

**State of
Mississippi
2020 - 2024
Consolidated
Plan Draft**

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*.

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 the Mississippi Home Corporation (MHC).

MHC, thereby following HUD's guidelines for citizen and community involvement 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), Emergency Shelter Grant (ESG), Housing Opportunities for Persons with AIDS (HOPWA), as well as the Housing Trust Fund (HTF). 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; preserving the affordable housing stock; increasing availability of permanent housing that is affordable to low- and moderate-income persons without discrimination; and increasing the supply of supportive housing.
- *Providing a suitable living environment* entails improving the safety and livability of neighborhoods; increasing access to quality facilities and services; and reducing the isolation of income groups within an area through 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

MHC reports past performances to HUD through the Consolidated Annual Performance and Evaluation Report. MHC used the Analysis of Impediments to Fair Housing Choice to help lead the goals and projects selected, for more details, please go to: <https://www.westernes.com/Mississippi/>

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. This group included private, nonprofit, and public organizations including all 58 of the state's public and regional housing authorities, non-entitled communities, county governments, Continuum of Care organizations, and multiple state agencies. They were contacted through the following means: internet surveys, e-mail correspondence, conference calls, webinars, group meetings, workshops, site-visits, face-to-face interactions, and a statewide conference. These groups were solicited to discuss housing and community development needs in Mississippi, including the ranking of those needs and activities that MHC 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.

5. Summary of public comments

During the Substantial Amendment process, MHC engaged in multiple activities to garner input. Local units of government were involved in the planning process through group meetings, emails, conference calls, surveys, public hearings participation and by being invited to provide responses during the public

comment periods to help determine priority needs for the state. Public involvement was a key step to helping determine the housing and community development needs in Mississippi.

Public involvement was begun in January 2020, extending over a period of several months. Two key steps were taken in the involvement process, an online survey and public input meetings. 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 104 different languages. Two additional public input meetings were held in the state. The first public input meeting was held in the City of Jackson on January 29th. A second public input meeting was held in Gulfport on March 13th.

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

The 2020 Community and Housing Survey responses will be included at the end of the comment period on May 1, 2020.

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:

STATEWIDE HOUSING STRATEGIES PROPOSED

Segregation

- Seek to develop 475 affordable housing units outside of R/ECAPs, over five (5) years for households below 80% of Area Median Income.
- Support non-profit homebuyer organizations to provide financial counseling and training to 300 prospective homebuyers annually.

Disparities in Access to Opportunity

- Seek to support purchase of 300 owner housing units affordable to households below 80% of Area Median Income in low poverty areas and areas with proficient schools, over five (5) years.

- Work with HOPE Enterprise Corporation to extend best practices in financial education and strengthening credit and responsible loan products to individual households in more markets in the state.
- Ensure non-profit agencies providing homebuyer down payment assistance under HOME provide financial counseling and training to prospective homebuyers.
- Encourage agencies providing homebuyer financial training to offer workshops and online homebuyer preparation that are widely accessible to households across the state.
- Work with partners to provide landlord tenant fair housing education information to local units of government and provide fair housing education outreach information at scheduled trainings and workshops annually.
- Conduct mobility workshops with various partnering agencies annually. Keep record of workshops.
- Promote access to housing programs for special needs households, including reviewing potential barriers to access of publicly supported housing and of access to financial services within first 24 months of this AI.
- Work with housing partners and American Heart Association, Partnership for Healthy Mississippi, and others to determine feasibility of implementing a Healthy Living Program to engage residents at risk of and/or currently living with chronic health conditions, such as heart disease, stroke, high blood pressure, diabetes, high cholesterol, or obesity related illnesses and their caregivers to change lifestyle to reduce risk of future disabling conditions.
- Coordinate efforts with Continuum of Care member organizations to increase access for homeless households to publicly supported housing. Seek to provide rapid re-housing funding for 4,000 households over five (5) years.
- Work with local and state institutions to fund housing units targeting persons exiting incarceration, with goal of producing 35 units within five (5) years.
- Work with partners to enhance or establish resident services programs to house at least 20 youth in five (5) years.
- Work with Mississippi Department of Transportation to increase access to transportation for residents of publicly supported housing.

- Work with partners to provide computer classes/labs, afterschool programs for youth, financial literacy, nutrition workshops, and enrichment activities annually.
- Work with Mississippi Association of Housing and Redevelopment Officials (MAHRO) to encourage HUD to review and modify resident bedroom requirements of Rental Assistance Demonstration (RAD) program to better utilize housing resources for homeless so that unoccupied multi-bedroom units can accommodate homeless families.

R/ECAPS

- Seek to develop affordable housing units outside of R/ECAPs, over five (5) years. (Unit production shared with goal addressing R/ECAPs under Segregation)
- Work with HOPE Enterprise Corporation to explore coordinating financing to fill financing gaps for housing development in R/ECAPs.

Disproportionate Housing Needs

- Preserve affordable housing options through owner-occupied and rental rehabilitation. Seek to provide rental and homeowner housing rehabilitation for 400 units over five (5) years.
- Provide financial counseling and training to prospective homebuyers at least twice a year. Seek to provide first-time homeowner assistance to households below 80% of Area Median Income over the course of five (5) years. (Unit production shared with goal addressing Discriminatory Patterns in Lending.)
- Work with partners to provide landlord tenant education information on fair housing law to local units of government and provide education outreach information at scheduled trainings and workshops at least annually.
- Work with entities operating federally funded rental housing to provide input to transportation plans to expand access to public transportation for residents with disabilities.
- Work with partners to conduct workshops about ways to expand mobility workshops with various partnering agencies annually. Keep record of workshops.

Publicly Supported Housing

- At least 5% of housing units, housing vouchers, or equivalent assistance supported with federal funds subject to the State Consolidated Plan will be designated for persons who are homeless or have a disability including serious mental illness. Entities managing such housing funds will

establish methods for establishing local goals and processing referrals of eligible persons from coordinated entry systems operated by Continuum of Care agencies. Seek to house 1,700 households over 5 years.

- Work with Public Housing Authorities to develop housing outside of R/ECAPS.

Disability and Access

- Increase the supply of units that support living independence for persons with disabilities. Work with developers of new or rehabilitated rental units using federal financial assistance to construct up to 5% of units with features meeting design requirements of Section 504 of the Rehabilitation Act of 1973, as amended. (Production is shared with rental production goals addressing homelessness, disability.)
- Seek to provide financial support to 300 households with disabilities to help them buy homes over five (5) years.
- Work with partners and seek to support 2,000 individuals with HIV/AIDs access affordable housing and services over five (5) years.
- Work with MDOT and transportation providers to encourage housing developers to consider availability of public transit when constructing units for households that include persons with disabilities.

Fair Housing Enforcement and Outreach

- Participate in conferences and education events sponsored by fair housing organizations to educate the public and support additional fair housing services at least annually.
- Coordinate with community organizations to conduct outreach to realtors, lenders, PHAs, local governments, and related associations on an annual basis to use low-cost methods such as web-based training, to introduce up to 500 individuals annually to federal fair housing law and requirements that address priority fair housing concerns in Mississippi.
- Work with partners to conduct fair housing workshops and trainings at least annually and increase awareness during April, Fair Housing month.
- Work with partners to provide Fair Housing outreach in newspapers of general circulation and Minority owned newspapers, electronic and social media applications at least annually.

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

The Process: PR-05 / PR-15

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

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

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

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

Table 1– Responsible Agencies

Narrative

The Mississippi Home Corporation is the designated agency responsible for preparing the Consolidated Plan, which includes HOME Investment Partnerships Program (HOME); Emergency Solutions Grants Program (ESG); Housing Opportunities For Persons With AIDS (HOPWA); and the Housing Trust Fund (HTF). The Mississippi Development Authority (MDA) is responsible for administration of the Community Development Block Grant Program (CDBG).

Consolidated Plan Public Contact Information

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PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b); 91.215(l) and 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 Mississippi Home Corporation will continue to enhance the relationship established between homebuyer assistance groups for disabled families and individuals. Coordination extends to also include social service agencies, counselors, realtors, lenders, public housing authorities, government agencies, elected officials, and the development community. Coordination between the Mississippi Departments of Health, Mental Health, Corrections, Transportation, and the Mississippi Development Authority will enhance services to families and individuals in underserved areas of the state.

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 Mississippi Home Corporation has coordinated with and will continue to coordinate with Continuum of Care organizations statewide in allocating funds for eligible activities that include; the development of performance standards which will address the needs of homeless persons; physically disabled persons; mentally disabled persons; and recently incarcerated persons. The coordination will enhance the evaluation outcomes of ESG assisted projects and the development of funding, and policies and procedures for the administration and operation of tracking systems to continue follow-up services. These direct solutions will provide stability and help these populations avoid homelessness.

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

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 for the Gulf Coast is Open Doors Homeless Coalition; the lead CoC agency for Central Mississippi is Stewpot, and the lead CoC agency for the balance of the state is Mississippi United to End Homelessness (MUTEH).

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	Agency/Group/Organization	Mississippi Development Authority Services- Housing Services-Employment Services - Broadband Internet Services - Narrowing the Digital Divide Agency-Managing Flood Prone Areas Other government - Federal Other government - State Other government - County Other government - Local Regional organization Planning organization Business Leaders Civic Leaders Business and Civic Leaders Grantee Department Major Employer
	What section of the Plan was addressed by Consultation?	Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency was consulted through group meetings, emails, conference calls, surveys, and public hearings.

2	Agency/Group/Organization	Mississippi Department of Health
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Health Health Agency Child Welfare Agency Other government - State Other government - County Other government - Local Regional organization Planning organization Grantee Department Major Employer
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy HOPWA Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency was consulted through group meetings, emails, conference calls, surveys and, public hearings.
3	Agency/Group/Organization	MS Department of Mental Health
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-homeless Services-Health Health Agency Child Welfare Agency Other government - State Other government - County Other government - Local Regional organization Planning organization Grantee Department Major Employer

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency was consulted through group meetings, emails, conference calls, surveys and, public hearings.
4	Agency/Group/Organization	MAHRO
	Agency/Group/Organization Type	Housing PHA Other government - Federal Other government - State Other government - County Other government - Local Regional organization Planning organization Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Non-Homeless Special Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency was consulted through group meetings, emails, conference calls, surveys and, public hearings.

5	Agency/Group/Organization	Hope Enterprise Corporation
	Agency/Group/Organization Type	Housing Services - Housing Services-Education Services-Employment Service-Fair Housing Regional organization Planning organization Business Leaders Civic Leaders Business and Civic Leaders Community Development Financial Institution Neighborhood Organization Private Sector Banking / Financing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency was consulted through group meetings, emails, conference calls, surveys and, public hearings.
6	Agency/Group/Organization	MS Department of Transportation
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Education Services-Employment Other government - Federal Other government - State Other government - County Other government - Local Regional organization Planning organization Grantee Department Major Employer

	What section of the Plan was addressed by Consultation?	Economic Development Market Analysis Transportation Services for Disabled and PHAs to work, school, shopping, healthcare
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency was consulted through group meetings, emails, conference calls, surveys and, public hearings.

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

MHC 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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	MUTEH	The Mississippi Home Corporation has worked in consultation with Continuum of Care organizations statewide to address homelessness, rapid rehousing and homeless prevention to the greatest extent of funds availability.

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(I))

Local units of government were involved in the planning process through group meetings, emails, conference calls, surveys, public hearings participation and by being invited to provide responses during the public comment 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 – 91.105, 91.115, 91.200(c) and 91.300(c)

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

Public involvement was a key step to helping determine the housing and community development needs in Mississippi. Public involvement was begun in January 2020, 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 2020-2024 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 104 different languages. Results from the survey are presented throughout this document and helped to guide the statewide priorities established in this Plan. The 2020 Housing and Community Development survey responses will be added once the survey period ends on May 1, 2020.

Two additional public input meetings were held in the state. The first public input meeting was held in the City of Jackson on January 29th. A second public input meeting was held in Gulfport on March 13th.

The Draft for Public Review was made available on April 7th and a 30-day public input period was initiated. A set of transcripts from Public Input meetings will be included in the Technical Appendix. After the close of the public review period and inspection of comments received, they were incorporated into the final report submitted to HUD on May 15, 2020. Responses helped shape the priorities and strategies developed in this Plan.

Citizen Participation Outreach

Additional citizens outreach included Newspaper advertisements, Social Media posting of Facebook and Twitter and statewide CSD instructions announcing the availability of the online survey. Over 1,200 statewide partners assisted the state with outreach by forwarding the online survey to constituents.

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 Hearing	Non-targeted/broad community	A Public Input Hearing was held January 29, 2020 in the City of Jackson at the Belhaven Building, 1200 North State Street, Suite 230.	A summary of the comments is attached in the public comments section.	A summary of the comments is attached in the public comments section.	
2	Public Hearing	Non-targeted/broad community	A Public Input Hearing was held on March 13, 2020 in the City of Gulfport at 4006 8 th Street, Gulfport, MS 39501.	A summary of the comments is attached in the public comments section.	A summary of the comments is attached in the public comments section.	
3	Newspaper Ads	Non-targeted/broad community	Newspaper ads were published to announce the availability of the online survey and the Public Hearings throughout the State.	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	The 2020-2024 Housing and Community Development 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 104 languages. Results from the survey are presented throughout this document and will help guide the statewide priorities established in this Plan.	Survey results are included throughout this Plan	Survey results are included throughout this Plan	

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)
5	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.	Not applicable	Not applicable	

Table 4– Citizen Participation Outreach

2020 Needs Assessment NA-05:NA-50

NA-05 Overview

Needs Assessment Overview

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

This section also addresses housing and homeless needs statewide. Specific needs and the priority level of these needs were determined based on a collective effort from a broad array of entities in Mississippi, ranging from advocacy groups for the disabled to economic development organizations. This group included private, nonprofit, and public organizations including all 58 of the state's public and regional housing authorities, non-entitled communities, county governments, Continuum of Care organizations, and multiple state agencies. Participants were contacted through the following means: internet surveys, e-mail correspondence, conference calls, webinars, group meetings, workshops, site-visits, face-to-face interactions, public input meetings, and by being invited to provide responses during the 30-day public comment period to help determine priority needs for the state.

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 special needs groups are relative to the programs currently provided. For example, the elderly population has nearly doubled since 2010 and will require increased access to home services as well as assisted living and nursing home facilities.

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.

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.

Poverty is the condition of having insufficient resources or income. In its extreme form, poverty is a lack of basic human needs, such as adequate and healthy food, clothing, housing, water, and health services. According to the Census Bureau’s Small Area Income and Poverty Estimates Program, the number of individuals in poverty decreased from 644,156 in 2010 to 573,717 in 2017, with the poverty rate reaching 19.9 percent in 2017. This compared to a state poverty rate of 19.9 percent and a national rate of 13.4 percent in 2017. Table IV.21, presents poverty data for State of Mississippi.

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

Table IV.22				
Poverty by Age				
State of Mississippi				
2010 Five-Year ACS & 2016 Five-Year ACS Data				
Age	2010 Five-Year ACS		2016 Five-Year ACS	
	Persons in Poverty	% of Total	Persons in Poverty	% of Total
Under 6	83,486	13.8%	79,555	12.3%
6 to 17	142,209	23.5%	148,006	22.9%
18 to 64	325,992	53.9%	362,642	56.2%
65 or Older	52,585	8.7%	55,350	8.6%
Total	604,272	100.0%	645,553	100.0%
Poverty Rate	21.2%	.	22.3%	.

Demographics	Base Year: 2009	Most Recent Year: 2015	% Change
Population	2,967,297	2,988,081	1%
Households	1,085,836	1,096,593	1%
Median Income	\$36,796.00	\$39,665.00	8%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

Population

The Census Bureau’s current census estimates indicate that State of Mississippi’s population increased from 2,967,297 in 2010 to 2,984,100 in 2017, or by 0.6 percent. This compares to a statewide population change of 0.6 percent over the period. The number of people from 25 to 35 years of age increased by 1.6 percent, and the number of people from 55 to 64 years of age increased by 10.6 percent. The white population decreased by 1.3 percent, while the black population increased by 2.1 percent. The Hispanic population increased from 81,481 to 94,385 people between 2010 and 2017 or by 15.8 percent. These data are presented in Table IV.1

Table IV.1						
Profile of Population Characteristics						
State of Mississippi vs. State of Mississippi						
2010 Census and 2017 Current Census Estimates						
Subject	State of Mississippi			Mississippi		
	2010 Census	Jul-17	% Change	2010 Census	Jul-17	% Change
Population	2,967,297	2,984,100	0.6%	2,967,297	2,984,100	0.6%
Age						
Under 14 years	624,876	590,257	-5.5%	624,876	590,257	-5.5%
15 to 24 years	435,513	415,690	-4.6%	435,513	415,690	-4.6%
25 to 34 years	387,253	393,592	1.6%	387,253	393,592	1.6%
35 to 44 years	374,947	364,095	-2.9%	374,947	364,095	-2.9%
45 to 54 years	416,976	374,872	-10.1%	416,976	374,872	-10.1%
55 to 64 years	347,325	384,075	10.6%	347,325	384,075	10.6%
65 and Over	380,407	461,519	21.3%	380,407	461,519	21.3%
Total	2,967,297	2,984,100	0.6%	2,967,297	2,984,100	0.6%

Race						
White	1,789,391	1,766,950	-1.3%	1,789,391	1,766,950	-1.3%
Black	1,103,101	1,126,498	2.1%	1,103,101	1,126,498	2.1%
American Indian and Alaskan Native	16,837	18,179	8.0%	16,837	18,179	8.0%
Asian	26,477	32,515	22.8%	26,477	32,515	22.8%
Native Hawaiian or Pacific Islander	1,700	1,787	5.1%	1,700	1,787	5.1%
Two or more races	29,791	38,171	28.1%	29,791	38,171	28.1%
Total	2,967,297	2,984,100	0.6%	2,967,297	2,984,100	0.6%
Ethnicity (of any race)						
Hispanic or Latino	81,481	94,385	15.8%	81,481	94,385	15.8%

Population by Race and Ethnicity

Population by race and ethnicity is shown in Table IV.5, representing 59.1 percent of the white population in 2010. The black population changed by 6.2 percent, represented 37.0 percent of the population in 2010. The American Indian and Asian populations represented 0.5 and 0.9 percent, respectively, in 2010. As for ethnicity, the Hispanic population changed by 105.9 percent between 2000 and 2010, compared to the 2.9 percent change for non-Hispanics.

Table IV.5 Population by Race and Ethnicity State of Mississippi 2000 & 2010 Census SF1 Data					
Race	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
White	1,746,099	61.4%	1,754,684	59.1%	0.5%
Black	1,033,809	36.3%	1,098,385	37.0%	6.2%
American Indian	11,652	0.4%	15,030	0.5%	29.0%
Asian	18,626	0.7%	25,742	0.9%	38.2%
Native Hawaiian/ Pacific Islander	667	0.0%	1,187	0.0%	78.0%
Other	13,784	0.5%	38,162	1.3%	176.9%
Two or More Races	20,021	0.7%	34,107	1.1%	70.4%
Total	2,844,658	100.0%	2,967,297	100.0%	4.3%
Hispanic	39,569	1.4%	81,481	2.7%	105.9%
Non-Hispanic	2,805,089	98.6%	2,885,816	97.3%	2.9%

Population by race and ethnicity through 2016 is shown in Table IV.6. The white population represented 59.0 percent of the population in 2016, compared with the black population accounting for 37.5 percent of the population. Hispanic households represented 2.9 percent of the population in 2016.

Table IV.6				
Population by Race and Ethnicity				
State of Mississippi				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
White	1,754,684	59.1%	1,764,038	59.0%
Black	1,098,385	37.0%	1,121,327	37.5%
American Indian	15,030	0.5%	13,072	0.4%
Asian	25,742	0.9%	28,562	1.0%
Native Hawaiian/ Pacific Islander	1,187	0.0%	492	0.0%
Other	38,162	1.3%	26,334	0.9%
Two or More Races	34,107	1.1%	35,367	1.2%
Total	2,967,297	100.0%	2,989,192	100.0%
Non-Hispanic	2,885,816	97.3%	2,902,488	97.1%
Hispanic	81,481	2.7%	86,704	2.9%

The population by race is broken down further by ethnicity in Table IV.7. While the white non- Hispanic population changed by -0.3 percent between 2000 and 2010, the white Hispanic population changed by 78.1 percent. The black non-Hispanic population changed by 6.3 percent, while the black Hispanic population changed by -8.7 percent.

Table IV.7					
Population by Race and Ethnicity					
State of Mississippi					
2000 & 2010 Census Data					
Race	2000		2010 Census		% Change 00 - 10
	Population	% of Total	Population	% of Total	
Non-Hispanic					
White	1,727,908	61.6%	1,722,287	59.7%	-0.3%
Black	1,028,473	36.7%	1,093,512	37.9%	6.3%
American Indian	11,224	0.4%	13,845	0.5%	23.4%
Asian	18,349	0.7%	25,477	0.9%	38.8%
Native Hawaiian/ Pacific Islander	569	0.0%	948	0.0%	66.6%
Other	1,294	0.0%	1,828	0.1%	41.3%
Two or More Races	17,272	0.6%	27,919	1.0%	61.6%
Total Non-Hispanic	2,805,089	100.0%	2,885,816	100.0%	2.9%
Hispanic					
White	18,191	46.0%	32,397	39.8%	78.1%
Black	5,336	13.5%	4,873	6.0%	-8.7%
American Indian	428	1.1%	1,185	1.5%	176.9%
Asian	277	0.7%	265	0.3%	-4.3%
Native Hawaiian/ Pacific Islander	98	0.2%	239	0.3%	143.9%
Other	12,490	31.6%	36,334	44.6%	190.9%
Two or More Races	2,749	6.9%	6,188	7.6%	125.1%
Total Hispanic	39,569	100.0%	81,481	100.0%	105.9%
Total Population	2,844,658	100.0%	2,967,297	100.0%	4.3%

The change in race and ethnicity between 2010 and 2016 is shown in Table IV.8. During this time, the total non-Hispanic population was 2,902,488 persons in 2016. The Hispanic population was 86,704 persons.

Table IV.8				
Population by Race and Ethnicity				
State of Mississippi				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census			
	Population	% of Total	Population	% of Total
Non-Hispanic				
White	1,722,287	59.7%	1,710,126	58.9%
Black	1,093,512	37.9%	1,117,387	38.5%

American Indian	13,845	0.5%	12,159	0.4%
Asian	25,477	0.9%	28,447	1.0%
Native Hawaiian/ Pacific Islander	948	0.0%	457	0.0%
Other	1,828	0.1%	2,757	0.1%
Two or More Races	27,919	1.0%	31,155	1.1%
Total Non-Hispanic	2,885,816	100.0%	2,902,488	100.0%
Hispanic				
White	32,397	39.8%	53,912	62.2%
Black	4,873	6.0%	3,940	4.5%
American Indian	1,185	1.5%	913	1.1%
Asian	265	0.3%	115	0.1%
Native Hawaiian/ Pacific Islander	239	0.3%	35	0.0%
Other	36,334	44.6%	23,577	27.2%
Two or More Races	6,188	7.6%	4,212	4.9%
Total Hispanic	81,481	100.0	86,704	100.0%
Total Population	2,967,297	100.0%	2,989,192	100.0%

Population by Age

Table IV.2, presents the population of State of Mississippi by age and gender from the 2010 Census and 2016 current census estimates. The 2010 Census count showed a total of 1,441,240 males, who accounted for 48.6 percent of the population, and the remaining 51.4 percent, or 1,526,057 persons, were female. In 2016, the number of males rose to 1,445,878 persons, and accounted for 48.5 percent of the population, with the remaining 51.5 percent, or 1,538,222 persons being female.

Table IV.2							
Population by Age and Gender							
State of Mississippi							
2010 Census and Current Census Estimates							
Age	2010 Census			2017 Current Census Estimates			% Change 10-16
	Male	Female	Total	Male	Female	Total	
Under 14 years	319,113	305,763	624,876	300,880	289,377	590,257	-5.5%
15 to 24 years	219,578	215,935	435,513	211,132	204,558	415,690	-4.6%
25 to 34 years	191,071	196,182	387,253	194,171	199,421	393,592	1.6%
35 to 44 years	183,028	191,919	374,947	176,330	187,765	364,095	-2.9%

45 to54 years	202,265	214,711	416,976	180,798	194,074	374,872	-10.1%
55 to 64 years	166,432	180,893	347,325	182,123	201,952	384,075	10.6%
65 and Over	159,753	220,654	380,407	200,444	261,075	461,519	21.3%
Total	1,441,240	1,526,057	2,967,297	1,445,878	1,538,222	2,984,100	0.6%
% of Total	48.6%	51.4%	.	48.5%	51.5%	.	

Table IV.3 shows population by age for the 2000 and 2010 Census. The population changed by 4.3 percent overall between 2000 and 2010. Various age cohorts changed at different rates. The elderly population, or persons aged 65 or older, changed by 10.7 percent to a total of 380,407 persons in 2010. Those aged 25 to 34 changed by 1.4 percent, and those aged under 5 changed by 3.2 percent.

Table IV.3					
Population by Age					
State of Mississippi					
2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Under 5	204,364	7.2%	210,956	7.1%	3.2%
5 to 19	668,850	23.5%	638,539	21.5%	-4.5%
20 to 24	212,947	7.5%	210,894	7.1%	-1.0%
25 to 34	381,798	13.4%	387,253	13.1%	1.4%
35 to 54	787,353	27.7%	791,923	26.7%	0.6%
55 to 64	245,823	8.6%	347,325	11.7%	41.3%
65 or Older	343,523	12.1%	380,407	12.8%	10.7%
Total	2,844,658	100.0%	2,967,297	100.0%	4.3%

The elderly population is further explored in Table IV.4. Those aged 65 to 66 changed by 27.6 percent between 2000 and 2010, resulting in a population of 51,319 persons. Those aged 85 or older changed by 3.4 percent during the same time period and resulted in 44,359 persons over age 85 in 2010.

Table IV.4 Elderly Population by Age State of Mississippi 2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
65 to 66	40,209	11.7%	51,319	13.5%	27.6%
67 to 69	57,970	16.9%	69,204	18.2%	19.4%
70 to 74	87,531	25.5%	93,946	24.7%	7.3%
75 to 79	68,558	20.0%	69,876	18.4%	1.9%
80 to 84	46,364	13.5%	51,703	13.6%	11.5%
85 or Older	42,891	12.5%	44,359	11.7%	3.4%
Total	343,523	100.0%	380,407	100.0%	10.7%

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 group quarters population was 91,964 in 2010, compared to 95,414 in 2000. Institutionalized populations experienced an 8.5 percent change between 2000 and 2010. Non-Institutionalized populations experienced a -17.4 percent change during this same time period.

Table IV.10					
Group Quarters Population					
State 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	25,778	50.7%	34,273	62.2%	33.0%
Juvenile Facilities	.	.	2,247	4.1%	.
Nursing Homes	18,382	36.2%	16,496	29.9%	-10.3%
Other Institutions	6,666	13.1%	2,119	3.8%	-68.2%
Total	50,826	100.0%	55,135	100.0%	8.5%
Non-Institutionalized					
College Dormitories	29,238	65.6%	26,472	71.9%	-9.5%
Military Quarters	5,722	12.8%	3,938	10.7%	-31.2%
Other Non-Institutionalized	9,628	21.6%	6,419	17.4%	-33.3%
Total	44,588	100.0%	36,829	100.0%	-17.4%
Group Quarters Population	95,414	100.0%	91,964	100.0%	-3.6%

Housing Units

The Census Bureau reports building permit authorizations and “per unit” valuation of building permits annually. Single-family construction usually represents most residential development in the area. Single-family building permit authorizations in State of Mississippi increased from 6,142 authorizations in 2016 to 6,531 authorizations in 2017.

The real value of single-family building permits increased from 176,345 dollars in 2016 to 177,631 dollars in 2017. This compares to an increase in permit value statewide, with values rising from 176,345 dollars in 2017 to 177,631 dollars in 2017. Additional details are given in Table IV.23.

Table IV.23
Building Permits and Valuation
 State of Mississippi
 Census Bureau Data,

Year	Authorized Construction in Permit Issuing Areas				Total Unit	Per Unit Valuation	
	Single-Family	Duplex Units	Tri- and Four-Plex	Multi-Family Units		Single-Family	Multi-Famil
1980	5,391	398.0	827.0	3,042	9,658	87,331	42,385
1981	3,709	180.0	410.0	1,291	5,590	84,469	45,965
1982	3,525	356.0	413.0	2,045	6,339	83,374	43,312
1983	5,000	650.0	1,260	3,063	9,973	91,493	42,320
1984	6,465	430.0	640.0	3,989	11,524	92,697	48,637
1985	5,862	412.0	521.0	1,962	8,757	94,941	45,784
1986	5,864	392.0	376.0	1,657	8,289	100,503	36,659
1987	5,182	324.0	342.0	784.0	6,632	105,801	40,461
1988	4,918	250.0	345.0	1,883	7,396	102,192	46,568
1989	4,701	340.0	238.0	1,364	6,643	100,974	39,087
1990	4,455	204.0	167.0	1,124	5,950	100,896	35,646
1991	4,802	150.0	95.0	535.0	5,582	99,123	39,358
1992	6,256	150.0	183.0	611.0	7,200	102,503	41,262
1993	7,484	170.0	235.0	883.0	8,772	105,545	38,893
1994	7,977	204.0	229.0	2,524	10,934	110,261	45,305
1995	7,268	284.0	647.0	2,555	10,754	111,378	49,137
1996	8,062	158.0	233.0	1,915	10,368	116,270	49,691
1997	7,801	184.0	284.0	1,810	10,079	117,485	56,945
1998	8,671	162.0	272.0	3,774	12,879	119,805	54,042
1999	9,594	102.0	315.0	2,860	12,871	129,042	48,594
2000	8,011	114.0	211.0	3,449	11,785	135,136	62,964
2001	8,403	58.0	241.0	1,680	10,382	136,516	56,332
2002	9,192	64.0	197.0	2,134	11,587	143,045	59,846
2003	10,348	110.0	176.0	1,586	12,220	147,683	92,958
2004	11,199	166.0	335.0	2,832	14,532	152,834	65,388
2005	11,660	146.0	114.0	1,480	13,400	158,851	66,194
2006	14,150	262.0	211.0	2,007	16,630	155,518	84,504
2007	10,885	282.0	564.0	5,113	16,844	156,206	79,189
2008	7,445	460.0	323.0	3,206	11,434	153,653	71,372
2009	5,468	242.0	346.0	942.0	6,998	159,727	76,925
2010	4,427	192.0	152.0	488.0	5,259	164,510	82,582
2011	4,269	106.0	238.0	660.0	5,273	166,802	90,217
2012	4,882	124.0	386.0	650.0	6,042	166,147	83,657
2013	5,178	60.0	224.0	1,372	6,834	176,280	64,555
2014	5,629	52.0	184.0	1,087	6,952	177,283	69,117
2015	5,608	242.0	65.0	930.0	6,845	181,645	78,961
2016	6,142	74.0	115.0	555.0	6,886	176,345	85,168
2017	6,531	108.0	102.0	740.0	7,481	177,631	96,088

Diagram IV.5
Single-Family Permits
 State of Mississippi
 Census Bureau Data, 1980–2017

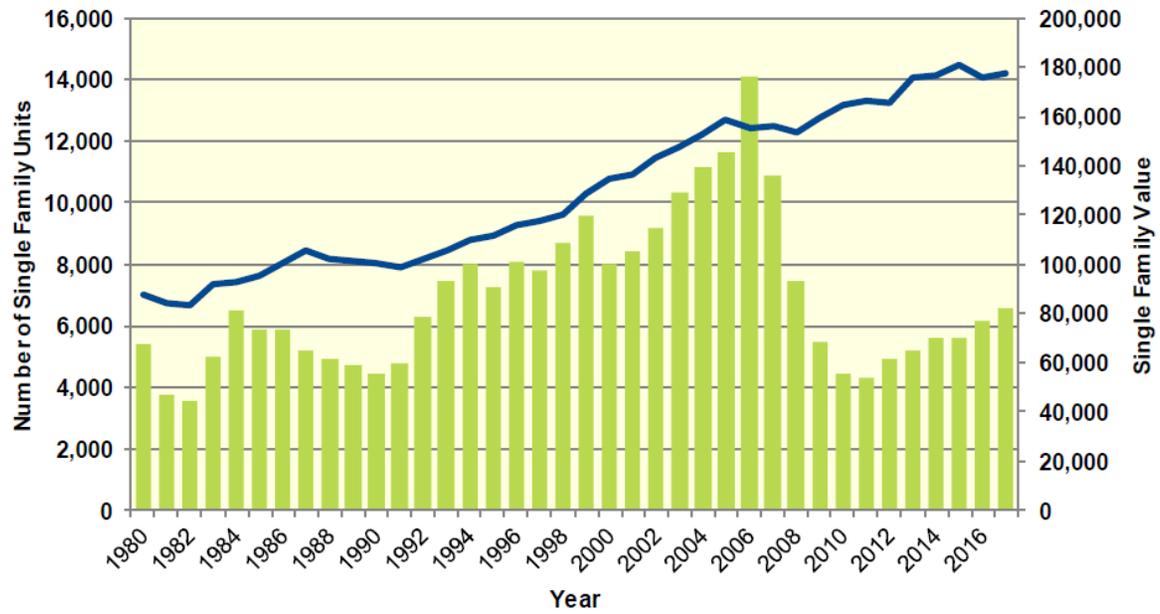
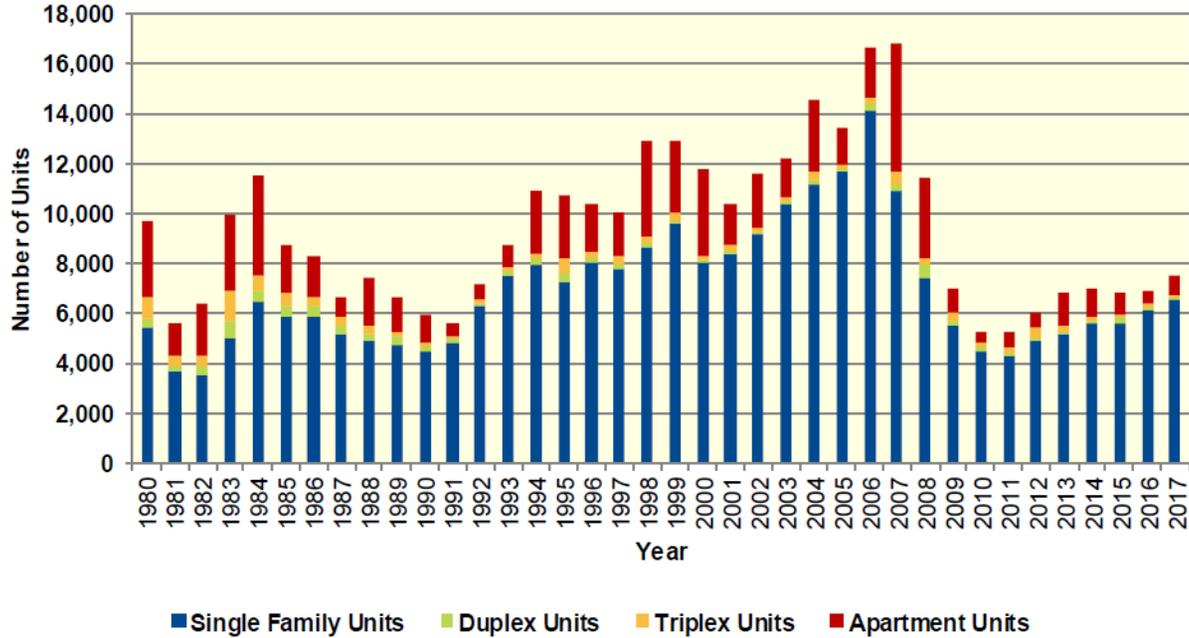


Diagram IV.6
Total Permits by Unit Type
 State of Mississippi
 Census Bureau Data, 1980–2017



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

Table IV.9 Household Type by Tenure				
State of Mississippi 2010 Census SF1 & 2016 Five-Year ACS Data				
Household Type	2010 Census		2016 Five-Year ACS	
	Households	Households	Households	% of Total
Family Households	770,266	69.0%	746,858	68.0%
Married-Couple Family	506,633	65.8%	490,336	65.7%
Owner-Occupied	430,679	85.0%	408,977	83.4%
Renter-Occupied	75,954	15.0%	81,359	16.6%
Other Family	263,633	34.2%	256,522	35.3%
Male Householder, No Spouse Present	57,661	21.9%	54,926	22.5%
Owner-Occupied	35,891	62.2%	33,692	61.3%
Renter-Occupied	21,770	37.8%	21,234	38.7%
Female Householder, No Spouse Present	205,972	78.1%	201,596	80.3%
Owner-Occupied	108,417	52.6%	99,830	49.5%
Renter-Occupied	97,555	47.4%	101,766	50.5%
Non-Family Households	345,502	31.0%	351,945	32.0%
Owner-Occupied	202,086	58.5%	203,900	57.9%
Renter-Occupied	143,416	41.5%	148,045	42.1%
Total	1,115,768	100.0%	1,098,803	100.0%

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	154,170	142,035	181,130	104,825	514,430
Small Family Households	55,825	47,370	71,315	45,350	277,685
Large Family Households	12,455	10,870	16,165	9,470	42,715
Household contains at least one person 62-74 years of age	25,520	33,605	41,775	23,185	115,375
Household contains at least one-person age 75 or older	15,415	27,130	28,290	11,970	39,735
Households with one or more children 6 years old or younger	32,380	23,375	31,320	17,835	61,805

Table 6 - Total Households Table

Data Source: 2011-2015 CHAS

The number of foreign-born persons is shown in Table IV.11. An estimated 0.7 percent of the population was born in Mexico with 0.1 percent born in Vietnam and another 0.1 percent were born in India.

Table IV.11 Place of Birth for the Foreign-Born Population State of Mississippi 2016 Five-Year ACS			
Number	Country	Number of Persons	Percent of Total Population
#1 country of origin	Mexico	22,320	0.7%
#2 country of origin	Vietnam	4,261	0.1%
#3 country of origin	India	4,229	0.1%
#4 country of origin	China excluding Hong Kong and Taiwan	3,070	0.1%
#5 country of origin	Philippines	3,027	0.1%
#6 country of origin	Honduras	2,331	0.1%
#7 country of origin	Germany	1,944	0.1%
#8 country of origin	Guatemala	1,694	0.1%
#9 country of origin	Canada	1,586	0.1%
#10 country of origin	Korea	1,518	0.1%

Limited English Proficiency and the language spoken at home are shown in Table IV.12. An estimated 1.0 percent of the population speaks Spanish at home, followed by 0.1 percent speaking Vietnamese.

Table IV.12 Limited English Proficiency and Language Spoken at Home State of Mississippi 2016 Five-Year ACS			
Number	Country	Number of Persons	Percent of Total Population
#1 LEP Language	Spanish	28,057	1.0%
#2 LEP Language	Vietnamese	3,236	0.1%

#3 LEP Language	Other Indo-European languages	2,305	0.1%
#4 LEP Language	Chinese	1,959	0.1%
#5 LEP Language	Other and unspecified languages	1,070	0.0%
#6 LEP Language	French, Haitian, or Cajun	947	0.0%
#7 LEP Language	Other Asian and Pacific Island languages	915	0.0%
#8 LEP Language	Arabic	823	0.0%
#9 LEP Language	German or other West Germanic languages	812	0.0%
#10 LEP Language	Tagalog	761	0%

Distribution of Income

The Bureau of Economic Analysis (B.E.A.) produces regional economic accounts which provide a consistent framework for analyzing and comparing individual state and local area economies. Diagram IV.3 shows real average earnings per job for State of Mississippi from 1990 to 2017. Over this period the average earnings per job for State of Mississippi was 40,877 dollars, which was lower than the statewide average of 40,877 dollars over the same period.

Table IV.17
Real Earnings by Industry

State of Mississippi
BEA Table CA-5N Data (1,000's of 2016 Dollars)

NAICS Categories	2010	2011	2012	2013	2014	2015	2016	2017	% Change 16-17
Farm earnings	985,415	622,671	871,099	2,436,911	1,381,606	697,777	566,462	721,508	27.4
Forestry, fishing, related activities, and other	440,880	427,541	477,402	464,714	492,561	537,313	563,158	581,995	3.3
Mining	1,483,941	1,671,664	1,561,778	1,708,892	1,691,523	917,442	576,187	541,273	-6.1
Utilities	817,197	806,343	788,616	818,938	828,642	847,852	900,491	894,994	-0.6
Construction	4,406,258	4,448,082	4,627,246	4,654,646	4,470,003	4,140,979	3,987,795	3,935,459	-1.3
Manufacturing	8,154,249	8,198,849	8,510,410	8,476,250	8,887,500	8,944,349	9,053,680	9,199,532	1.6
Wholesale trade	2,346,615	2,429,717	2,474,852	2,466,531	2,479,977	2,532,648	2,504,621	2,582,685	3.1

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Retail trade	4,810,434	4,877,742	4,944,647	4,895,415	4,996,549	5,124,770	5,226,619	5,203,680	-0.4
Transportation and warehousing	2,382,875	2,537,711	2,689,977	2,570,205	2,516,199	2,719,977	2,708,027	2,894,636	6.9
Information	774,245	732,527	792,648	821,009	878,643	857,187	807,355	781,787	-3.2
Finance and insurance	2,370,332	2,302,235	2,530,714	2,544,258	2,506,490	2,537,855	2,570,460	2,565,086	-0.2
Real estate and rental and leasing	430,755	505,511	688,401	838,291	876,350	956,938	925,754	878,065	-5.2
Professional and technical services	3,035,192	3,062,294	3,078,071	3,018,658	3,104,040	3,166,017	3,085,953	3,095,710	0.3
Management of companies and enterprises	959,059	1,031,047	1,037,588	1,059,600	1,056,233	1,027,933	1,082,662	1,125,429	4.0
Administrative and waste services	2,167,150	2,223,634	2,372,606	2,487,060	2,506,629	2,519,326	2,526,693	2,516,801	-0.4
Educational services	723,642	747,698	803,200	793,784	797,821	747,787	752,520	727,020	-3.4
Health care and social assistance	7,592,411	7,659,903	7,782,360	7,670,211	7,646,430	7,722,912	7,867,708	8,047,168	2.3
Arts, entertainment, and recreation	407,422	368,307	391,704	384,609	352,608	338,997	377,616	310,001	-17.9
Accommodation and food services	2,641,716	2,684,765	2,741,893	2,739,402	2,755,989	2,791,150	2,870,153	2,958,879	3.1
Other services, except public administration	2,606,043	2,633,197	2,789,719	2,759,595	2,846,665	2,835,536	2,722,115	2,635,544	-3.2
Government and government enterprises	15,861,300	15,547,063	15,318,731	15,352,532	15,354,029	15,321,429	15,488,169	15,393,552	-0.6
Total	65,397,130	65,518,503	67,273,661	68,961,510	68,426,487	67,286,174	67,164,198	67,590,804	0.6

Table IV. 18, shows the total employment by industry for State of Mississippi. The most recent estimates show the government and government enterprises industry was the largest employer in State of Mississippi, with employment reaching 271,855 jobs in 2017. Between 2016 and 2017 the utilities industry saw the largest percentage increase, rising by 6.4 percent to 9,199 jobs.

