPWA



**Describe the state program addressed by the Method of Distribution.**

As of July 1, 2015, MHC administers the HOPWA Program. HOPWA funds provide services for low-income persons/families with HIV/AIDS to prevent homelessness. Eligible activities are Short-Term Rent, Mortgage and Utility assistance (STRMU), Tenant-Based Rental Assistance (TBRA), Short-Term Supported housing, Master Leasing, Permanent Housing Placement, housing information, supportive services, resource identification, and technical assistance. Additional activities include acquisition, construction, or rehabilitation of structures used for eligible HOPWA activities may be utilized during the period covered by this Consolidated Plan. STRMU provides short-term assistance for 21 wks within 52 wk period to assist eligible households experiencing emergency and/or financial crisis to prevent homelessness and ensure financial/housing stability; TBRA-long-term rental assistance for eligible households experiencing chronic financial crisis(ending chronic housing crisis and ensuring long-term housing stability); Short-term supportive housing-temporary shelters which may include emergency/transitional shelters or hotels to eligible person(s) for up to 60 days; Master leasing-assistance for housing module that may include independent apartments or shared residences. Acquisition, rehabilitation or construction of permanent housing provide resources to develop and operate community residences and other supportive housing for special needs population, which may include single-room occupancy units. All housing must meet local housing codes, quality standards, HUD rent guidelines and Fair Market rent standards; Permanent housing placement-security deposits, 1st month's rent, and utility deposits provided to ensure households have access to permanent housing; Housing information services-counseling, information and referral services to assist eligible persons to locate, acquire, finance and maintain housing; Supportive service activities, i.e., housing related case management ensure clients have supports necessary to access HOPWA and other mainstream housing programs. Case management services will be focused on developing individual housing plans focused on reducing the risks of homelessness, promoting housing stability and increasing access to healthcare and other supports; Resource identification will be used to further establish, coordinate and develop housing assistance resources throughout the state. Prioritize the development of a statewide HIV/AIDS housing plan to identify housing needs to increase housing resources for low-income individuals living with HIV/AIDS. MHC will work with local community-based organizations and consumers in the development of the plan and in implementing the approved statewide strategy, coordinate and collaborate with a vendor to conduct an impact study or needs assessment for housing and provide the agency with data analysis results; Technical assistance and training from HUD and TA providers to ensure that HOPWA activities are prioritized for eligible clients and meet federal policies and regulations.

Consolidated Plan

MISSISSIPPI

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<p><b>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</b></p>	<p>Project sponsors will be selected through Request for Proposal process. The awarded funding is based on Community Based Organizations planning and capacity to provide services to the clients. The proposals should identify the organizations purpose, capacity, operations and budgeting.</p> <p>Proposals should be specific details about CBOs qualifications that demonstrate the organization is proficient to provide services to clients using HOPWA funding.</p>
<p><b>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</b></p>	<p>Not applicable</p>
<p><b>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</b></p>	<p>Not applicable</p>

<b>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</b>	<p>Project sponsors will be selected through Request for Proposal process. The awarded funding is based on Community Based Organizations planning and capacity to provide services to the clients. The proposals should identify the organizations purpose, capacity, operations and budgeting. Proposals should be specific details about CBOs qualifications that demonstrate the organization is proficient to provide services to clients using HOPWA funding.</p>
<b>Describe how resources will be allocated among funding categories.</b>	<p>HOPWA funding allocations will be used to cover Administration Costs, Operational Expenses and Direct Services Delivery, such as STRMU, Short-term supported housing, Master Leasing, TBRA and Permanent Housing Placement.</p>
<b>Describe threshold factors and grant size limits.</b>	<p>The State reserves the right to adjust the amount awarded, based on the amount of funds available and on the demand created by the applications submitted and previous experience of CBOs. There is no minimum award requirement.</p>

<p><b>What are the outcome measures expected as a result of the method of distribution?</b></p>	<p>The method of distribution used will allow the opportunity for a cross mixed of housing service providers and non-profit agencies to meet the need and prevent individuals with HIV/AIDS and their households from becoming homeless.</p> <p>The State has the following goals:</p> <ul style="list-style-type: none"> <li>• Provide STRMU assistance to 100 clients with HIV/AIDS and their family members to reduce the risks of homelessness</li> <li>• Through TBRA, provide 30 clients with on-going financial crisis as measured by high rent burden, chronic lack of income, and other housing related factors</li> <li>• Provide short-term supportive housing to 30 clients for temporary shelters which may include emergency/transitional shelters, or hotel lodging.</li> <li>• Through Master Leasing, provide 6 households with assistance for housing with or without on-site support</li> <li>• Use permanent housing placement to assist 35 clients with assistance to place an individual or households with income or a housing assistance in permanent housing</li> <li>• Provide up to 200 clients with housing information</li> <li>• Supportive services activities, such as housing related case management provided to approximately 200 clients</li> <li>• Resource identification</li> <li>• Technical assistance to ensure HOPWA activities are prioritized for potential eligible clients</li> <li>• Provide supportive housing through acquisition, construction, and/or rehabilitation as needs are assessed</li> </ul>
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**Discussion:**

## AP-35 Projects – (Optional)

### Introduction:

#	Project Name

Table 60 – Project Information

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

**AP-38 Project Summary**  
**Project Summary Information**

**AP-40 Section 108 Loan Guarantee – 91.320(k)(1)(ii)**

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

No

**Available Grant Amounts**

Not Applicable

**Acceptance process of applications**

Not Applicable



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

**Will the state allow units of general local government to carry out community revitalization strategies?**

No

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

Not applicable

## **AP-50 Geographic Distribution – 91.320(f)**

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

Funds are available statewide to eligible entities. CDBG funds are available statewide to eligible non-entitlement entities

### **Geographic Distribution**

<b>Target Area</b>	<b>Percentage of Funds</b>
Statewide	100
Non-Entitlement Entities	100

**Table 61 - Geographic Distribution**

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

No geographic distribution - statewide eligibility to non-entitlements

### **Discussion**

No geographic distribution - statewide eligibility to non-entitlements

## Affordable Housing

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

#### Introduction:

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

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

**Table 62 - One Year Goals for Affordable Housing by Support Requirement**

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
Total	0

**Table 63 - One Year Goals for Affordable Housing by Support Type**

#### Discussion:

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

### **Introduction:**

The State of Mississippi's HOME Programs only involvement in Public Housing may be through tenants who benefit from vouchers and reside in units developed or rehabilitated through HOME CHDO Set-Aside.