Table IV.18
Employment by Industry

State of Mississippi
BEA Table CA25 Data

NAICS Categories	2010	2011	2012	2013	2014	2015	2016	2017	% Change 15-16
Farm earnings	43,707	42,449	40,588	39,046	44,071	41,161	39,688	40,378	1.7
Forestry, fishing, related activities, and other	13,928	13,692	14,344	14,764	14,749	14,610	15,164	15,038	-0.8
Mining	13,964	12,837	16,332	17,255	16,701	16,635	15,986	16,910	5.8
Utilities	8,136	8,020	8,026	8,212	8,189	8,310	8,644	9,199	6.4
Construction	87,411	86,223	85,934	89,372	87,259	82,869	83,706	83,599	-0.1
Manufacturing	139,858	140,273	141,820	142,390	145,085	147,229	149,163	150,505	0.9
Wholesale trade	38,101	38,677	38,512	38,547	41,001	41,744	38,725	39,023	0.8
Retail trade	160,850	163,297	163,762	165,002	167,905	170,892	172,497	172,163	-0.2
Transportation and warehousing	51,684	52,737	52,954	53,978	55,417	58,954	61,023	62,603	2.6
Information	14,955	14,758	15,426	15,666	16,314	16,624	15,337	14,745	-3.9
Finance and insurance	55,026	57,737	56,815	56,691	55,057	55,320	56,965	58,063	1.9
Real estate and rental and leasing	45,888	46,717	46,458	47,344	49,162	50,370	51,698	52,896	2.3
Professional and technical services	55,076	55,150	55,012	55,040	56,011	56,497	56,401	57,203	1.4
Management of companies and enterprises	10,779	11,166	11,327	11,894	12,154	12,041	13,340	13,392	0.4
Administrative and waste services	82,256	86,476	88,715	92,193	95,622	96,925	100,389	99,326	-1.1
Educational services	25,017	24,926	25,413	25,813	26,116	25,807	25,259	25,593	1.3
Health care and social assistance	143,460	148,450	149,453	150,069	151,104	154,438	155,780	158,435	1.7
Arts, entertainment, and recreation	20,554	19,857	20,650	20,993	21,420	20,760	21,340	19,633	-8.0
Accommodation and food services	114,442	117,400	119,147	121,415	124,513	127,747	131,905	135,514	2.7
Other services, except public administration	83,546	89,676	89,579	90,108	93,294	95,571	93,954	94,750	0.8
Government and government enterprises	282,093	279,423	279,452	276,791	275,964	274,335	273,230	271,855	-0.5
Total	1,490,731	1,509,941	1,519,719	1,532,583	1,557,108	1,568,839	1,580,194	1,590,823	0.7

Table IV.19, shows the real average earnings per job by industry for State of Mississippi. These figures are calculated by dividing the total real earning displayed in Table IV.17 and Table IV.18, by industry. In 2017, the utilities industry had the highest average earnings reaching 97,293 dollars. Between 2016 and 2017 the farm industry saw the largest percentage increase, rising by 25.2 percent to 17,869 dollars

Table IV.19 Real Earnings Per Job by Industry State of Mississippi BEA Table CA5N and CA25 Data									
NAICS Categories	2010	2011	2012	2013	2014	2015	2016	2017	% Change 15-16
Farm earnings	22,546	14,669	21,462	62,411	31,350	16,952	14,273	17,869	25.2
Forestry, fishing, related activities, and other	31,654	31,226	33,282	31,476	33,396	36,777	37,138	38,702	4.2
Mining	106,269	130,222	95,627	99,038	101,283	55,151	36,043	32,009	-11.2
Utilities	100,442	100,542	98,258	99,725	101,190	102,028	104,175	97,293	-6.6
Construction	50,409	51,588	53,847	52,082	51,227	49,970	47,640	47,075	-1.2
Manufacturing	58,304	58,449	60,009	59,528	61,257	60,751	60,697	61,124	0.7
Wholesale trade	61,589	62,821	64,262	63,988	60,486	60,671	64,677	66,184	2.3
Retail trade	29,906	29,870	30,194	29,669	29,758	29,988	30,300	30,225	-0.2
Transportation and warehousing	46,105	48,120	50,798	47,616	45,405	46,137	44,377	46,238	4.2
Information	51,772	49,636	51,384	52,407	53,858	51,563	52,641	53,020	0.7
Finance and insurance	43,077	39,875	44,543	44,879	45,525	45,876	45,123	44,178	-2.1
Real estate and rental and leasing	9,387	10,821	14,818	17,706	17,826	18,998	17,907	16,600	-7.3
Professional and technical services	55,109	55,527	55,953	54,845	55,418	56,039	54,715	54,118	-1.1
Management of companies and enterprises	88,975	92,338	91,603	89,087	86,904	85,369	81,159	84,037	3.5
Administrative and waste services	26,346	25,714	26,744	26,977	26,214	25,993	25,169	25,339	0.7
Educational services	28,926	29,997	31,606	30,751	30,549	28,976	29,792	28,407	-4.6
Health care and social assistance	52,924	51,599	52,072	51,111	50,604	50,007	50,505	50,792	0.6
Arts, entertainment, and recreation	19,822	18,548	18,969	18,321	16,462	16,329	17,695	15,790	-10.8
Accommodation and food services	23,083	22,869	23,013	22,562	22,134	21,849	21,759	21,834	0.3
Other services, except public administration	31,193	29,363	31,143	30,625	30,513	29,669	28,973	27,816	-4.0
Government and government enterprises	56,227	55,640	54,817	55,466	55,638	55,849	56,685	56,624	-0.1
Total	43,869	43,391	44,267	44,997	43,945	42,889	42,504	42,488	0.0

Table IV.20, shows total employment and real personal income for the years of 1969 to 2017. As can be seen in Total Real Personal Income in 2017, comprising all wage and salary earnings, proprietorship income, dividends, interest, rents, and transfer payments, was 109,324,138,000 dollars, a 0.4 percent change between 2016 and 2017. Further annual data is shown for the years 1969 through 2017. In 2010, total employment was 1,490,731 and 1,590,823 in 2017, which was a percentage change of 0.7 over this this period.

Table IV.20 Total Employment and Real Personal Income State of Mississippi BEA Data 1969 Through 2016									
Year	1,000s of 2016 Dollars						Per Capita Income	Total Employment	Average Real Earnings Per Job
	Earnings	Social Security Contributions	Residents Adjustments	Dividends, Interest, Rents	Transfer Payments	Personal Income			
1969	24,011,740	1,524,271	186,179	3,441,027	2,891,331	29,006,006	13,066	908,677	26,426
1970	24,352,778	1,544,067	183,405	3,764,579	3,429,393	30,186,088	13,589	916,796	26,560
1971	25,423,179	1,663,122	278,044	3,932,056	3,856,045	31,826,201	14,050	938,968	27,077
1972	27,987,298	1,913,265	336,835	4,177,343	4,169,655	34,757,866	15,064	978,740	28,597
1973	30,428,006	2,317,997	404,556	4,552,799	4,586,503	37,653,867	16,025	1,019,427	29,849
1974	29,826,946	2,431,715	485,006	4,903,034	5,185,132	37,968,404	15,962	1,031,293	28,921
1975	28,624,098	2,362,069	539,342	5,001,826	5,898,919	37,702,116	15,711	1,000,814	28,600
1976	31,304,878	2,593,432	615,386	5,073,493	6,121,851	40,522,177	16,675	1,038,827	30,134
1977	33,020,181	2,744,264	704,454	5,313,657	6,164,103	42,458,131	17,260	1,070,753	30,839
1978	34,264,244	2,961,680	821,011	5,728,145	6,333,979	44,185,698	17,759	1,100,550	31,134
1979	35,638,080	3,145,428	913,422	6,040,128	6,676,941	46,123,143	18,390	1,114,375	31,981
1980	33,800,519	3,092,837	1,055,635	6,874,595	7,358,232	45,996,144	18,214	1,111,313	30,414
1981	34,053,160	3,322,700	1,029,210	7,842,518	7,627,838	47,230,026	18,602	1,106,596	30,774
1982	33,114,704	3,295,862	1,007,343	8,249,705	7,898,131	46,974,022	18,373	1,079,218	30,685
1983	32,825,759	3,374,556	1,087,017	8,391,253	8,364,565	47,294,038	18,418	1,087,581	30,182
1984	35,062,863	3,626,319	1,170,589	8,937,781	8,354,773	49,899,687	19,356	1,117,040	31,389
1985	35,728,169	3,791,900	1,195,768	9,359,889	8,480,089	50,972,015	19,695	1,123,930	31,789
1986	36,353,483	3,947,325	1,150,039	9,458,827	8,808,543	51,823,566	19,981	1,130,753	32,150
1987	37,917,606	4,024,754	1,193,536	9,385,470	8,941,044	53,412,902	20,634	1,141,343	33,222
1988	39,411,618	4,343,297	1,229,819	9,691,438	9,201,815	55,191,392	21,389	1,169,037	33,713
1989	40,202,817	4,477,194	1,259,922	10,850,551	9,679,553	57,515,649	22,343	1,188,891	33,815

1990	41,075,689	4,761,724	1,273,143	10,493,881	10,127,814	58,208,802	22,572	1,202,603	34,155
1991	41,661,846	4,912,979	1,322,283	10,201,590	11,027,169	59,299,910	22,819	1,210,948	34,404
1992	44,043,571	5,130,386	1,323,472	10,210,714	12,077,912	62,525,283	23,830	1,233,701	35,701
1993	46,154,030	5,420,066	1,319,035	10,428,482	12,577,195	65,058,675	24,504	1,286,919	35,863
1994	49,366,014	5,809,780	1,288,915	11,031,859	13,066,175	68,943,182	25,639	1,334,700	36,987
1995	50,371,955	5,942,114	1,386,996	11,540,322	13,990,133	71,347,291	26,205	1,365,437	36,891
1996	52,167,557	6,017,507	1,423,774	12,071,350	14,727,552	74,372,727	27,063	1,389,237	37,551
1997	54,072,099	6,227,978	1,618,844	12,745,628	15,025,019	77,233,613	27,812	1,415,330	38,204
1998	57,129,432	6,585,355	1,710,620	13,717,972	14,985,117	80,957,787	28,864	1,445,364	39,525
1999	58,754,307	6,775,120	1,825,267	13,385,764	15,202,186	82,392,404	29,130	1,469,955	39,970
2000	59,671,364	6,822,332	2,049,988	14,094,633	15,963,911	84,957,564	29,827	1,476,305	40,420
2001	60,577,415	6,788,734	2,086,526	15,043,887	17,425,470	88,344,564	30,966	1,455,992	41,606
2002	60,504,260	6,953,206	2,111,762	14,432,534	18,424,737	88,520,087	30,966	1,454,774	41,590
2003	62,219,180	7,029,464	2,179,758	13,952,696	18,883,573	90,205,743	31,449	1,452,904	42,825
2004	64,486,361	7,252,029	2,262,470	13,524,802	19,756,915	92,778,520	32,114	1,463,644	44,059
2005	65,064,938	7,292,433	2,337,174	14,260,979	21,528,388	95,899,047	33,001	1,473,716	44,150
2006	65,342,795	7,655,138	2,527,429	15,733,589	21,035,218	96,983,893	33,386	1,508,314	43,322
2007	65,923,014	7,773,129	2,643,150	18,141,793	21,402,822	100,337,651	34,265	1,538,802	42,841
2008	66,670,031	7,873,531	2,753,405	17,589,530	23,761,474	102,900,909	34,907	1,537,431	43,365
2009	63,838,712	7,711,409	2,683,317	16,443,793	25,210,252	100,464,665	33,955	1,492,290	42,779
2010	65,397,130	7,721,611	2,720,189	15,623,442	26,994,413	103,013,563	34,680	1,490,731	43,869
2011	65,518,503	7,030,076	2,907,955	16,449,518	27,373,609	105,219,508	35,339	1,509,941	43,391
2012	67,273,661	7,133,711	3,072,542	17,097,530	26,859,457	107,169,479	35,927	1,519,719	44,267
2013	68,961,510	8,011,059	3,171,784	16,155,023	27,018,555	107,295,814	35,912	1,532,583	44,997
2014	68,426,487	8,069,705	3,178,970	16,844,177	27,493,611	107,873,540	36,095	1,557,108	43,945
2015	67,286,174	8,196,050	3,296,622	17,465,564	28,295,896	108,148,207	36,227	1,568,839	42,889
2016	67,164,198	8,219,312	3,319,789	17,703,607	28,873,154	108,841,436	36,457	1,580,194	42,503
2017	67,590,804	8,301,815	3,358,017	18,045,186	28,631,946	109,324,138	36,636	1,590,823	42,488

The Bureau of Economic Analysis (B.E.A.) produces regional economic accounts which provide a consistent framework for analyzing and comparing individual state and local area economies. Diagram IV.3 shows real average earnings per job for State of Mississippi from 1990 to 2017. Over this period the average earnings per job for State of Mississippi was 40,877 dollars, which was lower than the statewide average of 40,877 dollars over the same period.

Diagram IV.3
Real Average Earnings Per Job
 State of Mississippi
 BEA Data 1990 - 2017

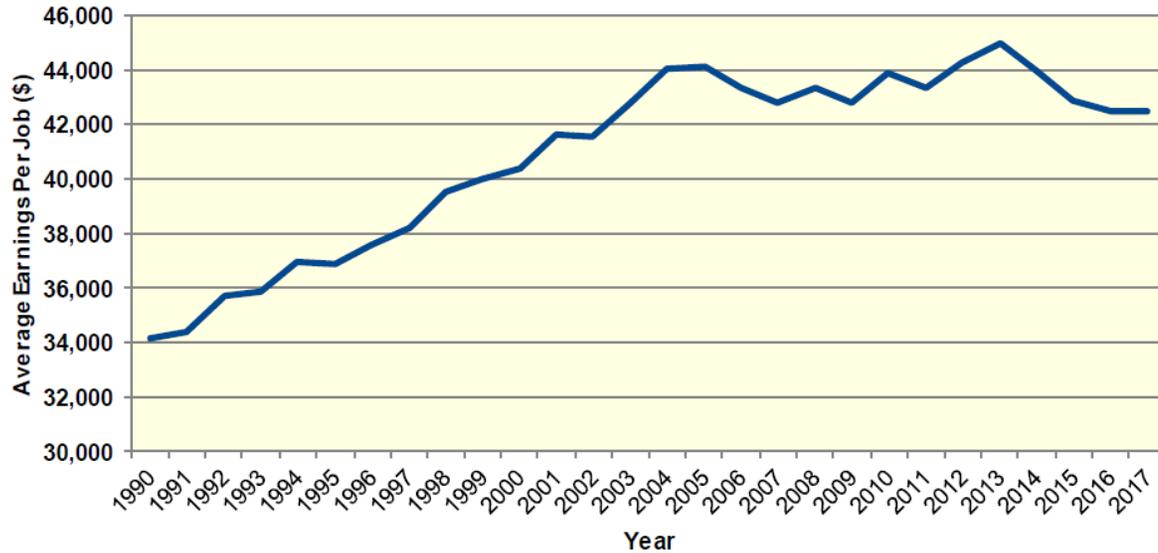
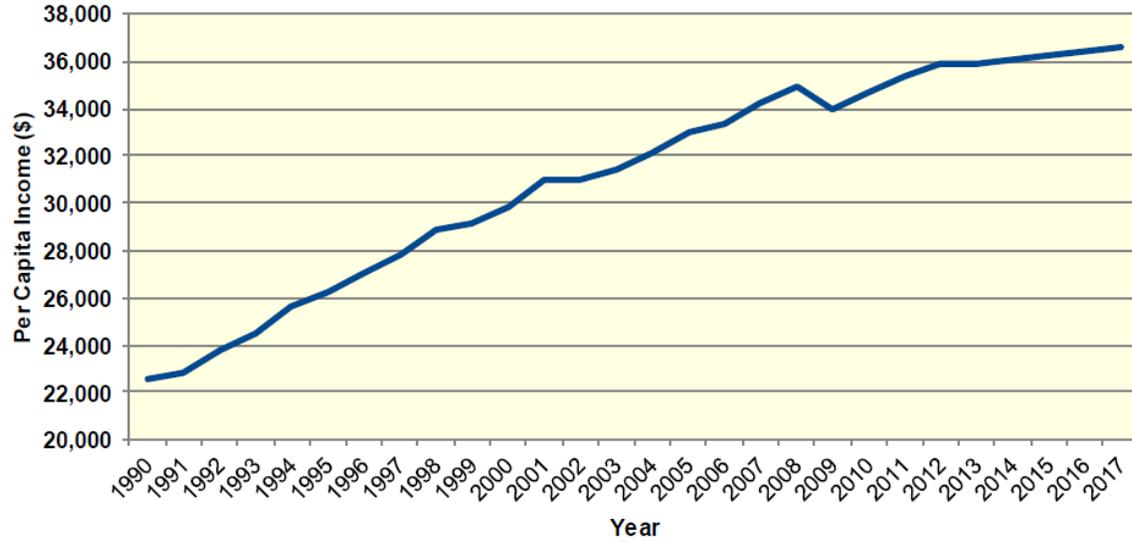


Diagram IV.4 shows real per capita income for State of Mississippi from 1990 to 2017, which is calculated by dividing total personal income from all sources by population. Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. Over this period the real per capita income for State of Mississippi was 31,091 dollars, which was lower than the statewide average of 31,091 dollars over the same period.

Diagram IV.4
Real Per Capita Income
 State of Mississippi
 BEA Data 1990 - 2017



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

Table IV.29				
Households by Income				
State of Mississippi				
2010 Five-Year ACS & 2016 Five-Year ACS Data				
Income	2010 Five-Year ACS		2016 Five-Year ACS	
	Households	% of Total	Households	% of Total
Less than \$15,000	217,112	20.1%	206,202	18.8%
\$15,000 to \$19,999	81,825	7.6%	80,213	7.3%
\$20,000 to \$24,999	75,908	7.0%	70,762	6.4%
\$25,000 to \$34,999	130,682	12.1%	129,660	11.8%
\$35,000 to \$49,999	156,638	14.5%	156,651	14.3%
\$50,000 to \$74,999	183,156	16.9%	186,172	16.9%
\$75,000 to \$99,999	106,319	9.8%	113,364	10.3%
\$100,000 or More	129,412	12.0%	155,779	14.2%
Total	1,081,052	100.0%	1,098,803	100.0%

Overcrowding

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

Table IV.49 Overcrowding and Severe Overcrowding State of Mississippi 2010 & 2016 Five-Year ACS Data							
Data Source	No Overcrowding		Overcrowding		Severe Overcrowding		Total
	Households	% of Total	Households	% of Total	Households	% of Total	
Owner							
2010 Five-Year ACS	752,811	98.3%	10,289	1.3%	2,585	0.3%	765,685
2016 Five-Year ACS	733,971	98.3%	9,778	1.3%	2,650	0.4%	746,399
Renter							
2010 Five-Year ACS	298,781	94.7%	12,754	4.0%	3,832	1.2%	315,367
2016 Five-Year ACS	334,022	94.8%	13,328	3.8%	5,054	1.4%	352,404
Total							
2010 Five-Year ACS	1,051,592	97.3%	23,043	2.1%	6,417	0.6%	1,081,052
2016 Five-Year ACS	1,067,993	97.2%	23,106	2.1%	7,704	0.7%	1,098,803

Households Lacking Complete Kitchen or Plumbing Facilities

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

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

Table IV.50			
Households with Incomplete Plumbing Facilities			
State of Mississippi			
2000 Census SF3 & 2016 Five-Year ACS Data			
Households	2000 Census	2010 Five-Year ACS	2016 Five-Year ACS
With Complete Plumbing Facilities	1,037,419	1,073,673	1,093,723
Lacking Complete Plumbing Facilities	9,015	7,379	5,080
Total Households	1,046,434	1,081,052	1,098,803
Percent Lacking	0.9%	0.7%	0.5%

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

Table IV.51			
Households with Incomplete Kitchen Facilities			
State of Mississippi			
2000 Census SF3 & 2016 Five-Year ACS Data			
Households	2000 Census	2010 Five-Year ACS	2016 Five-Year ACS
With Complete Kitchen Facilities	1,038,964	1,071,565	1,090,920
Lacking Complete Kitchen Facilities	7,470	9,487	7,883
Total Households	1,046,434	1,081,052	1,098,803
Percent Lacking	0.7%	0.9%	0.7%

Cost Burden

Cost burden is defined as gross housing costs that range from 30.0 to 50.0 percent of gross household income; severe cost burden is defined as gross housing costs that exceed 50.0 percent of gross household income. For homeowners, gross housing costs include property taxes, insurance, energy payments, water and sewer service, and refuse collection. If the homeowner has a mortgage, the determination also includes principal and interest payments on the mortgage loan. For renters, this figure represents monthly rent and selected electricity and natural gas energy charges.

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

Table IV.52									
Cost Burden and Severe Cost Burden by Tenure									
State of Mississippi									
2010 Five-Year ACS & 2016 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									
2010 Five-Year ACS	287,753	66.6%	82,267	19.0%	59,326	13.7%	2,761	0.6%	432,107
2016 Five-Year ACS	266,734	69.5%	66,844	17.4%	47,049	12.3%	2,906	0.8%	383,533
Owner Without a Mortgage									
2010 Five-Year ACS	278,127	83.4%	30,329	9.1%	20,249	6.1%	4,873	1.5%	333,578
2016 Five-Year ACS	307,576	84.8%	29,157	8.0%	19,100	5.3%	7,033	1.9%	362,866
Renter									
2016 Five-Year ACS	122,606	38.9%	66,967	21.2%	70,452	22.3%	55,342	17.5%	315,367
2016 Five-Year ACS	143,315	40.7%	74,402	21.1%	78,793	22.4%	55,894	15.9%	352,404
Total									
2000 Census	688,486	63.7%	179,563	16.6%	150,027	13.9%	62,976	5.8%	1,081,052
2016 Five-Year ACS	717,625	65.3%	170,403	15.5%	144,942	13.2%	65,833	6.0%	1,098,803

Table IV.53 shows the HUD calculated Median Family Income (MFI) for a family of four for State of Mississippi. As can be seen in 2017, the MFI was 51,800 dollars, which compared to 51,800 dollars for the State of Mississippi.

Table IV.53		
Median Family Income		
State of Mississippi 2000– 2017 HUD MFI		
Year	MFI	State
2000	38,100	38,100
2001	40,000	40,000
2002	40,200	40,200
2003	40,700	40,700
2004	40,700	40,700
2005	40,700	40,700
2006	40,700	40,700
2007	43,200	43,200
2008	45,000	45,000
2009	46,800	46,800
2010	47,300	47,300
2011	48,000	48,000
2012	48,700	48,700
2013	48,300	48,300
2014	48,200	48,200
2015	48,300	48,300
2016	48,900	48,900
2017	51,800	51,800

Table IV.54 shows Comprehensive Housing Affordability Strategy (CHAS) data for housing problems by tenure and income. As can be seen there are a total of 92115 owner-occupied and 65730 renter-occupied households with a cost burden of greater than 30 percent and less than 50 percent. An additional 65420 owner-occupied 71335 renter-occupied households had a cost burden greater than 50 percent of income. Overall, there are 738065 households without a housing problem.

Table IV.54						
Housing Problems by Income and Tenure						
State of Mississippi 2010– 2014 HUD CHAS Data						
Housing Problem	Less Than 30% MFI	30% - 50% MFI	50% - 80% MFI	80% - 100% MFI	Greater than 100% MFI	Total
Owner-Occupied						
Lacking complete plumbing or kitchen facilities	1675	865	865	375	1360	5140
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	420	165	560	400	1235	2780
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	1250	1385	2230	1705	3715	10285

Housing cost burden greater than 50% of income (and none of the above problems)	31000	18595	10930	2340	2555	65420
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	10490	19125	27165	13740	21595	92115
Zero/negative income (and none of the above problems)	9135	0	0	0	0	9135
Has none of the 4 housing problems	8870	36620	73110	53145	393355	565100
Total	62840	76755	114860	71705	423815	749975
Renter-Occupied						
Lacking complete plumbing or kitchen facilities	1865	1475	1125	395	905	5765
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	1300	975	1145	375	805	4600
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	3880	2740	2750	1470	2285	13125
Housing cost burden greater than 50% of income (and none of the above problems)	47105	19700	4335	80	115	71335
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	9360	22045	26355	5470	2500	65730
Zero/negative income (and none of the above problems)	13080	0	0	0	0	13080
Has none of the 4 housing problems	14740	18345	30555	25325	84000	172965
Total	91330	65280	66265	33115	90610	346600
Total						
Lacking complete plumbing or kitchen facilities	3540	2340	1990	770	2265	10905
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	1720	1140	1705	775	2040	7380
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	5130	4125	4980	3175	6000	23410
Housing cost burden greater than 50% of income (and none of the above problems)	78105	38295	15265	2420	2670	136755
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	19850	41170	53520	19210	24095	157845
Zero/negative income (and none of the above problems)	22215	0	0	0	0	22215
Has none of the 4 housing problems	23610	54965	103665	78470	477355	738065
Total	154170	142035	181125	104820	514425	1096575

Housing Needs Summary Tables

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	1,865	1,475	1,125	395	4,860	1,675	865	865	375	3,780
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	1,300	975	1,145	375	3,795	420	165	560	400	1,545
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	3,880	2,740	2,750	1,470	10,840	1,250	1,385	2,230	1,705	6,570
Housing cost burden greater than 50% of income (and none of the above problems)	47,105	19,700	4,335	80	71,220	31,000	18,595	10,930	2,340	62,865
Housing cost burden greater than 30% of income (and none of the above problems)	9,360	22,045	26,355	5,470	63,230	10,490	19,125	27,165	13,740	70,520

	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)	13,080	0	0	0	13,080	9,135	0	0	0	9,135

Table 7 – Housing Problems Table

Data 2011-2015 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
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	54,150	24,895	9,355	2,325	90,725	34,345	21,010	14,585	4,820	74,760
Having none of four housing problems	24,100	40,390	56,910	30,800	152,200	19,360	55,745	100,275	66,885	242,265
Household has negative income, but none of the other housing problems	13,080	0	0	0	13,080	9,135	0	0	0	9,135

Table 8 – Housing Problems 2

Data 2011-2015 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	27,370	20,715	14,775	62,860	13,845	11,745	16,840	42,430
Large Related	5,895	4,530	2,325	12,750	3,670	2,770	2,860	9,300
Elderly	7,960	7,590	4,160	19,710	16,520	18,020	12,635	47,175
Other	20,310	12,740	10,735	43,785	9,520	6,070	6,695	22,285
Total need by income	61,535	45,575	31,995	139,105	43,555	38,605	39,030	121,190

Table 9 – Cost Burden > 30%

Data 2011-2015 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	23,650	9,595	2,095	35,340	11,160	6,040	4,450	21,650
Large Related	5,055	1,615	115	6,785	2,775	1,280	475	4,530
Elderly	5,465	3,445	745	9,655	11,430	7,780	3,905	23,115
Other	17,055	6,745	1,540	25,340	7,190	3,750	2,325	13,265
Total need by income	51,225	21,400	4,495	77,120	32,555	18,850	11,155	62,560

Table 10 – Cost Burden > 50%

Data 2011-2015 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	4,045	3,025	2,815	1,345	11,230	1,125	730	1,910	1,385	5,150
Multiple, unrelated family households	1,045	590	910	400	2,945	545	815	900	700	2,960
Other, non-family households	125	155	195	100	575	35	14	0	15	64
Total need by income	5,215	3,770	3,920	1,845	14,750	1,705	1,559	2,810	2,100	8,174

Table 11 – Crowding Information – 1/2

Data 2011-2015 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

The disability rate from the 2000 Census is shown in Table IV.64. Some 23.6 percent of the population was disabled in 2000, or a total of 607,570 persons. The disability rate was highest for those over 65, with 51.7 percent disabled. 2000 Census data is presented here because the 2010 Census did not include detailed information about disabilities. This information is supplemented with 2016 American Community Survey (ACS) data to give a more current picture.

Table IV.64		
Disability by Age		
State of Mississippi		
2000 Census SF3 Data		
Age	Total	
	Disabled Population	Disability Rate
5 to 15	28,342	5.9%
16 to 64	410,818	23.2%
65 and older	168,410	51.7%
Total	607,570	23.6%

Table IV.65 shows disability by type in 2000. There were 290,493 physical disabilities reported in 2000, some 254,929 employment disabilities, and 233,075 go-outside-home disabilities.

Table IV.65	
Total Disabilities Tallied: Aged 5 and Older	
State of Mississippi	
2000 Census SF3 Data	
Disability Type	Population
Sensory disability	123,876
Physical disability	290,493
Mental disability	165,686
Self-care disability	98,915
Employment disability	254,929
Go-outside-home disability	233,075
Total	1,166,974

Disability by age, as estimated by the 2016 ACS, is shown in Table IV.66. The disability rate for females was 16.4 percent, compared to 16.3 percent for males. The disability rate grew precipitously higher with age, with 56.8 percent of those over 75 experiencing a disability.

Table IV.66						
Disability by Age						
State of Mississippi 2016 Five-Year ACS Data						
Age	Male		Female		Total	
	Disabled Population	Disability Rate	Disabled Population	Disability Rate	Disabled Population	Disability Rate
Under 5	654	0.7%	374	0.4%	1,028	0.5%
5 to 17	21,248	7.8%	11,878	4.5%	33,126	6.2%
18 to 34	27,195	8.4%	22,595	6.5%	49,790	7.4%
35 to 64	102,780	19.6%	111,368	19.1%	214,148	19.3%
65 to 74	40,758	35.8%	44,059	33.4%	84,817	34.5%
75 or Older	35,674	54.6%	59,526	58.2%	95,200	56.8%
Total	228,309	16.3%	249,800	16.4%	478,109	16.4%

The number of disabilities by type, as estimated by the 2016 ACS, is shown in Table IV.67. Some 10.2 percent have an ambulatory disability, 8.1 percent have an independent living disability, and 3.7 percent have a self-care disability.

Table IV.67		
Total Disabilities Tallied: Aged 5 and Older		
State of Mississippi 2016 Five-Year ACS		
Disability Type	Population with Disability	Percent with Disability
Hearing disability	118,726	4.1%
Vision disability	99,228	3.4%
Cognitive disability	186,962	6.8%
Ambulatory disability	279,417	10.2%
Self-Care disability	101,659	3.7%
Independent living disability	178,091	8.1%

Other data, from the Center for Disease Control's (CDC) Health Data System shows a statewide disability rate of 21.2 percent for persons aged 18 to 44. However, the disability rate for older persons is much higher, at 41.8 percent for persons aged 45 to 64, and 57.1 percent for those 65 and older.

Table IV.68	
Disability by Age	
State of Mississippi	
CDC Disability and Health Data System	
Age	Percent with Disability
18-44	21.2%
45-64	41.8%
65 or older	57.1%

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

The number of single person households in need of housing assistance statewide is 293,807 or 26.3%. There was a total of 1,115,768 households in 2010, up from 1,046,434 in 2000. One person households changed by 14.0 percent between 2000 and 2010, while two person households changed by 9.0 percent. Three and four person households changed by 0.3 percent and -2.9 percent respectively, representing 17.4 percent and 13.5 percent of the population in 2010.

Table IV.28					
Households by Household Size					
State of Mississippi					
2000 & 2010 Census SF1 Data					
Size	2000 Census		2010 Census		% Change 00-10
	Households	% of Total	Households	% of Total	
One Person	257,708	24.6%	293,807	26.3%	14.0%
Two Persons	327,377	31.3%	356,795	32.0%	9.0%
Three Persons	194,171	18.6%	194,682	17.4%	0.3%
Four Persons	155,180	14.8%	150,650	13.5%	-2.9%
Five Persons	70,292	6.7%	72,933	6.5%	3.8%
Six Persons	25,324	2.4%	27,883	2.5%	10.1%
Seven Persons or More	16,382	1.6%	19,018	1.7%	16.1%
Total	1,046,434	100.0%	1,115,768	100.0%	6.6%

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.

The number and type of families in need of housing assistance who are disabled is 607,570 persons or 23.6 percent of the state’s population as shown in Table IV.64. The disability rate was highest for those over 65, with 51.7 percent disabled. 2000 Census data is presented here because the 2010 Census did not include detailed information about disabilities. This information is supplemented with 2016 American Community Survey (ACS) data to give a more current picture.

Table IV.64		
Disability by Age		
State of Mississippi		
2000 Census SF3 Data		
Age	Total	
	Disabled Population	Disability Rate
5 to 15	28,342	5.9%
16 to 64	410,818	23.2%
65 and older	168,410	51.7%
Total	607,570	23.6%

Table IV.65 shows disability by type in 2000. There were 290,493 physical disabilities reported in 2000, some 254,929 employment disabilities, and 233,075 go-outside-home disabilities

Table IV.65	
Total Disabilities Tallied: Aged 5 and Older	
State of Mississippi 2000 Census SF3 Data	
Disability Type	Population
Sensory disability	123,876
Physical disability	290,493
Mental disability	165,686
Self-care disability	98,915
Employment disability	254,929
Go-outside-home disability	233,075
Total	1,166,974

Disability by age, as estimated by the 2016 ACS, is shown in Table IV.66. The disability rate for females was 16.4 percent, compared to 16.3 percent for males. The disability rate grew precipitously higher with age, with 56.8 percent of those over 75 experiencing a disability.

Table IV.66						
Disability by Age						
State of Mississippi 2016 Five-Year ACS Data						
Age	Male		Female		Total	
	Disabled Population	Disability Rate	Disabled Population	Disability Rate	Disabled Population	Disability Rate
Under 5	654	0.7%	374	0.4%	1,028	0.5%
5 to 17	21,248	7.8%	11,878	4.5%	33,126	6.2%
18 to 34	27,195	8.4%	22,595	6.5%	49,790	7.4%
35 to 64	102,780	19.6%	111,368	19.1%	214,148	19.3%
65 to 74	40,758	35.8%	44,059	33.4%	84,817	34.5%
75 or Older	35,674	54.6%	59,526	58.2%	95,200	56.8%
Total	228,309	16.3%	249,800	16.4%	478,109	16.4%

The number of disabilities by type, as estimated by the 2016 ACS, is shown in Table IV.67. Some 10.2 percent have an ambulatory disability, 8.1 percent have an independent living disability, and 3.7 percent have a self-care disability.

Table IV.67 Total Disabilities Talled: Aged 5 and Older State of Mississippi 2016 Five-Year ACS		
Disability Type	Population with Disability	Percent with Disability
Hearing disability	118,726	4.1%
Vision disability	99,228	3.4%
Cognitive disability	186,962	6.8%
Ambulatory disability	279,417	10.2%
Self-Care disability	101,659	3.7%
Independent living disability	178,091	8.1%

Other data, from the Center for Disease Control’s (CDC) Health Data System shows a statewide disability rate of 21.2 percent for persons aged 18 to 44. However, the disability rate for older persons is much higher, at 41.8 percent for persons aged 45 to 64, and 57.1 percent for those 65 and older.

Table IV.68 Disability by Age State of Mississippi CDC Disability and Health Data System	
Age	Percent with Disability
18-44	21.2%
45-64	41.8%
65 or older	57.1%

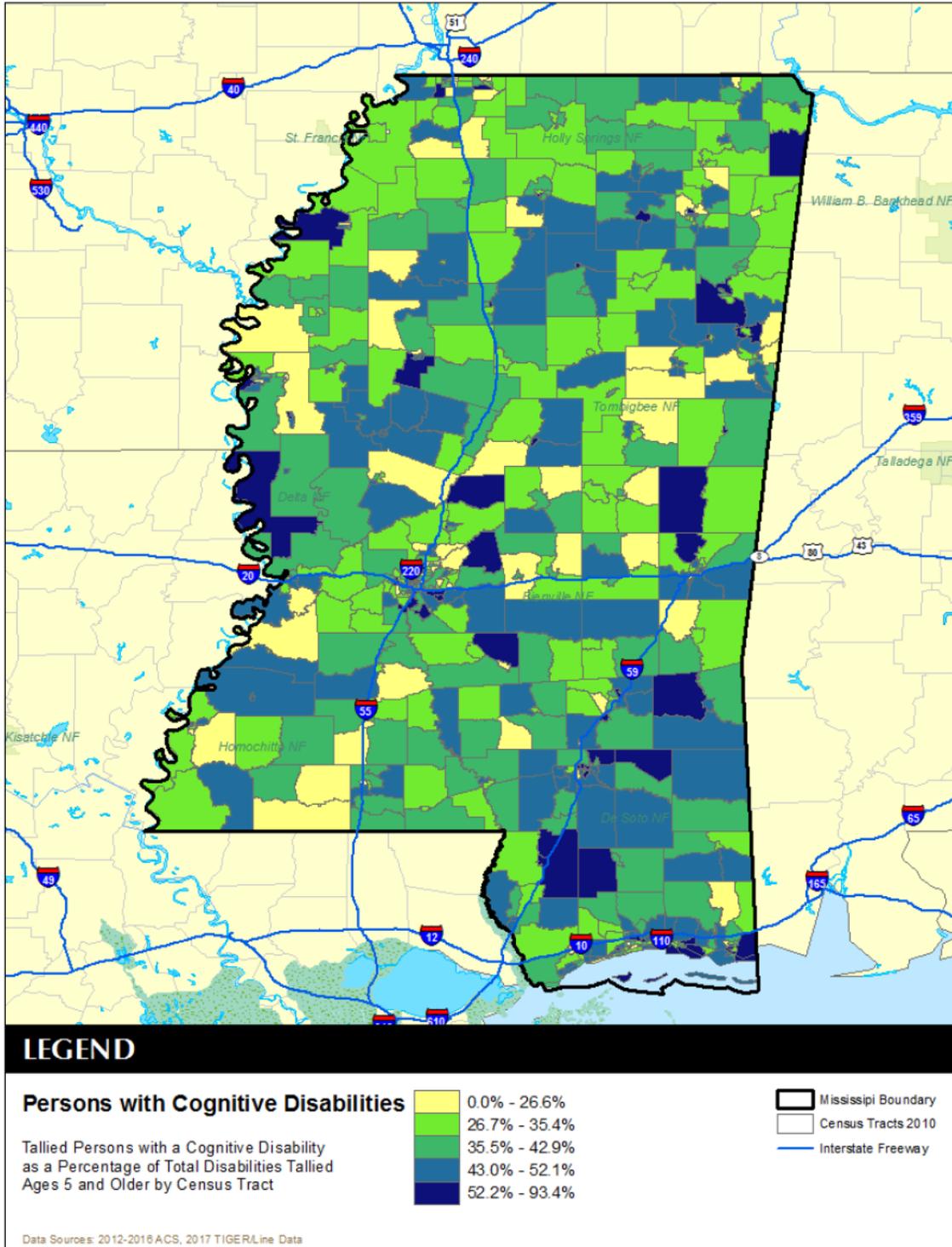
Accessible housing units are located throughout the area. Some 10,044 publicly supported housing units are available for households with disabilities, out of 54,039 total publicly supported housing units in State of Mississippi, according to HUD’s AFFH database, are accessible.

Table IV.69 Residents with Disabilities by Subsidized Housing Type State of Mississippi HUD AFFH Raw Database		
Program	Total Units	Total Disabled Units
Public Housing	10,314	1,832
Project Based Section 8	17,867	3,730
Other HUD Multifamily	1,431	488.0
Housing Choice Vouchers	24,427	3,994
Total	54,039	10,044

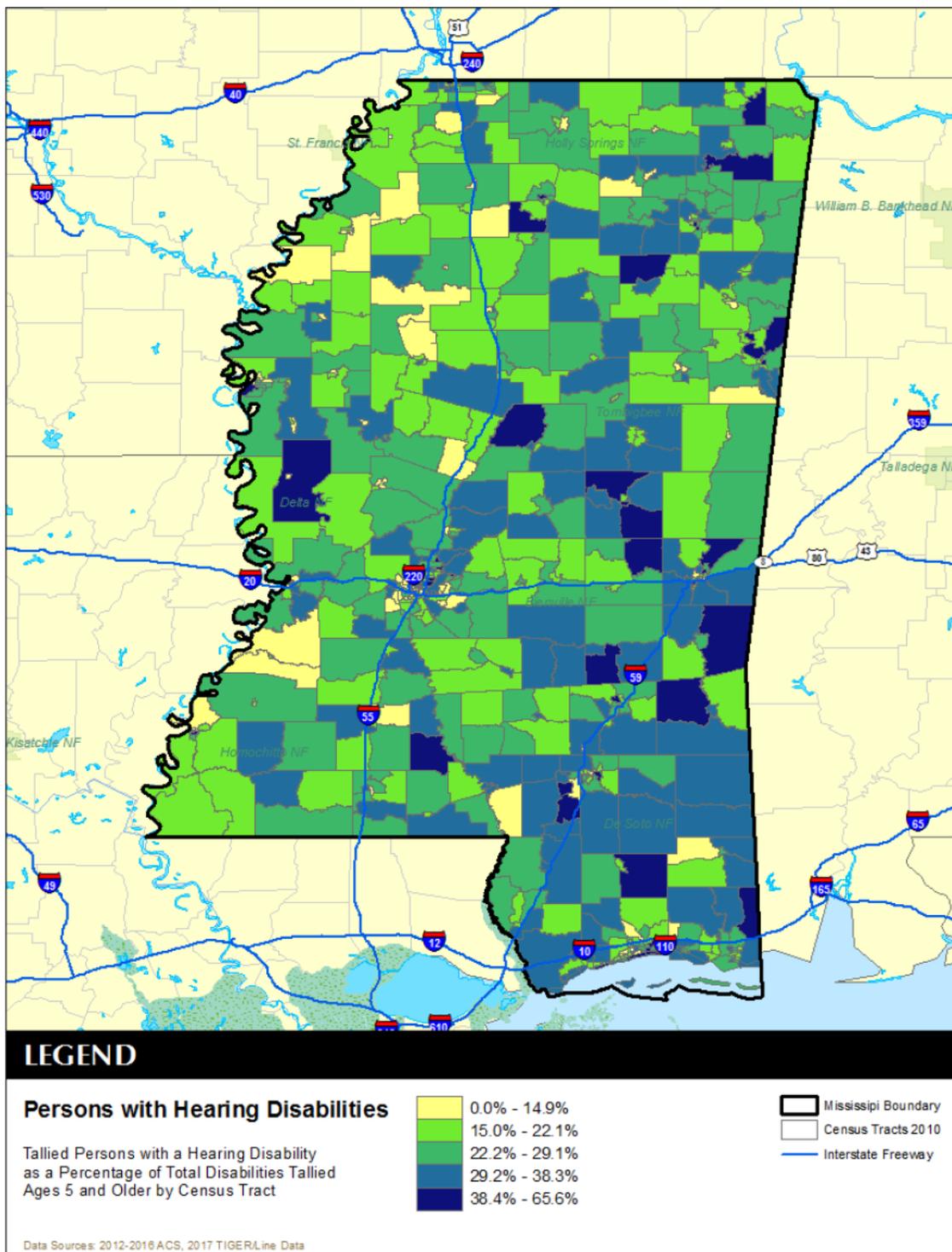
The concentrations of persons with various types of disabilities are shown in the following maps. Maps IV.15 through IV.20 show persons with ambulatory disabilities, persons with cognitive disabilities,

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

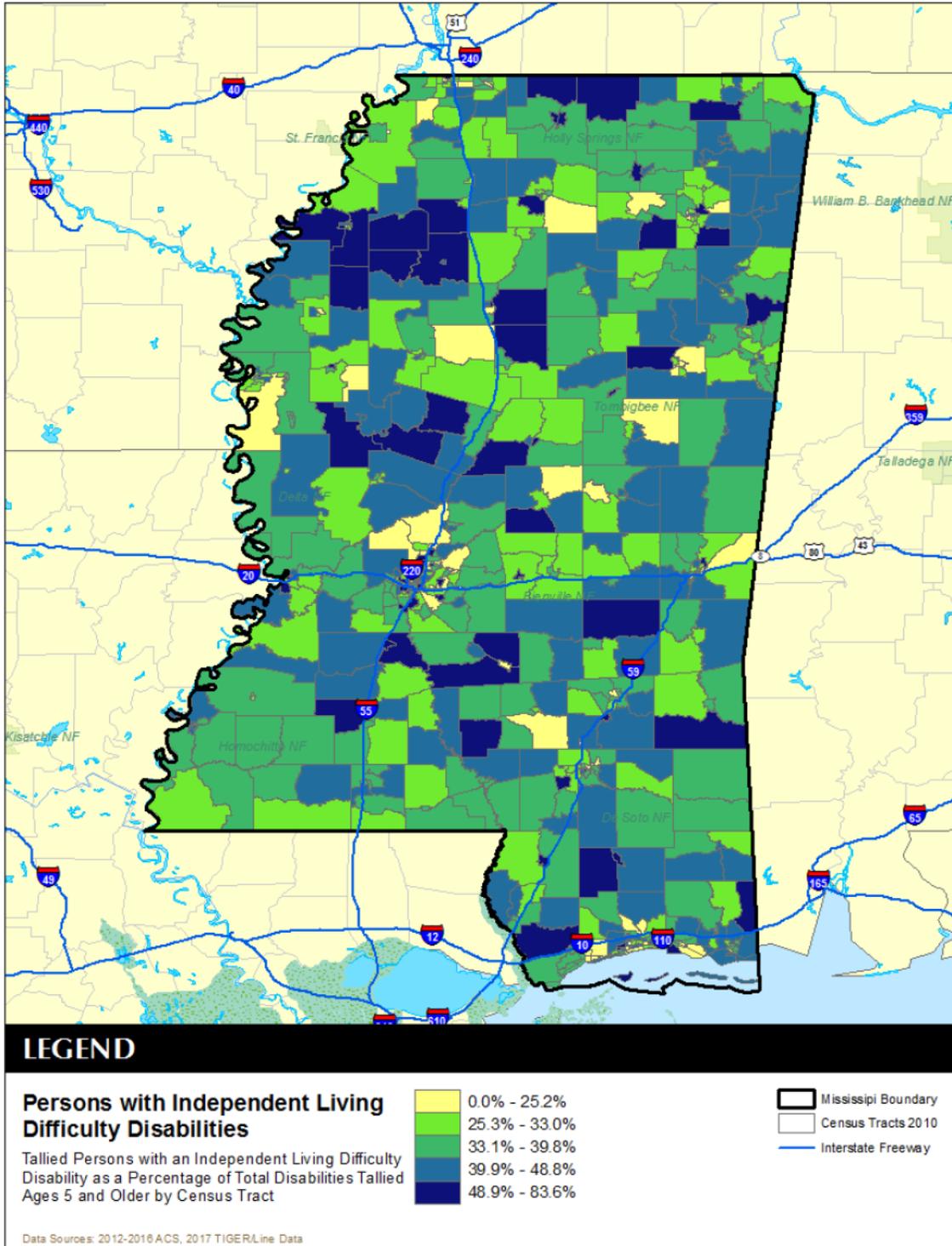
Map IV.16
Persons with Cognitive Disabilities
 State of Mississippi
 AFFH Data



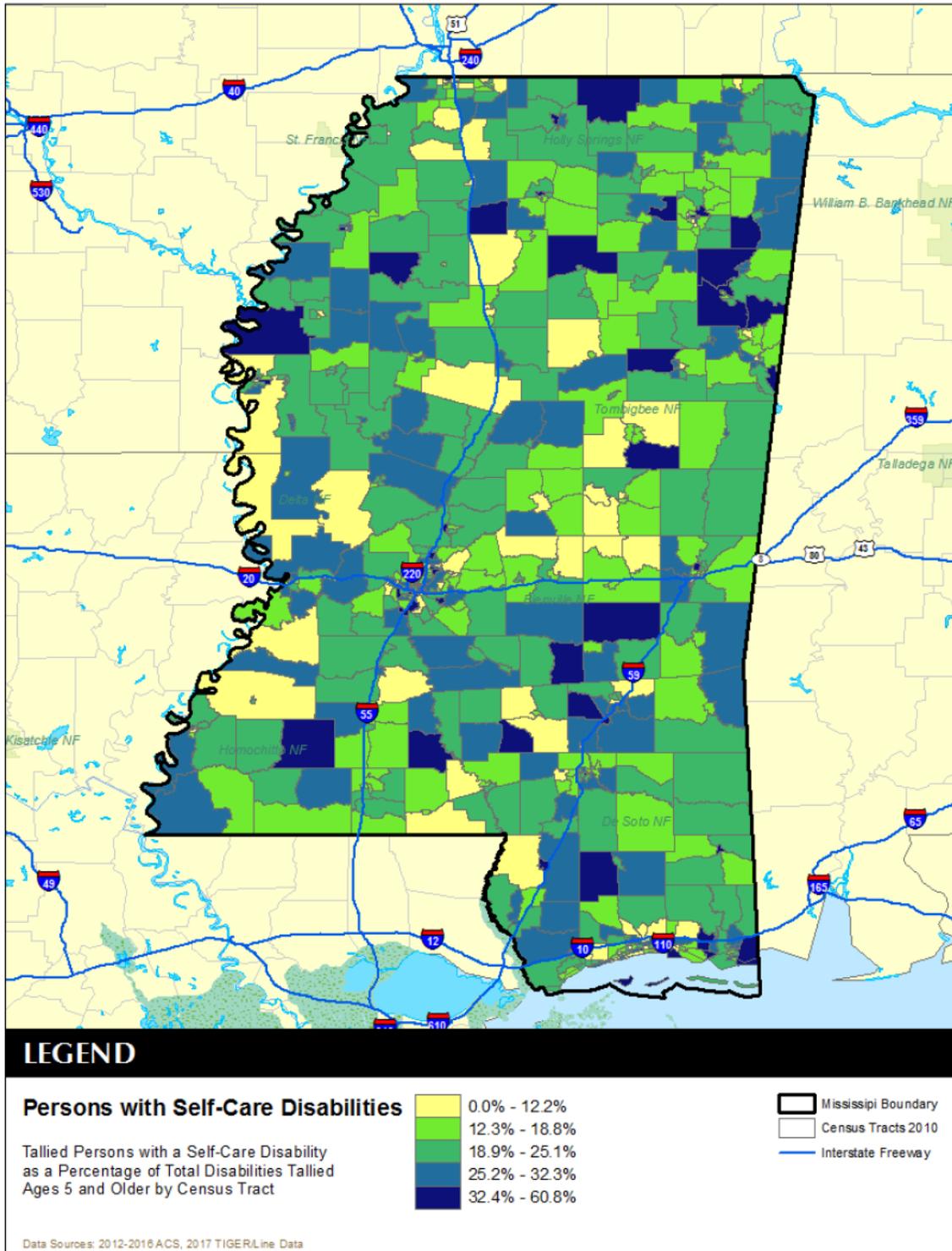
Map IV.17
Persons with Hearing Disabilities
 State of Mississippi
 AFFH Data



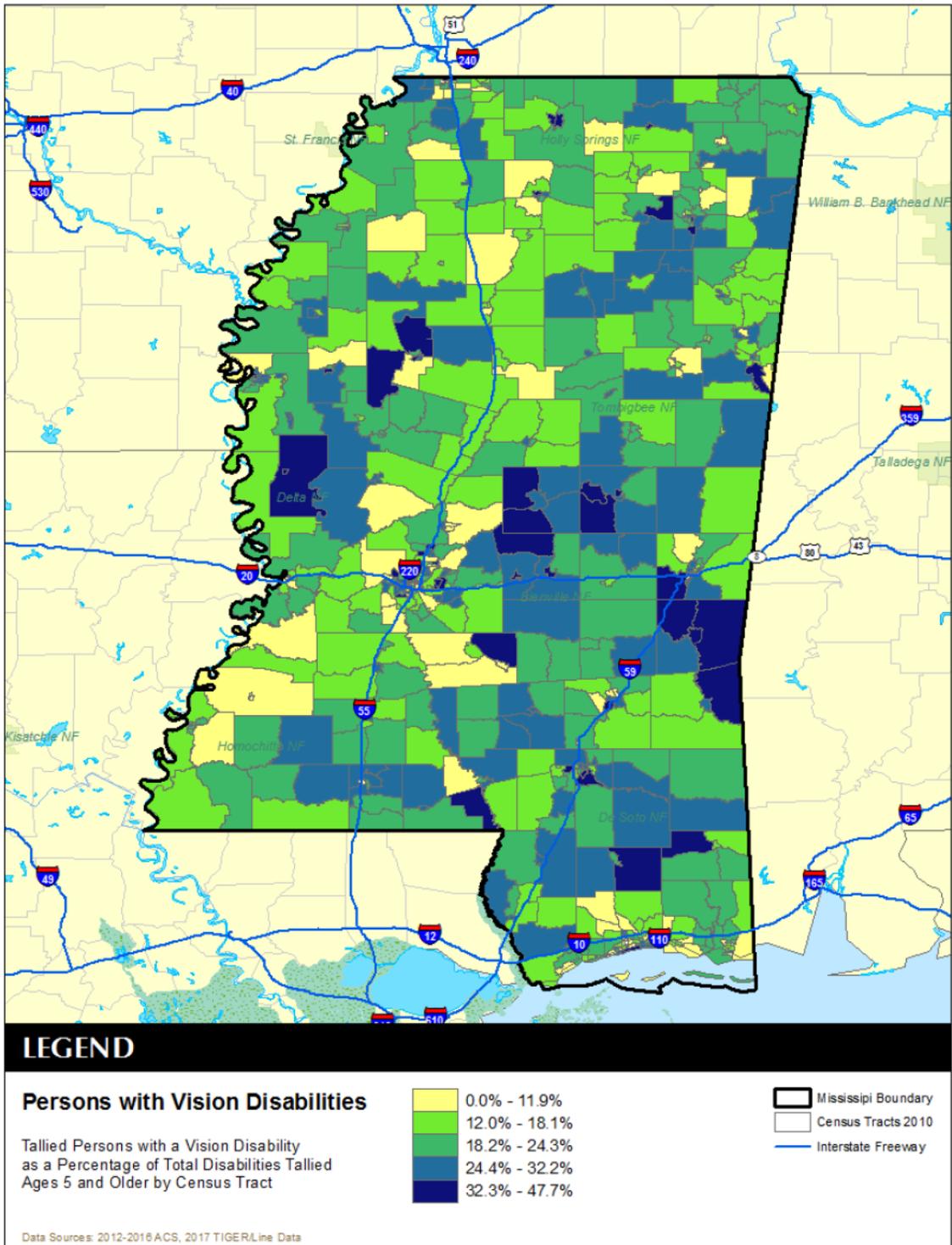
Map IV.18
Persons with Independent Living Disabilities
 State of Mississippi
 AFFH Data



Map IV.19
Persons with Self Care Disabilities
 State of Mississippi
 AFFH Data



Map IV.20
Persons with Vision Disabilities
 State of Mississippi
 AFFH Data



What are the most common housing problems?

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

Cost burden is defined as gross housing costs that range from 30.0 to 50.0 percent of gross household income; severe cost burden is defined as gross housing costs that exceed 50.0 percent of gross household income. For homeowners, gross housing costs include property taxes, insurance, energy payments, water and sewer service, and refuse collection. If the homeowner has a mortgage, the determination also includes principal and interest payments on the mortgage loan. For renters, this figure represents monthly rent and selected electricity and natural gas energy charges.

Table IV.52
Cost Burden and Severe Cost Burden by Tenure
 State of Mississippi
 2010 Five-Year ACS & 2016 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									
2010 Five-Year ACS	287,753	66.6%	82,267	19.0%	59,326	13.7%	2,761	0.6%	432,107
2016 Five-Year ACS	266,734	69.5%	66,844	17.4%	47,049	12.3%	2,906	0.8%	383,533
Owner Without a Mortgage									
2010 Five-Year ACS	278,127	83.4%	30,329	9.1%	20,249	6.1%	4,873	1.5%	333,578
2016 Five-Year ACS	307,576	84.8%	29,157	8.0%	19,100	5.3%	7,033	1.9%	362,866
Renter									
2016 Five-Year ACS	122,606	38.9%	66,967	21.2%	70,452	22.3%	55,342	17.5%	315,367
2016 Five-Year ACS	143,315	40.7%	74,402	21.1%	78,793	22.4%	55,894	15.9%	352,404
Total									
2000 Census	688,486	63.7%	179,563	16.6%	150,027	13.9%	62,976	5.8%	1,081,052
2016 Five-Year ACS	717,625	65.3%	170,403	15.5%	144,942	13.2%	65,833	6.0%	1,098,803

Table IV.53 shows the HUD calculated Median Family Income (MFI) for a family of four for State of Mississippi. As can be seen in 2017, the MFI was 51,800 dollars, which compared to 51,800 dollars for the State of Mississippi.

Table IV.53
Median Family Income
 State of Mississippi 2000–
 2017 HUD MFI

Year	MFI	State
2000	38,100	38,100
2001	40,000	40,000
2002	40,200	40,200
2003	40,700	40,700

2004	40,700	40,700
2005	40,700	40,700
2006	40,700	40,700
2007	43,200	43,200
2008	45,000	45,000
2009	46,800	46,800
2010	47,300	47,300
2011	48,000	48,000
2012	48,700	48,700
2013	48,300	48,300
2014	48,200	48,200
2015	48,300	48,300
2016	48,900	48,900
2017	51,800	51,800

Table IV.54 shows Comprehensive Housing Affordability Strategy (CHAS) data for housing problems by tenure and income. As can be seen there are a total of 92115 owner-occupied and 65730 renter-occupied households with a cost burden of greater than 30 percent and less than 50 percent. An additional 65420 owner-occupied 71335 renter-occupied households had a cost burden greater than 50 percent of income. Overall, there are 738065 households without a housing problem.

Table IV.54						
Housing Problems by Income and Tenure						
State of Mississippi 2010– 2014 HUD CHAS Data						
Housing Problem	Less Than 30% MFI	30% - 50% MFI	50% - 80% MFI	80% - 100% MFI	Greater than 100% MFI	Total
Owner-Occupied						
Lacking complete plumbing or kitchen facilities	1675	865	865	375	1360	5140
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	420	165	560	400	1235	2780
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	1250	1385	2230	1705	3715	10285
Housing cost burden greater than 50% of income (and none of the above problems)	31000	18595	10930	2340	2555	65420
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	10490	19125	27165	13740	21595	92115
Zero/negative income (and none of the above problems)	9135	0	0	0	0	9135
Has none of the 4 housing problems	8870	36620	73110	53145	393355	565100
Total	62840	76755	114860	71705	423815	749975
Renter-Occupied						
Lacking complete plumbing or kitchen facilities	1865	1475	1125	395	905	5765
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	1300	975	1145	375	805	4600
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	3880	2740	2750	1470	2285	13125
Housing cost burden greater than 50% of income (and none of the above problems)	47105	19700	4335	80	115	71335
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	9360	22045	26355	5470	2500	65730
Zero/negative income (and none of the above problems)	13080	0	0	0	0	13080
Has none of the 4 housing problems	14740	18345	30555	25325	84000	172965
Total	91330	65280	66265	33115	90610	346600
Total						
Lacking complete plumbing or kitchen facilities	3540	2340	1990	770	2265	10905

Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	1720	1140	1705	775	2040	7380
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	5130	4125	4980	3175	6000	23410
Housing cost burden greater than 50% of income (and none of the above problems)	78105	38295	15265	2420	2670	136755
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	19850	41170	53520	19210	24095	157845
Zero/negative income (and none of the above problems)	22215	0	0	0	0	22215
Has none of the 4 housing problems	23610	54965	103665	78470	477355	738065
Total	154170	142035	181125	104820	514425	1096575

Housing Needs Summary Tables

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	1,865	1,475	1,125	395	4,860	1,675	865	865	375	3,780
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	1,300	975	1,145	375	3,795	420	165	560	400	1,545

	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
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	3,880	2,740	2,750	1,470	10,840	1,250	1,385	2,230	1,705	6,570
Housing cost burden greater than 50% of income (and none of the above problems)	47,105	19,700	4,335	80	71,220	31,000	18,595	10,930	2,340	62,865
Housing cost burden greater than 30% of income (and none of the above problems)	9,360	22,045	26,355	5,470	63,230	10,490	19,125	27,165	13,740	70,520
Zero/negative Income (and none of the above problems)	13,080	0	0	0	13,080	9,135	0	0	0	9,135

Table 13 – Housing Problems Table

Data 2011-2015 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
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	54,150	24,895	9,355	2,325	90,725	34,345	21,010	14,585	4,820	74,760
Having none of four housing problems	24,100	40,390	56,910	30,800	152,200	19,360	55,745	100,275	66,885	242,265
Household has negative income, but none of the other housing problems	13,080	0	0	0	13,080	9,135	0	0	0	9,135

Table 14 – Housing Problems 2

Data 2011-2015 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	27,370	20,715	14,775	62,860	13,845	11,745	16,840	42,430
Large Related	5,895	4,530	2,325	12,750	3,670	2,770	2,860	9,300
Elderly	7,960	7,590	4,160	19,710	16,520	18,020	12,635	47,175
Other	20,310	12,740	10,735	43,785	9,520	6,070	6,695	22,285
Total need by income	61,535	45,575	31,995	139,105	43,555	38,605	39,030	121,190

Table 15 – Cost Burden > 30%

Data 2011-2015 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	23,650	9,595	2,095	35,340	11,160	6,040	4,450	21,650
Large Related	5,055	1,615	115	6,785	2,775	1,280	475	4,530
Elderly	5,465	3,445	745	9,655	11,430	7,780	3,905	23,115
Other	17,055	6,745	1,540	25,340	7,190	3,750	2,325	13,265
Total need by income	51,225	21,400	4,495	77,120	32,555	18,850	11,155	62,560

Table 16 – Cost Burden > 50%

Data 2011-2015 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	4,045	3,025	2,815	1,345	11,230	1,125	730	1,910	1,385	5,150
Multiple, unrelated family households	1,045	590	910	400	2,945	545	815	900	700	2,960
Other, non-family households	125	155	195	100	575	35	14	0	15	64
Total need by income	5,215	3,770	3,920	1,845	14,750	1,705	1,559	2,810	2,100	8,174

Table 17 – Crowding Information – 1/2

Data 2011-2015 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 18 – Crowding Information – 2/2

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

Household types by race are more affected than others by these problems. Federal Fair Housing Law prohibits housing discrimination based on race, color, national origin, religion, sex, familial status, or disability. An individual may file a complaint if they feel their rights have been violated. HUD maintains records of complaints that represent potential and actual violations of federal housing law.

Fair Housing and Equal Opportunity (FHEO) begins its complaint investigation process shortly after receiving a complaint. A complaint must be filed within one year of the last date of the alleged discrimination under the Fair Housing Act. Other civil rights authorities allow for complaints to be filed after one year for good cause, but FHEO recommends filing as soon as possible. Generally, FHEO will either investigate the complaint or refer the complaint to another agency to investigate. Throughout the investigation, FHEO will make efforts to help the parties reach an agreement. If the complaint cannot be resolved voluntarily by an agreement, FHEO may issue findings from the investigation. If the investigation shows that the law has been violated, HUD or the Department of Justice may take legal action to enforce the law.

Over the 2008 through 2018 study period, the agency received a total of 402 complaints alleging discrimination in State of Mississippi. Some 184 of these complaints were on the basis of race, 180 for a disability, 82 for sex, and 73 for familial status.

Table IV.70 Fair Housing Complaints by Basis State of Mississippi HUD Fair Housing Complaints												
Basis	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	Total
Race	57	27	34	11	8	9	10	7	8	9	4	184
Disability	36	40	34	9	11	7	12	5	11	9	6	180
Sex	29	14	13	4	7	1	6	1	1	4	2	82
Familial Status	22	18	15	3	6	1	1	0	4	2	1	73
Retaliation	4	2	3	2	3	3	3	0	2	0	0	22
National Origin	4	6	3	0	0	0	1	2	3	2	0	21
Color	6	0	0	1	1	1	0	0	2	0	0	11
Religion	1	2	0	0	0	1	0	0	0	0	0	4
Total Basis	159	109	102	30	36	23	33	15	31	26	13	577
Total Complaints	95	65	81	24	29	17	26	15	21	19	10	402

As shown in the table below, 60 of those complaints was successfully conciliated or settled, and 181 had no caused determination.

Table IV.71 Fair Housing Complaints by Closure State of Mississippi HUD Fair Housing Complaints												
Basis	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	Total
No cause determination	41	22	37	9	14	9	18	5	13	11	2	181
Complaint withdrawn by complainant after resolution	20	18	15	3	1	0	1	1	0	1	0	60
Conciliation/settlement successful	8	3	10	4	7	6	7	5	5	4	1	60
Complainant failed to cooperate	10	7	5	3	2	0	0	1	1	1	1	31
Complaint withdrawn by complainant without resolution	8	3	6	1	4	1	0	1	1	0	0	25
Dismissed for lack of jurisdiction	6	7	5	2	1	0	0	1	0	0	0	22
Open investigation	0	0	0	0	0	0	0	0	1	2	6	9
Unable to locate complainant	1	1	1	1	0	1	0	0	0	0	0	5
Election made to go to court	1	3	0	1	0	0	0	0	0	0	0	5
DOJ settlement	0	0	2	0	0	0	0	1	0	0	0	3
ALJ consent order entered after issuance of charge	0	1	0	0	0	0	0	0	0	0	0	1
Total Closures	95	65	81	24	29	17	26	15	21	19	10	402
Total Complaints	95	65	81	24	29	17	26	15	21	19	10	402

Those who file fair housing complaints with the Department of Housing and Urban Development may include more than one discriminatory action, or issue, in those complaints. Fair housing complaints from State of Mississippi cited 864 issues total. Failure to make reasonable accommodation accounted for 88 and discriminatory terms, conditions, privileges, or services and facilities represented 165.

Table IV.72
Fair Housing Complaints by Issue
 State of Mississippi
 HUD Fair Housing

Issue	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	Total
Discrimination in terms/conditions/privileges relating to rental	39	32	37	9	15	6	6	2	6	9	4	165
Discriminatory terms, conditions, privileges, or services and facilities	24	8	6	6	10	9	15	10	8	8	6	110
Discriminatory refusal to rent	20	11	22	9	7	3	4	2	4	7	1	90
Failure to make reasonable accommodation	15	20	12	5	9	2	5	3	8	5	4	88
Discriminatory acts under Section 818 (coercion, Etc.)	16	8	9	5	5	5	7	2	6	7	0	70
Otherwise deny or make housing unavailable	0	0	7	2	9	6	8	7	9	10	5	63
Discriminatory advertising, statements and notices	3	7	10	4	8	4	6	4	4	6	2	58
Discriminatory financing (includes real estate transactions)	9	1	1	2	0	1	1	1	1	1	0	18
Discriminatory refusal to rent and negotiate for rental	3	4	6	0	0	0	1	1	3	0	0	18
Using ordinances to discriminate in zoning and land use	0	5	1	0	0	0	2	2	0	1	1	12
Discrimination in the terms/conditions for making loans	3	1	1	0	0	0	1	2	2	0	0	10
Non-compliance with design and construction requirements (handicap)	0	1	8	0	1	0	0	0	0	0	0	10
Refusing to provide municipal services or property	1	6	1	0	1	1	0	0	0	0	0	10
Discrimination in terms/conditions/privileges relating to sale	2	3	1	0	0	0	3	0	1	0	0	10
Discriminatory refusal to sell and negotiate for sale	1	0	2	0	0	2	2	1	1	0	0	9
False denial or representation of availability - rental	1	1	3	0	2	0	0	0	1	1	0	9
Failure to provide an accessible building entrance	0	0	7	0	1	0	0	0	0	0	0	8
Failure to provide an accessible route into and thru the covered unit	0	0	7	0	1	0	0	0	0	0	0	8
Discrimination in the selling of residential real property	2	1	0	0	0	1	3	0	0	0	0	7
Discrimination in services and facilities relating to rental	1	1	2	0	1	0	0	0	2	0	0	7
Failure to provide accessible and usable public and common user areas	0	1	6	0	0	0	0	0	0	0	0	7
Failure to provide usable doors	0	1	5	0	1	0	0	0	0	0	0	7
Steering	0	3	1	0	0	1	0	1	1	0	0	7
Discriminatory advertisement - rental	1	4	1	0	0	0	0	0	0	0	0	6
Discrimination in the making of loans	1	0	1	0	0	0	1	2	1	0	0	6
Failure to permit reasonable modification	1	1	0	1	1	1	0	0	0	0	1	6
Failure to provide usable kitchens and bathrooms	0	1	4	0	1	0	0	0	0	0	0	6
Discriminatory refusal to sell	1	0	1	1	0	1	1	0	0	0	0	5
Discriminatory refusal to negotiate for rental	1	2	1	0	0	1	0	0	0	0	0	5
Other discriminatory acts	1	0	1	0	1	0	0	2	0	0	0	5

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Failure to provide accessible light switches, electric outlets, etc.	0	0	4	0	1	0	0	0	0	0	0	5
False denial or representation of availability - sale	0	0	0	0	1	0	2	1	0	0	0	4
Failure to provide reinforced walls for grab bars	0	0	3	0	0	0	0	0	0	0	0	3
Discriminatory refusal to negotiate for sale	2	0	0	0	0	0	0	0	0	0	0	2
Other non-compliance with design and construction requirements	0	0	2	0	0	0	0	0	0	0	0	2
Discrimination in the purchasing of loans	0	0	0	0	0	0	0	1	1	0	0	2
False denial or representation of availability	1	0	0	0	0	0	0	0	0	0	0	1
Discrimination in services and facilities relating to sale	1	0	0	0	0	0	0	0	0	0	0	1
Redlining	0	0	0	0	1	0	0	0	0	0	0	1
Restriction of choices relative to a sale	0	0	0	0	0	0	0	1	0	0	0	1
Discrimination in the appraising of residential real property	0	0	0	0	0	0	0	1	0	0	0	1
Use of discriminatory indicators	1	0	0	0	0	0	0	0	0	0	0	1
Total Issues	151	123	173	44	77	44	68	46	59	55	24	864
Total Complaints	95	65	81	24	29	17	26	15	21	19	10	402

The table below shows fair housing complaints in State of Mississippi found with causes by basis. Some 124 complaints were found to have cause. Of these, 67 were on the basis of disability, 48 on the basis of race, and 21 on the basis of familial status.

Basis	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	Total
Disability	10	15	16	5	0	4	6	5	3	2	1	67
Race	20	8	8	1	2	2	1	2	1	3	0	48
Familial Status	8	4	3	0	4	1	0	0	1	0	0	21
Sex	8	2	2	1	2	1	2	0	0	1	0	19
Retaliation	1	0	0	0	2	1	1	0	0	0	0	5
Color	3	0	0	0	0	0	0	0	1	0	0	4
National Origin	2	0	0	0	0	0	0	0	1	1	0	4
Religion	0	1	0	0	0	0	0	0	0	0	0	1
Total Basis	52	30	29	7	10	9	10	7	7	7	1	169
Total Complaints Found with Cause	28	22	27	7	8	6	8	7	5	5	1	124

Fair Housing complaints with cause by issue are shown in the table of the following page. For the 124 total complaints with cause, there were a total of 265 issues. Failure to make reasonable accommodation accounted for 30 issues, and discriminatory terms, conditions, privileges, or services and facilities, accounted for 49.

Table IV.74
Fair Housing Complaints by Issue
MS HUD Fair Housing Complaints

Issue	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	Total
Discrimination in terms/conditions/privileges relating to rental	12	12	11	1	4	2	2	1	3	1	0	49
Discriminatory acts under Section 818 (coercion, Etc.)	2	2	2	1	2	2	2	2	1	2	0	18
Discriminatory refusal to rent	7	4	3	2	3	1	3	1	0	2	0	26
Discriminatory terms, conditions, privileges, or services and facilities	8	4	1	2	2	4	6	6	1	4	1	39
Discriminatory advertisement - rental	0	0	0	0	0	0	0	0	0	0	0	0
Discriminatory financing (includes real estate transactions)	1	0	1	1	0	0	0	0	0	0	0	3
Failure to make reasonable accommodation	3	8	7	3	0	2	2	3	2	0	0	30
False denial or representation of availability	0	0	0	0	0	0	0	0	0	0	0	0
Discrimination in the terms/conditions for making loans	0	0	0	0	0	0	0	0	0	0	0	0
Discriminatory refusal to negotiate for sale	0	0	0	0	0	0	0	0	0	0	0	0
Discriminatory refusal to sell	1	0	0	0	0	0	0	0	0	0	0	1
Discriminatory refusal to negotiate for rental	1	1	0	0	0	1	0	0	0	0	0	3
Discrimination in the selling of residential real property	0	0	0	0	0	0	0	0	0	0	0	0
Discriminatory advertising, statements and notices	1	3	1	1	3	2	1	0	0	1	1	14
Discrimination in the making of loans	0	0	1	0	0	0	0	0	0	0	0	1
Discriminatory refusal to rent and negotiate for rental	0	2	4	0	0	0	0	0	1	0	0	7
Discriminatory refusal to sell and negotiate for sale	0	0	0	0	0	0	0	0	0	0	0	0
Discrimination in services and facilities relating to rental	0	0	0	0	1	0	0	0	0	0	0	1
Non-compliance with design and construction requirements (handicap)	0	0	6	0	0	0	0	0	0	0	0	6
Refusing to provide municipal services or property	0	1	0	0	0	0	0	0	0	0	0	1
Discrimination in terms/conditions/privileges relating to sale	0	0	0	0	0	0	0	0	0	0	0	0
Failure to provide accessible and usable public and common user areas	0	1	5	0	0	0	0	0	0	0	0	6
Failure to provide an accessible building entrance	0	0	6	0	0	0	0	0	0	0	0	6
Other non-compliance with design and construction requirements	0	0	0	0	0	0	0	0	0	0	0	0
Otherwise deny or make housing unavailable	0	0	0	1	3	4	4	6	3	3	1	25
Discrimination in the purchasing of loans	0	0	0	0	0	0	0	0	0	0	0	0
None	0	0	0	0	0	0	0	0	0	0	0	0
Discrimination in services and facilities relating to sale	0	0	0	0	0	0	0	0	0	0	0	0
Failure to permit reasonable modification	0	0	0	0	0	0	0	0	0	0	1	1
False denial or representation of availability - rental	0	1	1	0	1	0	0	0	0	1	0	4
Failure to provide usable doors	0	0	4	0	0	0	0	0	0	0	0	4

Failure to provide an accessible route into and thru the covered unit	0	0	5	0	0	0	0	0	0	0	0	5
Selective use of advertisements media or content	0	0	0	0	0	0	0	0	0	0	0	0
Other discriminatory acts	0	0	0	0	0	0	0	0	0	0	0	0
False denial or representation of availability - sale	0	0	0	0	0	0	0	0	0	0	0	0
Redlining	0	0	0	0	0	0	0	0	0	0	0	0
Restriction of choices relative to a sale	0	0	0	0	0	0	0	0	0	0	0	0
Steering	0	2	0	0	0	0	0	1	0	0	0	3
Discrimination in the appraising of residential real property	0	0	0	0	0	0	0	0	0	0	0	0
Using ordinances to discriminate in zoning and land use	0	0	0	0	0	0	1	2	0	1	0	4
Use of discriminatory indicators	0	0	0	0	0	0	0	0	0	0	0	0
Failure to provide usable kitchens and bathrooms	0	0	3	0	0	0	0	0	0	0	0	3
Failure to provide accessible light switches, electric outlets, etc.	0	0	3	0	0	0	0	0	0	0	0	3
Failure to provide reinforced walls for grab bars	0	0	2	0	0	0	0	0	0	0	0	2
Total Issues	36	41	66	12	19	18	21	22	11	15	4	265
Total Complaints Found with Cause	28	22	27	7	8	6	8	7	5	5	1	124

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

Low-income households with children, particularly those that are homeless parenting youth, unaccompanied youth, mentally ill, veterans, those with HIV/AIDS, victims of domestic violence, persons released from incarceration, transition-age youth in foster care, are most likely to be at risk of becoming unsheltered.

Table IV.35				
Persons in Households with at least one Adult and one Child				
State of Mississippi				
Point-in-Time Count Mississippi CoC				
Persons	Sheltered		Unsheltered	Total
	Emergency	Transitional		
Number of Persons (under age 18)	83	82	33	198
Number of Persons (18 - 24)	13	3	6	22
Number of Persons (over age 24)	47	42	19	108
Total Number of persons (Adults & Children)	143	127	58	328
Total Number of Households	50	45	17	112

Persons in households with at least one adult and one child accounted for 328 of Mississippi’s homeless population, representing 112 households. Of these people, 198 were children under the age of 18.

Table IV.36				
Persons in Households with only Children				
State of Mississippi				
Point-in-Time Count Mississippi CoC				
Persons	Sheltered		Unsheltered	Total
	Emergency	Transitional		
Total Number of children (under age 18)	7	0	1	8
Total Number of Households	7	0	1	8

At the time of the count, there were 8 persons in households with only children, 7 in emergency shelters and 1 unsheltered.

Table IV.37				
Persons in Households without Children				
State of Mississippi				
Point-in-Time Count Mississippi CoC				
Persons	Sheltered		Unsheltered	Total
	Emergency	Transitional		
Number of Persons (18 - 24)	27	4	6	43
Number of Persons (over age 24)	227	196	506	929
Total Number of persons (Adults)	254	200	562	1,016
Total Number of Households	251	200	442	893

Persons in households without children accounted for 1,016 of Mississippi’s homeless, representing 893 households. 929 of these individuals were over the age of 24, and over half of that population, 506 persons, was unsheltered.

Table V.38				
Demographic Summary by Race and Ethnicity				
State of Mississippi				
Point-in-Time Count Mississippi CoC				
Race	Sheltered		Unsheltered	Total
	Emergency	Transitional		
Black or African American	221	146	296	663
White	161	169	280	610
Asian	4	3	5	12
American Indian or Alaska Native	0	1	8	9
Native Hawaiian or Other Pacific Islander	0	0	5	5
Multiple Races	18	8	27	53
Total Number of persons (Adults & Children)	404	327	621	1,352
Hispanic/Latino	13	12	18	43
Non-Hispanic / Non-Latino	391	315	603	1,309

At the time of the count, there were 19 homeless parenting youth, between the ages of 18 and 24. These 19 persons had a total of 20 children in their care.

Table IV.39				
Homeless Parenting Youth				
State of Mississippi				
Point-in-Time Count Mississippi CoC				
Persons	Sheltered		Unsheltered	Total
	Emergency	Transitional		
Parenting Youth Under 18	0	0	0	0
Parenting Youth 18-24	13	3	3	19
Total Number of Parenting Youth	13	3	3	19
Children of Parenting Youth	13	4	3	20

There were 87 unaccompanied youth at the time of the Point-in-Time count, 52 of whom were unsheltered, with 4 in transitional housing and the remaining 31 in emergency shelters. Only 1 unaccompanied youth under the age of 18 was unsheltered.

Table IV.40				
Unaccompanied Youth				
State of Mississippi				
Point-in-Time Count Mississippi CoC				
Persons	Sheltered		Unsheltered	Total
	Emergency	Transitional		
Unaccompanied Youth Under 18	7	0	1	8
Unaccompanied Youth 18-24	24	4	51	79
Total Number of Persons	31	4	52	87

During the Point-in-Time count, subpopulations of Mississippi’s homeless population are identified. 218 of the homeless counted were severely mentally ill, with 141 of those persons unsheltered. 201 homeless persons suffered from chronic substance abuse. At the time of the count, there were 102 homeless veterans in Mississippi, only 37 of whom were in some form of shelter, another 65 homeless veterans were unsheltered. Only 3 homeless persons with HIV/AIDS were unsheltered, with 24 in transitional housing and 8 in emergency shelters. Of the 183 homeless victims of domestic violence, 122 were in emergency shelters, while 42 were in transitional housing and another 19 were unsheltered at the time of the count.

Table IV.41				
Summary of all other populations reported				
State of Mississippi				
Point-in-Time Count Mississippi CoC				
Persons (Adults and Children)	Sheltered		Unsheltered	Total
	Emergency	Transitional		
Severely Mentally Ill	50	27	141	218
Chronic Substance Abuse	48	35	118	201
Veterans	10	27	65	102
HIV/AIDS	8	24	3	35
Victims of Domestic Violence	122	42	19	183

Table IV.42 shows the yearly counts of homeless veterans in Mississippi. Homelessness of veterans is down since 2012, with 2014 and 2018 being the only years of growth in the past seven years. Homeless veterans hit a low in 2017 at 57 individuals but have nearly doubled since then to 102 in 2018. Despite this, the 2018 homeless veteran population in Mississippi is still under half of 2012.

Table IV.42						
Homeless Veterans by Year						
State of Mississippi						
Point-in-Time Count Mississippi CoC 2012-2018						
Year	Sheltered			Unsheltered	Total	Percent Change
	Emergency	Transitional	Total			
2012	-	-	71	173	244	-
2013	-	-	129	81	210	-13.93%
2014	64	157	221	58	279	32.86%
2015	33	54	87	119	206	-26.16%
2016	25	33	58	86	144	-30.10%
2017	11	28	39	18	57	-60.42%
2018	10	27	37	65	102	78.95%

According to the Bureau of Justice Statistics, in 2016 Mississippi had 18,666 sentenced prisoners under the jurisdiction of state or federal correctional authorities. According to the Mississippi Department of Corrections, in 2018, 7,957 persons were released from prison in the State of Mississippi. This was a decrease of 1,348 persons compared to 2017, and a decrease of 1,663 persons since 2015.

Table IV.43									
Prisoners under jurisdiction of state or federal correctional authorities									
State of Mississippi									
BJS 2015-2016									
Persons	2015			2016			Percent Change		
	Total	Male	Female	Total	Male	Female	Total	Male	Female
Mississippi	18,911	17,595	1,316	19,192	17,823	1,369	1.5%	1.3%	4.0%
U.S. Total	1,526,603	1,415,112	111,491	1,506,757	1,395,141	111,616	-1.3%	-1.4%	0.1%

Table IV.44									
Sentenced prisoners under jurisdiction of state or federal correctional authorities									
State of Mississippi									
BJS 2015-2016									
Persons	2015			2016			Percent Change		
	Total	Male	Female	Total	Male	Female	Total	Male	Female
Mississippi	18,236	17,032	1,204	18,666	17,397	1,269	2.4%	2.1%	5.4%
U.S. Total	1,476,847	1,371,879	104,968	1,459,533	1,353,850	106,683	-1.2%	-1.3%	0.7%

In 2016 Mississippi released 7,080 of these prisoners, 6,443 of whom were released unconditionally. According to a 2015 study by the Mississippi Department of Corrections, there is a 35.9 percent recidivism rate for released prisoners. An estimated 17.6 percent of released prisoners in Mississippi will return to prison within the first year after release. Of the 7,080 prisoners released in 2016, it is expected that 2,541 will return to prison, 1,246 of them within the first year.

Table IV.45								
Admitted and released prisoners under jurisdiction of state or federal correctional authorities								
State of Mississippi BJS 2015-2016								
Persons	Admissions			Releases				
	2015 Total	2016 Total	% Change	2015 Total	2016 Total	% Change	2016 unconditional	2016 conditional
Mississippi	6,461	7,501	16.2%	6,104	7,080	16.0%	566	6,443
U.S. Total	608,318	606,000	-0.4%	641,027	626,024	-2.3%	168,752	426,755

According to the Child Welfare Financing Survey, in 2015 Mississippi had 1,062 transition –age youth (16-21) in foster care. 81 youth were emancipated or aged-out of the foster care system in Mississippi in 2015.

Table IV.46						
Transition-age youth in foster care						
State of Mississippi Child Welfare Financing Survey						
Year	16 Yr Olds	17 Yr Olds	18 Yr Olds	19 Yr Olds	20-21 Yr Olds	Total # of youth
2011	313	391	257	101	56	1,118
2012	331	287	298	121	66	1,103
2013	293	314	230	125	84	1,045
2014	357	325	238	97	76	1,083
2015	340	329	244	74	74	1,062

Of the 1,062 transition-age youth in foster care, 29 percent had been in foster care for 3 or more years, and 23 percent had exited and re-entered foster care. The median age of entry into foster care for these transition-age youth is 15 years old.

Table IV.47			
Number of placements for transition-age youth			
State of Mississippi Child Welfare Financing Survey			
Number of Placements	1 or 2	3 or 4	5 or more
Mississippi	36%	24%	41%
U.S.	45%	21%	33%

In the foster care system, a placement is considered any place the child has lived, excluding trial home visits. In Mississippi, transition-age youth tend to have more placements during their time in foster care than the U.S. average. 36 percent had only one or two placements, below the U.S. average of 45 percent, while 24 percent had three or four placements, and 41 percent of transition- age youth in Mississippi had 5 or more placements, which is above the U.S. average of 33 percent.

The National Youth in Transition Database issues a survey and follow up surveys to cohorts of youth at ages 17, 19, and 21 as they transition out of the foster care system.³ In 2017 the survey found that by the age of 17, 17 percent of foster care youth had experienced homelessness at some point in their life. In addition, by the age of 19, 20 percent of those same youth reported experiencing homelessness at some point in the past two years. The survey also found that at age 17, 33 percent of transition-age youth had been incarcerated at some point in their life, and by age 19, 20 percent had been incarcerated in the past two years.

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 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.

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	108,156	23,563	22,315
White	40,122	10,332	9,918
Black / African American	63,104	12,686	11,330
Asian	625	123	288
American Indian, Alaska Native	476	65	92
Pacific Islander	20	0	29
Hispanic	2,679	250	396

Table 19 - Disproportionally Greater Need 0 - 30% AMI

Data 2011-2015 CHAS

Source:

*The four housing problems are:

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

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	87,033	54,897	0
White	36,866	30,715	0
Black / African American	46,517	22,627	0
Asian	372	240	0
American Indian, Alaska Native	357	202	0
Pacific Islander	15	0	0
Hispanic	2,312	803	0

Table 20 - Disproportionally Greater Need 30 - 50% AMI

Data 2011-2015 CHAS
 Source:

*The four housing problems are:

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

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	77,433	103,548	0
White	37,413	61,143	0
Black / African American	35,849	39,460	0
Asian	605	483	0
American Indian, Alaska Native	264	445	0
Pacific Islander	0	0	0
Hispanic	2,372	1,597	0

Table 21 - Disproportionally Greater Need 50 - 80% AMI

Data 2011-2015 CHAS
 Source:

*The four housing problems are:

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

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	26,348	78,443	0
White	15,817	47,692	0
Black / African American	8,919	27,924	0
Asian	437	443	0
American Indian, Alaska Native	240	341	0
Pacific Islander	4	10	0
Hispanic	564	1,522	0

Table 22 - Disproportionally Greater Need 80 - 100% AMI

Data 2011-2015 CHAS
Source:

*The four housing problems are:

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

Discussion

Household Problems: The need of the Black / African American household group has disproportionately greater need in comparison to the needs of each category of need as a whole.