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

See above summary

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

See above summary

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

See above summary

### **Discussion:**

See above summary

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

### **Introduction**

Mississippi Home Corporation administers the Emergency Solutions Grant Program statewide.

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

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

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs through private non-profit organizations and the three Continuum of Care and their member homelessness services provider organizations, making ESG funds available. Additionally, local units of government that operate existing homeless shelters are eligible for ESG funds, providing emergency or transitional shelters and homelessness prevention activities to assisting people to quickly regain stability in permanent housing .

#### **Addressing the emergency shelter and transitional housing needs of homeless persons**

The ESG Program has funded thirteen (13) Emergency Shelter and the three (3) Continuum of Care programs which provides emergency shelter, rapid rehousing, homeless prevention activities. The activities are short and medium-term shelter and supportive services to homeless individuals and families while affordable, suitable permanent housing is found. Feedback from the public hearings and the annual application workshop over the past two years indicates that the State should continue to fund Operation and Maintenance cost for emergency shelters. Based on the 2012 ESG funding cycle, the 30% AMI and affordable housing for homeless individuals and families has been very difficult.

#### **Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again**

The ESG program funds rapid rehousing and homeless prevention programs providing short and medium-term rental assistance and supportive services to individuals and families that are at risk of homelessness . Though these funds are awarded for access to clients, maintaining affordable, suitable permanent housing is difficult for this population, due to long-term drug use . The ESG program work to provide outreach and referrals for homeless veterans, those chronically homeless and persons with AIDS.

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

The ESG program has work to provide existing emergency shelters and/or other non-profit organizations awards that will make referral services for low-income individuals and families for services to avoid them from becoming homeless. ESG funds are not awarded to public or private agencies that address housing, health and social services, shelter case management continue the outreach for extremely low- income individuals and families.

## **Discussion**

**AP-70 HOPWA Goals – 91.320(k)(4)**

One year goals for the number of households to be provided housing through the use of HOPWA for:	
Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family	100
Tenant-based rental assistance	30
Units provided in permanent housing facilities developed, leased, or operated with HOPWA funds	35
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds	30
Total	195

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

### **Introduction:**

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

While the State recognizing that many factors impact the need to remove barriers to affordable housing, most of the barriers stem from things outside the control of the State, such as the cost of land and materials. Nonetheless, the State will encourage the development of affordable housing through the use of funding to promote housing options. The State will continue to utilize tax incentives for homeowners. The State will also continue to encourage communities to allow more affordable housing options, including manufactured housing.

### **Discussion:**



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

### **Introduction:**

The State has the below plans to address lead based paint hazards and actions to address the number of poverty-level families.

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

The main obstacle in meeting underserved needs is the availability of funding. While the State will continue to seek additional funding opportunities, this limits the ability of the State to meet all underserved needs in the state.

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

The State plans to continue to allocate HOME funds to the HOME of Your Own Program for homeownership opportunities for disabled individuals/families of Mississippi by providing homebuyer assistance funding to very low and low income families.

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

#### **STATE OF MISSISSIPPI LAW AND REGULATION FOR LEAD-BASED PAINT ACTIVITIES**

Pursuant to the authority granted by the Lead-Based Paint Activity Accreditation and Certification Act, Miss. Code 49-17-501 through 49-17-531, the Mississippi Department of Environmental Quality has created regulations containing 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. The January 1998 Regulation stipulates that no person may engage in lead-based paint activities in target housing or child-occupied facilities as an inspector, risk assessor, project designer, supervisor, worker, or firm on or after August 31, 1998, unless that party has a current certificate issued by the Commission to so engage as such in lead-based paint activities. These regulations do not require the performance of lead-based paint activities or the mandatory abatement of lead-based paint but establish requirements and procedures to follow when lead-based paint activities are performed.

The regulations require that the Department of Environmental Quality (DEQ) be notified in writing on a form provided by the Department of any lead-based paint abatement activity in target housing or child-occupied facility no less than six (6) working days prior to commencement of the activity. Abatement notifications involving one or more units at the same address may be submitted on a single notification form. A Lead Abatement Notification Fee shall be remitted to DEQ on each individual and separate residential dwelling or multi-family dwelling at the same address to be abated.

The Mississippi Development Authority has issued a Lead-Based Paint Policy Statement to all HOME, CDBG, HOPWA and ESG Grantees.

All Home Rehabilitation projects will be remediated. All CHDO substantial rehabilitation activities will remediate lead base hazards. Mississippi Department of Health has implement a lead based remediation grants in certain areas of the state.

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

CDBG may provide funding for economic development activities to create jobs made available to at least 51% low and moderate income persons. This will help reduce the number of poverty-level families by providing economic opportunities and encouraging economic self-sufficiency.

### **Actions planned to develop institutional structure**

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

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

Mississippi Home Corporation will continue to enhance the relationship that has been developed with the University of Southern Mississippi's Institute for Disability Studies in providing HOME funding for homebuyer assistance activities. The coordination extends beyond this to also include social service agencies, counselors, realtors, lenders, and other government agencies. In the homeowner rehabilitation category, coordination between the Mississippi Department of Health and local units of government must be enhanced to provide the adequate disposal system for homeowners as required by State Law.

### **Discussion:**

## Program Specific Requirements

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

#### Introduction:

#### Community Development Block Grant Program (CDBG)

##### Reference 24 CFR 91.320(k)(1)

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	650,000
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
<b>Total Program Income:</b>	<b>650,000</b>

#### Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	98.00%

#### HOME Investment Partnership Program (HOME)

##### Reference 24 CFR 91.320(k)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

N/A

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

Please refer to the attached document.

The “recapture” requirement has been imposed by MHC on HOME homebuyer assistance activities. A Deed Restriction is the instrument used to enforce this provision. The period of affordability is dependent on the amount of HOME assistance received. In the event the home is sold, the homeowner is credited a pro rata share of the HOME assistance based on the amount of time the home was occupied as the owners principal residence. Closing attorney’s contact MHC for the calculation of the amount required to be recaptured and that information is sent via email or fax to the attorney.

Cash-out refinances are not allowed unless the pro rata portion of the HOME funds are repaid based on the amount of time from which assistance was received to when the refinance transaction takes place.

Refinances for lesser term and/or rate is allowed with the Deed Restriction still enforced on the new transaction.

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

“Use of HOME affordable .....

Homeownership value limits for Homebuyer Assistance activities are as follows, except as otherwise indicated:

Existing Homes - \$135,000\*

Proposed Construction - \$195,000 (statewide) Exceptions to the Existing Home Limits:

Stone County - \$150,000 Forrest County - \$138,000 Lamar County - \$161,000 Perry County - \$138,000 Copiah County - \$143,000 Hinds County - \$143,000

Madison County - \$170,000

Rankin County - \$145,000

DeSoto County - \$141,000 Tunica County - \$143,000

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is

rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

N/A

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

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

The State of Mississippi requires that all ESG grantees submit once an award is made, a written standards (policies and procedures) for providing all ESG assistance. MHC will only approve those standards that are in compliance with 24 CFR 91 and 576 ESG regulations and are consistent with the State of Mississippi and goals.

2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

The State of Mississippi has three (3) Continuum of Care which are eligible to receive ESG funding. Each CoC is required to implement a centralized or coordinated assessment system in order to be eligible for other State and federal funding. All ESG applicants/sub-recipients are required to be a member in good standing of a Continuum of Care and documented as such in the application. This requirement is to assure the use a Centralized or Coordinated System to initially assess the eligibility and needs of each individual or family seeking assistance.

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

The Emergency Solutions Grants (ESG) Program will be made available by the McKinney-Vento Act, as amended by the HEARTH Act. ESG Program funds will be made available to eligible applicants to assist in street outreach, emergency shelters, rapid re-housing of homelessness individuals and families, homeless prevention activities and HMIS activities. The ESG allocation will be distributed statewide using a competitive process to the three Mississippi Continuum of Care organizations, non-profit homeless service provider organizations (including faith based) and eligible local units of government. The City of Jackson, as an entitlement community, receives a direct annual allocation of ESG funds from HUD and will not be eligible to submit an application with MHC. Non-profit organizations within the City of Jackson will be eligible to submit applications in the homelessness prevention and/or rapid rehousing categories only. MHC will budget the required allocation of ESG funds to the rapid re-housing / prevention activity categories.

4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with

homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

Mississippi Home Corporation has met and will continue to meet the requirement in the McKinney–Vento Act, as amended by the HEARTH Act, 24 CFR 576.405 (a), homeless participation. All sub-recipients of ESG funds are required to include or consult with homeless or formerly homeless individuals in considering and making policies and decisions regarding any facilities, services or other assistance that receive ESG funding.

5. Describe performance standards for evaluating ESG.

ESG applicants/sub-recipient are required to describe the process used to evaluate through performance measurement as a tool to capture information about program performance to determine how programs and activities are meeting established needs and goals. Assessment information is used to make improvements to the sub-recipient ESG program.

Additionally, the State uses applicant’s capability as demonstrated through experience, the ability to provide rapid rehousing and homelessness prevention services to program participants within their service areas.

**Discussion:**

See above summaries

## Attachments

## Citizen Participation Comments



### GOLDEN TRIANGLE Planning and Development District, Inc.

Marked 4/8/16  
(DJ)

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Rupert L. "Rudy" Johnson  
*Executive Director*

April 8, 2016

Ms. Dana Jones  
Mississippi Home Corporation  
735 Riverside Drive  
Jackson, MS 39203

RE: 2016 Mississippi Annual Action Plan

Dear Ms. Jones:

The Golden Triangle Planning & Development District, Inc. (GTPDD) would like to offer its comments on the 2016 Mississippi Annual Action Plan Draft, dated March 21, 2016. GTPDD has administered the HOME Investment Partnership Program for its seven (7) counties and twenty (20) municipalities, and has had a successful track record over the years.

The 2016 Action Plan states, on page 21, that Mississippi Home Corporation (MHC) "expects to assist a number of communities to rehabilitate or reconstruct homes for very-low-income households, through a competitive application process." GTPDD hopes that MHC will revise the past county tier ranking factor, as many small communities are located in a Tier 1 County, but on an individual basis, the community would not qualify as Tier 1. Therefore, the communities are penalized for the County being a "Developed Area".

Under the description for "Phase II" of the application project, located on page 32, the plan states that applicants will have a "1) Detailed work-write up and cost estimates (rehabilitation & reconstruction) 2) Ownership-Deed". GTPDD is concerned about who will be responsible for the work-write up and cost estimates. We would suggest that MHC contract with a building inspector to provide the cost estimates, and also follow up with the inspections throughout the project. This will eliminate the local entity having to procure for the building inspector, and provide a consistent means of measurement for each project across the state. GTPDD also suggests that MHC procure for legal services to handle the title searches for the applicants. The applicants are very-low-income households, and cannot afford this expense on the front end. The extra burden of multiple publications for professional services, when the governmental entity does not receive at least two proposals, creates an expense for already tight budgets. The grantees advertise in a local paper, send certified solicitations to at least two minority and/or female owned businesses, and submit the advertisement to the Mississippi Contract Procurement Center. Even after these attempts, the responses may be limited. These lengthy advertisements are not reimbursable with grant funds.

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The GTPDD agrees with MHC in regards to the statement on page 35. "Land leases will not be allowed; only exception will be 16<sup>th</sup> Section Land." The issue of leases has been a problem for projects in the past, as far as what constitutes a "long-term" lease. Eliminating this element will make the selection process easier.

We also noticed, that on page 46, MHC states that "HOME Investment Partnership Program funds, Emergency Solutions Grant Program funds, Housing Opportunities for Persons with AIDS Program funds and National Housing Trust Funds are available statewide based on availability and process in which funds are allocated." The paragraph above states that Community Development Block Grant (CDBG) funds are available statewide to eligible **non-entitlement** entities. Currently, the requisitions for HOME funds exceed the state's allocated amount. If entitlement entities, which receive a direct allocations from HUD, are allowed to compete with the non-entitlement entities, the smaller communities will suffer. GTPDD strongly opposes entitlement communities' eligibility to compete for MHC HOME funds. If the applications are allowed, is MHC prepared to confirm that all prior year and current year entitlement funds have been expended? If so, GTPDD requests that the confirmation process become a part of the Annual Action Plan.