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	88,433	43,522	22,315
White	32,927	17,546	9,918
Black / African American	51,062	24,796	11,330
Asian	606	142	288
American Indian, Alaska Native	376	169	92
Pacific Islander	20	0	29
Hispanic	2,399	529	396

Table 23 – Severe Housing Problems 0 - 30% AMI

Data 2011-2015 CHAS
Source:

*The four severe housing problems are:

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

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	45,913	96,066	0
White	19,298	48,346	0
Black / African American	24,370	44,835	0
Asian	251	360	0
American Indian, Alaska Native	238	330	0
Pacific Islander	0	15	0

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Hispanic	1,489	1,632	0

Table 24 – Severe Housing Problems 30 - 50% AMI

Data 2011-2015 CHAS
Source:

*The four severe housing problems are:

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

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	23,973	157,111	0
White	12,228	86,452	0
Black / African American	10,306	64,964	0
Asian	210	879	0
American Indian, Alaska Native	114	595	0
Pacific Islander	0	0	0
Hispanic	832	3,138	0

Table 25 – Severe Housing Problems 50 - 80% AMI

Data 2011-2015 CHAS
Source:

*The four severe housing problems are:

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

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	7,147	97,668	0
White	4,006	59,602	0
Black / African American	2,437	34,450	0
Asian	214	663	0
American Indian, Alaska Native	155	421	0
Pacific Islander	0	14	0
Hispanic	303	1,793	0

Table 26 – Severe Housing Problems 80 - 100% AMI

Data 2011-2015 CHAS
Source:

*The four severe housing problems are:

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

Discussion

Severe Housing Problems: The need of the Black / African American household group has disproportionately greater need in comparison to the needs of each category of need as a whole.

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	763,116	164,486	145,032	23,761
White	517,526	82,220	61,911	10,343
Black / African American	219,530	75,235	76,533	12,395
Asian	5,717	1,250	1,048	288
American Indian, Alaska Native	2,796	532	491	92
Pacific Islander	38	29	20	29
Hispanic	13,234	3,610	3,658	439

Table 27 – Greater Need: Housing Cost Burdens AMI

Data Source: 2011-2015 CHAS

Discussion

Housing Cost Burdens: The need of the White household group has disproportionately greater need in comparison to the needs of each category of need as a whole at <=30%. The need of the Black / African American household group has disproportionately greater need in comparison to the needs of each category of need as a whole at 30-50% and >50%.

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

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

Household Problems: The need of the Black / African American household group has disproportionately greater need in comparison to the needs of each category of need as a whole.

Severe Household Problems: The need of the Black / African American household group has disproportionately greater need in comparison to the needs of each category of need as a whole.

Housing Cost Burdens: The need of the White household group has disproportionately greater need in comparison to the needs of each category of need as a whole at $\leq 30\%$. The need of the Black / African American household group has disproportionately greater need in comparison to the needs of each category of need as a whole at 30-50% and $>50\%$.

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

No other needs identified

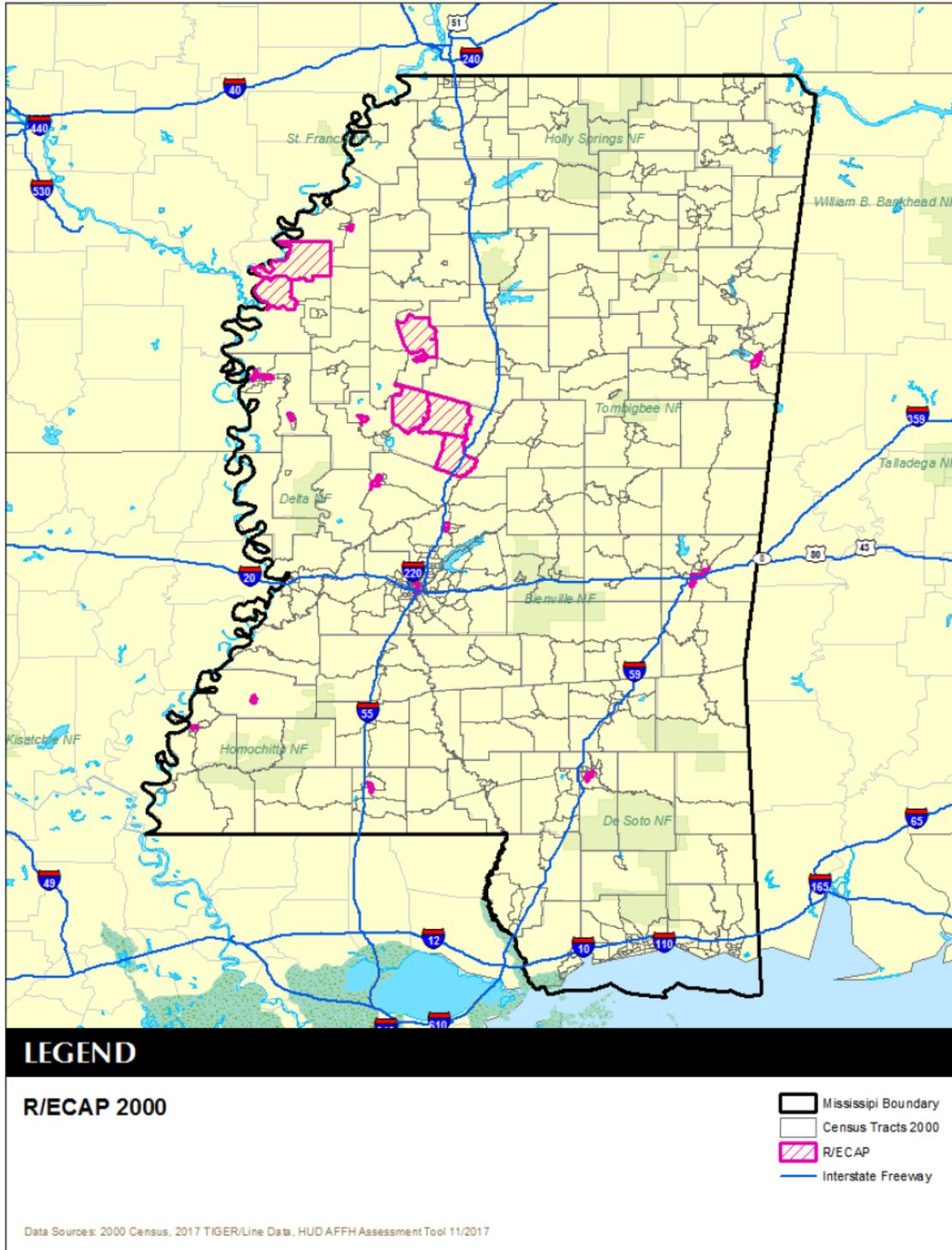
Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

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

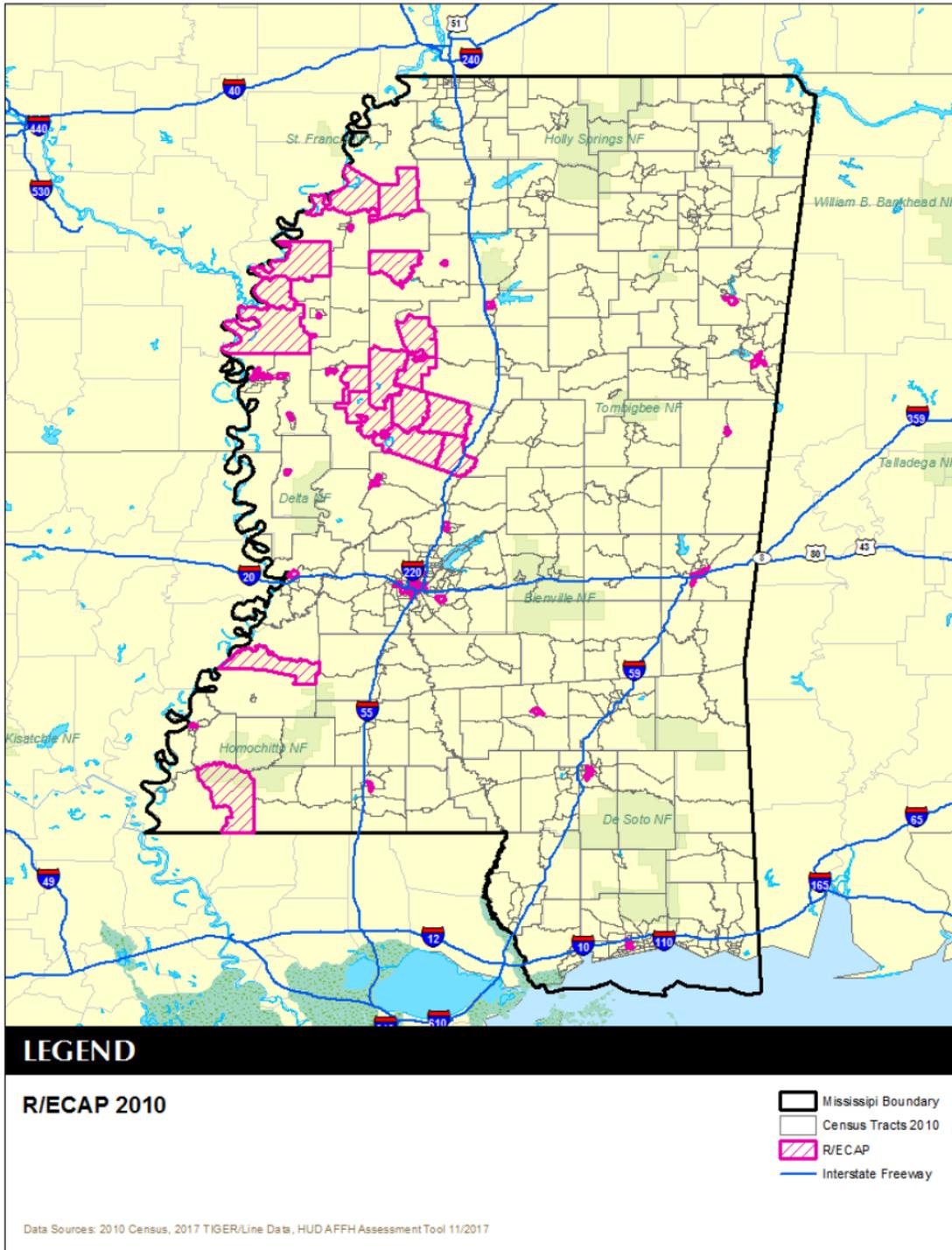
Racially or ethnically concentrated areas of poverty (R/ECAPs) are Census tracts with relatively high concentrations of non-white residents living in poverty. Formally, an area is designated an R/ECAP if two conditions are satisfied: first, the non-white population, whether Hispanic or non-Hispanic,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

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

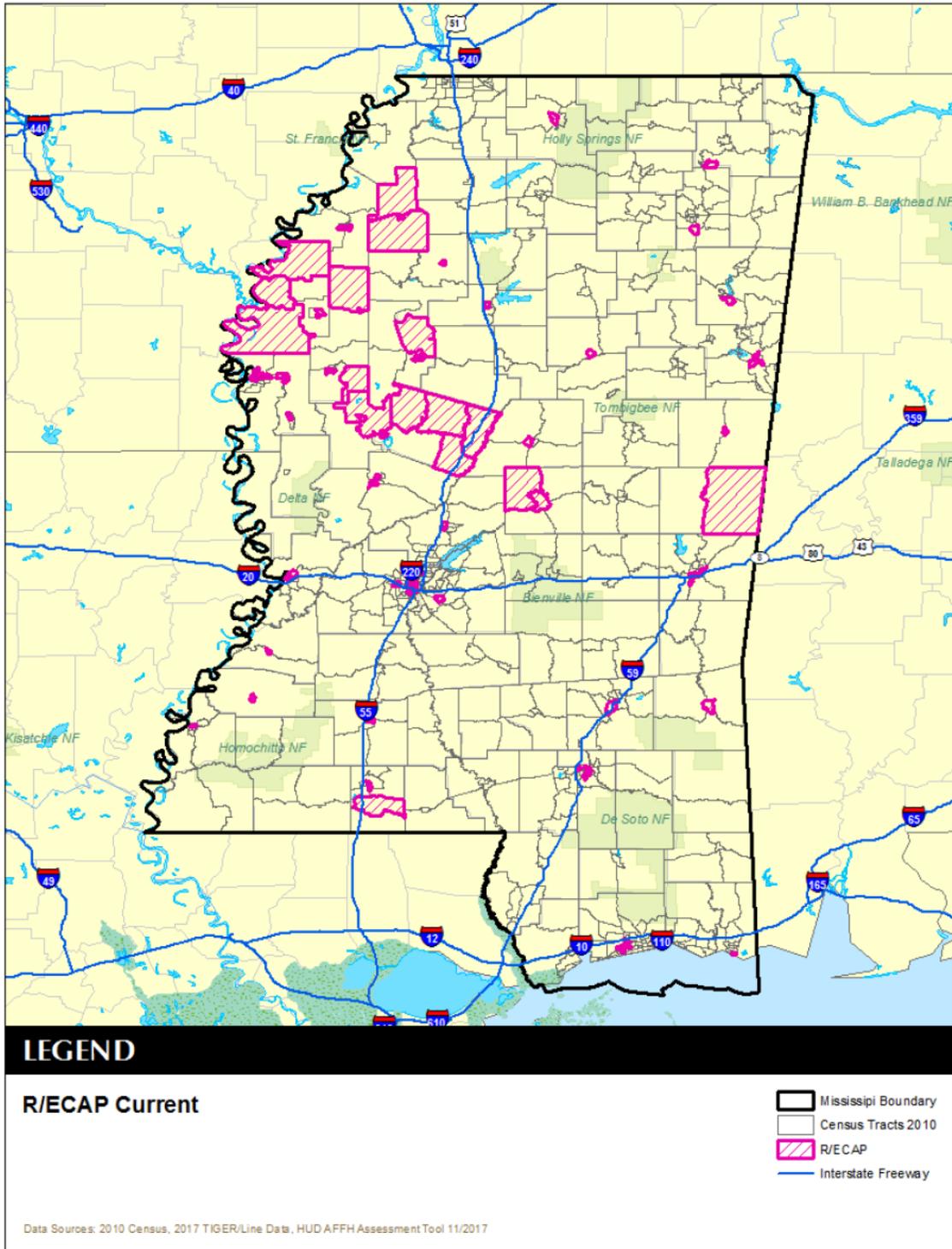
Map IV.1
R/ECAP 2000 Census
 State of Mississippi
 AFFH Data



Map IV.2
R/ECAP 2010 Census
 State of Mississippi
 AFFH Data



Map IV.3
R/ECAP 2016 ACS
 State of Mississippi
 AFFH Data



NA-35 Public Housing – (Optional)

Introduction

The number of public housing units are shown in Table IV.63, below. There are 54,039 public housing units in State of Mississippi, of which 10,044 are for households with disabilities. In total, there are 12,523 public housing units and 21,491 Section 8 vouchers statewide, of which 20,807 are Tenant Based Section 8 units, 468 are Project Based Section 8 units, including these Special Purpose Vouchers: 121 VA Supportive Housing, and 1 Family Unification Program.

Totals in Use

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

Table 28 - Public Housing by Program Type

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

Data Source: PIC (PIH Information Center)

Characteristics of Residents

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

Table 29 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

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

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

Table 30 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

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

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

Table 31 – 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

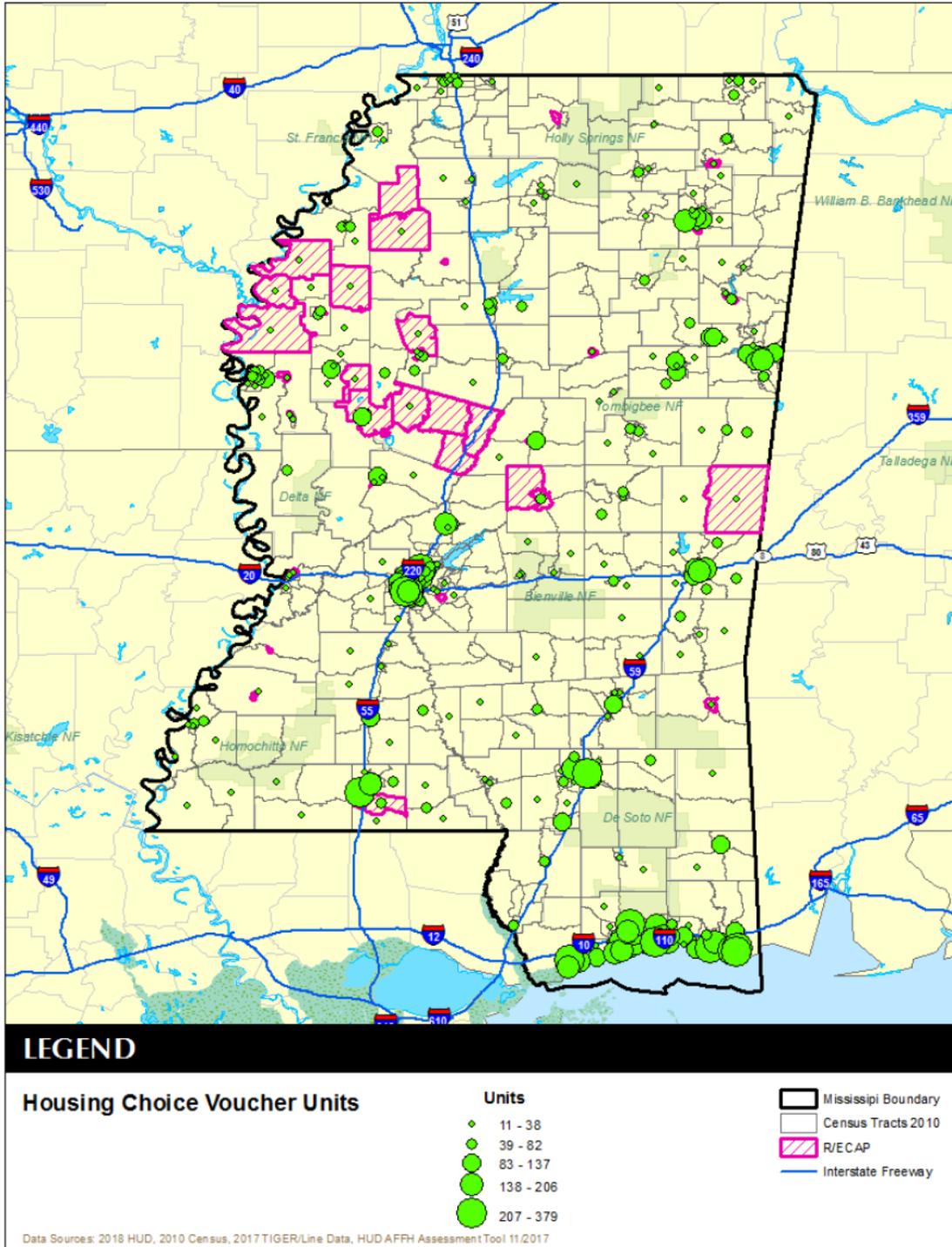
Discussion:

Not required in Statewide Consolidated Plan

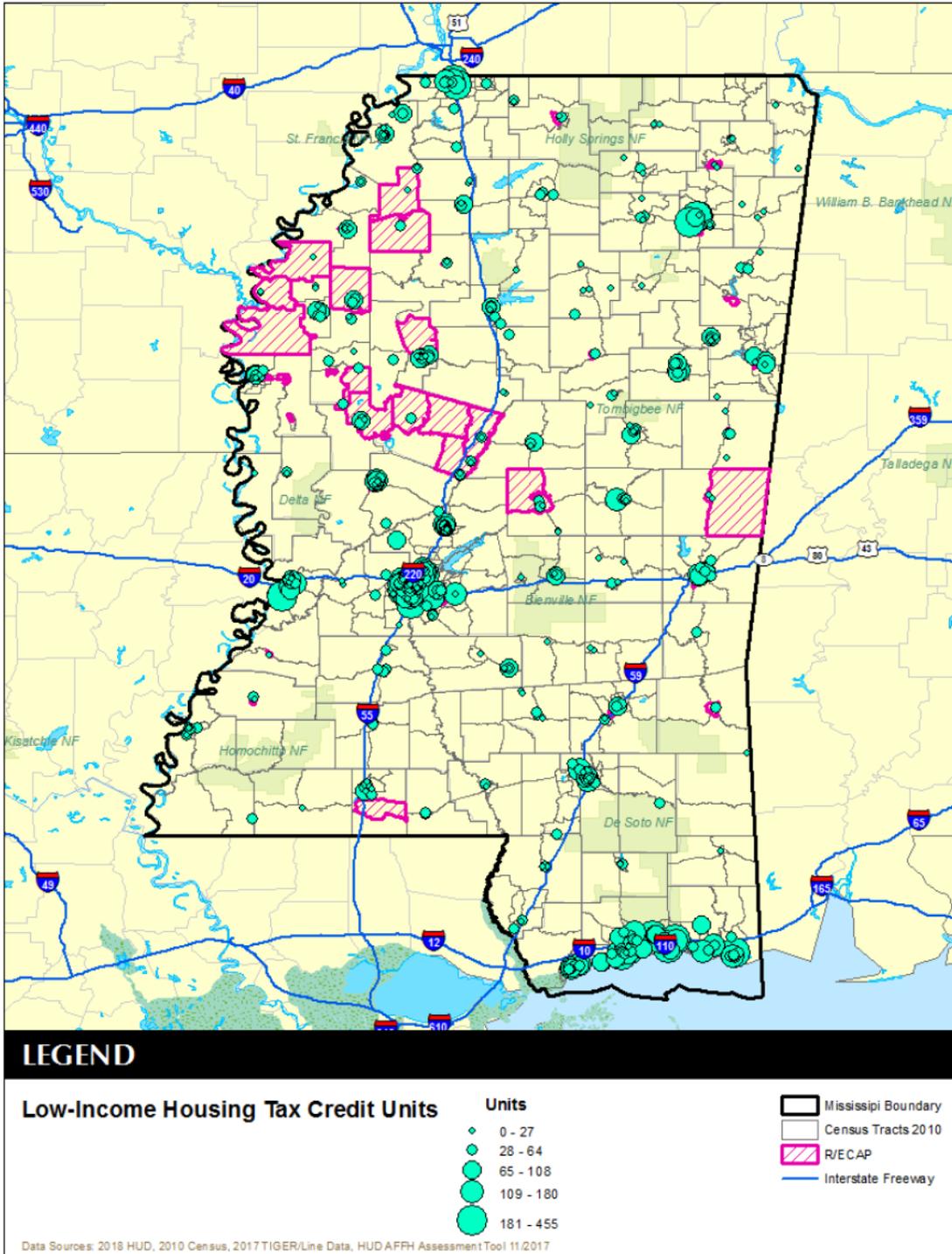
Housing choice voucher use is spread throughout the State, but most heavily concentrated along the southern coast and in major cities. A similar pattern is seen in LIHTC units. Project-based Section 8 units also followed this trend, while public housing units were spread out throughout the State. The location of public housing units tended to be more heavily concentrated in R/ECAPs.

Map IV.11 shows the location of Housing Choice Vouchers. Map IV.12 shows the location of Low-Income Housing Tax Credit (LIHTC) Units, Map IV.13 shows the location of Public Housing Units, and Map IV.14 shows the location of Project-Based Section 8 units.

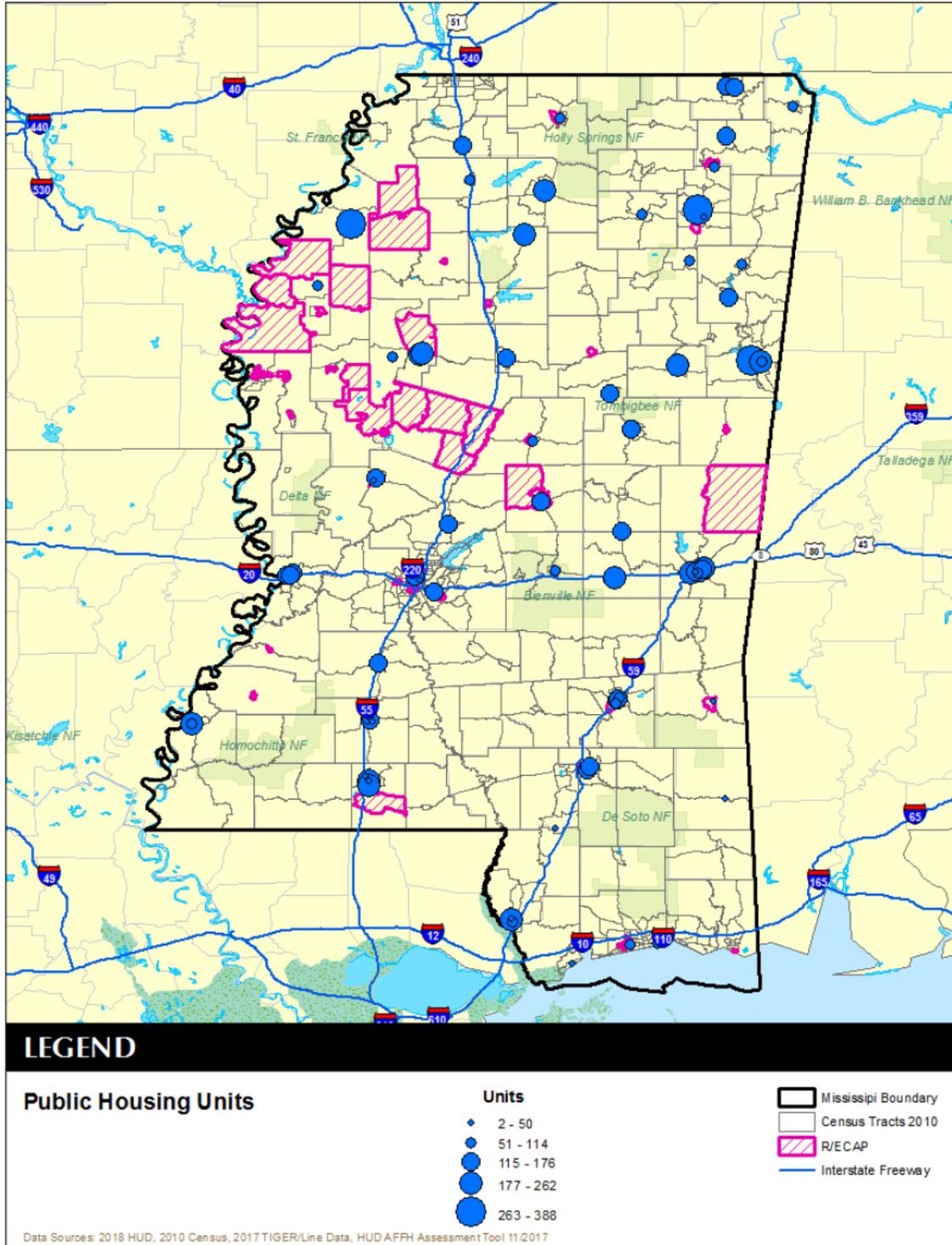
Map IV.11
Housing Choice Vouchers
 State of Mississippi
 AFFH Data



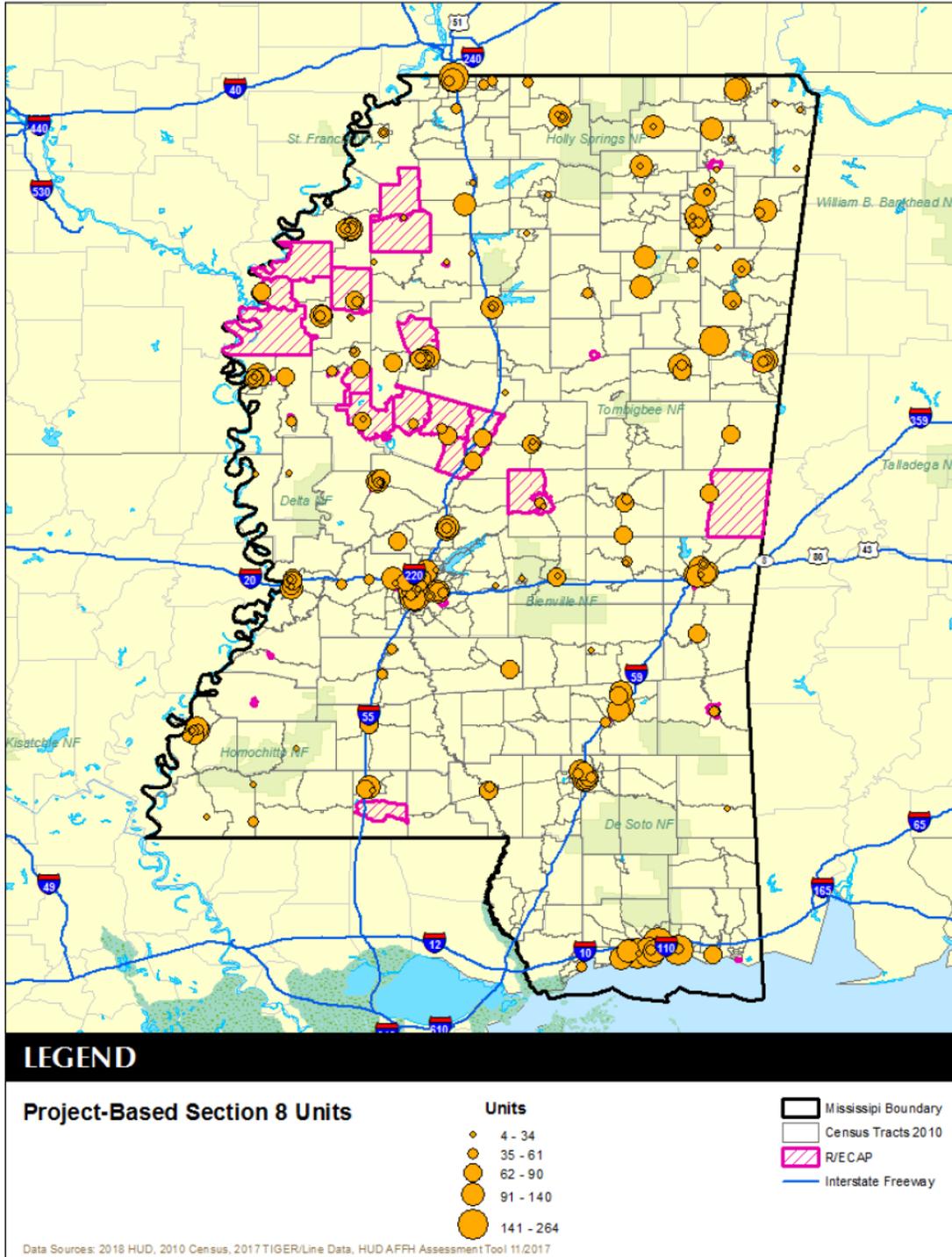
Map IV.12
Low-Income Housing Tax Credit Units
 State of Mississippi
 AFFH Data



Map IV.13
Public Housing Units
 State of Mississippi
 AFFH Data



Map IV.14
Project-Based Section 8 Units
 State of Mississippi
 AFFH Data



NA-40 Homeless Needs Assessment – 91.305(c)

Introduction:

There are (3) Continuums of Care in the State of Mississippi.

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)	58	15	119	67	67	114
Persons in Households with Only Children	3	5	8	8	4	36
Persons in Households with Only Adults	121	166	750	366	565	140
Chronically Homeless Individuals	23	64	216	132	186	252
Chronically Homeless Families	2	5	15	0	0	2
Veterans	9	9	83	59	69	60
Unaccompanied Child	8	7	34	33	24	39
Persons with HIV	7	1	12	11	6	26

During the Point-in-Time count, subpopulations of Mississippi’s homeless population are identified. 218 of the homeless counted were severely mentally ill, with 141 of those persons unsheltered. 201 homeless persons suffered from chronic substance abuse. At the time of the count, there were 102 homeless veterans in Mississippi, only 37 of whom were in some form of shelter, another 65 homeless veterans were unsheltered. Only 3 homeless persons with HIV/AIDS were unsheltered, with 24 in transitional housing and 8 in emergency shelters. Of the 183 homeless victims of domestic violence, 122 were in emergency shelters, while 42 were in transitional housing and another 19 were unsheltered at the time of the count.

Table IV.41				
Summary of all other populations reported				
State of Mississippi				
Point-in-Time Count Mississippi CoC				
Persons (Adults and Children)	Sheltered		Unsheltered	Total
	Emergency	Transitional		
Severely Mentally Ill	50	27	141	218
Chronic Substance Abuse	48	35	118	201
Veterans	10	27	65	102
HIV/AIDS	8	24	3	35
Victims of Domestic Violence	122	42	19	183

Table IV.42 shows the yearly counts of homeless veterans in Mississippi. Homelessness of veterans is down since 2012, with 2014 and 2018 being the only years of growth in the past seven years. Homeless veterans hit a low in 2017 at 57 individuals but have nearly doubled since then to 102 in 2018. Despite this, the 2018 homeless veteran population in Mississippi is still under half of 2012.

Table IV.42 Homeless Veterans by Year State of Mississippi Point-in-Time Count Mississippi CoC 2012-2018						
Year	Sheltered			Unsheltered	Total	Percent Change
	Emergency	Transitional	Total			
2012	-	-	71	173	244	-
2013	-	-	129	81	210	-13.93%
2014	64	157	221	58	279	32.86%
2015	33	54	87	119	206	-26.16%
2016	25	33	58	86	144	-30.10%
2017	11	28	39	18	57	-60.42%
2018	10	27	37	65	102	78.95%

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 2018 count. Data was collected regarding the following subpopulations:

- | | |
|--|--|
| <ul style="list-style-type: none"> • Chronically Homeless Families • Persons in Households with Adult(s) and Child(ren) • Persons in Households with Only Adults • Severely Mentally Ill • Veterans • Victims of Domestic Violence | <ul style="list-style-type: none"> • Chronically Homeless Families • Persons in Households with Only Children • Unaccompanied Child • Chronic Substance Abuse • Persons with HIV/AIDS |
|--|--|

Nature and Extent of Homelessness: (Optional)

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

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.

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.

As of the 2018 Point-in-Time count, Mississippi had a total homeless population of 1,352 persons, representing 1,013 individual households. Of these 1,352 persons, 404 were in emergency shelters, 327 were in transitional housing, and another 621 were unsheltered at the time of the count.

Table IV.34				
Total Homeless Persons				
State of Mississippi				
Point-in-Time Count Mississippi CoC				
Persons	Sheltered		Unsheltered	Total
	Emergency	Transitional		
Total Number of Persons	404	327	621	1,352
Total Number of Households	308	245	460	1,013

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

Introduction

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

HOPWA

Current HOPWA formula use:	
Cumulative cases of AIDS reported	4,823
Area incidence of AIDS	20
Number of new cases prior year (3 years of data)	2017- 23; 2016- 28; 2015- 41
Rate per population	0.67
Rate per population (3 years of data)	2017- 0.77; 2016- 0.94; 2015- 1.37
Current HIV surveillance data:	
Number of Persons living with HIC (PLWH)	5,521
Area Prevalence (PLWH per population)	184.86
Number of new HIV cases reported last year	456

Table 32 – HOPWA Data

Data CDC HIV Surveillance
Source:

HIV Housing Need (HOPWA Grantees Only)

Type of HOPWA Assistance	Estimates of Unmet Need
Tenant based rental assistance	65
Short-term Rent, Mortgage, and Utility	50
Facility Based Housing (Permanent, short-term or transitional)	25

Table 33 – HIV Housing Need

Data HOPWA CAPER and HOPWA Beneficiary Verification Worksheet
Source:

The disability rate from the 2000 Census is shown in Table IV.64. Some 23.6 percent of the population was disabled in 2000, or a total of 607,570 persons. The disability rate was highest for those over 65, with 51.7 percent disabled. 2000 Census data is presented here because the 2010 Census did not include detailed information about disabilities. This information is supplemented with 2016 American Community Survey (ACS) data to give a more current picture.

Table IV.64 Disability by Age State of Mississippi 2000 Census SF3 Data		
Age	Total	
	Disabled Population	Disability Rate
5 to 15	28,342	5.9%
16 to 64	410,818	23.2%
65 and older	168,410	51.7%
Total	607,570	23.6%

Table IV.65 shows disability by type in 2000. There were 290,493 physical disabilities reported in 2000, some 254,929 employment disabilities, and 233,075 go-outside-home disabilities.

Table IV.65 Total Disabilities Talled: Aged 5 and Older State of Mississippi 2000 Census SF3 Data	
Disability Type	Population
Sensory disability	123,876
Physical disability	290,493
Mental disability	165,686
Self-care disability	98,915
Employment disability	254,929
Go-outside-home disability	233,075
Total	1,166,974

Describe the characteristics of special needs populations in your community:

A number of groups have been identified in this report that make up the special need’s populations statewide. The most vulnerable in terms of numbers are the elderly and the disabled.

The number of persons statewide over 65 years of age increased by 21.3 percent between 2010 and 2017.

Table IV.1						
Profile of Population Characteristics						
State of Mississippi vs. State of Mississippi						
2010 Census and 2017 Current Census Estimates						
Subject	State of Mississippi			Mississippi		
	2010 Census	Jul-17	% Change	2010 Census	Jul-17	% Change
Population	2,967,297	2,984,100	0.6%	2,967,297	2,984,100	0.6%
Age						
Under 14 years	624,876	590,257	-5.5%	624,876	590,257	-5.5%
15 to 24 years	435,513	415,690	-4.6%	435,513	415,690	-4.6%
25 to 34 years	387,253	393,592	1.6%	387,253	393,592	1.6%
35 to 44 years	374,947	364,095	-2.9%	374,947	364,095	-2.9%
45 to 54 years	416,976	374,872	-10.1%	416,976	374,872	-10.1%
55 to 64 years	347,325	384,075	10.6%	347,325	384,075	10.6%
65 and Over	380,407	461,519	21.3%	380,407	461,519	21.3%
Total	2,967,297	2,984,100	0.6%	2,967,297	2,984,100	0.6%
Race						
White	1,789,391	1,766,950	-1.3%	1,789,391	1,766,950	-1.3%
Black	1,103,101	1,126,498	2.1%	1,103,101	1,126,498	2.1%
American Indian and Alaskan Native	16,837	18,179	8.0%	16,837	18,179	8.0%
Asian	26,477	32,515	22.8%	26,477	32,515	22.8%
Native Hawaiian or Pacific Islander	1,700	1,787	5.1%	1,700	1,787	5.1%
Two or more races	29,791	38,171	28.1%	29,791	38,171	28.1%
Total	2,967,297	2,984,100	0.6%	2,967,297	2,984,100	0.6%
Ethnicity (of any race)						
Hispanic or Latino	81,481	94,385	15.8%	81,481	94,385	15.8%

In Table IV.4, those aged 65 to 66 changed by 27.6 percent between 2000 and 2010, resulting in a population of 51,319 persons. Those aged 85 or older changed by 3.4 percent during the same time period and resulted in 44,359 persons over age 85 in 2010.

Table IV.4					
Elderly Population by Age					
State of Mississippi					
2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
65 to 66	40,209	11.7%	51,319	13.5%	27.6%
67 to 69	57,970	16.9%	69,204	18.2%	19.4%
70 to 74	87,531	25.5%	93,946	24.7%	7.3%
75 to 79	68,558	20.0%	69,876	18.4%	1.9%
80 to 84	46,364	13.5%	51,703	13.6%	11.5%
85 or Older	42,891	12.5%	44,359	11.7%	3.4%
Total	343,523	100.0%	380,407	100.0%	10.7%

People with Disabilities (Mental, Physical, Developmental)

Disability by age, as estimated by the 2016 ACS, is shown in Table IV.66. The disability rate for females was 16.4 percent, compared to 16.3 percent for males. The disability rate grew precipitously higher with age, with 56.8 percent of those over 75 experiencing a disability.

Table IV.66						
Disability by Age						
State of Mississippi						
2016 Five-Year ACS Data						
Age	Male		Female		Total	
	Disabled Population	Disability Rate	Disabled Population	Disability Rate	Disabled Population	Disability Rate
Under 5	654	0.7%	374	0.4%	1,028	0.5%
5 to 17	21,248	7.8%	11,878	4.5%	33,126	6.2%
18 to 34	27,195	8.4%	22,595	6.5%	49,790	7.4%
35 to 64	102,780	19.6%	111,368	19.1%	214,148	19.3%
65 to 74	40,758	35.8%	44,059	33.4%	84,817	34.5%
75 or Older	35,674	54.6%	59,526	58.2%	95,200	56.8%
Total	228,309	16.3%	249,800	16.4%	478,109	16.4%

Table IV.66 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 54.6 percent, than females, at 58.2 percent. Children under 5 had the lowest disability rate, at 0.7 percent.

Table IV.65 shows disability by type in 2000. There were 290,493 physical disabilities reported in 2000, some 254,929 employment disabilities, and 233,075 go-outside-home disabilities.

Table IV.65	
Total Disabilities Tallied: Aged 5 and Older	
State of Mississippi	
2000 Census SF3 Data	
Disability Type	Population
Sensory disability	123,876
Physical disability	290,493
Mental disability	165,686
Self-care disability	98,915
Employment disability	254,929
Go-outside-home disability	233,075
Total	1,166,974

The number of disabilities by type, as estimated by the 2016 ACS, is shown in Table IV.67. Some 10.2 percent have an ambulatory disability, 8.1 percent have an independent living disability, and 3.7 percent have a self-care disability.

Table IV.67		
Total Disabilities Tallied: Aged 5 and Older		
State of Mississippi		
2016 Five-Year ACS		
Disability Type	Population with Disability	Percent with Disability
Hearing disability	118,726	4.1%
Vision disability	99,228	3.4%
Cognitive disability	186,962	6.8%
Ambulatory disability	279,417	10.2%
Self-Care disability	101,659	3.7%
Independent living disability	178,091	8.1%

People with Alcohol or other Drug Addictions

During the Point-in-Time count, subpopulations of Mississippi’s homeless population are identified. 201 homeless persons suffered from chronic substance abuse.

Table IV.41				
Summary of all other populations reported				
State of Mississippi				
Point-in-Time Count Mississippi CoC				
Persons (Adults and Children)	Sheltered		Unsheltered	Total
	Emergency	Transitional		
Severely Mentally Ill	50	27	141	218
Chronic Substance Abuse	48	35	118	201
Veterans	10	27	65	102
HIV/AIDS	8	24	3	35
Victims of Domestic Violence	122	42	19	183

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. During the Point-in-Time count, subpopulations of Mississippi’s homeless population are identified. Of the 183 homeless victims of domestic violence, 122 were in emergency shelters, while 42 were in transitional housing and another 19 were unsheltered at the time of the count.