It has been a pleasure working with you and the HOME staff, both at Mississippi Development Authority, and Mississippi Home Corporation. GTPDD looks forward to working with MHC to create better housing for the citizens in the State of Mississippi. If you have any questions or concerns, please contact me.

Sincerely,  
  
Rupert L. "Rudy" Johnson  
Executive Director

RTJ/sh

**Dana Jones**

---

**From:** Cassie Hicks <cassie.hicks@usm.edu>  
**Sent:** Friday, April 22, 2016 4:43 PM  
**To:** Dana Jones  
**Subject:** Public comments

I'm submitting the following as public comments to the 2016 Mississippi Annual Action plan:

Disabled Housing Initiative comments:

As Director of Housing at the University of Southern Mississippi Institute for Disability Studies (IDS), our agency really appreciates the support being provided from Mississippi Home Corporation (MHC) to administer the Mississippi Home of Your Own program (HOYO) as their Disabled Housing Initiative. There is always a high demand and need for serving the low income population with disabilities that this initiative targets in our state. This special needs initiative that covers across Mississippi counties allows many households annually to purchase a home of their own in the community of their choice. Because HOYO has the support of MHC, there is housing education and housing counseling to individuals and families for them to achieve community inclusion and successful home ownership.

This initiative has proved to have a very good statewide impact.

*Cassie Hicks*

The University of Southern Mississippi  
Institute for Disability Studies  
Director of Housing  
118 College Drive #5163  
Hattiesburg, MS. 39406-0001  
601-266-6038 Fax: 601-265-3683

*"Opportunity is missed by most people because it is dressed in overalls and looks like work."*  
*Thomas Edison*



**Jackie Cobbins**

---

**From:** JCurtSmith@aol.com  
**Sent:** Saturday, April 30, 2016 11:47 PM  
**To:** Dana Jones; Jackie Cobbins; Ben Mokry  
**Cc:** jcurtsmith@aol.com  
**Subject:** RE: Comments on 2016 Annual Action Plan Land Leases on Manufactured Homes

Under the 2013 Final Rule Effective Date August 23, 2013. The revised definition for homeownership reorganizes the list of eligible forms of homeownership.

Accordingly;

- Fee simple title in a 1- to 4- unit dwelling or condominium unit or at least a 99-year leasehold interest, except:
  - Housing located in insular areas must have a ground lease for at least 40 years
  - Housing located on an Indian trust or restricted Indian land, for at least 50 years
  - Housing located on land owned by a community land trust, for at least 50 years (NEW)
  - **Manufactured housing on a ground lease that is at least equal to the applicable affordability period. (NEW) Additional guidance on manufactured housing is found at §92.251(e).**
- The proposed denial of participation in the HOME Program of individuals who own manufactured homes on leased land would be in conflict with HUD's August 23, 2013 Final Rule.

Submitted by;

James Curtis Smith

**Dana Jones**

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**From:** Ben Mokry  
**Sent:** Monday, May 2, 2016 1:34 PM  
**To:** Dana Jones  
**Subject:** FW: MAAHP's recommendations  
**Attachments:** 2015\_07\_14\_HOME funds Memo Final.pdf; 2016\_04\_30\_Recommendations for HOME, ESG, HOYO.PDF

Dana:  
This came in at the 11th hour on Saturday. Please include it in your list of written comments.

Do you usually develop a list of actions the letters suggest? The other day you said there was only one comment letter submitted.

We'll need to develop a summary of the comments and how MHC will respond so we can inform the MHC board at the May meeting.

Ben Mokry  
Executive Vice President  
Research and Development  
Mississippi Home Corporation

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**From:** Jason Spellings [jspellings@hughesspellings.com]  
**Sent:** Saturday, April 30, 2016 3:13 PM  
**To:** Ben Mokry; Scott Spivey  
**Cc:** Phil Eide; Tony Brunini  
**Subject:** MAAHP's recommendations

Gentlemen,

Attached are two memos re: MAAHP's recommendations for the decisions you are currently evaluating.

One is from July of last year. I thought this is worth revisiting as our position is much the same as it was and the other is a more recent memo responding the plan that is out for public comment.

We request a meeting to go over this together.

We appreciate the opportunity to be engaged on these important issues and believe our recommendations to be rooting in a desire to deliver the most units to the people that are currently unserved or underserved.

Sincerely,

Jason Spellings  
Hughes Spellings Development  
214 Key Drive | Suite 1000

Madison, MS 39110  
Desk 769.300.2097  
Cell 601.906.1243



**Mississippi Association of Affordable  
Housing Providers**

July 14, 2015

Mr. Scott Spivey, Mississippi Home Corporation Executive Director  
735 Riverside Drive  
Jackson, MS 39211

Re: HOME Funds

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Scott,

As you know, MAAHP convened a working group in an effort to summarize and present to you and MHC staff our recommendations for the use of HOME funds. They are as follows:

1. Substantially all to rental housing, not home ownership;
2. Development, not rental assistance;
3. Maximum leverage;
4. Support both:  
(i) creating new affordable units (increase inventory whether by new construction, repurposing vacant housing or converting market properties to affordable); and (ii) rehabilitation of existing low-income housing;
5. Target specific gaps; e.g., 4% preservation transactions and 9% reduced income projects;
6. Uniform applications and contemporaneous award with LIHTC.

We would welcome an opportunity to have a follow up conversation to discuss this with you and/or your staff if that would be beneficial.

Sincerely,

Jason Spellings

Cc: Tony Brunini, Jerry Johnson, Sheila Jackson, Rodney Dudley, Kathy Laborde, Phil Tide  
Via: Email

P.O. Box 879 • JACKSON • MISSISSIPPI • 39205-0879 • PHONE (601)969-3446 • FAX (601)969-1285 [WWW.MAAHP.MS](http://WWW.MAAHP.MS)



## Mississippi Association of Affordable Housing Providers

4/30/2016

To: Mr. Scott Spivey and Dr. Ben Mokry

Re: MAAHP Comments on Mississippi Home Corporation Federal Programs

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We respectfully submit the following comments on behalf of the MAAHP Board of Directors and appreciate the opportunity to do so.

### **ESG Funds**

MAAHP agrees with the current recommendations for ESG funds

### **HOME Funds**

MAAHP suggests changing the Homeward Rehabilitation amount from \$3,427,477 to \$1,000,000. While the repair program is a much needed program, HOME funds are the wrong funding mechanism because of the requirement to repair and replace far beyond the original scope of work, inflating the cost of the individual project.

MAAHP suggests increasing the LIHTC set-aside to \$3,427,477. The LIHTC program provides significant leverage, oversight and compliance that few other programs can provide. MHC would see a benefit in the cost of HOME compliance when HOME funds are placed into LIHTC developments. That is compliance the agency already performs.

In the most recent survey completed with results published in the April, 2016 edition of Affordable Housing Magazine, HOME funds are cited as the most important gap financing source. This source should be made available to the greatest extent possible by the Mississippi Home Corp to both 9% and especially 4% LIHTC developments to ensure completion and developments that otherwise could not get done are now able to be considered and completed properly. The 4% market has been weak in Mississippi; HOME funds could provide the gap funding necessary to make many developments work properly. MAAHP suggests that at least 60% of the HOME funds be made available to 4% LIHTC developments. Every year there is significant unused bond capacity that could be leveraged if HOME funds were used to fill gaps in 4% deals. A majority of LHA's use HOME funds in this way to great effect. One of the main reasons HOME funds were moved to MHC was to be able to leverage the LIHTC dollars to make them most effective. We believe that the timing to make the significant and needed changes to the HOME program are now because of the recent move of the funds to MHC. We view the proposed plan to be too much of a continuation of the way the program was run when it was administered by MDA.

1. Maximize effectiveness of HOME funds delivering the most housing units
2. Increase Leverage by pairing with LIHTC (4% and 9%) and debt
3. Minimize Compliance
4. Streamline the Allocation process by pairing with LIHTC

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## **Mississippi Association of Affordable Housing Providers**

### **CHDO**

We recommend 50% of the CHDO funds to be used for LIHTC developments. The leverage and accountability provided by the LIHTC program are significant with the same benefits and results mentioned above.

### **HOYO**

The Home of Your Own Set Aside has been a good down payment/closing cost program providing homeownership opportunities to disabled households through the years. USM has done an excellent job of identifying qualified individuals for the program and MAAHP supports the use of these funds and the significant leverage provided through the mortgage lending process.

### **National Housing Trust Funds**

MAAHP supports the plan to use HTF dollars as written with one additional suggestion, that HTF dollars should be leveraged at least 1:1. Although there is no federal requirement for leverage, there should be requirement for leverage of these scarce resources. The requirements of the HTF to reach to very low and extremely low income household would pair with MHC's goals of reaching deep into the populations needing the most housing assistance.

MAAHP requests a meeting with MHC staff to discuss our objectives and inquire about parts of the plan that aren't clear at this time.

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# Grantee SF-424's and Certification(s)

APPLICATION FOR FEDERAL ASSISTANCE		Version 7/03	
1. TYPE OF SUBMISSION: Applicant: <input type="checkbox"/> Construction <input checked="" type="checkbox"/> Non-Construction		2. DATE SUBMITTED May 15, 2015	Applicant Identifier
3. DATE RECEIVED BY STATE		State Application Identifier	
4. DATE RECEIVED BY FEDERAL AGENCY		Federal Identifier	
5. APPLICANT INFORMATION			
Legal Name: State of Mississippi		Organizational Unit: Department: Mississippi Development Authority	
Organizational DUNS: 869399688		Division: Community Services Division	
Address: Street: Post Office Box 849		Name and telephone number of person to be contacted on matters involving this application (give area code): Prefix: Mr. First Name: Stever	
City: Jackson		Middle Name: C.	
County: Hinds		Last Name: Harmon	
State: MS		Suffix:	
Zip Code: 39205-0849		Email: sharmon@mississippi.org	
Country: United States		Phone Number (give area code): 801-359-3179	
6. EMPLOYER IDENTIFICATION NUMBER (EIN): 64-60007361		Fax Number (give area code): 801-359-3108	
8. TYPE OF APPLICATION: <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision If revision, enter appropriate letter(s) in box(es). (See back of form for description of letters.) Other (specify) <input type="checkbox"/> <input type="checkbox"/>		7. TYPE OF APPLICANT: (See back of form for Application Types) State Other (specify)	
10. CATALOG OF FEDERAL DOMESTIC ASSISTANCE NUMBER: TITLE (Name of Program): Community Development Block Grant (CDBG) 114-2718		9. NAME OF FEDERAL AGENCY: U.S. Department of Housing and Urban Development	
12. AREAS AFFECTED BY PROJECT (Cities, Counties, States, etc.): State of Mississippi		11. DESCRIPTIVE TITLE OF APPLICANT'S PROJECT: The CDBG Program will provide funds to low and moderate income communities for public facility improvements and economic development.	
13. PROPOSED PROJECT Start Date: July 1, 2015 Ending Date: June 30, 2016		14. CONGRESSIONAL DISTRICTS OF: a. Applicant State of Mississippi b. Project State of Mississippi	
15. ESTIMATED FUNDING: a. Federal \$ 23,051,271 b. Applicant \$ c. State \$ d. Local \$ e. Other \$ f. Program Income \$ g. TOTAL \$ 23,051,271		16. IS APPLICATION SUBJECT TO REVIEW BY STATE EXECUTIVE ORDER 12372 PROCESS? a. Yes, <input checked="" type="checkbox"/> THIS PREAPPLICATION/APPLICATION WAS MADE AVAILABLE TO THE STATE EXECUTIVE ORDER 12372 PROCESS FOR REVIEW ON DATE: b. No, <input type="checkbox"/> PROGRAM IS NOT COVERED BY E.O. 12372 <input type="checkbox"/> OR PROGRAM HAS NOT BEEN SELECTED BY STATE FOR REVIEW	
18. TO THE BEST OF MY KNOWLEDGE AND BELIEF, ALL DATA IN THIS APPLICATION/PREAPPLICATION ARE TRUE AND CORRECT. THE DOCUMENT HAS BEEN DULY AUTHORIZED BY THE GOVERNING BODY OF THE APPLICANT AND THE APPLICANT WILL COMPLY WITH THE ATTACHED ASSURANCES IF THE ASSISTANCE IS AWARDED.		17. IS THE APPLICANT DELINQUENT ON ANY FEDERAL DEBT? <input type="checkbox"/> Yes If "Yes" attach an explanation. <input checked="" type="checkbox"/> No	
a. Authorized Representative Prefix: Mr. First Name: James Last Name: McPhillips Title: Interim Executive Director and Chief Administrative Officer		c. Telephone Number (give area code): 801-359-2681	
d. Signature of Authorized Representative		e. Date Signed May 15, 2015	