Table IV.41				
Summary of all other populations reported				
State of Mississippi				
Point-in-Time Count Mississippi CoC				
Persons (Adults and Children)	Sheltered		Unsheltered	Total
	Emergency	Transitional		
Severely Mentally Ill	50	27	141	218
Chronic Substance Abuse	48	35	118	201
Veterans	10	27	65	102
HIV/AIDS	8	24	3	35
Victims of Domestic Violence	122	42	19	183

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

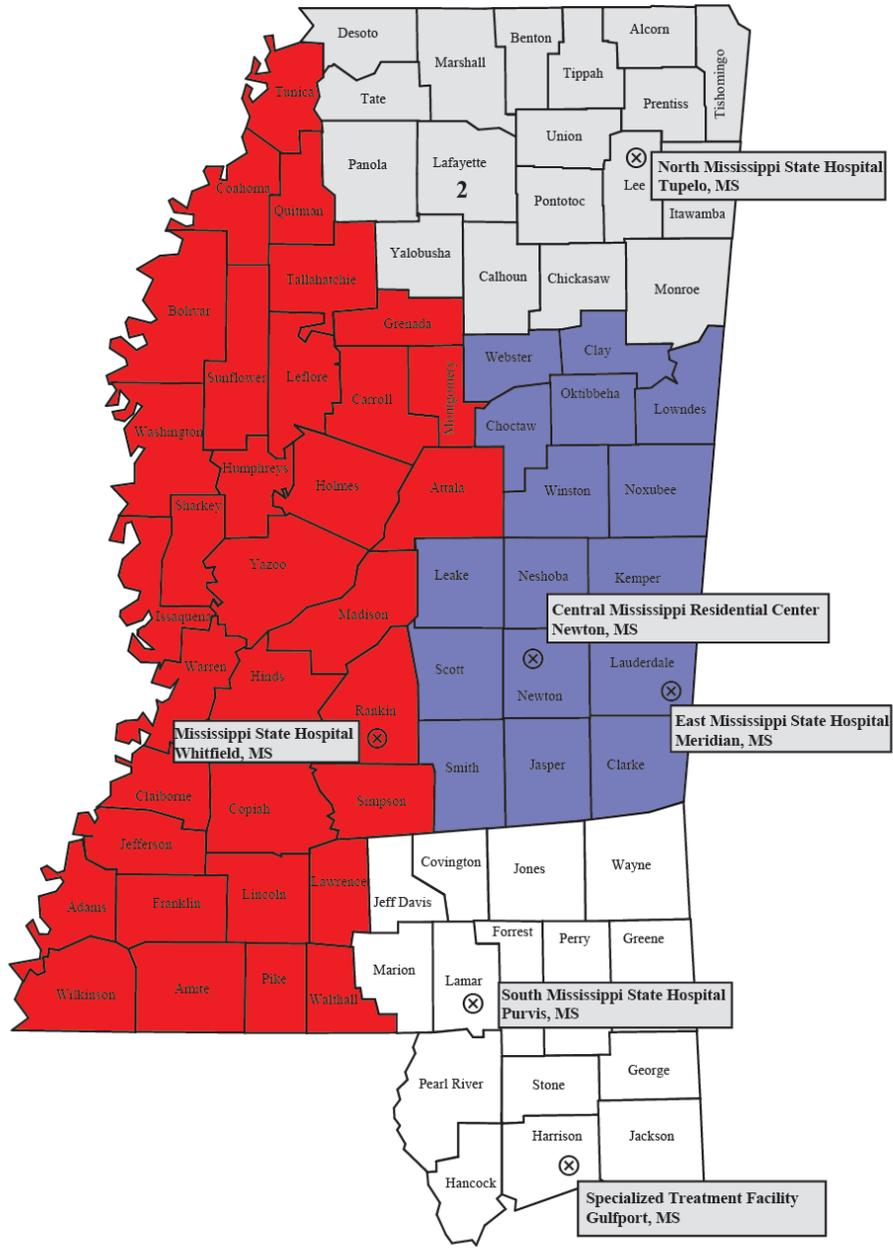
Elderly and Frail Elderly Persons

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 publicly funded programs in the state. The 2020 Housing and Community Development Survey responses will be included after the survey period ends on May 1, 2020.

People with Disabilities (Mental, Physical, Developmental)

Close to 4.7% of adults in Mississippi live with serious mental health conditions such as schizophrenia, bipolar disorder, and major depression. Only 38.3% of adults with mental illness in Mississippi receive any form of treatment from either the public system or private providers. The remaining 61.7% receive no mental health treatment. According to Mental Health America, Mississippi is ranked 44 out of the 50 states and Washington D.C. for providing access to mental health services.

BEHAVIORAL HEALTH PROGRAMS

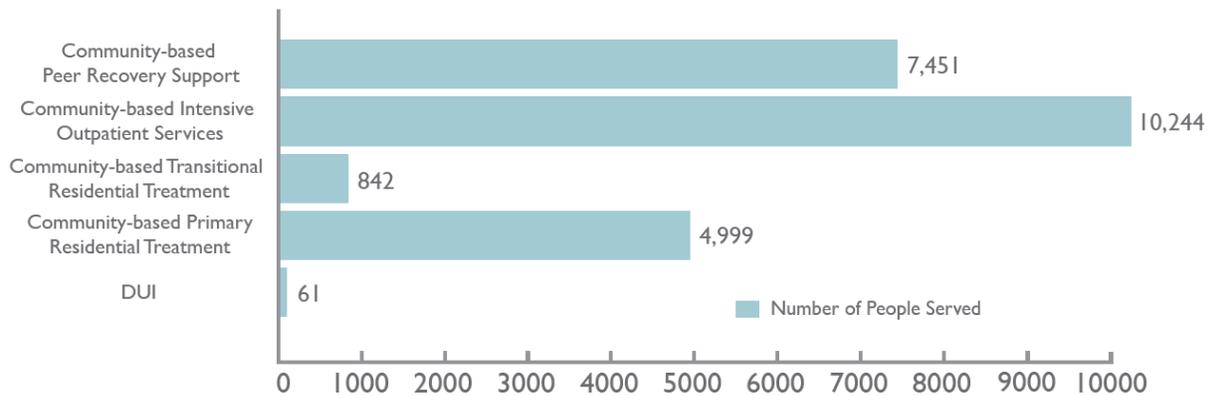


People with Alcohol or other Drug Addictions

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.

Alcohol and Drug Addiction Services in FY19



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. During FY 2015, Mississippi’s domestic violence programs provided 784 programs targeting adults/general population, reaching 41,043 people, and 586 programs targeting youth, reaching 16,410 children. In the 2014 National Census of Domestic Violence Services, it was reported that victims made more than 10,871 requests for services, including emergency shelter, transitional housing, and non-residential services that could not be provided because programs did not have the resources to provide these services. The most frequently requested non-residential services that could not be provided were housing advocacy, legal representation, and financial assistance.

People with HIV/AIDS and Their Families

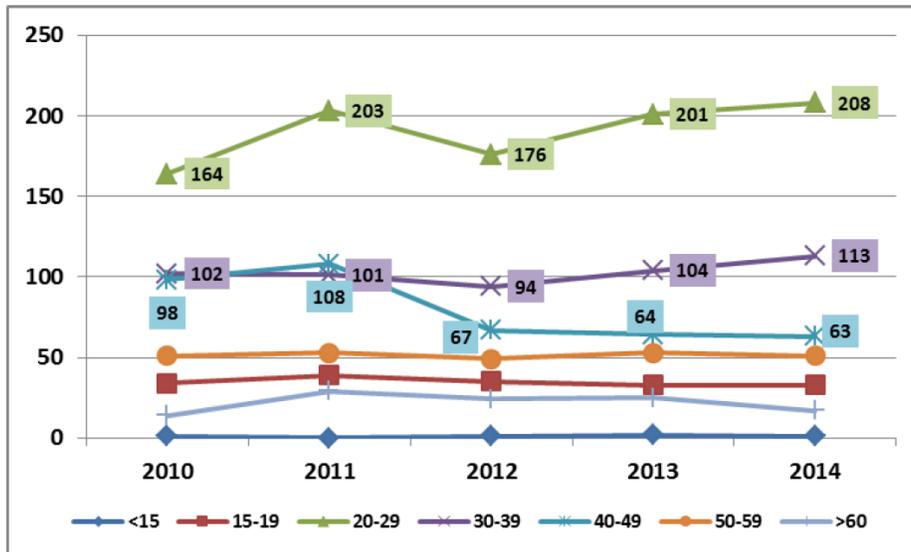
The Mississippi State Department of Health released a Statewide Comprehensive HIV Plan and Statewide Coordinated Statement of Need. The report issued statewide need that includes improving access to medical care, case management, and legal services.

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

Based on 2014 HIV surveillance data, the CDC ranked Mississippi 9th in the nation for diagnosed HIV infection. Among metropolitan statistical areas (MSAs), the Jackson MSA, which includes Hinds, Madison, Copiah, Rankin, and Simpson Counties, was ranked 4th for diagnosed HIV infection. Over the past few years, the number of new diagnoses has remained fairly stable, with only a 5% increase in cases from 2010-2014 (average 482 cases each year) (see Table 1). There was a peak in diagnoses in 2011, when there were 533 diagnoses.

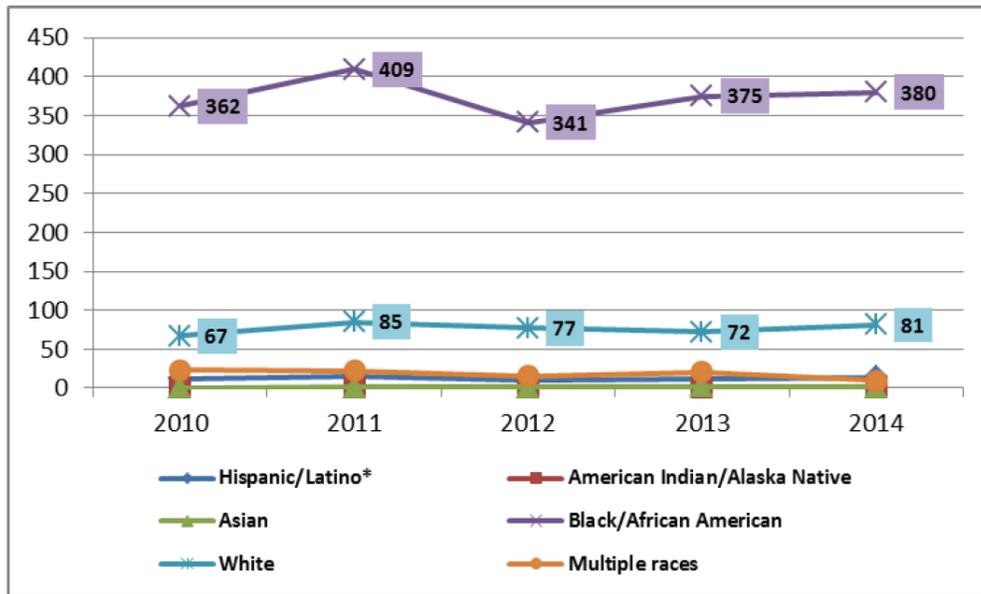
From 2010-2014, cases remained stable among Mississippians under the age of 15, 15-19 year old’s, and those 60 and older. While 40-49 year old’s saw a 36% drop in the number of cases, 20-29 year old’s increased 27%, and 30-39 year old’s increased 11% (Figure 1).

Figure 1: HIV Diagnoses by Age Group, Mississippi-2010-2014



From 2010-2014, Hispanics/Latinos saw a 17% increase in cases, African Americans cases increased 5%, and Whites increased 21% (Figure 3). Disparities exist among racial and ethnic groups; although African Americans make up 37% of Mississippi’s population, 78% of 2014 diagnoses were among this group (Figure 4). Correspondingly, 2014 diagnoses rates among African Americans were 7 times the rate among whites and 2 times the rate among Hispanics/Latinos (Figure 5).

Figure 3: HIV Diagnoses by Race/Ethnicity, Mississippi-2010-2014



Discussion:

STAGES OF HIV INFECTION The Mississippi State Department of Health (MSDH) uses the 2014 HIV case definition for disease staging. The laboratory criteria for defining a confirmed case of HIV infection has changed due to new testing technologies (e.g., Geenius™) and multi-test algorithms. Older HIV confirmatory test technologies such as the Western blot are no longer used.

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

Describe the jurisdiction's need for Public Facilities:

Community and Public facilities were prioritized by respondents in the Community Development survey. According to allocation responses, Water Systems, public facilities account for 11% of resources, with other infrastructure needs, accounting for 12%.

How were these needs determined?

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

Describe the jurisdiction's need for Public Improvements:

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

How were these needs determined?

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

Describe the jurisdiction's need for Public Services:

Respondents prioritized the need for public services were, employment services, senior services, Transportation services and youth services.

How were these needs determined?

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

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

N/A

Housing Market Analysis MA-05:MA-65

MA-05 Overview

Housing Market Analysis Overview:

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

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80- 100% HAMFI	>100% HAMFI
Total Households	154,170	142,035	181,130	104,825	514,430
Small Family Households	55,825	47,370	71,315	45,350	277,685
Large Family Households	12,455	10,870	16,165	9,470	42,715
Household contains at least one person 62-74 years of age	25,520	33,605	41,775	23,185	115,375
Household contains at least one-person age 75 or older	15,415	27,130	28,290	11,970	39,735
Households with one or more children 6 years old or younger	32,380	23,375	31,320	17,835	61,805

Table 34 - Total Households Table

Data 2011-2015 CHAS
Source:

Housing Units Valuation

The Census Bureau reports building permit authorizations and “per unit” valuation of building permits annually. Single-family construction usually represents most residential development in the area. Single-family building permit authorizations in State of Mississippi increased from 6,142 authorizations in 2016 to 6,531 authorizations in 2017.

The real value of single-family building permits increased from 176,345 dollars in 2016 to 177,631 dollars in 2017. This compares to an increase in permit value statewide, with values rising from 176,345 dollars in 2017 to 177,631 dollars in 2017. Additional details are given in Table IV.23.

Table IV.23
Building Permits and Valuation
 State of Mississippi
 Census Bureau Data, 1980–2017

Year	Authorized Construction in Permit Issuing Areas					Per Unit Valuation, (Real 2017\$)	
	Single-Family	Duplex Units	Tri- and Four-Plex	Multi-Family Units	Total Units	Single-Family Units	Multi-Family Units
1980	5,391	398.0	827.0	3,042	9,658	87,331	42,385
1981	3,709	180.0	410.0	1,291	5,590	84,469	45,965
1982	3,525	356.0	413.0	2,045	6,339	83,374	43,312
1983	5,000	650.0	1,260	3,063	9,973	91,493	42,320
1984	6,465	430.0	640.0	3,989	11,524	92,697	48,637
1985	5,862	412.0	521.0	1,962	8,757	94,941	45,784
1986	5,864	392.0	376.0	1,657	8,289	100,503	36,659
1987	5,182	324.0	342.0	784.0	6,632	105,801	40,461
1988	4,918	250.0	345.0	1,883	7,396	102,192	46,568
1989	4,701	340.0	238.0	1,364	6,643	100,974	39,087
1990	4,455	204.0	167.0	1,124	5,950	100,896	35,646
1991	4,802	150.0	95.0	535.0	5,582	99,123	39,358
1992	6,256	150.0	183.0	611.0	7,200	102,503	41,262
1993	7,484	170.0	235.0	883.0	8,772	105,545	38,893
1994	7,977	204.0	229.0	2,524	10,934	110,261	45,305
1995	7,268	284.0	647.0	2,555	10,754	111,378	49,137
1996	8,062	158.0	233.0	1,915	10,368	116,270	49,691
1997	7,801	184.0	284.0	1,810	10,079	117,485	56,945
1998	8,671	162.0	272.0	3,774	12,879	119,805	54,042
1999	9,594	102.0	315.0	2,860	12,871	129,042	48,594
2000	8,011	114.0	211.0	3,449	11,785	135,136	62,964
2001	8,403	58.0	241.0	1,680	10,382	136,516	56,332
2002	9,192	64.0	197.0	2,134	11,587	143,045	59,846
2003	10,348	110.0	176.0	1,586	12,220	147,683	92,958
2004	11,199	166.0	335.0	2,832	14,532	152,834	65,388
2005	11,660	146.0	114.0	1,480	13,400	158,851	66,194
2006	14,150	262.0	211.0	2,007	16,630	155,518	84,504
2007	10,885	282.0	564.0	5,113	16,844	156,206	79,189
2008	7,445	460.0	323.0	3,206	11,434	153,653	71,372
2009	5,468	242.0	346.0	942.0	6,998	159,727	76,925
2010	4,427	192.0	152.0	488.0	5,259	164,510	82,582
2011	4,269	106.0	238.0	660.0	5,273	166,802	90,217
2012	4,882	124.0	386.0	650.0	6,042	166,147	83,657
2013	5,178	60.0	224.0	1,372	6,834	176,280	64,555
2014	5,629	52.0	184.0	1,087	6,952	177,283	69,117
2015	5,608	242.0	65.0	930.0	6,845	181,645	78,961
2016	6,142	74.0	115.0	555.0	6,886	176,345	85,168
2017	6,531	108.0	102.0	740.0	7,481	177,631	96,088

Diagram IV.5
Single-Family Permits
 State of Mississippi
 Census Bureau Data, 1980–2017

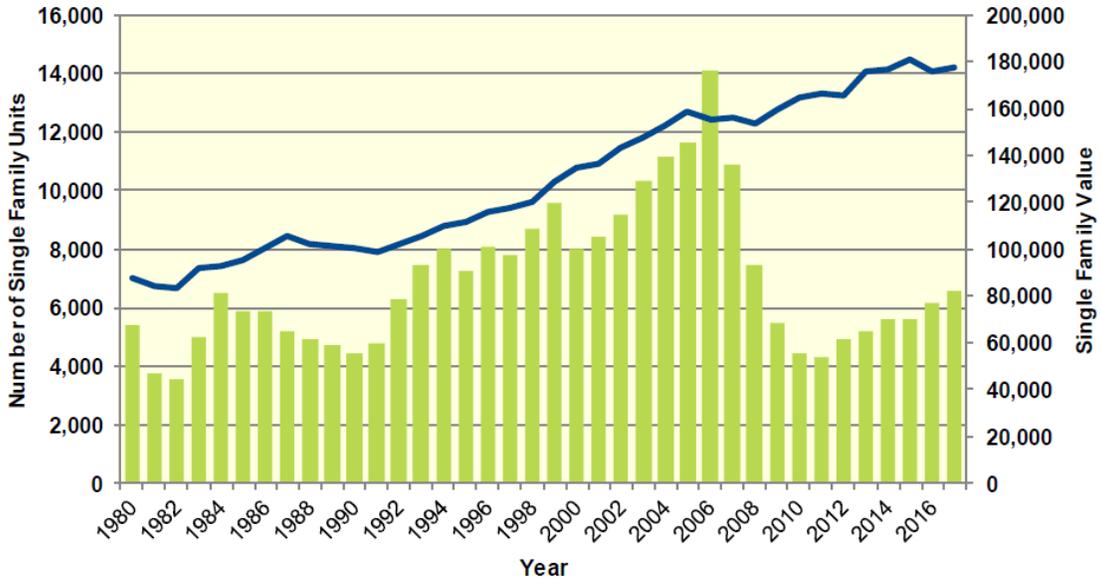
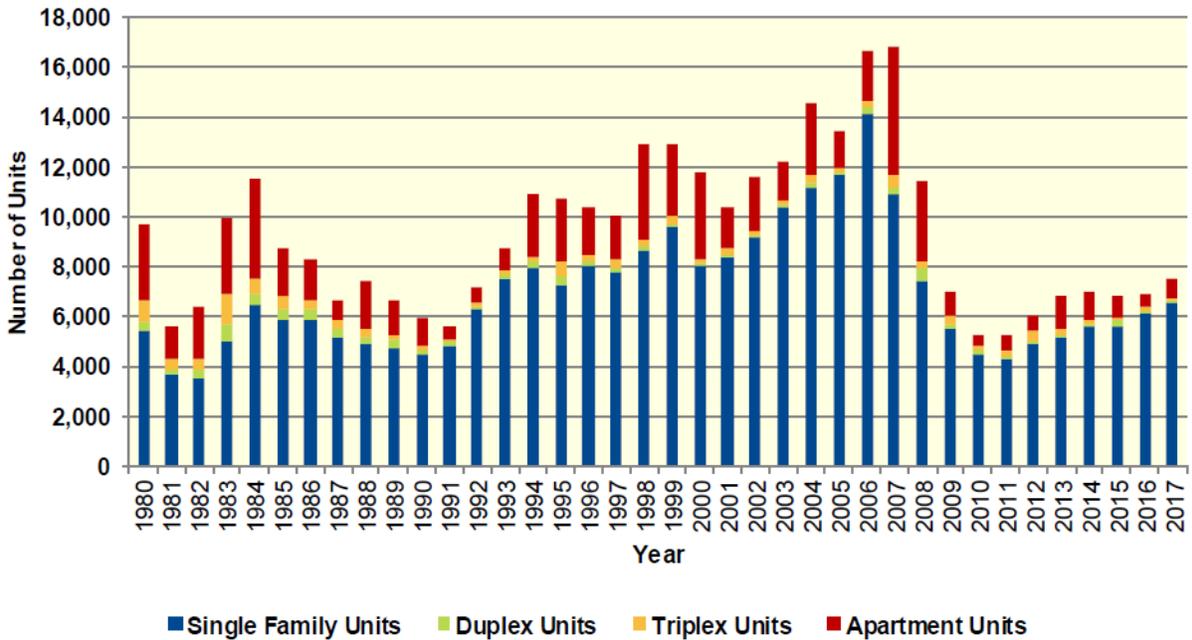


Diagram IV.6
Total Permits by Unit Type
 State of Mississippi
 Census Bureau Data, 1980–2017



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

Housing Units by Type

Housing types by unit are shown in Table IV.24. In 2016, there were 1,295,242 housing units, up from 1,161,953 in 2000. Single-family units accounted for 70.5 percent of units in 2016, compared to 69.9 percent in 2000. Apartment units accounted for 9.1 percent in 2016, compared to 7.5 percent in 2000.

Unit Type	2000 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Single-Family	811,714	69.9%	912,885	70.5%
Duplex	28,401	2.4%	30,569	2.4%
Tri- or Four-Plex	38,594	3.3%	39,229	3.0%
Apartment	87,605	7.5%	0	9.1%
Mobile Home	192,749	16.6%	193,308	14.9%
Boat, RV, Van, Etc.	2,890	0.2%	1,423	0.1%
Total	1,161,953	100.0%	1,295,242	100.0%

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

Unit Type	2010 Five-Year ACS		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Single-Family	893,066	71.2%	912,885	70.5%
Duplex	27,672	2.2%	30,569	2.4%
Tri- or Four-Plex	38,415	3.1%	39,229	3.0%
Apartment	101,209	8.1%	117,828	9.1%
Mobile Home	191,908	15.3%	193,308	14.9%
Boat, RV, Van, Etc.	2,820	0.2%	1,423	0.1%
Total	1,255,090	100.0%	1,295,242	100.0%

Housing Units by Tenure

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

Table IV.27				
Housing Units by Tenure				
State of Mississippi				
2010 Census & 2016 Five-Year ACS Data				
Tenure	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Occupied Housing Units	1,115,768	87.5%	1,098,803	84.8%
Owner-Occupied	777,073	69.6%	746,399	67.9%
Renter-Occupied	338,695	30.4%	352,404	32.1%
Vacant Housing Units	158,951	12.5%	196,439	15.2%
Total Housing Units	1,274,719	100.0%	1,295,242	100.0%

Household Type by Tenure

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

Table IV.9				
Household Type by Tenure				
State of Mississippi				
2010 Census SF1 & 2016 Five-Year ACS Data				
Household Type	2010 Census		2016 Five-Year ACS	
	Households	Households	Households	% of Total
Family Households	770,266	69.0%	746,858	68.0%
Married-Couple Family	506,633	65.8%	490,336	65.7%
Owner-Occupied	430,679	85.0%	408,977	83.4%
Renter-Occupied	75,954	15.0%	81,359	16.6%
Other Family	263,633	34.2%	256,522	35.3%
Male Householder, No Spouse Present	57,661	21.9%	54,926	22.5%
Owner-Occupied	35,891	62.2%	33,692	61.3%
Renter-Occupied	21,770	37.8%	21,234	38.7%
Female Householder, No Spouse Present	205,972	78.1%	201,596	80.3%
Owner-Occupied	108,417	52.6%	99,830	49.5%
Renter-Occupied	97,555	47.4%	101,766	50.5%
Non-Family Households	345,502	31.0%	351,945	32.0%
Owner-Occupied	202,086	58.5%	203,900	57.9%
Renter-Occupied	143,416	41.5%	148,045	42.1%
Total	1,115,768	100.0%	1,098,803	100.0%

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	895,264	69%
1-unit, attached structure	15,266	1%
2-4 units	67,900	5%
5-19 units	89,645	7%
20 or more units	26,645	2%
Mobile Home, boat, RV, van, etc	194,984	15%
Total	1,289,704	100%

Table 35– Residential Properties by Unit Number

Data Source: 2011-2015 ACS

Households by Income

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

Table IV.29 Households by Income State of Mississippi 2010 Five-Year ACS & 2016 Five-Year ACS Data				
Income	2010 Five-Year ACS		2016 Five-Year ACS	
	Households	% of Total	Households	% of Total
Less than \$15,000	217,112	20.1%	206,202	18.8%
\$15,000 to \$19,999	81,825	7.6%	80,213	7.3%
\$20,000 to \$24,999	75,908	7.0%	70,762	6.4%
\$25,000 to \$34,999	130,682	12.1%	129,660	11.8%
\$35,000 to \$49,999	156,638	14.5%	156,651	14.3%
\$50,000 to \$74,999	183,156	16.9%	186,172	16.9%
\$75,000 to \$99,999	106,319	9.8%	113,364	10.3%
\$100,000 or More	129,412	12.0%	155,779	14.2%
Total	1,081,052	100.0%	1,098,803	100.0%

Households by Year Built

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

Table IV.30				
Households by Year Home Built				
State of Mississippi				
2010 Five-Year ACS & 2016 Five-Year ACS Data				
Year Built	2010 Five-Year ACS		2016 Five-Year ACS	
	Households	% of Total	Households	% of Total
1939 or Earlier	53,873	5.0%	47,160	4.3%
1940 to 1949	42,060	3.9%	36,753	3.3%
1950 to 1959	86,283	8.0%	79,757	7.3%
1960 to 1969	140,607	13.0%	128,004	11.6%
1970 to 1979	210,295	19.5%	206,606	18.8%
1980 to 1989	176,700	16.3%	166,795	15.2%
1990 to 1999	206,507	19.1%	200,842	18.3%
2000 to 2009	164,727	15.2%	198,749	18.1%
2010 or Later			34,137	3.1%
Total	1,081,052	100.0%	1,098,803	100.0%

Housing Unit Type by Race

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

Table IV.31							
Distribution of Units in Structure by Race							
State of Mississippi							
2016 Five-Year ACS Data							
Unit Type	White	Black	American Indian	Asian	Native Hawaiian/ Pacific Islanders	Other	Two or More Races
Single-Family	76.9%	63.6%	77.2%	68.2%	82.7%	52.2%	67.7%
Duplex	1.3%	3.9%	1.9%	2.1%	2.0%	3.3%	3.4%
Tri- or Four-Plex	1.7%	4.9%	0.3%	2.9%	3.0%	3.0%	4.2%
Apartment	5.4%	13.7%	7.8%	23.2%	6.4%	14.1%	14.0%
Mobile Home	14.5%	13.8%	12.6%	3.5%	5.9%	27.2%	10.0%
Boat, RV, Van, Etc.	0.2%	0.0%	0.2%	0.0%	0.0%	0.2%	0.7%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Housing Units by Vacancy

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

Table IV.33
Disposition of Vacant Housing Units
 State of Mississippi
 2010 Census & 2016 Five-Year ACS Data

Disposition	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
For Rent	44,735	28.1%	36,392	18.5%
For Sale	16,886	10.6%	15,351	7.8%
Rented Not Occupied	1,920	1.2%	6,141	3.1%
Sold Not Occupied	4,915	3.1%	6,502	3.3%
For Seasonal, Recreational, or Occasional Use	28,867	18.2%	42,836	21.8%
For Migrant Workers	318	0.2%	536	0.3%
Other Vacant	61,310	38.6%	88,681	45.1%
Total	158,951	100.0%	196,439	100.0%

Homeownership Rates

According to the U.S. Census Bureau, homeownership in the U.S. declined steadily from the beginning of 2005 until the second quarter of 2016, bottoming out at 62.9%. Experts attribute lower ownership rates to a variety of factors, including higher home prices, increasing mortgage rates, and the rise of the millennial demographic, many of whom are saddled with student loan debt and cannot afford to buy homes.

Despite this decline, there have been signs of recovery in recent years. Between Q2 2016 and Q1 2018, the national homeownership rate grew to 64.2%. At the national level, the increase is statistically significant.

The state's homeownership rate rose a dramatic 8.1% from Q2 2016 to Q1 2018. Mississippi ranks 2nd overall in the country for homeownership rates, with the current rate at 73.8%. Mississippi's 10-year average homeownership rate of 73.4% is also the fourth highest in the U.S.

In addition to being a state where homeownership rates are on the rise, Mississippi also has one of the highest homeownership rates in the nation. Mississippi's median home listing price of \$175,166 falls in the least expensive quartile nationwide.

Rank	State	Home-ownership 2018	Homeownership 10-Yr Average	% Change from 2016	Home Price 2018
1	West Virginia	75.8%	76.7%	0.7%	\$149,550
2	Mississippi	73.8%	73.4%	<u>8.1%</u>	\$175,166
3	South Carolina	72.9%	72.3%	6.1%	\$239,965

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	2,165	0%	10,583	3%
1 bedroom	10,704	1%	47,575	14%
2 bedrooms	102,346	14%	122,576	35%
3 or more bedrooms	634,767	85%	165,877	48%
Total	749,982	100%	346,611	100%

Table 36– Unit Size by Tenure

Data Source: 2011-2015 ACS

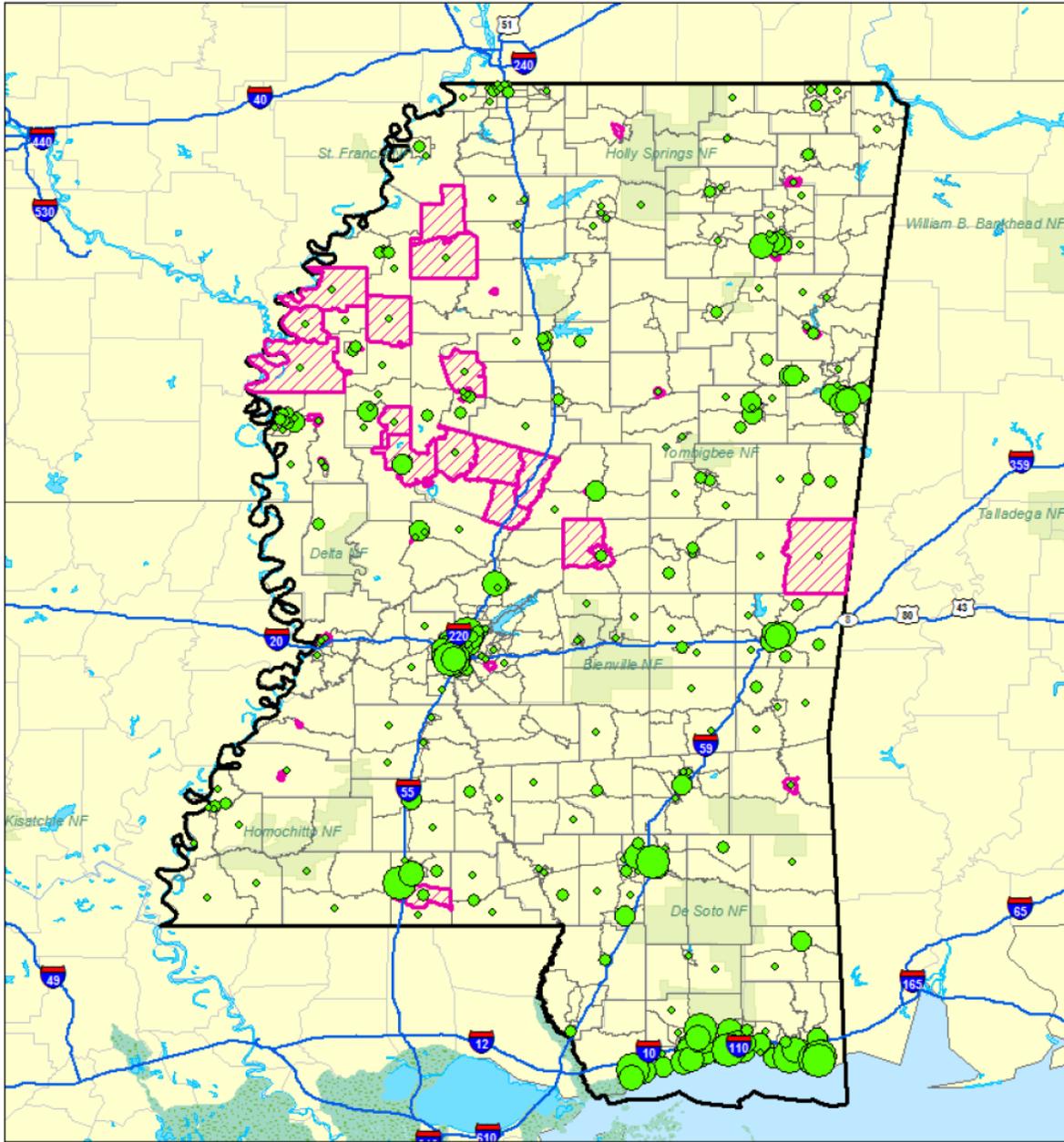
Housing Choice Voucher Holders

Map IV.11 shows the distribution of Housing Choice Voucher holders statewide. Vouchers expire and are renewed annually by households. In addition, household voucher holders can and do move throughout the state creating another segment of households impacting the supply of available housing and the need for more available affordable housing.

Map IV.11

Housing Choice Vouchers

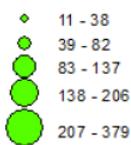
State of Mississippi
AFFH Data



LEGEND

Housing Choice Voucher Units

Units



Data Sources: 2018 HUD, 2010 Census, 2017 TIGER/Line Data, HUD AFFH Assessment Tool 11/2017

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

The following narrative describes the various at-need populations at the statewide level. These populations include persons that are homeless, persons recently released from incarceration, and foster care youth. Much of these data are only available at the statewide level and are presented in the following narrative.

As of the 2018 Point-in-Time count, Mississippi had a total homeless population of 1,352 persons, representing 1,013 individual households. Of these 1,352 persons, 404 were in emergency shelters, 327 were in transitional housing, and another 621 were unsheltered at the time of the count.

Table IV.34				
Total Homeless Persons				
State of Mississippi				
Point-in-Time Count Mississippi CoC				
Persons	Sheltered		Unsheltered	Total
	Emergency	Transitional		
Total Number of Persons	404	327	621	1,352
Total Number of Households	308	245	460	1,013

During the Point-in-Time count, subpopulations of Mississippi’s homeless population are identified. 218 of the homeless counted were severely mentally ill, with 141 of those persons unsheltered. 201 homeless persons suffered from chronic substance abuse. At the time of the count, there were 102 homeless veterans in Mississippi, only 37 of whom were in some form of shelter, another 65 homeless veterans were unsheltered. Only 3 homeless persons with HIV/AIDS were unsheltered, with 24 in transitional housing and 8 in emergency shelters. Of the 183 homeless victims of domestic violence, 122 were in emergency shelters, while 42 were in transitional housing and another 19 were unsheltered at the time of the count.

Table IV.41				
Summary of all other populations reported				
State of Mississippi				
Point-in-Time Count Mississippi CoC				
Persons (Adults and Children)	Sheltered		Unsheltered	Total
	Emergency	Transitional		
Severely Mentally Ill	50	27	141	218
Chronic Substance Abuse	48	35	118	201
Veterans	10	27	65	102
HIV/AIDS	8	24	3	35
Victims of Domestic Violence	122	42	19	183

Table IV.42 shows the yearly counts of homeless veterans in Mississippi. Homelessness of veterans is down since 2012, with 2014 and 2018 being the only years of growth in the past seven years. Homeless veterans hit a low in 2017 at 57 individuals but have nearly doubled since then to 102 in 2018. Despite this, the 2018 homeless veteran population in Mississippi is still under half of 2012.

Table IV.42 Homeless Veterans by Year State of Mississippi Point-in-Time Count Mississippi CoC 2012-2018						
Year	Sheltered			Unsheltered	Total	Percent Change
	Emergency	Transitional	Total			
2012	.	.	71	173	244	.
2013	.	.	129	81	210	-13.93%
2014	64	157	221	58	279	32.86%
2015	33	54	87	119	206	-26.16%
2016	25	33	58	86	144	-30.10%
2017	11	28	39	18	57	-60.42%
2018	10	27	37	65	102	78.95%

Persons Released from Incarceration

According to the Bureau of Justice Statistics, in 2016 Mississippi had 18,666 sentenced prisoners under the jurisdiction of state or federal correctional authorities. According to the Mississippi Department of Corrections, in 2018, 7,957 persons were released from prison in the State of Mississippi. This was a decrease of 1,348 persons compared to 2017, and a decrease of 1,663 persons since 2015.

Table IV.43 Prisoners under jurisdiction of state or federal correctional authorities State of Mississippi BJS 2015-2016									
Persons	2015			2016			Percent Change		
	Total	Male	Female	Total	Male	Female	Total	Male	Female
Mississippi	18,911	17,595	1,316	19,192	17,823	1,369	1.5%	1.3%	4.0%
U.S. Total	1,526,603	1,415,112	111,491	1,506,757	1,395,141	111,616	-1.3%	-1.4%	0.1%

Table IV.44 Sentenced prisoners under jurisdiction of state or federal correctional authorities State of Mississippi BJS 2015-2016									
Persons	2015			2016			Percent Change		
	Total	Male	Female	Total	Male	Female	Total	Male	Female
Mississippi	18,236	17,032	1,204	18,666	17,397	1,269	2.4%	2.1%	5.4%
U.S. Total	1,476,847	1,371,879	104,968	1,459,533	1,353,850	106,683	-1.2%	-1.3%	0.7%

In 2016 Mississippi released 7,080 of these prisoners, 6,443 of whom were released unconditionally. According to a 2015 study by the Mississippi Department of Corrections, there is a 35.9 percent recidivism rate for released prisoners. An estimated 17.6 percent of released prisoners in Mississippi will return to prison within the first year after release. Of the 7,080 prisoners released in 2016, it is expected that 2,541 will return to prison, 1,246 of them within the first year.

Table IV.45 Admitted and released prisoners under jurisdiction of state or federal correctional authorities State of Mississippi BJS 2015-2016								
Persons	Admissions			Releases				
	2015 Total	2016 Total	% Change	2015 Total	2016 Total	% Change	2016 unconditional	2016 conditional
Mississippi	6,461	7,501	16.2%	6,104	7,080	16.0%	566	6,443
U.S. Total	608,318	606,000	-0.4%	641,027	626,024	-2.3%	168,752	426,755

Transition-Age Youth in Foster Care

According to the Child Welfare Financing Survey, in 2015 Mississippi had 1,062 transition –age youth (16-21) in foster care. 81 youth were emancipated or aged-out of the foster care system in Mississippi in 2015.

Table IV.46 Transition-age youth in foster care State of Mississippi Child Welfare Financing Survey						
Year	16 Yr Olds	17 Yr Olds	18 Yr Olds	19 Yr Olds	20-21 Yr Olds	Total # of youth
2011	313	391	257	101	56	1,118
2012	331	287	298	121	66	1,103
2013	293	314	230	125	84	1,045
2014	357	325	238	97	76	1,083
2015	340	329	244	74	74	1,062

Of the 1,062 transition-age youth in foster care, 29 percent had been in foster care for 3 or more years, and 23 percent had exited and re-entered foster care. The median age of entry into foster care for these transition-age youth is 15 years old.

Table IV.47 Number of placements for transition-age youth State of Mississippi Child Welfare Financing Survey			
Number of Placements	1 or 2	3 or 4	5 or more
Mississippi	36%	24%	41%
U.S.	45%	21%	33%

In the foster care system, a placement is considered any place the child has lived, excluding trial home visits. In Mississippi, transition-age youth tend to have more placements during their time in foster care than the U.S. average. 36 percent had only one or two placements, below the U.S. average of 45 percent, while 24 percent had three or four placements, and 41 percent of transition-age youth in Mississippi had 5 or more placements, which is above the U.S. average of 33 percent.

The National Youth in Transition Database issues a survey and follow up surveys to cohorts of youth at ages 17, 19, and 21 as they transition out of the foster care system.³ In 2017 the survey found that by the age of 17, 17 percent of foster care youth had experienced homelessness at some point in their life. In addition, by the age of 19, 20 percent of those same youth reported experiencing homelessness at some point in the past two years. The survey also found that at age 17, 33 percent of transition-age youth had been incarcerated at some point in their life, and by age 19, 20 percent had been incarcerated in the past two years.

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.

The number of public housing units are shown in Table IV.63, below. There are 54,039 public housing units in State of Mississippi, of which 10,044 are for households with disabilities. In total, there are 10,314 public housing units, 17,867 Project Based Section 8 units, 1,431 other HUD Multifamily units, and 24,427 Housing Choice Voucher units.

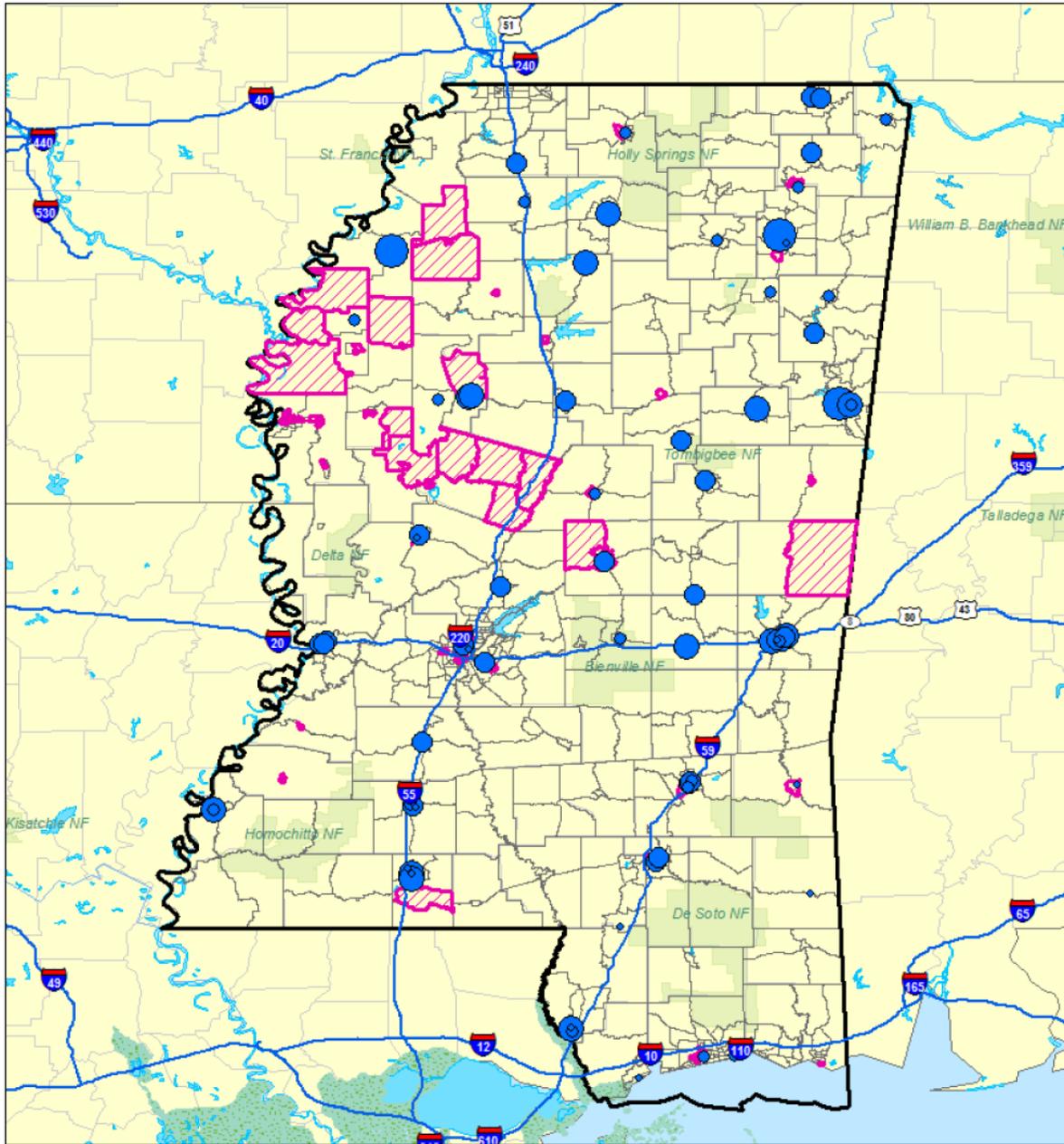
Table IV.63 Residents with Disabilities by Subsidized Housing Type State of Mississippi HUD AFFH Raw Database		
Program	Total Units	Total Disabled Units
Public Housing	10,314	1,832
Project Based Section 8	17,867	3,730
Other HUD Multifamily	1,431	488.0
Housing Choice Vouchers	24,427	3,994
Total	54,039	10,044

These housing units that are at risk in Mississippi are distributed throughout the state, as shown in Map IV.13 shows the location of Public Housing Units, and Map IV.14 shows the location of Project-Based Section 8 units.

Housing choice voucher use is spread throughout the State, but most heavily concentrated along the southern coast and in major cities. A similar pattern in seen in LIHTC units. Project-based Section 8 units

also followed this trend, while public housing units were spread out throughout the State. The location of public housing units tended to be more heavily concentrated in R/ECAPs.

Map IV.13
Public Housing Units
 State of Mississippi
 AFFH Data



LEGEND

Public Housing Units

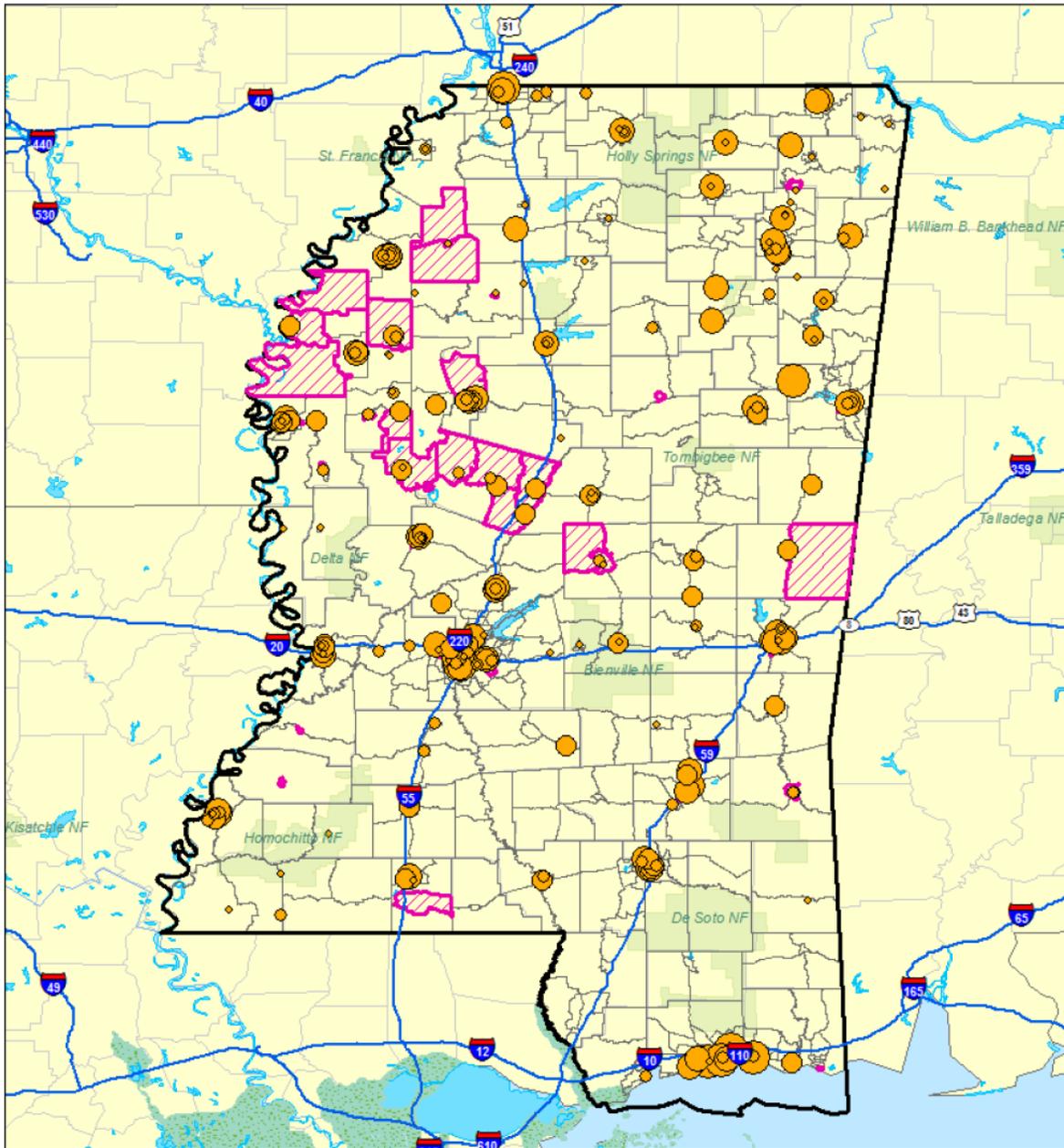
Units

- ◆ 2 - 50
- 51 - 114
- 115 - 176
- 177 - 262
- 263 - 388

- ▭ Mississippi Boundary
- ▭ Census Tracts 2010
- ▨ R/ECAP
- Interstate Freeway

Data Sources: 2018 HUD, 2010 Census, 2017 TIGER/Line Data, HUD AFFH Assessment Tool 11/2017

Map IV.14
Project-Based Section 8 Units
 State of Mississippi
 AFFH Data



LEGEND

Project-Based Section 8 Units

Units	
	4 - 34
	35 - 61
	62 - 90
	91 - 140
	141 - 264

- Mississippi Boundary
- Census Tracts 2010
- R/ECAP
- Interstate Freeway

Data Sources: 2018 HUD, 2010 Census, 2017 TIGER/Line Data, HUD AFFH Assessment Tool 11/2017

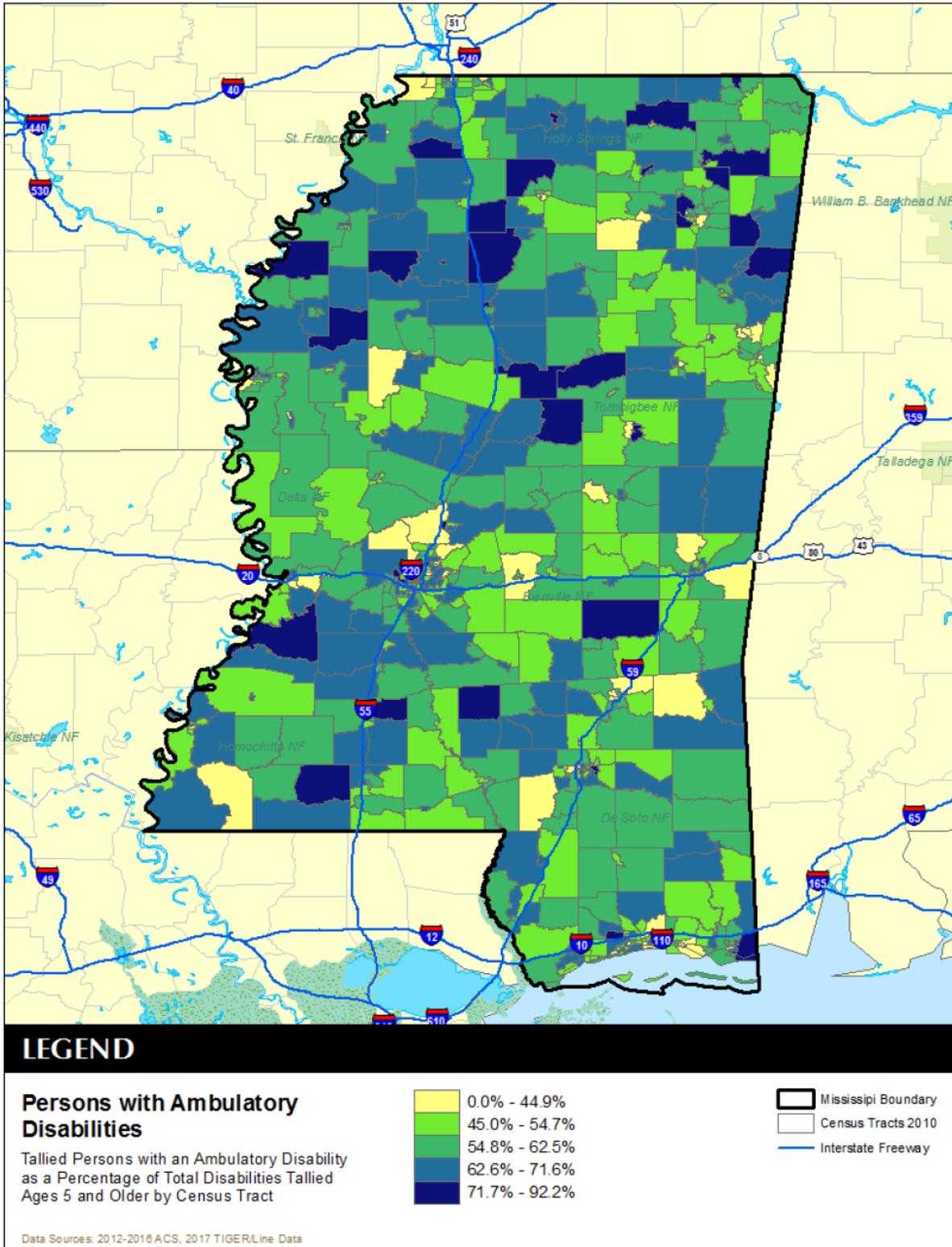
Does the availability of housing units meet the needs of the population?

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

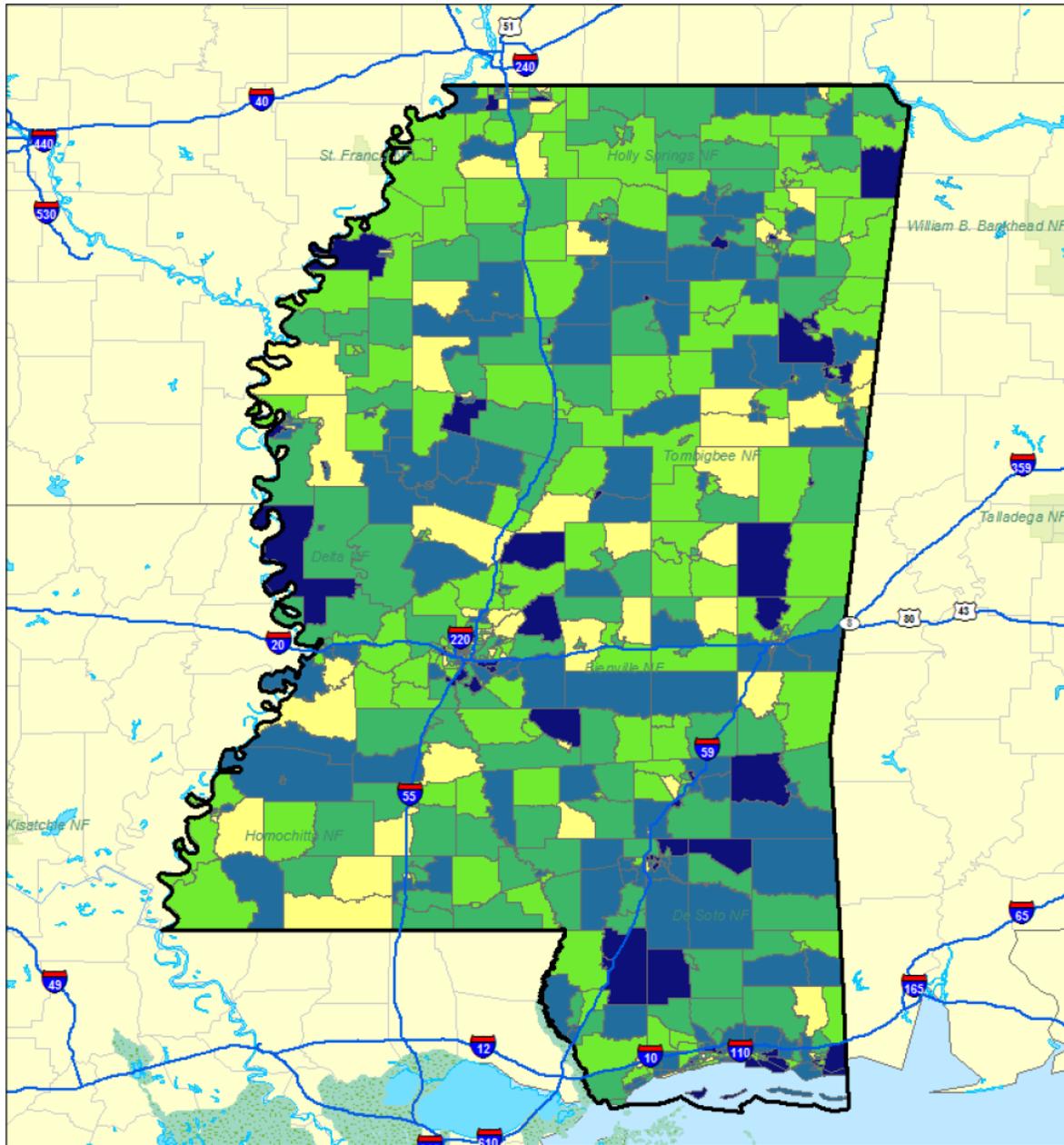
Table IV.69		
Residents with Disabilities by Subsidized Housing Type		
State of Mississippi		
HUD AFFH Raw Database		
Program	Total Units	Total Disabled Units
Public Housing	10,314	1,832
Project Based Section 8	17,867	3,730
Other HUD Multifamily	1,431	488.0
Housing Choice Vouchers	24,427	3,994
Total	54,039	10,044

The concentrations of persons with various types of disabilities are shown in the following maps. Maps IV.15 through IV.20 show persons with ambulatory disabilities, persons with cognitive disabilities, persons with hearing disabilities, persons with independent living disabilities, persons with self-care disabilities, and persons with vision disabilities.

Map IV.15
Persons with Ambulatory Disabilities
 State of Mississippi
 AFFH Data



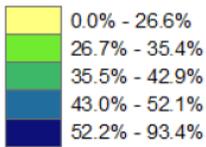
Map IV.16
Persons with Cognitive Disabilities
 State of Mississippi
 AFFH Data



LEGEND

Persons with Cognitive Disabilities

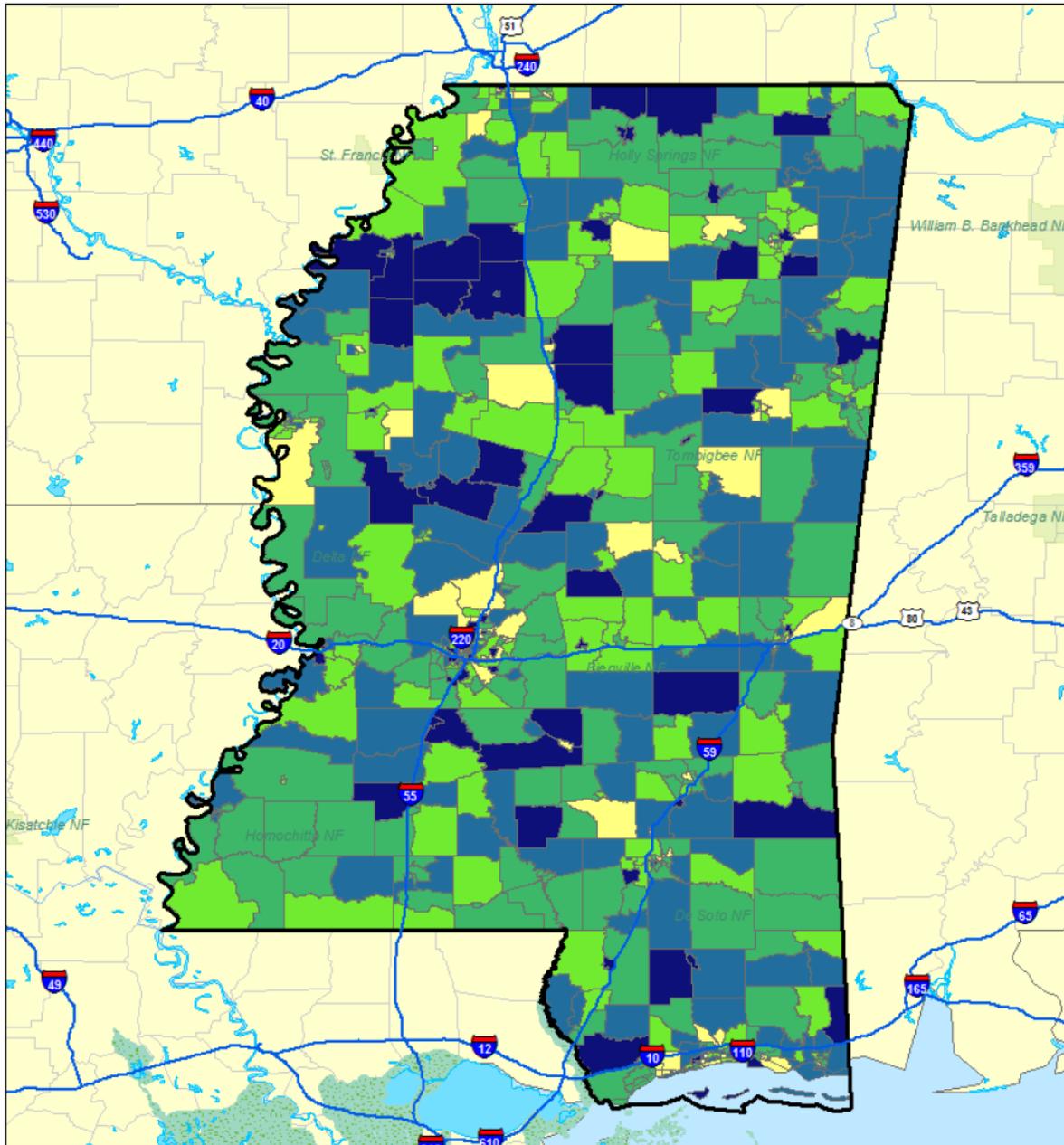
Tallied Persons with a Cognitive Disability
 as a Percentage of Total Disabilities Tallied
 Ages 5 and Older by Census Tract



- Mississippi Boundary
- Census Tracts 2010
- Interstate Freeway

Data Sources: 2012-2018 ACS, 2017 TIGERLine Data

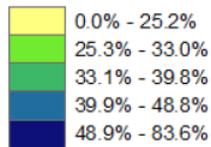
Map IV.18
Persons with Independent Living Disabilities
 State of Mississippi
 AFFH Data



LEGEND

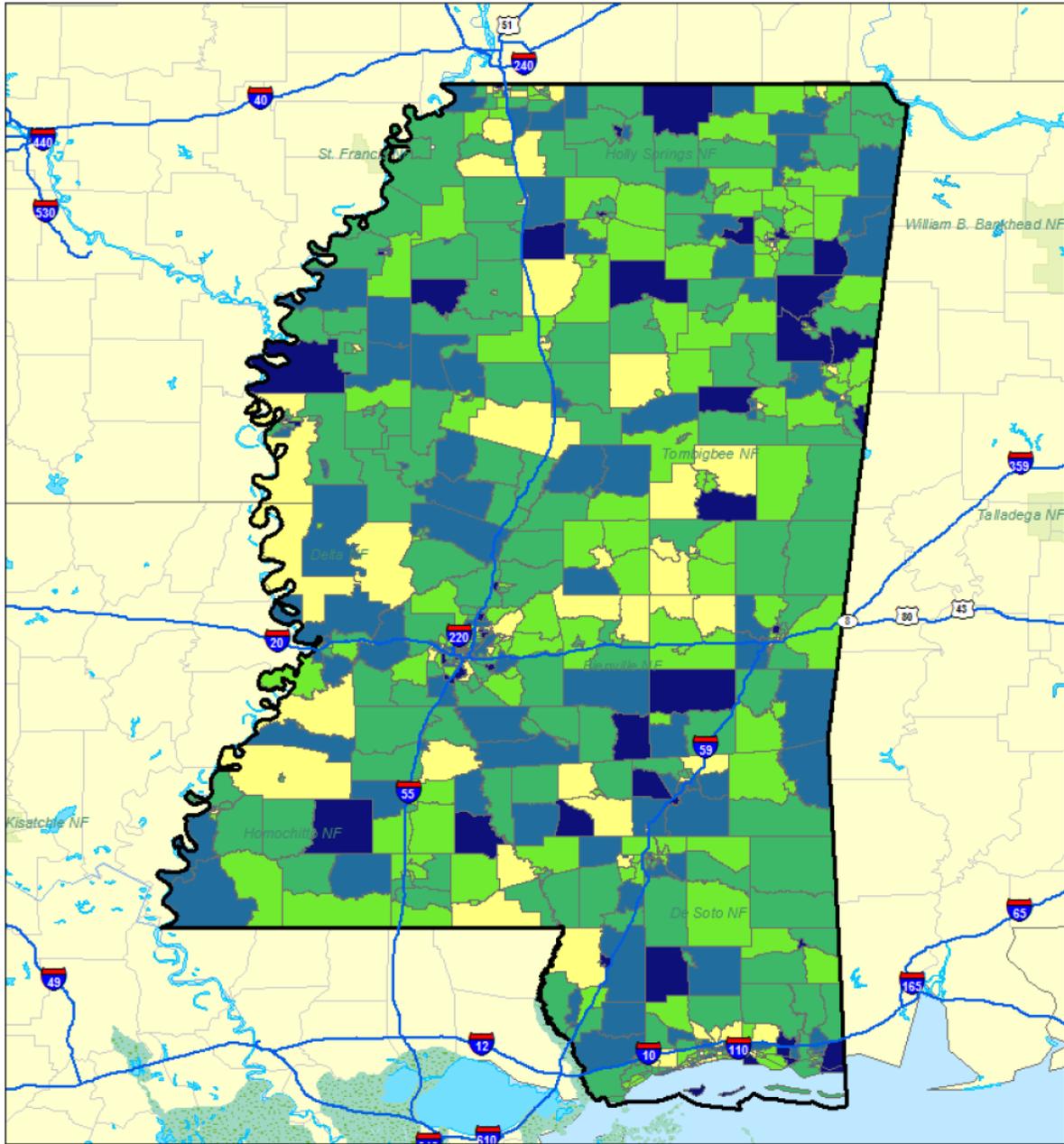
Persons with Independent Living Difficulty Disabilities

Tallied Persons with an Independent Living Difficulty Disability as a Percentage of Total Disabilities Tallied Ages 5 and Older by Census Tract



Data Sources: 2012-2016 ACS, 2017 TIGERLine Data

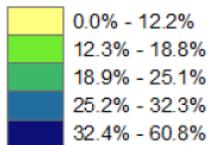
Map IV.19
Persons with Self Care Disabilities
 State of Mississippi
 AFFH Data



LEGEND

Persons with Self-Care Disabilities

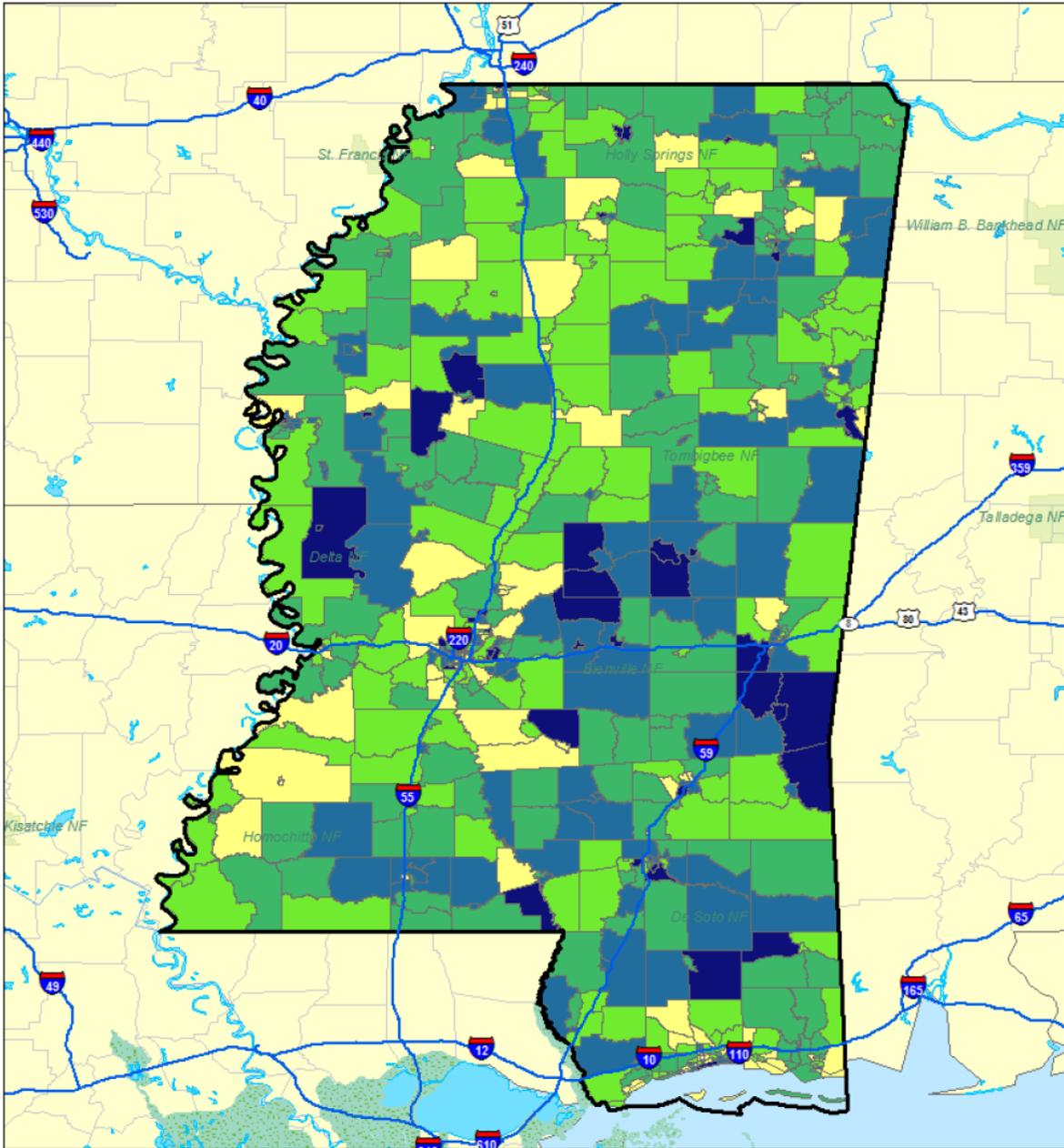
Tallied Persons with a Self-Care Disability
 as a Percentage of Total Disabilities Tallied
 Ages 5 and Older by Census Tract



- Mississippi Boundary
- Census Tracts 2010
- Interstate Freeway

Data Sources: 2012-2016 ACS, 2017 TIGER/Line Data

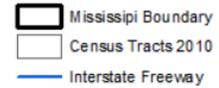
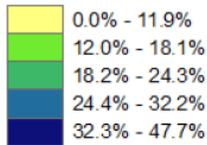
Map IV.20
Persons with Vision Disabilities
 State of Mississippi
 AFFH Data



LEGEND

Persons with Vision Disabilities

Tallied Persons with a Vision Disability
 as a Percentage of Total Disabilities Tallied
 Ages 5 and Older by Census Tract



Data Sources: 2012-2016 ACS, 2017 TIGERLine Data

Describe the need for specific types of housing:

Add response data from the 2020 Housing and Community Development survey to rate needs for various housing activities to clearly demonstrate the need for access to homeowner units.

Discussion

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

MA-15 Cost of Housing – 91.310(a)

Cost of Housing

	Base Year: 2009	Most Recent Year: 2015	% Change
Median Home Value	91,400	103,100	13%
Median Contract Rent	430	528	23%

Table 37 – Cost of Housing

Data Source: 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	180,747	52.1%
\$500-999	144,356	41.7%
\$1,000-1,499	17,109	4.9%
\$1,500-1,999	2,882	0.8%
\$2,000 or more	1,517	0.4%
Total	346,611	100.0%

Table 38 - Rent Paid

Data Source: 2011-2015 ACS

Cost Burden

Cost burden is defined as gross housing costs that range from 30.0 to 50.0 percent of gross household income; severe cost burden is defined as gross housing costs that exceed 50.0 percent of gross household income. For homeowners, gross housing costs include property taxes, insurance, energy payments, water and sewer service, and refuse collection. If the homeowner has a mortgage, the determination also includes principal and interest payments on the mortgage loan. For renters, this figure represents monthly rent and selected electricity and natural gas energy charges

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

Table IV.52									
Cost Burden and Severe Cost Burden by Tenure									
State of Mississippi									
2010 Five-Year ACS & 2016 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									
2010 Five-Year ACS	287,753	66.6%	82,267	19.0%	59,326	13.7%	2,761	0.6%	432,107
2016 Five-Year ACS	266,734	69.5%	66,844	17.4%	47,049	12.3%	2,906	0.8%	383,533
Owner Without a Mortgage									
2010 Five-Year ACS	278,127	83.4%	30,329	9.1%	20,249	6.1%	4,873	1.5%	333,578
2016 Five-Year ACS	307,576	84.8%	29,157	8.0%	19,100	5.3%	7,033	1.9%	362,866
Renter									
2016 Five-Year ACS	122,606	38.9%	66,967	21.2%	70,452	22.3%	55,342	17.5%	315,367
2016 Five-Year ACS	143,315	40.7%	74,402	21.1%	78,793	22.4%	55,894	15.9%	352,404
Total									
2000 Census	688,486	63.7%	179,563	16.6%	150,027	13.9%	62,976	5.8%	1,081,052
2016 Five-Year ACS	717,625	65.3%	170,403	15.5%	144,942	13.2%	65,833	6.0%	1,098,803

Housing Problems by Income

Table IV.53 shows the HUD calculated Median Family Income (MFI) for a family of four for State of Mississippi. As can be seen in 2017, the MFI was 51,800 dollars, which compared to 51,800 dollars for the State of Mississippi.

Table IV.53		
Median Family Income		
State of Mississippi		
2000–2017 HUD MFI		
Year	MFI	State
2000	38,100	38,100
2001	40,000	40,000
2002	40,200	40,200
2003	40,700	40,700
2004	40,700	40,700
2005	40,700	40,700
2006	40,700	40,700
2007	43,200	43,200
2008	45,000	45,000
2009	46,800	46,800
2010	47,300	47,300
2011	48,000	48,000
2012	48,700	48,700
2013	48,300	48,300
2014	48,200	48,200
2015	48,300	48,300
2016	48,900	48,900
2017	51,800	51,800

Federal Housing Finance Agency

Congress enacted the Home Mortgage Disclosure Act (HMDA) in 1975, permanently authorizing the law in 1986. The Act requires both depository and non-depository lenders to collect and publicly disclose information about housing-related applications and loans. Under the HMDA, financial institutions are required to report the race, ethnicity, sex, loan amount, and income of mortgage applicants and borrowers by Census tract. Institutions must meet a set of reporting criteria. For depository institutions, these are as follows:

1. The institution must be a bank, credit union, or savings association
2. The total assets must exceed the coverage threshold
3. The institution must have had a home or branch office in a Metropolitan Statistical Area (MSA)
4. The institution must have originated or refinanced at least one home purchase loan secured by a first lien on a one- to four-family dwelling
5. The institution must be federally insured or regulated; and
6. The mortgage loan must have been insured, guaranteed, or supplemented by a federal agency or intended for sale to Fannie Mae or Freddie Mac.

For other institutions, including non-depository institutions, the reporting criteria are:

1. The institution must be a for-profit organization
2. The institution's home purchase loan originations must equal or exceed 10 percent of the institution's total loan originations, or more than \$25 million
3. The institution must have had a home or branch office in an MSA or have received applications for, originated, or purchased five or more home purchase loans, home improvement loans, or refinancing on property located in an MSA in the preceding calendar year; and
4. The institution must have assets exceeding \$10 million or have originated 100 or more home purchases in the preceding calendar year.

In addition to reporting race and ethnicity data for loan applicants, the HMDA reporting requirements were modified in response to the Predatory Lending Consumer Protection Act of 2002 as well as the Homeowner Equity Protection Act (HOEPA). Consequently, loan originations are now flagged in the data system for three additional attributes:

1. If they are HOEPA loans
2. Lien status, such as whether secured by a first lien, a subordinate lien, not secured by a lien, or not applicable (purchased loans); and
3. Presence of high-annual percentage rate loans (HALs), defined as more than three percentage points for purchases when contrasted with comparable treasury instruments or five percentage points for refinance loans.

Overall, the data contained within the HMDA reporting guidelines represent the best and most complete set of information on home loan applications. This report includes HMDA data from 2008 through 2016, the most recent year for which these data are available.

Purpose of Loan

Table IV.55 shows the purpose of loan by year for State of Mississippi from 2008 to 2017. As seen therein, there were over 1,012,546 loans during this time period, of these some 373,105 were for home purchases. In 2017, there were 87,383 loans, of which 43,503 were for home purchases.

Table IV.55											
Purpose of Loan by Year											
State of Mississippi 2008–2017 HMDA Data											
Purpose	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
Home Purchase	43,657	38,379	34,098	31,267	32,800	36,071	34,331	37,459	41,540	43,503	373,105
Home Improvement	14,647	10,808	9,139	8,080	8,269	8,835	8,213	8,627	9,357	9,818	95,793
Refinancing	67,631	80,784	65,989	54,933	65,836	57,770	34,562	38,496	43,585	34,062	543,648
Total	125,935	129,971	109,226	94,280	106,905	102,676	77,106	84,582	94,482	87,383	1,012,546

Table IV.56 shows the occupancy status for loan applicants. A vast majority of applicants were or owner-occupied units, accounting for 903,276 loans between 2008 and 2017, and for 78,539 in 2017 alone.

Table IV.56											
Occupancy Status for Applications											
State of Mississippi 2008–2017 HMDA Data											
Status	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
Owner-Occupied	109,550	117,762	98,956	84,095	95,683	90,563	67,538	75,001	85,589	78,539	903,276
Not Owner-Occupied	15,966	11,979	10,152	10,118	11,152	11,953	9,517	9,562	8,861	8,795	108,055
Not Applicable	419.0	230.0	118.0	67.0	70.0	160.0	51.0	19.0	32.0	49.0	1,215
Total	125,935	129,971	109,226	94,280	106,905	102,676	77,106	84,582	94,482	87,383	1,012,546

Owner-occupied home purchase loan applications by loan types are shown in Table IV.57. Between 2008 and 2017, some 135,658 home loan purchases were conventional loans, 109,893 were FHA insured, and 34,016 were VA Guaranteed.

Table IV.57											
Owner-Occupied Home Purchase Loan Applications by Loan Type											
State of Mississippi 2008–2017 HMDA Data											
Loan Type	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
Conventional	18,965	12,881	10,563	9,827	11,184	13,502	13,250	13,817	15,293	16,376	135,658
FHA - Insured	11,340	13,034	12,346	10,133	9,755	9,371	8,383	10,738	12,362	12,431	109,893
VA - Guaranteed	2,378	2,673	2,666	2,650	2,802	3,346	3,644	3,989	4,739	5,129	34,016
Rural Housing Service or Farm Service Agency	4,730	5,837	5,011	5,394	5,878	6,399	5,830	5,284	5,519	5,579	55,461
Total	37,413	34,425	30,586	28,004	29,619	32,618	31,107	33,828	37,913	37,913	335,028

As shown in Table IV.58, just over 165,616 home purchase loan applications were originated over the 2008-2017 period, and 34,319 were denied.

Table IV.58
Loan Applications by Action Taken
 State of Mississippi
 2008–2017 HMDA Data

Action	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
Loan Originated	17,296	15,197	13,422	12,734	13,911	15,441	15,817	17,902	20,830	23,066	165,616
Application Approved but not Accepted	1,274	761.0	608.0	634.0	543.0	677.0	634.0	627.0	739.0	900.0	7,397
Application Denied	4,717	3,652	3,371	3,013	3,019	3,407	3,094	3,134	3,501	3,411	34,319
Application Withdrawn by Applicant	2,291	1,993	2,042	1,572	1,815	2,017	2,050	2,350	2,649	2,813	21,592
File Closed for Incompleteness	613.0	479.0	337.0	259.0	244.0	369.0	296.0	307.0	395.0	474.0	3,773
Loan Purchased by the Institution	11,221	12,340	10,805	9,792	10,083	10,697	9,204	9,503	9,794	8,843	102,282
Preapproval Request Denied	1.0	3.0	1.0	0.0	2.0	7.0	9.0	1.0	5.0	7.0	36.0
Preapproval Approved but not Accepted	0.0	0.0	0.0	0.0	2.0	3.0	3.0	4.0	0.0	1.0	13.0
Total	37,413	34,425	30,586	28,004	29,619	32,618	31,107	33,828	37,913	39,515	335,028

The most common reasons cited in the decision to deny one of these loan applications are shown in Table IV.59. Debt-to-income ratio accounted for 5,448 denials, credit history accounted for 9,248, and collateral accounted for 2,629.

Table IV.59
Loan Applications by Reason for Denial
 State of Mississippi
 2008–2017 HMDA Data

Denial Reason	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
Debt-to-Income Ratio	732.0	591.0	455.0	426.0	474.0	519.0	502.0	493.0	628.0	628.0	5,448
Employment History	48.0	62.0	62.0	62.0	60.0	57.0	47.0	49.0	94.0	67.0	608.0
Credit History	1,299	1,223	1,021	1,046	1,072	942.0	712.0	711.0	605.0	617.0	9,248
Collateral	282.0	232.0	249.0	228.0	231.0	264.0	252.0	249.0	280.0	362.0	2,629
Insufficient Cash	73.0	66.0	59.0	56.0	52.0	76.0	85.0	116.0	145.0	112.0	840.0
Unverifiable Information	107.0	69.0	57.0	85.0	76.0	78.0	70.0	70.0	84.0	68.0	764.0
Credit Application Incomplete	414.0	228.0	153.0	118.0	113.0	153.0	140.0	158.0	148.0	206.0	1,831
Mortgage Insurance Denied	20.0	12.0	6.0	4.0	1.0	7.0	3.0	3.0	1.0	5.0	62.0
Other	222.0	212.0	185.0	118.0	115.0	169.0	146.0	122.0	170.0	168.0	1,627
Missing	1,520	957.0	1,124	870.0	825.0	1,142	1,137	1,163	1,346	1,178	11,262
Total	4,717	3,652	3,371	3,013	3,019	3,407	3,094	3,134	3,501	3,411	34,319

Denial rates were observed to differ by race and ethnicity, as shown in Table IV.60. While white applicants had a denial rate of 13.3 percent over the period from 2008 through 2017, black applicants had a denial rate of 27.9 percent. As for ethnicity, Hispanic applicants had a higher denial rate than non-Hispanic applicants, at 16.2 percent versus 21.4 percent.

Race/Ethnicity	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Average
American Indian	42.9%	46.2%	44.0%	28.3%	33.3%	30.9%	25.0%	37.0%	22.8%	12.1%	29.5%
Asian	25.0%	20.8%	23.4%	16.7%	21.3%	20.9%	18.8%	14.8%	14.6%	16.0%	18.9%
Black	36.3%	32.3%	28.7%	30.2%	30.1%	30.6%	26.2%	25.2%	23.3%	20.2%	27.9%
Pacific Islander	34.8%	32.5%	11.1%	20.0%	28.0%	28.1%	14.8%	20.0%	22.4%	16.7%	23.4%
White	15.8%	14.7%	15.7%	15.0%	14.3%	14.3%	13.0%	11.3%	11.1%	9.7%	13.3%
Not Available	34.7%	36.3%	49.6%	44.4%	37.8%	33.6%	33.4%	30.8%	26.0%	27.9%	34.4%
Not Applicable	68.9%	0.0%	20.0%	20.0%	25.0%	20.0%	33.3%	0.0%	40.0%	0.0%	43.0%
Average	21.4%	19.4%	20.1%	19.1%	17.8%	18.1%	16.4%	14.9%	14.4%	12.9%	17.2%
Non-Hispanic	27.6%	27.7%	25.1%	21.7%	25.3%	27.9%	20.9%	20.2%	18.7%	12.9%	21.4%
Hispanic	20.3%	18.4%	18.4%	17.7%	17.0%	17.2%	15.5%	14.1%	13.7%	12.0%	16.2%

Home loans are designated as “high-annual percentage rate” loans (HALs) where the annual percentage rate on the loan exceeds that of a comparable treasury instruments by at least three percentage points. As shown in Table IV.61, some 165,616 loans between 2008 and 2017 were HALs, accounting for 3.8 percent.

Loan Type	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
HAL	2,702	1,674	223.0	267.0	364.0	285.0	214.0	189.0	169.0	216.0	6,303
Other	14,594	13,523	13,199	12,467	13,547	15,156	15,603	17,713	20,661	22,850	159,313
Total	17,296	15,197	13,422	12,734	13,911	15,441	15,817	17,902	20,830	23,066	165,616
Percent HAL	15.6%	11.0%	1.7%	2.1%	2.6%	1.8%	1.4%	1.1%	0.8%	0.9%	3.8%

While white households experienced HAL rates at 4.0 percent between 2008 and 2017, black households had a rate of HALs at 6.0 percent.