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Prescribed by OMB Circular A-102

#### **Specific CDBG Certifications**

The State certifies that:

**Citizen Participation** -- It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR §91.115 and each unit of general local government that receives assistance from the State is or will be following a detailed citizen participation plan that satisfies the requirements of 24 CFR §570.486.

**Consultation with Local Governments** -- It has or will comply with the following:

1. It has consulted with affected units of local government in the nonentitlement area of the State in determining the method of distribution of funding;
2. It engages in or will engage in planning for community development activities;
3. It provides or will provide technical assistance to units of local government in connection with community development programs; and
4. It will not refuse to distribute funds to any unit of general local government on the basis of the particular eligible activity selected by the unit of general local government to meet its community development needs, except that a State is not prevented from establishing priorities in distributing funding on the basis of the activities selected.

**Local Needs Identification** -- It will require each unit of general local government to be funded to identify its community development and housing needs, including the needs of low-income and moderate-income families, and the activities to be undertaken to meet these needs.

**Community Development Plan** -- Its consolidated housing and community development plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that have been developed in accordance with the primary objectives of Title I of the Housing and Community Development Act of 1974, as amended. (See 24 CFR 570.2 and 24 CFR part 570)

**Use of Funds** -- It has complied with the following criteria:

1. **Maximum Feasible Priority.** With respect to activities expected to be assisted with CDBG funds, it certifies that it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low and moderate income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include activities which the grantee certifies are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available;
2. **Overall Benefit.** The aggregate use of CDBG funds including section 108 guaranteed loans during program year(s) 2013, 2014, and 2015 (a period specified by the grantee consisting of one, two, or three specific consecutive program years), shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period;

3. Special Assessments. The state will require units of general local government that receive CDBG funds to certify to the following:

It will not attempt to recover any capital costs of public improvements assisted with CDBG funds including Section 108 loan guaranteed funds by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.


It will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108, unless CDBG funds are used to pay the proportion of fee or assessment attributable to the capital costs of public improvements financed from other revenue sources. In this case, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. Also, in the case of properties owned and occupied by moderate income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

**Excessive Force** - It will require units of general local government that receive CDBG funds to certify that they have adopted and are enforcing:

1. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and
2. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction;

**Compliance With Anti-discrimination laws** - The grant will be conducted and administered in conformity with Title VI of the Civil Rights Act of 1964 (42 USC 20002), the Fair Housing Act (42 USC 3601-3619), and implementing regulations.

**Compliance with Laws** - It will comply with applicable laws.

  
\_\_\_\_\_  
Signature/Authorized Official  
INTERIM EXECUTIVE DIR  
\_\_\_\_\_  
Title

\_\_\_\_\_  
Date 5/15/15

**APPLICATION FOR  
FEDERAL ASSISTANCE**

Version 7/03

<b>1. TYPE OF SUBMISSION:</b> Application		<b>2. DATE SUBMITTED</b> May 15, 2015	<b>Applicant Identifier</b>	
<input type="checkbox"/> Construction <input checked="" type="checkbox"/> Non-Construction		<b>3. DATE RECEIVED BY STATE</b>	State Application Identifier	
<input type="checkbox"/> Construction <input type="checkbox"/> Non-Construction		<b>4. DATE RECEIVED BY FEDERAL AGENCY</b>	Federal Identifier	
<b>5. APPLICANT INFORMATION</b>				
Legal Name:		<b>Organizational Unit:</b>		
State of Mississippi		Department: Mississippi Development Authority		
Organizational DUNS: 800399686		Division: Community Services Division		
<b>Address:</b>		<b>Name and telephone number of person to be contacted on matters involving this application (give area code)</b>		
Street: Post Office Box 849		Prefix: Mr.	First Name: Steven	
City: Jackson		Middle Name: C.		
County: Hinds		Last Name: Harlin		
State: MS	Zip Code: 39205-3849	Suffix:		
Country: United States		Email: sharcin@mississippi.org		
<b>6. EMPLOYER IDENTIFICATION NUMBER (EIN):</b> [6][4]-[6][0][0][7][3][6]		Phone Number (give area code): 601-359-3179	Fax Number (give area code): 601-359-3108	
<b>8. TYPE OF APPLICATION:</b> <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision If Revision, enter appropriate letter(s) in box(es) (See back of form for description of letters.) Other (specify):		<b>7. TYPE OF APPLICANT:</b> (See back of form for Application Types) State Other (specify):		
<b>10. CATALOG OF FEDERAL DOMESTIC ASSISTANCE NUMBER:</b> TITLE (Name of Program): Home Investment Partnership Program (HOME) [1][4]-[2][3][9]		<b>11. DESCRIPTIVE TITLE OF APPLICANT'S PROJECT:</b> The HOME funds are used to serve very low and low-income citizens. Funds will be used to provide affordable housing through renovation/rehabilitation, homebuyer assistance and C-IDO new construction of multi-family rental units.		
<b>12. AREAS AFFECTED BY PROJECT</b> (Cities, Counties, States, etc.): State of Mississippi		<b>14. CONGRESSIONAL DISTRICTS OF:</b> a. Applicant State of Mississippi b. Project State of Mississippi		
<b>13. PROPOSED PROJECT</b> Start Date: July 1, 2015 Ending Date: June 30, 2016		<b>16. IS APPLICATION SUBJECT TO REVIEW BY STATE EXECUTIVE ORDER 12372 PROCESS?</b> a. Yes: <input checked="" type="checkbox"/> THIS PREAPPLICATION/APPLICATION WAS MADE AVAILABLE TO THE STATE EXECUTIVE ORDER 12372 PROCESS FOR REVIEW ON DATE: b. No: <input type="checkbox"/> PROGRAM IS NOT COVERED BY E. O. 12372 <input type="checkbox"/> OR PROGRAM HAS NOT BEEN SELECTED BY STATE FOR REVIEW		
<b>15. ESTIMATED FUNDING:</b>		<b>17. IS THE APPLICANT DELINQUENT ON ANY FEDERAL DEBT?</b> <input type="checkbox"/> Yes If "Yes" attach an explanation. <input checked="" type="checkbox"/> No		
a. Federal	\$ 6,557,477.00			
b. Applicant	\$ .00			
c. State	\$ .00			
d. Local	\$ .00			
e. Other	\$ .00			
f. Program Income	\$ .00			
g. TOTAL	\$ 6,557,477.00			
<b>18. TO THE BEST OF MY KNOWLEDGE AND BELIEF, ALL DATA IN THIS APPLICATION/PREAPPLICATION ARE TRUE AND CORRECT. THE DOCUMENT HAS BEEN DULY AUTHORIZED BY THE GOVERNING BODY OF THE APPLICANT AND THE APPLICANT WILL COMPLY WITH THE ATTACHED ASSURANCES IF THE ASSISTANCE IS AWARDED.</b>				
<b>a. Authorized Representative</b>				
Prefix: Mr.	First Name: James	Middle Name: Manning		
Last Name: McPhillips		Suffix: Jr.		
b. Title: Interim Executive Director and Chief Administrative Officer		c. Telephone Number (give area code): 601-359-2681		
d. Signature:  Authorized Representative		e. Date Signed: May 15, 2015		
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**Specific HOME Certifications**

The State certifies that:

**Tenant Based Rental Assistance** -- If it intends to provide tenant-based rental assistance:

The use of HOME funds for tenant-based rental assistance is an essential element of the State's consolidated plan.

**Eligible Activities and Costs** -- It is using and will use HOME funds for eligible activities and costs, as described in 24 CFR § 92.205 through §92.209 and that it is not using and will not use HOME funds for prohibited activities, as described in §92.214.

**Appropriate Financial Assistance** -- Before committing any funds to a project, the State or its recipients will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other Federal assistance than is necessary to provide affordable housing.

  
\_\_\_\_\_  
Signature/Authorized Official  
INTERIM EXECUTIVE DIR  
\_\_\_\_\_  
Title

5/15/15  
\_\_\_\_\_  
Date

# APPLICATION FOR FEDERAL ASSISTANCE

Version 7/03

<b>1. TYPE OF SUBMISSION:</b> Application		<b>2. DATE SUBMITTED</b> May 15, 2015	Applicant Identifier
<input type="checkbox"/> Construction <input checked="" type="checkbox"/> Non-Construction	<input type="checkbox"/> Construction <input checked="" type="checkbox"/> Non-Construction	<b>3. DATE RECEIVED BY STATE</b>	State Application Identifier
<b>4. DATE RECEIVED BY FEDERAL AGENCY</b>		Federal Identifier	
<b>5. APPLICANT INFORMATION</b>			
Legal Name:		<b>Organizational Unit:</b>	
State of Mississippi		Department: Mississippi Development Authority	
Organizational DUNS: 808399683		Division: Community Services Division	
<b>Address:</b>		<b>Name and telephone number of person to be contacted on matters involving this application (give area code):</b>	
Street: Post Office Box 849		Prefix: Mr. First Name: Steven	
City: Jackson		Middle Name: C	
County: Hinds		Last Name: Hardin	
State: MS Zip Code: 39205-1549		Suffix:	
Country: United States		Email: sharonr@mississippi.org	
<b>6. EMPLOYER IDENTIFICATION NUMBER (EIN):</b> 66-1416-0300-7318		Phone Number (give area code): 601-359-3179	Fax Number (give area code): 601-359-3108
<b>8. TYPE OF APPLICATION:</b> <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision If Revision, enter appropriate letter(s) in box(es): (See back of form for description of letters)		<b>7. TYPE OF APPLICANT: (See back of form for Application Types)</b> State Other (specify):	
Other (specify):		<b>9. NAME OF FEDERAL AGENCY:</b> U.S. Department of Housing and Urban Development	
<b>10. CATALOG OF FEDERAL DOMESTIC ASSISTANCE NUMBER:</b> TITLE (Name of Program): Emergency Solutions Grant (ESG)		<b>11. DESCRIPTIVE TITLE OF APPLICANT'S PROJECT:</b> The Emergency Solutions Grant Program (ESG) will provide assistance to local units of government and non-profit organizations to improve the quality of emergency shelters for the homeless and to assist in preventing homelessness by quickly re-housing and to be stabilized.	
<b>12. AREAS AFFECTED BY PROJECT (Cities, Counties, States, etc.):</b> State of Mississippi		<b>14. CONGRESSIONAL DISTRICTS OF:</b>	
<b>13. PROPOSED PROJECT</b>		a. Applicant: State of Mississippi b. Project: State of Mississippi	
Start Date: July 1, 2015 Ending Date: June 30, 2018		<b>16. IS APPLICATION SUBJECT TO REVIEW BY STATE EXECUTIVE ORDER 12372 PROCESS?</b>	
<b>15. ESTIMATED FUNDING:</b>		a. Yes <input checked="" type="checkbox"/> THIS PREAPPLICATION/APPLICATION WAS MADE AVAILABLE TO THE STATE EXECUTIVE ORDER 12372 PROCESS FOR REVIEW ON DATE:	
a. Federal \$ 2,247,444.00		b. No <input type="checkbox"/> PROGRAM IS NOT COVERED BY E. O. 12372	
b. Applicant \$		<input type="checkbox"/> OR PROGRAM HAS NOT BEEN SELECTED BY STATE FOR REVIEW	
c. State \$		<b>17. IS THE APPLICANT DELINQUENT ON ANY FEDERAL DEBT?</b>	
d. Local \$		<input type="checkbox"/> Yes If "Yes" attach an explanation. <input checked="" type="checkbox"/> No	
e. Other \$			
f. Program Income \$			
g. TOTAL \$ 2,247,444.00			
<b>18. TO THE BEST OF MY KNOWLEDGE AND BELIEF, ALL DATA IN THIS APPLICATION/PREAPPLICATION ARE TRUE AND CORRECT. THE DOCUMENT HAS BEEN DULY AUTHORIZED BY THE GOVERNING BODY OF THE APPLICANT AND THE APPLICANT WILL COMPLY WITH THE ATTACHED ASSURANCES IF THE ASSISTANCE IS AWARDED.</b>			
<b>a. Authorized Representative</b>			
Prefix: Mr. First Name: James		Middle Name: Manning	
Last Name: McPhillips		Suffix: Jr.	
b. Title: Interim Executive Director and Chief Administrative Officer		c. Telephone Number (give area code): 601-359-2681	
d. Signature of Authorized Representative		e. Date Signed: May 15, 2015	