Race	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Average
American Indian	11.1%	4.8%	0.0%	0.0%	0.0%	2.1%	0.0%	2.9%	0.0%	0.0%	2.2%
Asian	14.8%	10.9%	0.0%	4.0%	5.3%	0.4%	1.3%	0.8%	1.3%	0.0%	4.1%
Black	21.5%	11.0%	2.7%	3.4%	5.6%	3.1%	2.3%	1.9%	1.8%	2.3%	6.0%
Pacific Islander	13.3%	22.2%	8.3%	0.0%	0.0%	0.0%	4.3%	0.0%	2.6%	0.0%	6.1%
White	14.7%	11.3%	1.5%	1.9%	2.1%	1.7%	1.2%	0.9%	0.6%	0.7%	4.0%
Not Available	10.6%	4.6%	0.5%	0.3%	0.4%	1.0%	0.0%	0.0%	0.4%	0.1%	2.5%
Not Applicable	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Average	15.6%	11.0%	1.7%	2.1%	2.6%	1.8%	1.4%	1.1%	0.8%	0.9%	3.8%
Hispanic	14.6%	12.7%	1.1%	2.2%	2.9%	1.4%	2.1%	1.6%	1.5%	0.7%	4.1%
Non-Hispanic	15.9%	11.2%	1.7%	2.1%	2.6%	1.9%	1.4%	1.1%	0.8%	1.0%	4.3%

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	33,625	No Data
50% HAMFI	99,380	95,705
80% HAMFI	227,760	215,665
100% HAMFI	No Data	297,205
Total	360,765	608,575

Table 39 – Housing Affordability

Data Source: 2011-2015 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	\$650	\$681	\$785	\$1,073	\$1,284
High HOME Rent	\$631	\$678	\$785	\$934	\$1,023
Low HOME Rent	\$501	\$536	\$643	\$743	\$830

Table 40 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

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

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

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

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

HOME / Fair Market Rents like Area Median Rent differ by location statewide. This will impact the state's strategy by ensuring that funds distributed statewide follow HUD guidelines why allowing for the

greatest impact to produce and preserve affordable housing to best meet the needs of households with cost burdens.

Discussion

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

MA-20 Condition of Housing – 91.310(a)

Introduction:

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

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	170,243	23%	149,108	43%
With two selected Conditions	4,933	1%	10,894	3%
With three selected Conditions	549	0%	493	0%
With four selected Conditions	17	0%	73	0%
No selected Conditions	574,240	77%	186,043	54%
Total	749,982	101%	346,611	100%

Table 41- Condition of Units

Data Source: 2011-2015 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	160,081	21%	64,822	19%
1980-1999	258,757	35%	113,085	33%
1950-1979	274,983	37%	138,959	40%
Before 1950	56,161	7%	29,745	9%
Total	749,982	100%	346,611	101%

Table 42 – Year Unit Built

Data Source: 2011-2015 CHAS

Table IV.54 shows Comprehensive Housing Affordability Strategy (CHAS) data for housing problems by tenure and income. As can be seen there are a total of 92,115 owner-occupied and 65,730 renter-occupied households with a cost burden of greater than 30 percent and less than 50 percent. An additional 65,420 owner-occupied 71,335 renter-occupied households had a cost burden greater than 50 percent of income. Overall, there are 738,065 households without a housing problem.

Table IV.54						
Housing Problems by Income and Tenure						
State of Mississippi						
2010–2014 HUD CHAS Data						
Housing Problem	Less Than 30% MFI	30% - 50% MFI	50% - 80% MFI	80% - 100% MFI	Greater than 100% MFI	Total
Owner-Occupied						
Lacking complete plumbing or kitchen facilities	1675	865	865	375	1360	5140
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	420	165	560	400	1235	2780
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	1250	1385	2230	1705	3715	10285
Housing cost burden greater than 50% of income (and none of the above problems)	31000	18595	10930	2340	2555	65420
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	10490	19125	27165	13740	21595	92115
Zero/negative income (and none of the above problems)	9135	0	0	0	0	9135
Has none of the 4 housing problems	8870	36620	73110	53145	393355	565100
Total	62840	76755	114860	71705	423815	749975
Renter-Occupied						
Lacking complete plumbing or kitchen facilities	1865	1475	1125	395	905	5765
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	1300	975	1145	375	805	4600
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	3880	2740	2750	1470	2285	13125
Housing cost burden greater than 50% of income (and none of the above problems)	47105	19700	4335	80	115	71335
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	9360	22045	26355	5470	2500	65730
Zero/negative income (and none of the above problems)	13080	0	0	0	0	13080
Has none of the 4 housing problems	14740	18345	30555	25325	84000	172965
Total	91330	65280	66265	33115	90610	346600
Total						
Lacking complete plumbing or kitchen facilities	3540	2340	1990	770	2265	10905
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	1720	1140	1705	775	2040	7380
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	5130	4125	4980	3175	6000	23410
Housing cost burden greater than 50% of income (and none of the above problems)	78105	38295	15265	2420	2670	136755
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	19850	41170	53520	19210	24095	157845
Zero/negative income (and none of the above problems)	22215	0	0	0	0	22215
Has none of the 4 housing problems	23610	54965	103665	78470	477355	738065
Total	154170	142035	181125	104820	514425	1096575

Housing Problems

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

Data Source	No Overcrowding		Overcrowding		Severe Overcrowding		Total
	Households	% of Total	Households	% of Total	Households	% of Total	
Owner							
2010 Five-Year ACS	752,811	98.3%	10,289	1.3%	2,585	0.3%	765,685
2016 Five-Year ACS	733,971	98.3%	9,778	1.3%	2,650	0.4%	746,399
Renter							
2010 Five-Year ACS	298,781	94.7%	12,754	4.0%	3,832	1.2%	315,367
2016 Five-Year ACS	334,022	94.8%	13,328	3.8%	5,054	1.4%	352,404
Total							
2010 Five-Year ACS	1,051,592	97.3%	23,043	2.1%	6,417	0.6%	1,081,052
2016 Five-Year ACS	1,067,993	97.2%	23,106	2.1%	7,704	0.7%	1,098,803

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

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

Households	2000 Census	2010 Five-Year ACS	2016 Five-Year ACS
With Complete Plumbing Facilities	1,037,419	1,073,673	1,093,723
Lacking Complete Plumbing Facilities	9,015	7,379	5,080
Total Households	1,046,434	1,081,052	1,098,803
Percent Lacking	0.9%	0.7%	0.5%

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

Table IV.51 Households with Incomplete Kitchen Facilities State of Mississippi 2000 Census SF3 & 2016 Five-Year ACS Data			
Households	2000 Census	2010 Five-Year ACS	2016 Five-Year ACS
With Complete Kitchen Facilities	1,038,964	1,071,565	1,090,920
Lacking Complete Kitchen Facilities	7,470	9,487	7,883
Total Households	1,046,434	1,081,052	1,098,803
Percent Lacking	0.7%	0.9%	0.7%

Housing by Year Built

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

Table IV.30 Households by Year Home Built State of Mississippi 2010 Five-Year ACS & 2016 Five-Year ACS Data				
Year Built	2010 Five-Year ACS		2016 Five-Year ACS	
	Households	% of Total	Households	% of Total
1939 or Earlier	53,873	5.0%	47,160	4.3%
1940 to 1949	42,060	3.9%	36,753	3.3%
1950 to 1959	86,283	8.0%	79,757	7.3%
1960 to 1969	140,607	13.0%	128,004	11.6%
1970 to 1979	210,295	19.5%	206,606	18.8%
1980 to 1989	176,700	16.3%	166,795	15.2%
1990 to 1999	206,507	19.1%	200,842	18.3%
2000 to 2009	164,727	15.2%	198,749	18.1%
2010 or Later			34,137	3.1%
Total	1,081,052	100.0%	1,098,803	100.0%

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	331,144	44%	168,704	49%
Housing Units build before 1980 with children present	111,205	15%	66,705	19%

Table 43 – Risk of Lead-Based Paint

Data Source: 2011-2015 ACS (Total Units) 2011-2015 CHAS (Units with Children present)

Vacant Housing Units

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

Disposition	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
For Rent	44,735	28.1%	36,392	18.5%
For Sale	16,886	10.6%	15,351	7.8%
Rented Not Occupied	1,920	1.2%	6,141	3.1%
Sold Not Occupied	4,915	3.1%	6,502	3.3%
For Seasonal, Recreational, or Occasional Use	28,867	18.2%	42,836	21.8%
For Migrant Workers	318	0.2%	536	0.3%
Other Vacant	61,310	38.6%	88,681	45.1%
Total	158,951	100.0%	196,439	100.0%

At the time of the 2010 Census, the vacant housing stock included 158,951 units. By 2016 this figure had reached 196,439, as shown in Table IV.33. 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 decreased from 28.1 percent in 2010 to 18.5 percent in 2016. A substantial increase was observed in the number of “other vacant” units, which increased to over 45 percent of all vacant units by 2016. The units accounted for the largest share of vacant units in both 2010 and 2016.

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 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 31 percent, is troubling, and blight is a concern in any areas in which such units were observed to be disproportionately concentrated.

Need for Owner and Rental Rehabilitation

Add the 2020 Housing and Community Development survey rated data for the need for homeowner rehabilitation.

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

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

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

Table IV.22				
Poverty by Age				
State of Mississippi				
2010 Five-Year ACS & 2016 Five-Year ACS Data				
Age	2010 Five-Year ACS		2016 Five-Year ACS	
	Persons in Poverty	% of Total	Persons in Poverty	% of Total
Under 6	83,486	13.8%	79,555	12.3%
6 to 17	142,209	23.5%	148,006	22.9%
18 to 64	325,992	53.9%	362,642	56.2%
65 or Older	52,585	8.7%	55,350	8.6%
Total	604,272	100.0%	645,553	100.0%
Poverty Rate	21.2%	.	22.3%	.

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

Table IV.25				
Housing Units by Type				
State of Mississippi				
2010 Five-Year ACS & 2016 Five-Year ACS Data				
Unit Type	2010 Five-Year ACS		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Single-Family	893,066	71.2%	912,885	70.5%
Duplex	27,672	2.2%	30,569	2.4%
Tri- or Four-Plex	38,415	3.1%	39,229	3.0%
Apartment	101,209	8.1%	117,828	9.1%
Mobile Home	191,908	15.3%	193,308	14.9%
Boat, RV, Van, Etc.	2,820	0.2%	1,423	0.1%
Total	1,255,090	100.0%	1,295,242	100.0%

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

percent in 2010. Meanwhile, households earning less than 15,000 dollars accounted for 18.8 percent of households in 2016, compared to 20.1 percent in 2000.

Table IV.29 Households by Income State of Mississippi 2010 Five-Year ACS & 2016 Five-Year ACS Data				
Income	2010 Five-Year ACS		2016 Five-Year ACS	
	Households	% of Total	Households	% of Total
Less than \$15,000	217,112	20.1%	206,202	18.8%
\$15,000 to \$19,999	81,825	7.6%	80,213	7.3%
\$20,000 to \$24,999	75,908	7.0%	70,762	6.4%
\$25,000 to \$34,999	130,682	12.1%	129,660	11.8%
\$35,000 to \$49,999	156,638	14.5%	156,651	14.3%
\$50,000 to \$74,999	183,156	16.9%	186,172	16.9%
\$75,000 to \$99,999	106,319	9.8%	113,364	10.3%
\$100,000 or More	129,412	12.0%	155,779	14.2%
Total	1,081,052	100.0%	1,098,803	100.0%

Discussion:

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

MA-25 Public and Assisted Housing – (Optional)

Introduction:

Totals Number of Units

	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 available	0	1	13,071	23,542	483	14,802	1,132	0	200
# of accessible units			38						

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

Table 44 – Total Number of Units by Program Type

Data 2011-2015 CHAS
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

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)	105	0	46	186	2
Households with Only Adults	80	0	73	59	19
Chronically Homeless Households	36	2	32	203	0
Veterans	0	0	8	27	0
Unaccompanied Youth	9	0	3	0	0

Table 45 - Facilities Targeted to Homeless Persons

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

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. 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.

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

Introduction

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 46 – HOPWA Assistance Baseline

Data Source: 2011-2015 CHAS

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

Elderly and Frail Elderly Persons

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

People with Disabilities (Mental, Physical, Developmental)

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

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

People with Alcohol or other Drug Addictions

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

Victims of Domestic Violence

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

People with HIV/AIDS and Their Families

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

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

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 HUD funds that are allocated throughout the upcoming program year.

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

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

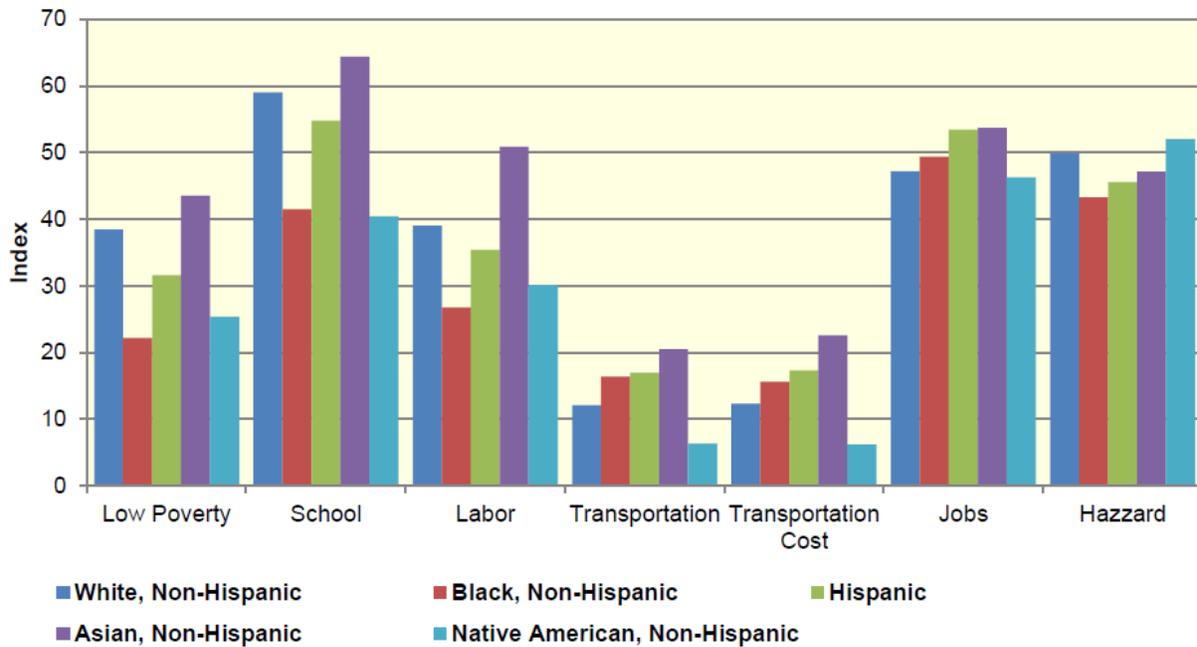
Areas of opportunity are physical places, areas within communities that provide things one needs to thrive, including quality employment, well performing schools, affordable housing, efficient public transportation, safe streets, essential services, adequate parks, and full-service grocery stores. Areas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

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

- Low Poverty – A measure of the degree of poverty in a neighborhood, at the Census Tract level.
- School Proficiency - School-level data on the performance of 4th grade students on state exams to describe which neighborhoods have high-performing elementary schools nearby and which are near lower performing schools.
- Jobs Proximity - Quantifies the accessibility of a given residential neighborhood as a function of its distance to all job locations within a Core Based Statistical Area (CBSA)
- Labor Market Engagement - Provides a summary description of the relative intensity of labor market engagement and human capital in a neighborhood
- Low Transportation Cost – Estimates of transportation costs for a family that meets the following description: a 3-person single-parent family with income at 50% of the median income for renters for the region
- Transit Trips - Trips taken by a family that meets the following description: a 3-person single-parent family with income at 50% of the median income for renters
- Environmental Health - summarizes potential exposure to harmful toxins at a neighborhood level

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

Diagram IV.8
Access to Opportunity
 State of Mississippi



Educational Opportunities

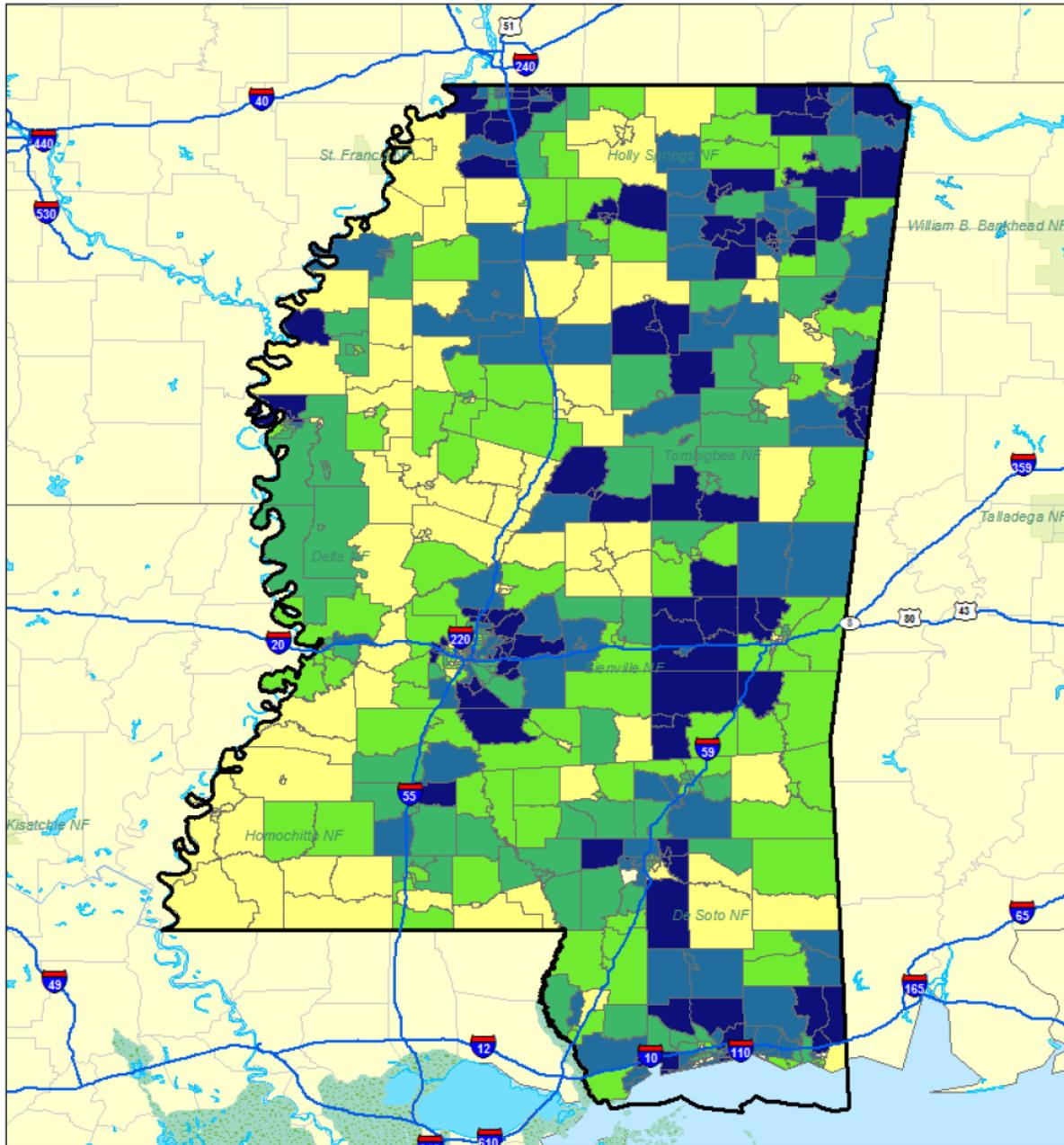
The School Proficiency Index measures the proficiency of elementary schools in the attendance area (where this information is available) of individuals sharing a protected characteristic or the proficiency of elementary schools within 1.5 miles of individuals with a protected characteristic where attendance boundary data are not available. The values for the School Proficiency Index are determined by the performance of 4th grade students on state exams.

Map IV.4 shows the school proficiency index ratings in State of Mississippi. The darkest areas in Map IV.4 show the highest school proficiency areas, while the lightest yellow shows the lowest areas of school proficiency. School proficiency index ratings tended to be higher in the eastern half of the State, and in areas outside of Jackson, Southaven, Biloxi, and Tupelo.

Map IV.4

School Proficiency Index

State of Mississippi
AFFH Data



LEGEND

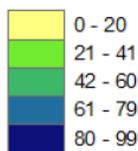
School Proficiency Index

A higher School Proficiency Index indicates a higher quality school system.

Note: The School Proficiency Index has been calculated using the median of each tract's block groups.

Data Sources: 2017 TIGERLine Data, HUD AFFH Assessment Tool 11/2017

Index



- Mississippi Boundary
- Census Tracts 2010
- Interstate Freeway

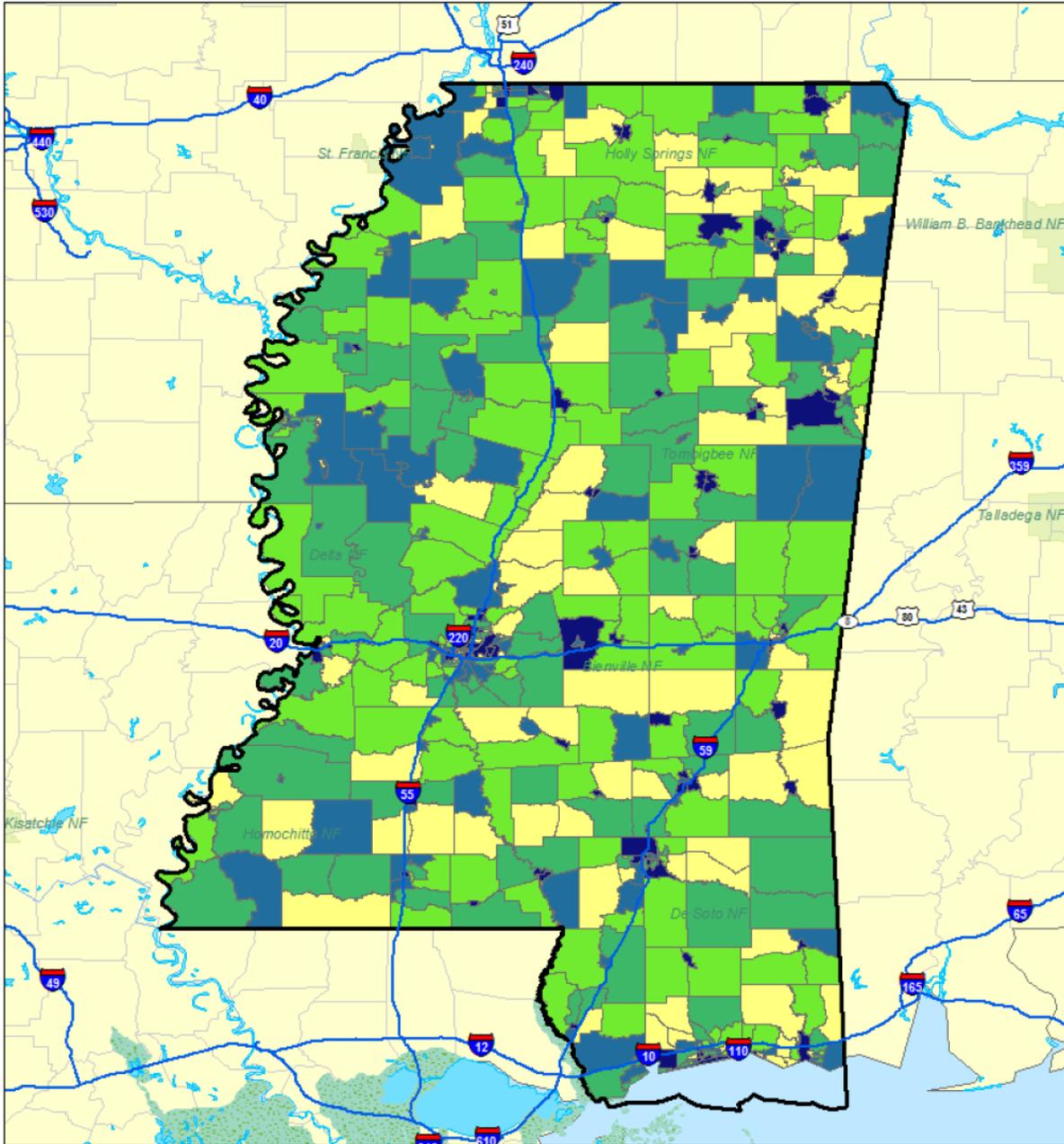
Job Proximity Index

The Jobs Proximity Index measures the physical distances between place of residence and jobs by race/ethnicity and is shown in Map IV.5. The areas with the highest rating of job proximity are spread in pockets throughout the State.

Labor Market Engagement Index

The Labor Market Engagement Index provides a measure of unemployment rate, labor-force participation rate, and percent of the population ages 25 and above with at least a bachelor's degree, by neighborhood. Map IV.6 shows the labor market engagement for the area. Labor engagement index ratings tended to correspond with more urban areas of the State, with higher ratings in areas adjacent to the cities of Jackson, Hattiesburg, Southaven, and Biloxi.

Map IV.5
Job Proximity Index
 State of Mississippi
 AFFH Data



LEGEND

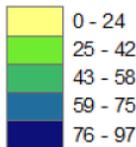
Jobs Proximity Index

A higher Jobs Proximity Index indicates greater access to jobs.

Note: The Jobs Proximity Index has been calculated using the median of each tract's block groups.

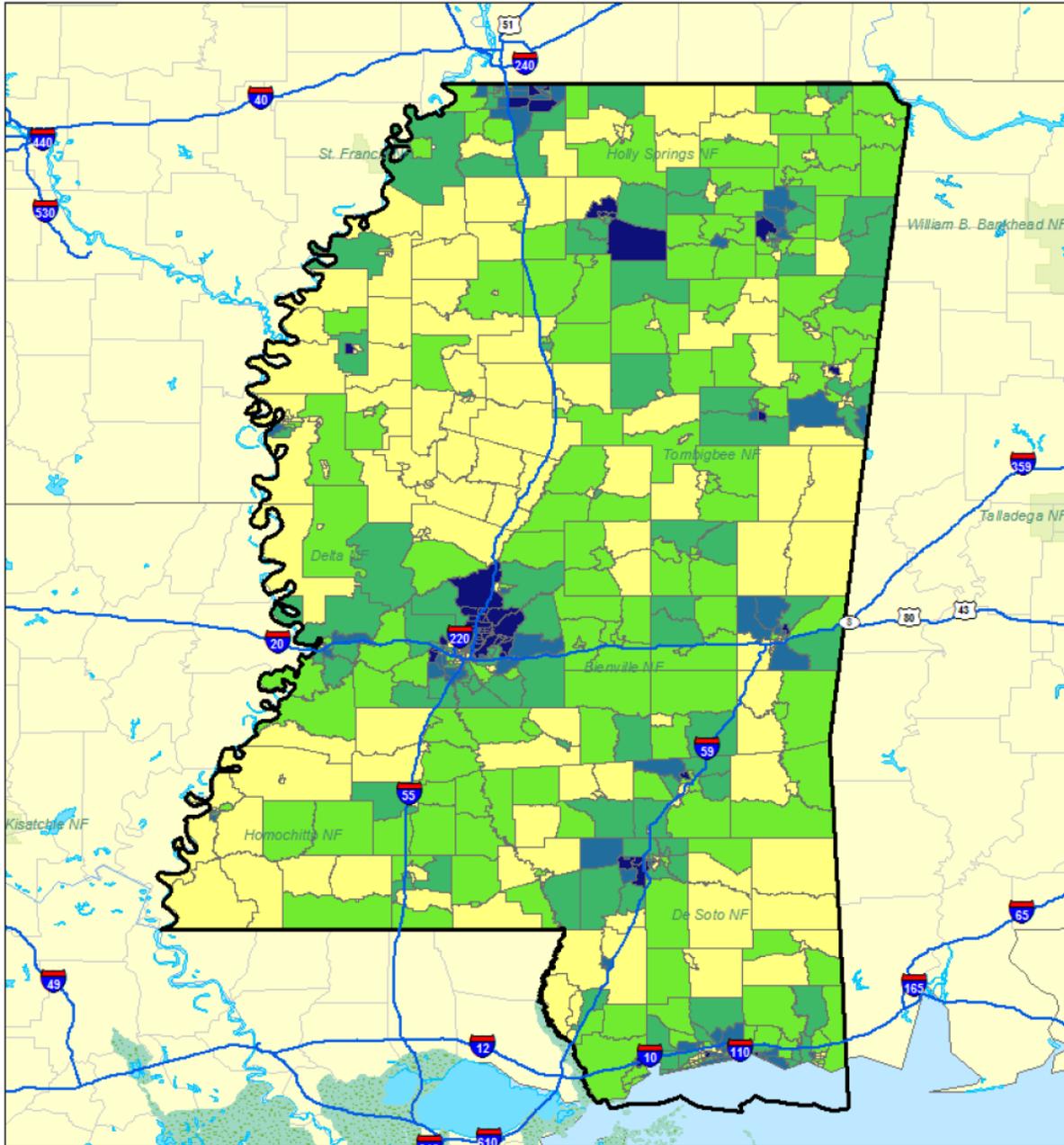
Data Sources: 2017 TIGERLine Data, HUD AFFH Assessment Tool 11/2017

Index



- Mississippi Boundary
- Census Tracts 2010
- Interstate Freeway

Map IV.6
Labor Engagement Index
 State of Mississippi
 AFFH Data



LEGEND

Labor Market Engagement Index
 A higher Labor Market Engagement Index indicates greater labor market engagement.

Index
0 - 16
17 - 33
34 - 53
54 - 75
76 - 98

- Mississippi Boundary
- Census Tracts 2010
- Interstate Freeway

Data Sources: 2017 TIGERLine Data, HUD AFFH Assessment Tool 11/2017

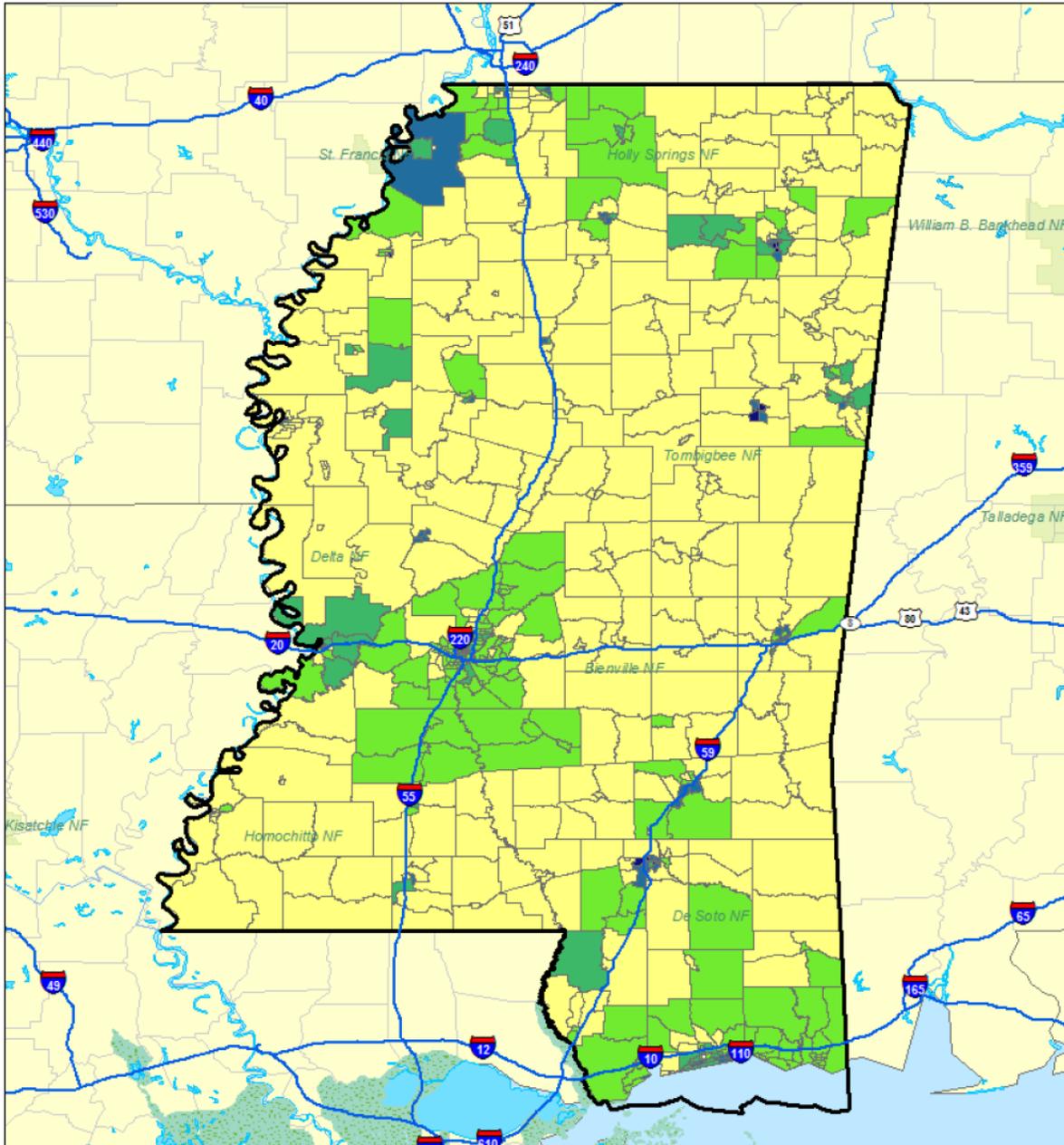
Transit Trip Index

The Transportation Trip Index measures proximity to public transportation by neighborhood. There was little difference in index rating across racial and ethnic groups. The Transit Trips Index measures how often low-income families in a neighborhood use public transportation. The Transit Trips Indices are shown in Map IV.7.

Transportation Cost Index

The Low Transportation Cost Index measures cost of transport and proximity to public transportation by neighborhood. Transportation Costs indices are shown in Map IV.8. The highest transportation cost index ratings were in areas adjacent to major cities, including Jackson, Oxford, Southaven, and Biloxi.

Map IV.7
Transit Trips Index
 State of Mississippi
 AFFH Data



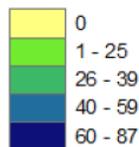
LEGEND

Transit Trips Index

A higher Transit Trips Index indicates a greater likelihood of transit use.

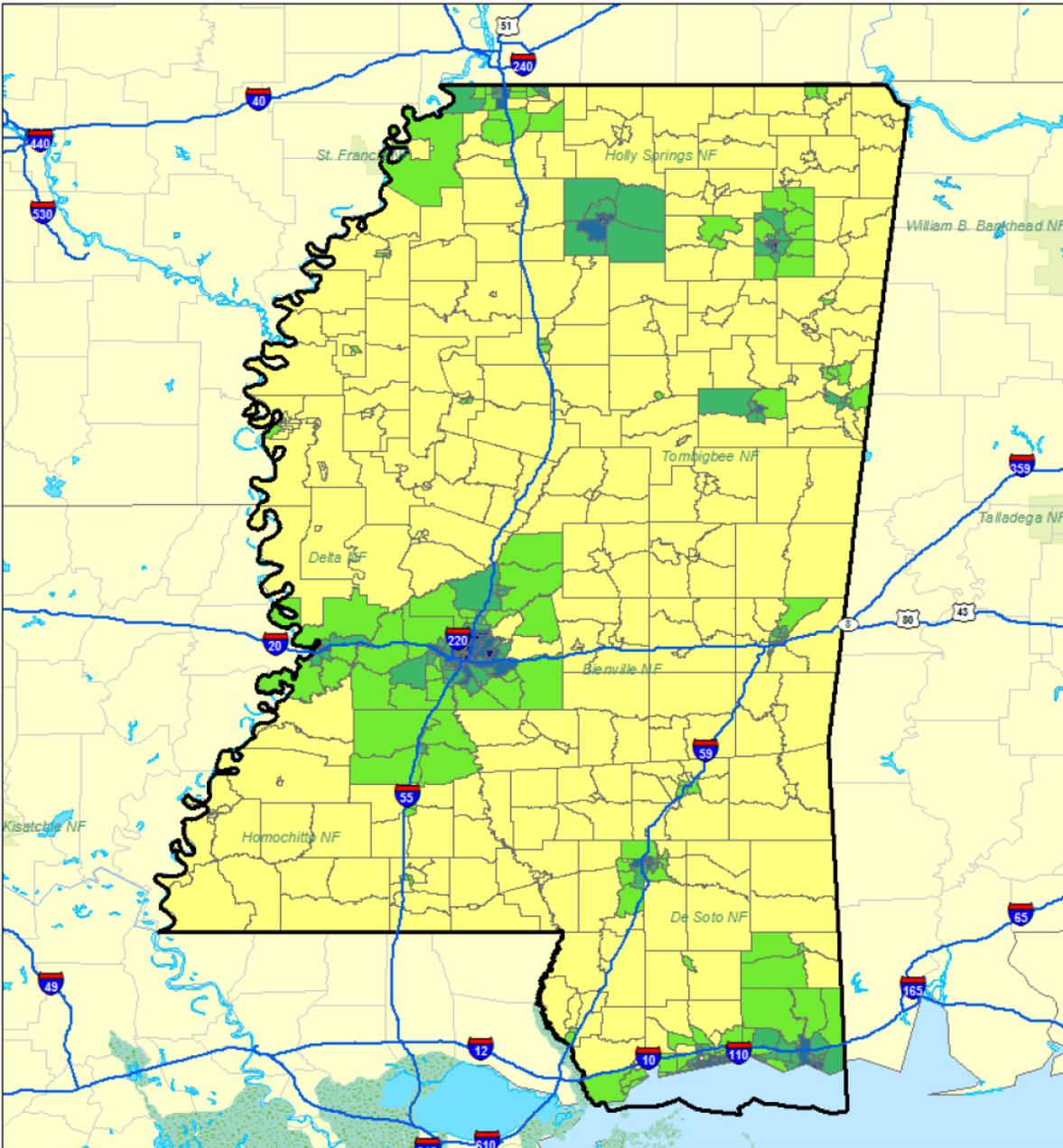
Data Sources: 2017 TIGERLine Data, HUD AFFH Assessment Tool 11/2017

Index



- Mississippi Boundary
- Census Tracts 2010
- Interstate Freeway

Map IV.8
Transportation Cost Index
 State of Mississippi
 AFFH Data



LEGEND

Low Transportation Cost Index

A higher Low Transportation Cost Index indicates lower transportation costs.

Data Sources: 2017 TIGERLine Data, HUD AFFH Assessment Tool 11/2017

Index
0 - 7
8 - 19
20 - 33
34 - 50
51 - 99

- Mississippi Boundary
- Census Tracts 2010
- Interstate Freeway

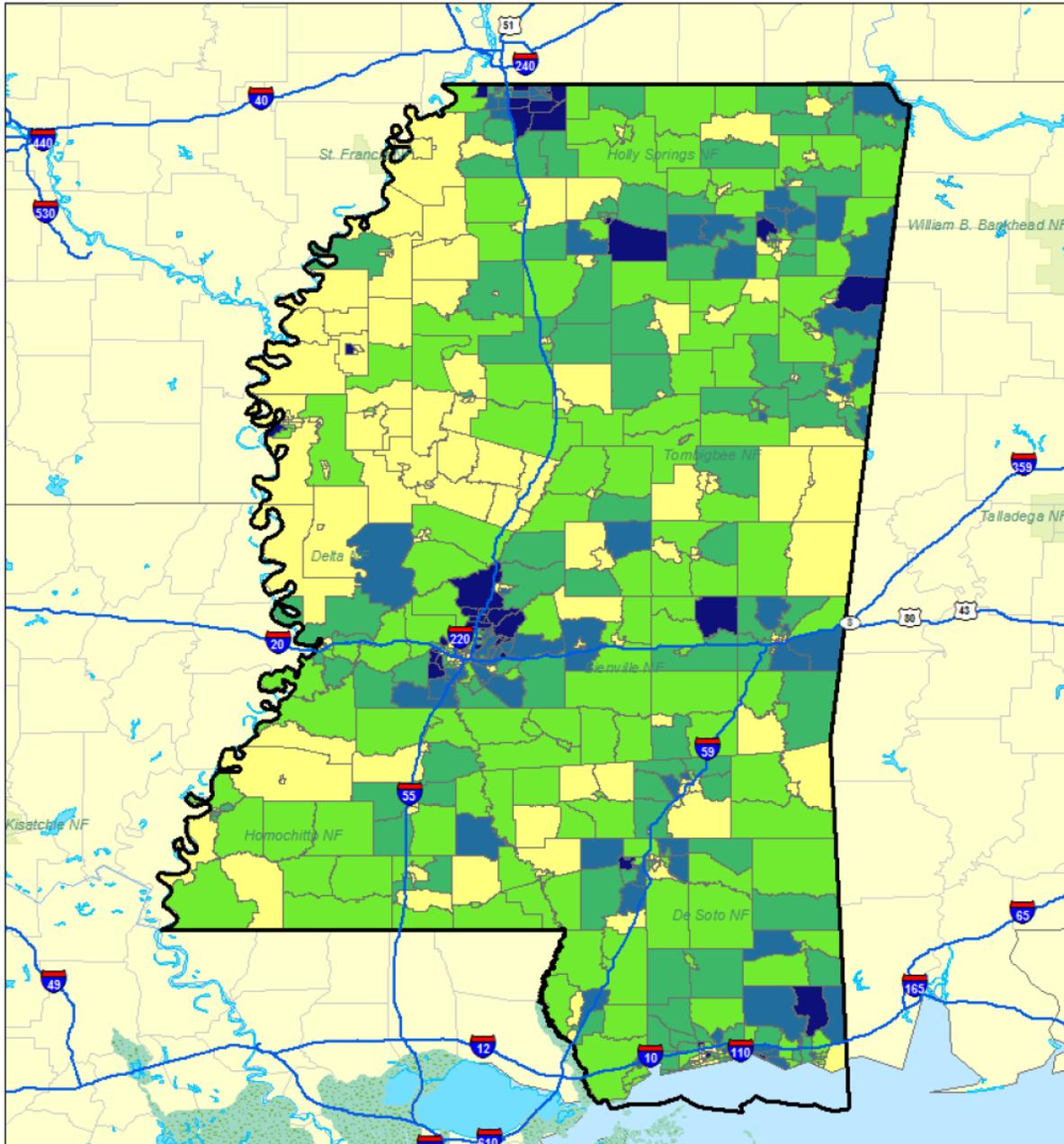
Low Poverty Exposure Opportunities

The Low Poverty Index uses rates of family poverty by household (based on the federal poverty line) to measure exposure to poverty by neighborhood. A higher score is more desirable, generally indicating less exposure to poverty at the neighborhood level.