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#### ESG Certifications

Each State that seeks funding under the Emergency Solutions Grants Program must provide the following certifications:

**Matching Funds** – The State will obtain any matching amounts required under 24 CFR 576.201 in a manner so that its subrecipients that are least capable of providing matching amounts receive the benefit of the exception under 24 CFR 576.201(a)(2).

**Discharge Policy** – The State will establish and implement, to the maximum extent practicable and where appropriate, policies and protocols for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, mental health facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent this discharge from immediately resulting in homelessness for these persons.

**Confidentiality** – The State will develop and implement procedures to ensure the confidentiality of records pertaining to any individual provided family violence prevention or treatment services under any project assisted under the ESG program, including protection against the release of the address or location of any family violence shelter project, except with the written authorization of the person responsible for the operation of that shelter.

The State will ensure that its subrecipients comply with the following criteria:

**Major rehabilitation/conversion** – If an emergency shelter's rehabilitation costs exceed 75 percent of the value of the building before rehabilitation, the building will be maintained as a shelter for homeless individuals and families for a minimum of 10 years after the date the building is first occupied by a homeless individual or family after the completed rehabilitation. If the cost to convert a building into an emergency shelter exceeds 75 percent of the value of the building after conversion, the building will be maintained as a shelter for homeless individuals and families for a minimum of 10 years after the date the building is first occupied by a homeless individual or family after the completed conversion. In all other cases where ESG funds are used for renovation, the building will be maintained as a shelter for homeless individuals and families for a minimum of 3 years after the date the building is first occupied by a homeless individual or family after the completed renovation.

**Essential Services and Operating Costs** – If ESG funds are used for shelter operations or essential services related to street outreach or emergency shelter, the subrecipient will provide services or shelter to homeless individuals and families for the period during which the ESG assistance is provided, without regard to a particular site or structure, so long as the applicant serves the same type of persons (e.g., families with children, unaccompanied youth, veterans, disabled individuals, or victims of domestic violence) or persons in the same geographic area.

**Renovation** – Any renovation carried out with ESG assistance shall be sufficient to ensure that the building involved is safe and sanitary.

**Supportive Services** – The subrecipient will assist homeless individuals in obtaining permanent housing, appropriate supportive services (including medical and mental health treatment, counseling, supervision, and other services essential for achieving independent living), and other Federal, State, local, and private assistance available for such individuals.

**Homeless Persons Involvement** – To the maximum extent practicable, the subrecipient will involve, through employment, volunteer services, or otherwise, homeless individuals and families in constructing, renovating, maintaining, and operating facilities, in providing services assisted under the ESG program, and in providing services for occupants of facilities assisted ESG.

**Consolidated Plan** – All activities the subrecipient undertakes with assistance under ESG are consistent with the State's current HUD-approved consolidated plan.

  
\_\_\_\_\_  
Signature/Authorized Official  
  
INTERIM EXECUTIVE DIR  
\_\_\_\_\_  
Title

5/15/15  
\_\_\_\_\_  
Date



## STATE CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the State certifies that:

**Affirmatively Further Fair Housing** -- The State will affirmatively further fair housing, which means it will conduct an analysis of impediments to fair housing choice within the state, 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.

**Anti-displacement and Relocation Plan** -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, and implementing regulations at 49 CFR 24; and it has in effect and is following a residential anti-displacement and relocation assistance plan required under section 104(d) of the Housing and Community Development Act of 1974, as amended, in connection with any activity assisted with funding under the CDBG or HOME programs.

**Anti-Lobbying** -- To the best of the State's knowledge and belief:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;
2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and
3. It will require that the language of paragraphs 1 and 2 of this certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts

under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

**Authority of State --** The submission of the consolidated plan is authorized under State law and the State possesses the legal authority to carry out the programs under the consolidated plan for which it is seeking funding, in accordance with applicable HUD regulations.

**Consistency with plan --** The housing activities to be undertaken with CDBG, HOME, ESG, and HOPWA funds are consistent with the strategic plan.

**Section 3 --** It will comply with section 3 of the Housing and Urban Development Act of 1968, and implementing regulations at 24 CFR Part 135.

  
\_\_\_\_\_  
Signature/Authorized Official  
  
INTERIM EXECUTIVE DIR  
\_\_\_\_\_  
Title

5/15/15  
\_\_\_\_\_  
Date

## Appendix - Alternate/Local Data Sources

1	<b>Data Source Name</b> MS-501 and MS-503 2014 CoC Housing Inventory Count
	<b>List the name of the organization or individual who originated the data set.</b> MS-501 Mississippi Balance of State CoC MS-503 Gult Port/Gult Coast Regional CoC
	<b>Provide a brief summary of the data set.</b> The 2014 Housing Inventory Count Report for both CoCs
	<b>What was the purpose for developing this data set?</b> Tally of total homeless housing options
	<b>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</b> Within coverage areas for both CoCs
	<b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b> 2014
	<b>What is the status of the data set (complete, in progress, or planned)?</b> Complete