Low Poverty Index

The low poverty index is shown in Map IV.9. The Low Poverty Index uses rates of family poverty by household (based on the federal poverty line) to measure exposure to poverty by neighborhood. A higher score is more desirable, generally indicating less exposure to poverty at the neighborhood level. A higher index represents a lower level of exposure to poverty. Areas with the highest low poverty ratings were interspersed throughout the State, in areas outside and adjacent to the cities of Jackson, Southaven, and Hattiesburg.

Map IV.9
Low Poverty Index
 State of Mississippi
 AFFH Data



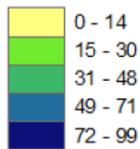
LEGEND

Low Poverty Index

A higher Low Poverty Index indicates less exposure to poverty.

Data Sources: 2017 TIGERLine Data, HUD AFFH Assessment Tool 11/2017

Index

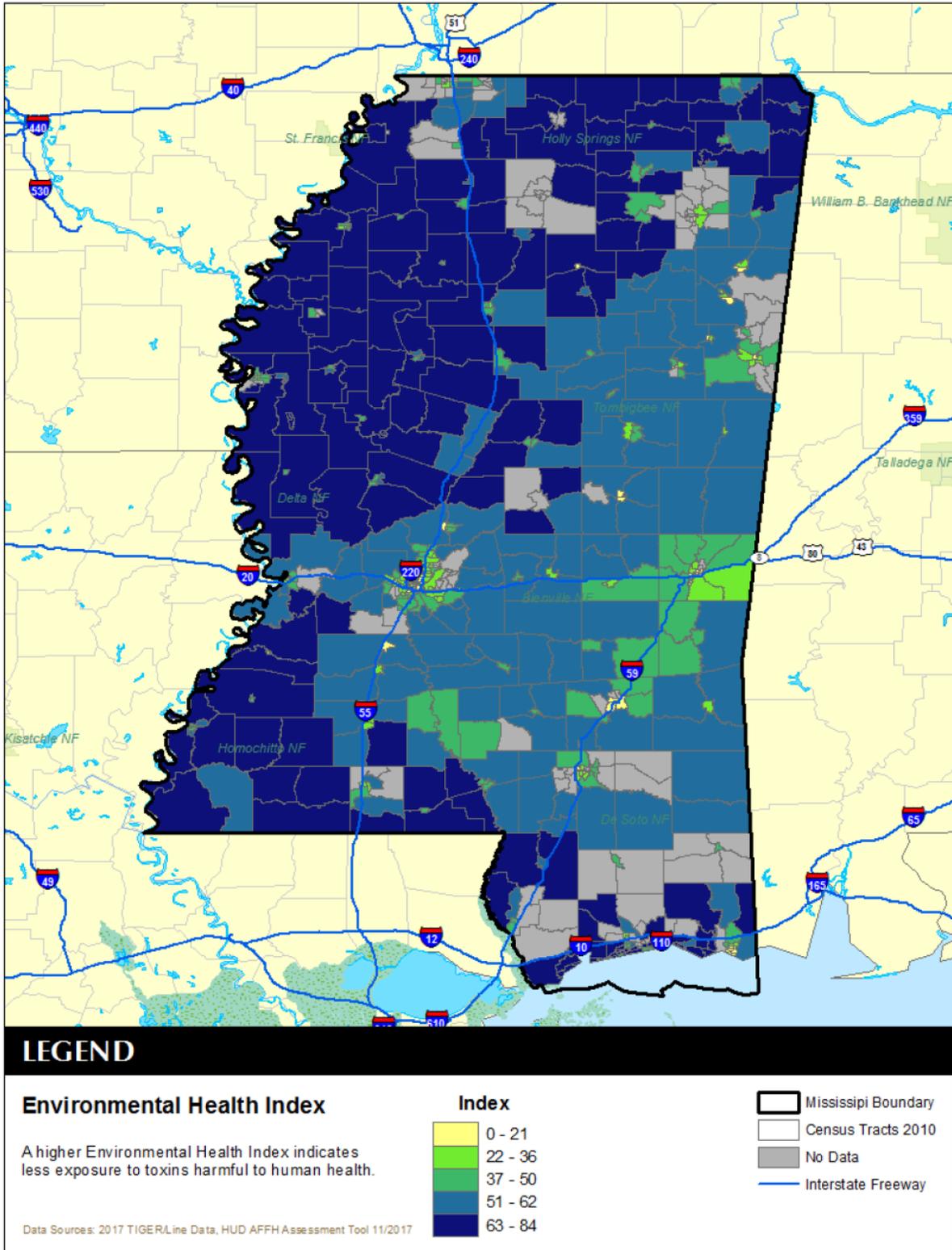


-  Mississippi Boundary
-  Census Tracts 2010
-  Interstate Freeway

Access to Environmentally Healthy Neighborhoods

The Environmental Health Index measures exposure based on EPA estimates of air quality carcinogenic, respiratory and neurological toxins by neighborhood. The Environmental Health Index is shown in Map IV.10. The western part of the State tends to have higher environmental index ratings than the rest of the State. Areas adjacent to major cities also tended to have lower environmental health index ratings.

Map IV.10
Environmental Health Index
 State of Mississippi
 AFFH Data



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

Introduction

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	21,940	17,730	3	3	0
Arts, Entertainment, Accommodations	103,864	91,826	14	14	0
Construction	46,516	39,143	6	6	0
Education and Health Care Services	126,922	99,827	17	15	-2
Finance, Insurance, and Real Estate	39,924	31,262	5	5	0
Information	11,634	10,346	2	2	0
Manufacturing	132,757	126,342	18	20	2
Other Services	20,527	17,224	3	3	0
Professional, Scientific, Management Services	41,272	30,328	5	5	0
Public Administration	0	0	0	0	0
Retail Trade	126,265	115,772	17	18	1
Transportation and Warehousing	45,989	37,290	6	6	0
Wholesale Trade	35,949	28,218	5	4	-1
Total	753,559	645,308	--	--	--

Table 47 - Business Activity

Data Source: 2011-2015 ACS (Workers), 2015 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force and Employment

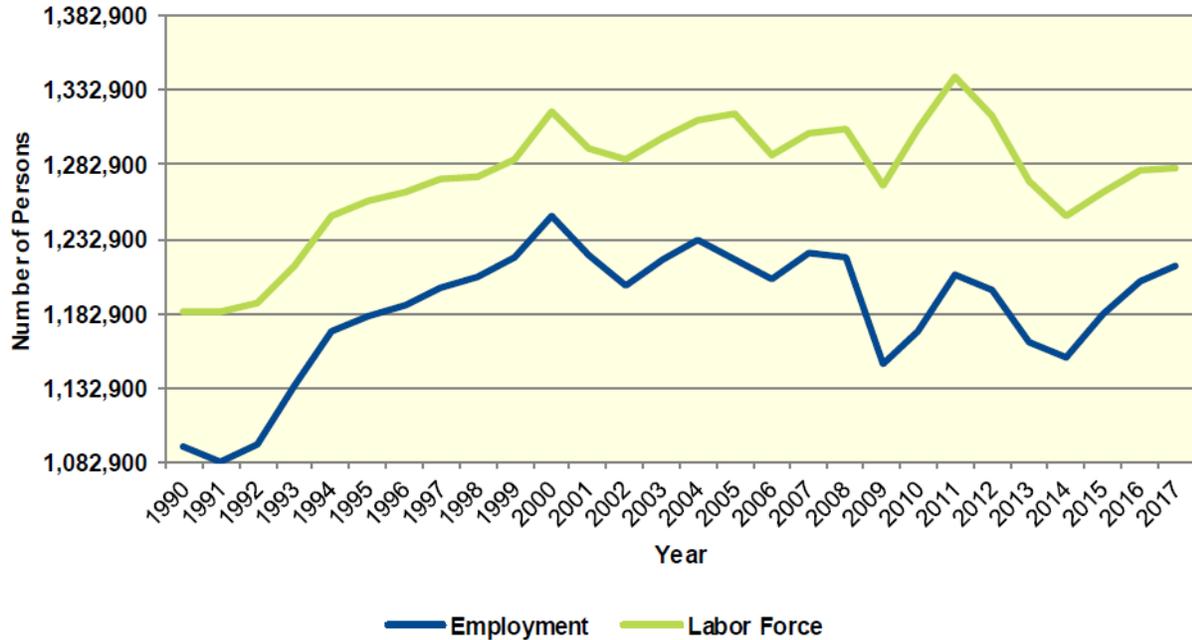
The size of the labor force, which represents the number of residents either working or looking for work, and the number of workers employed in Mississippi have both grown.

Table IV.16, shows the labor force statistics for State of Mississippi from 1990 to the present. Over the entire series the lowest unemployment rate occurred in 1999.0 with a rate of 5.1 percent. The highest level of unemployment occurred during 2010 rising to a rate of 10.4 percent. This compared to a statewide low of 5.1 percent in 1999 and statewide high of 10.4 percent in 2010. Over the last year the unemployment rate in State of Mississippi decreased from 5.8 percent in 2016 to 5.1 percent in 2017, which compared to a statewide decrease to 5.1 percent.

Table IV.16 Labor Force Statistics State of Mississippi 1990 - 2017 BLS Data					
Year	State of Mississippi				Statewide Unemployment Rate
	Unemployment	Employment	Labor Force	Unemployment Rate	
1990	89,945	1,094,036	1,183,981	7.6%	7.6%
1991	101,079	1,082,959	1,184,038	8.5%	8.5%
1992	95,949	1,094,539	1,190,488	8.1%	8.1%
1993	80,398	1,134,735	1,215,133	6.6%	6.6%
1994	78,366	1,170,396	1,248,762	6.3%	6.3%
1995	78,330	1,180,514	1,258,844	6.2%	6.2%
1996	76,301	1,188,212	1,264,513	6.0%	6.0%
1997	72,594	1,200,208	1,272,802	5.7%	5.7%
1998	67,045	1,207,745	1,274,790	5.3%	5.3%
1999	65,800	1,220,702	1,286,502	5.1%	5.1%
2000	71,026	1,248,240	1,319,266	5.4%	5.4%
2001	71,634	1,222,500	1,294,134	5.5%	5.5%
2002	85,045	1,201,191	1,286,236	6.6%	6.6%
2003	82,105	1,219,145	1,301,250	6.3%	6.3%
2004	80,915	1,232,187	1,313,102	6.2%	6.2%
2005	98,567	1,218,825	1,317,392	7.5%	7.5%
2006	84,265	1,205,906	1,290,171	6.5%	6.5%
2007	79,455	1,224,059	1,303,514	6.1%	6.1%
2008	85,781	1,220,991	1,306,772	6.6%	6.6%
2009	120,289	1,148,930	1,269,219	9.5%	9.5%
2010	135,729	1,170,879	1,306,608	10.4%	10.4%
2011	134,061	1,208,747	1,342,808	10.0%	10.0%
2012	118,340	1,198,196	1,316,536	9.0%	9.0%
2013	108,725	1,163,752	1,272,477	8.5%	8.5%
2014	93,956	1,154,058	1,248,014	7.5%	7.5%
2015	81,146	1,182,779	1,263,925	6.4%	6.4%
2016	74,479	1,204,481	1,278,960	5.8%	5.8%
2017	64,956	1,215,115	1,280,071	5.1%	5.1%

Diagram IV.1, shows the employment and labor force for State of Mississippi. The difference between the two lines represents the number of unemployed persons. In the most recent year, employment stood at 1,215,115 persons, with the labor force reaching 1,280,071, indicating there were a total of 64,956 unemployed persons.

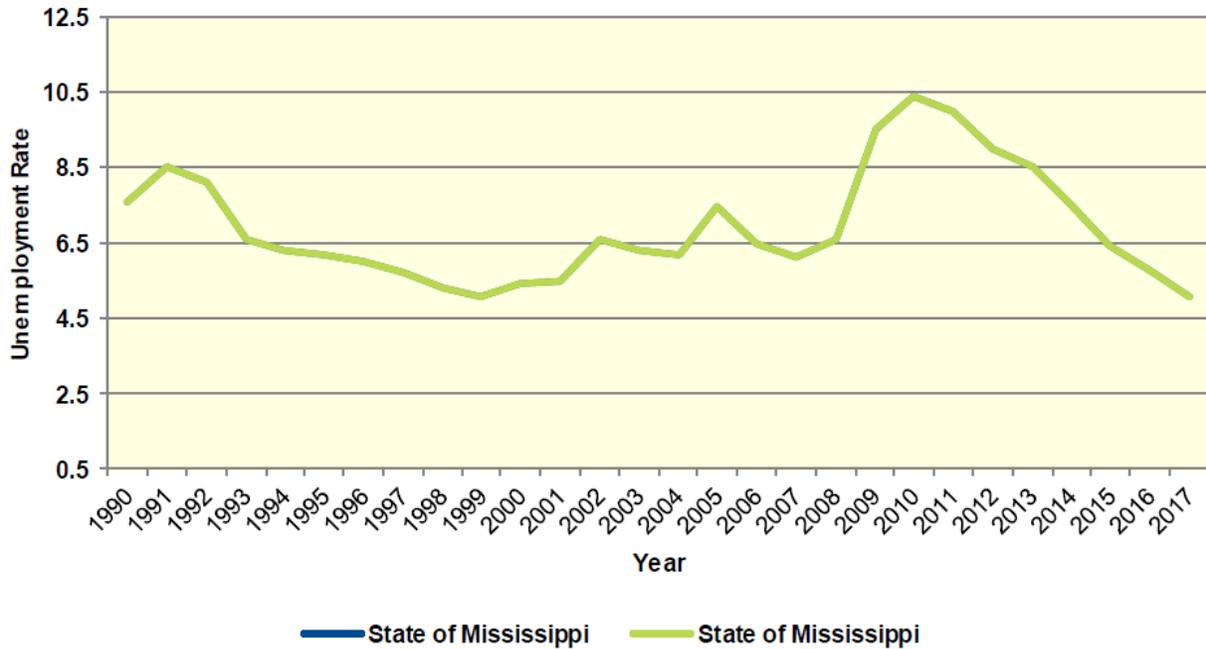
Diagram IV.1
Employment and Labor Force
 State of Mississippi
 1990 – 2017 BLS Data



Unemployment

Diagram IV.2 shows the unemployment rate for both the State and State of Mississippi. During the 1990's the average rate for State of Mississippi was 6.5 percent, which compared to 6.5 percent statewide. Between 2000 and 2010 the unemployment rate had an average of 6.6 percent, which compared to 6.6 percent statewide. Since 2010 the average unemployment rate was 7.9 percent. Over the course of the entire period, the State of Mississippi had an average unemployment rate was equal to the state, 6.9 percent for State of Mississippi, versus 6.9 percent statewide.

Diagram IV.2
Annual Unemployment Rate
 State of Mississippi
 1990 – 2017 BLS Data



Earnings and Employment

The Bureau of Economic Analysis (B.E.A.) produces regional economic accounts which provide a consistent framework for analyzing and comparing individual state and local area economies. Real earnings by industry in 2010 were \$65,397,130 compared to \$67,590,804 in 2017, an increase of 3 percent across all industries statewide.

Total employment by industry for the State of Mississippi estimates show the government and government enterprises industry was the largest employer in the State of Mississippi, with employment reaching 271,855 jobs in 2017. Between 2016 and 2017 the utilities industry saw the largest percentage increase, rising by 6.4 percent to 9,199 jobs.

Real average earnings per job by industry for the State of Mississippi are calculated by dividing the total real earning by industry. In 2017, the utilities industry had the highest average earnings reaching \$97,293. Between 2016 and 2017 the farm industry saw the largest percentage increase, rising by 25.2 percent to \$17,869.

Diagram IV.3 shows real average earnings per job for State of Mississippi from 1990 to 2017.

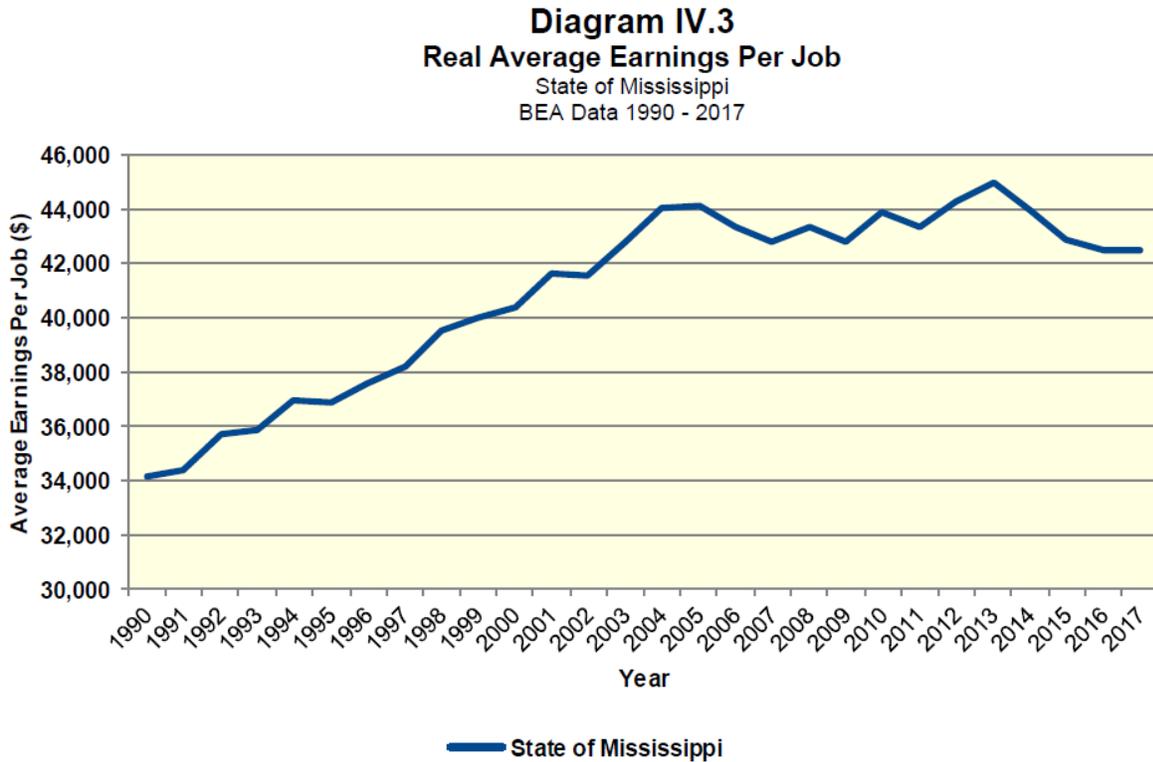
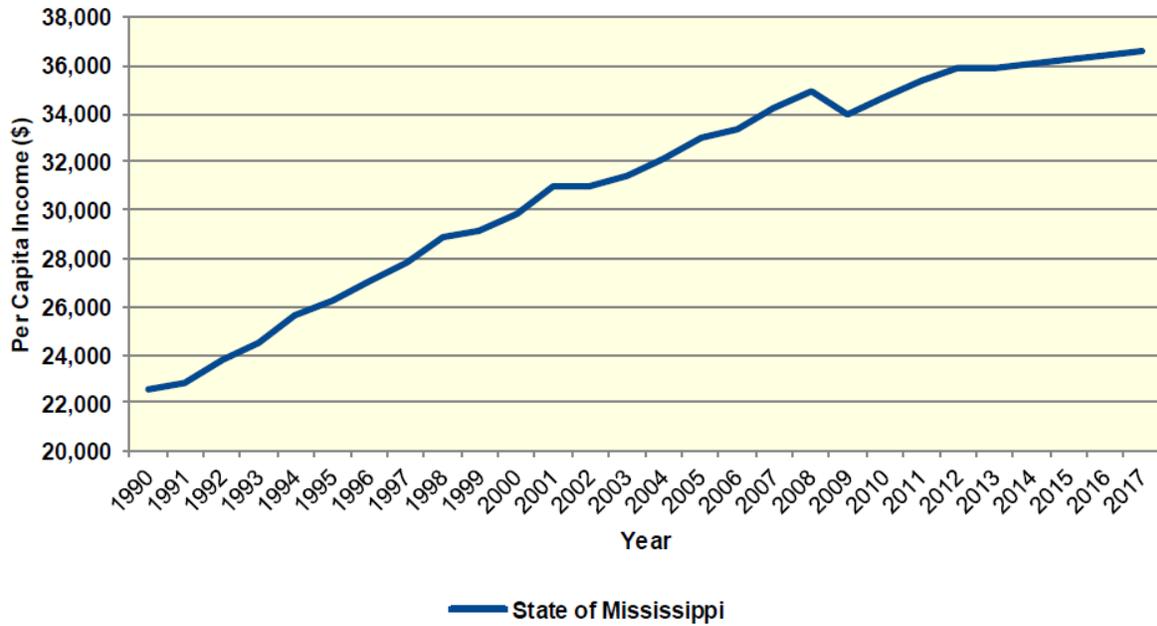


Diagram IV.4 shows real per capita income for State of Mississippi from 1990 to 2017, which is calculated by dividing total personal income from all sources by population. Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population.

Diagram IV.4
Real Per Capita Income
 State of Mississippi
 BEA Data 1990 - 2017



Education

Education and employment data, as estimated by the 2016 ACS, is presented in Table IV.13. In 2016, some 1,212,650 persons were employed and 128,840 were unemployed. This totaled a labor force of 1,341,490 persons. The unemployment rate for State of Mississippi was estimated to be 9.6 percent in 2016.

Table IV.13 Employment, Labor Force and Unemployment State of Mississippi 2016 Five-Year ACS Data	
Employment Status	2016 Five-Year ACS
Employed	1,212,650
Unemployed	128,840
Labor Force	1,341,490
Unemployment Rate	9.6%

In 2016, 84.4 percent of households in State of Mississippi had a high school education or greater.

Table IV.14 High School or Greater Education	
State of Mississippi 2016 Five-Year ACS Data	
Education Level	Households
High School or Greater	927,109
Total Households	1,098,803
Percent High School or Above	84.4%

As seen in Table IV.15, 30.2 percent of the population had a high school diploma or equivalent, another 33.9 percent have some college, 12.0 percent have a bachelor’s degree, and 6.9 percent of the population had a graduate or professional degree.

Table IV.15 Educational Attainment		
State of Mississippi 2016 Five-Year ACS Data		
Education Level	Population	Percent
Less Than High School	382,611	17.0%
High School or Equivalent	682,077	30.2%
Some College or Associates Degree	764,764	33.9%
Bachelor’s Degree	271,652	12.0%
Graduate or Professional Degree	155,853	6.9%
Total Population Above 18 years	2,256,957	100.0%

Labor Force

Total Population in the Civilian Labor Force	1,166,473
Civilian Employed Population 16 years and over	1,050,024
Unemployment Rate	9.98
Unemployment Rate for Ages 16-24	27.50
Unemployment Rate for Ages 25-65	5.50

Table 48 - Labor Force

Data Source: 2011-2015 ACS

Occupations by Sector	Number of People
Management, business and financial	190,431
Farming, fisheries and forestry occupations	36,107
Service	109,896
Sales and office	245,402

Occupations by Sector	Number of People
Construction, extraction, maintenance and repair	117,283
Production, transportation and material moving	83,552

Table 49 – Occupations by Sector

Data Source: 2011-2015 CHAS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	672,726	67%
30-59 Minutes	265,707	26%
60 or More Minutes	72,217	7%
Total	1,010,650	100%

Table 50 - Travel Time

Data Source: 2011-2015 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	82,771	17,544	107,018
High school graduate (includes equivalency)	244,987	24,549	132,297
Some college or Associates degree	317,701	23,954	104,422
Bachelor's degree or higher	226,609	7,824	43,969

Table 51 - Educational Attainment by Employment Status

Data Source: 2011-2015 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	4,929	11,643	11,545	36,820	47,087
9th to 12th grade, no diploma	39,832	37,018	33,299	76,721	51,779
High school graduate, GED, or alternative	77,566	90,097	93,154	218,894	122,118
Some college, no degree	105,417	83,226	79,280	152,859	69,646

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Associates degree	18,361	36,444	35,727	59,669	15,975
Bachelor's degree	13,949	51,040	47,975	82,992	34,911
Graduate or professional degree	1,071	21,023	27,552	49,252	28,951

Table 52 - Educational Attainment by Age

Data Source: 2011-2015 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	16,288,080
High school graduate (includes equivalency)	25,532,295
Some college or Associates degree	28,136,725
Bachelor's degree	32,525,430
Graduate or professional degree	30,992,929

Table 53 – Median Earnings in the Past 12 Months

Data Source: 2011-2015 ACS

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

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

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

The 2020 Housing and Community Development Survey responses will be included when the survey period ends on May 1, 2020.

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 went 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.

MA-50 Needs and Market Analysis Discussion

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

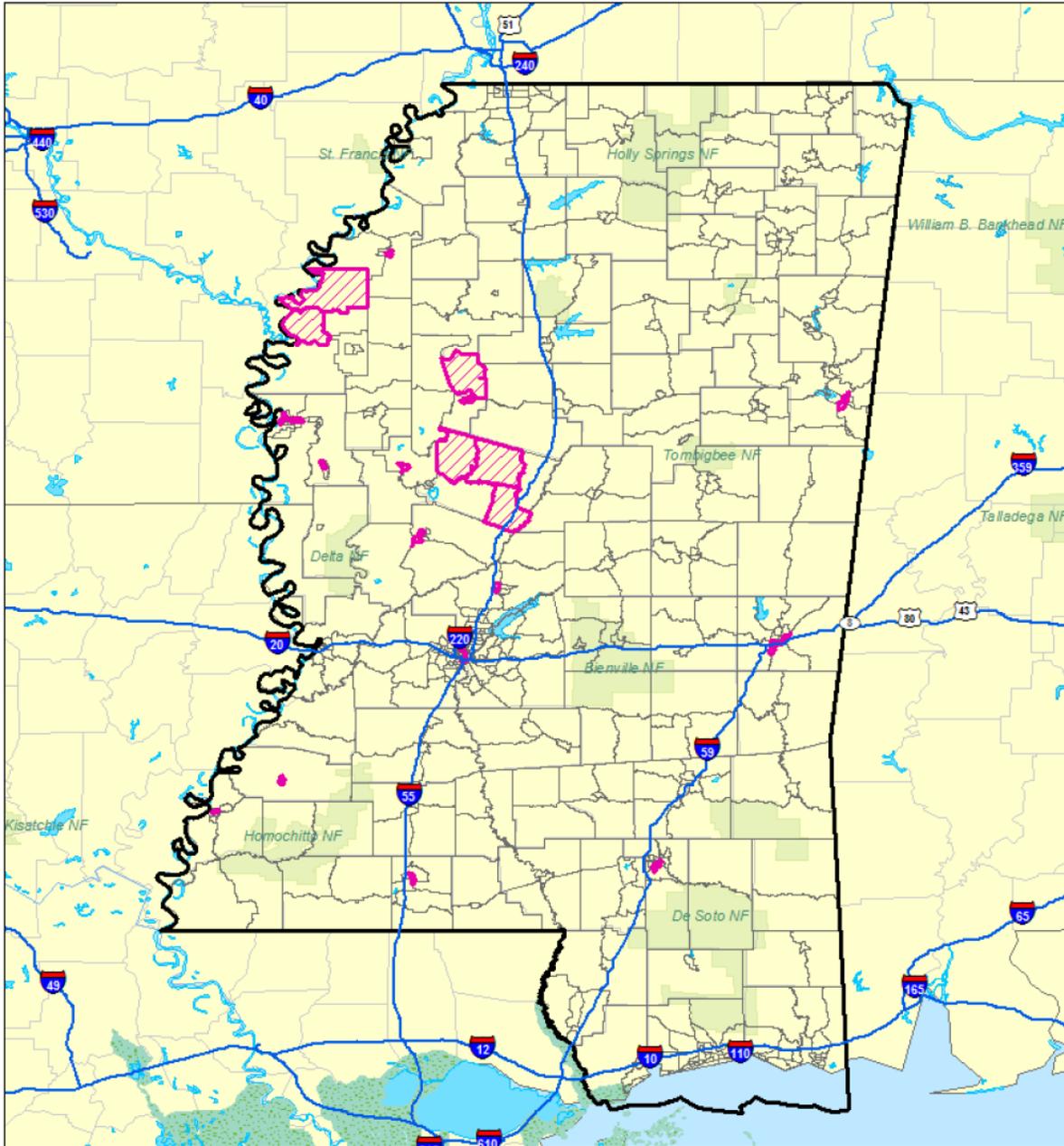
Housing problems tend to be concentrated in areas with high rates of poverty. As shown previously, some 70 percent of households at or below 30 percent MFI have housing problems.

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

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

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

Map IV.1
R/ECAP 2000 Census
 State of Mississippi
 AFFH Data



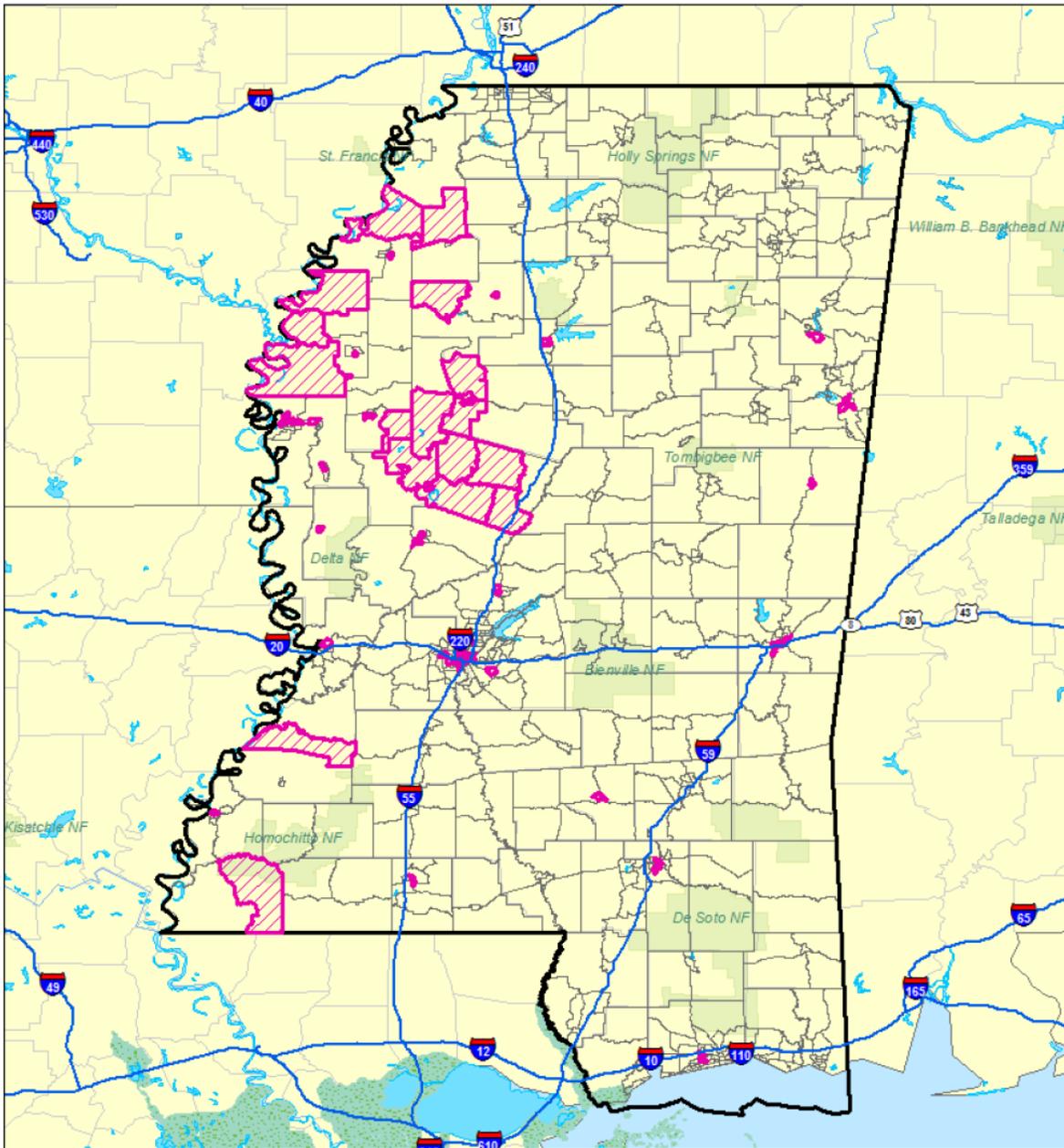
LEGEND

R/ECAP 2000

-  Mississippi Boundary
-  Census Tracts 2000
-  R/ECAP
-  Interstate Freeway

Data Sources: 2000 Census, 2017 TIGER/Line Data, HUD AFFH Assessment Tool 11/2017

Map IV.2
R/ECAP 2010 Census
 State of Mississippi
 AFFH Data



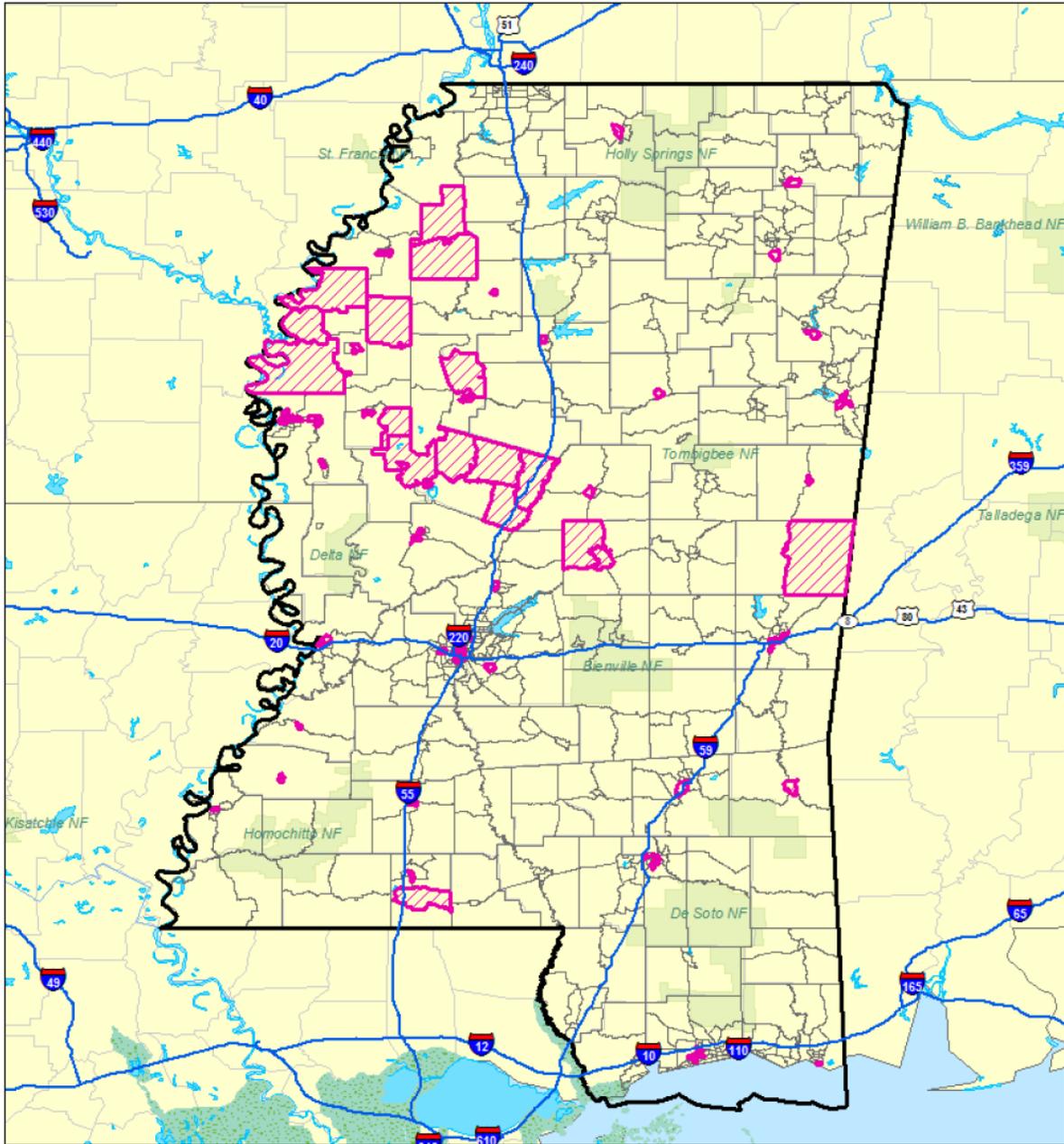
LEGEND

R/ECAP 2010

-  Mississippi Boundary
-  Census Tracts 2010
-  R/ECAP
-  Interstate Freeway

Data Sources: 2010 Census, 2017 TIGER/Line Data, HUD AFFH Assessment Tool 11/2017

Map IV.3
R/ECAP 2016 ACS
 State of Mississippi
 AFFH Data



LEGEND

R/ECAP Current

-  Mississippi Boundary
-  Census Tracts 2010
-  R/ECAP
-  Interstate Freeway

Data Sources: 2010 Census, 2017 TIGER/Line Data, HUD AFFH Assessment Tool 11/2017

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

The characteristics of the market in these areas/neighborhoods correlate directly with higher concentrations of poverty.

Are there any community assets in these areas/neighborhoods?

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

Are there other strategic opportunities in any of these areas?

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

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

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

Mississippi's State Broadband Plan 2019 Update Executive Summary (Condensed)

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

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

Positive Steps in Mississippi: Despite the gaps that exist in Mississippi, there have been many improvements to the broadband landscape in the state since the initial plan was adopted. The private sector has deployed thousands of miles of broadband infrastructure. Tens of thousands of new homes and businesses have access to high speed Internet, including several communities with Fiber to the

Home access. Mobile broadband coverage has expanded and now provides the majority of the state with Internet access through their smartphones. Particularly in rural parts of the state, mobile broadband access is providing Internet connectivity for Mississippians. High speed satellite-enabled broadband is also becoming more widespread in more rural parts of the state that may not be able to support terrestrial fixed broadband.

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

Mississippi's legislature has acted on numerous occasions to support the deployment of broadband infrastructure and new options for consumers. For instance, the Legislature passed, and Governor Bryant signed into law an extension of a tax incentive designed to encourage broadband infrastructure deployment. In the 2019 legislative session, the Mississippi Broadband Enabling Act was enacted giving rural electric cooperatives the opportunity to provide broadband services for the first time. This legislation provides a new vehicle to possibly bring broadband connectivity to parts of the state that have been too rural and sparsely populated to justify terrestrial broadband deployment in the past. There are many private, public, and non-profit stakeholders doing important work in a variety of fields all across the state. While there are still gaps and we as a state have ground to gain in order to meet the national averages, there are positive steps in the right direction to a more connected Mississippi.

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

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

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

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

The hazards associated with occupying a household in a natural hazard area by low- and moderate-income individuals may pose a risk to human health, safety, and property. HUD guidance 24 CFR Part 50.3(i) and 24 CFR 58.5(i)(2), mandates that:

All property proposed for use in HUD programs be free of hazardous materials, contamination, toxic chemicals and gasses, and radioactive substances, where a hazard could affect the health and safety of occupants or conflict with the intended utilization of the property.

24 CFR 51 subpart C has established safety standards which can be used as a basis for calculating acceptable separation distances (ASD) for HUD-assisted projects from specific, stationary, hazardous operations which store, handle, or process hazardous substances.

Data, findings and recommendations from EPA reports point to the concept of operation preparedness. "Operations should be based similar to an all-hazards NOT ONLY approach that focuses on capacities and capabilities that are critical to prepare for a full spectrum of emergencies or disasters." May 6, 2019.

Strategic Plan SP-05: SP-80

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. Housing resources may be additionally targeted using project selection criteria, which may be updated annually, based upon new information and local circumstances.

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

STATEWIDE HOUSING STRATEGIES PROPOSED

Segregation

- Seek to develop 475 affordable housing units outside of R/ECAPs, over five (5) years for households below 80% of Area Median Income.
- Support non-profit homebuyer organizations to provide financial counseling and training to 300 prospective homebuyers annually.

Disparities in Access to Opportunity

- Seek to support purchase of 300 owner housing units affordable to households below 80% of Area Median Income in low poverty areas and areas with proficient schools, over five (5) years.
- Work with HOPE Enterprise Corporation to extend best practices in financial education and strengthening credit and responsible loan products to individual households in more markets in the state.
- Ensure non-profit agencies providing homebuyer down payment assistance under HOME provide financial counseling and training to prospective homebuyers.
- Encourage agencies providing homebuyer financial training to offer workshops and online homebuyer preparation that are widely accessible to households across the state.
- Work with partners to provide landlord tenant fair housing education information to local units of government and provide fair housing education outreach information at scheduled trainings and workshops annually.

- Conduct mobility workshops with various partnering agencies annually. Keep record of workshops.
- Promote access to housing programs for special needs households, including reviewing potential barriers to access of publicly supported housing and of access to financial services within first 24 months of this AI.
- Work with housing partners and American Heart Association, Partnership for Healthy Mississippi, and others to determine feasibility of implementing a Healthy Living Program to engage residents at risk of and/or currently living with chronic health conditions, such as heart disease, stroke, high blood pressure, diabetes, high cholesterol, or obesity related illnesses and their caregivers to change lifestyle to reduce risk of future disabling conditions.
- Coordinate efforts with Continuum of Care member organizations to increase access for homeless households to publicly supported housing. Seek to provide rapid re-housing funding for 4,000 households over five (5) years.
- Work with local and state institutions to fund housing units targeting persons exiting incarceration, with goal of producing 35 units within five (5) years.
- Work with partners to enhance or establish resident services programs to house at least 20 youth in five (5) years.
- Work with Mississippi Department of Transportation to increase access to transportation for residents of publicly supported housing.
- Work with partners to provide computer classes/labs, afterschool programs for youth, financial literacy, nutrition workshops, and enrichment activities annually.
- Work with Mississippi Association of Housing and Redevelopment Officials (MAHRO) to encourage HUD to review and modify resident bedroom requirements of Rental Assistance Demonstration (RAD) program to better utilize housing resources for homeless so that unoccupied multi-bedroom units can accommodate homeless families.

R/ECAPS

- Seek to develop affordable housing units outside of R/ECAPs, over five (5) years. (Unit production shared with goal addressing R/ECAPs under Segregation)
- Work with HOPE Enterprise Corporation to explore coordinating financing to fill financing gaps for housing development in R/ECAPs.

Disproportionate Housing Needs

- Preserve affordable housing options through owner-occupied and rental rehabilitation. Seek to provide rental and homeowner housing rehabilitation for 400 units over five (5) years.
- Provide financial counseling and training to prospective homebuyers at least twice a year. Seek to provide first-time homeowner assistance to households below 80% of Area Median Income over the course of five (5) years. (Unit production shared with goal addressing Discriminatory Patterns in Lending.)
- Work with partners to provide landlord tenant education information on fair housing law to local units of government and provide education outreach information at scheduled trainings and workshops at least annually.
- Work with entities operating federally funded rental housing to provide input to transportation plans to expand access to public transportation for residents with disabilities.
- Work with partners to conduct workshops about ways to expand mobility workshops with various partnering agencies annually. Keep record of workshops.

Publicly Supported Housing

- At least 5% of housing units, housing vouchers, or equivalent assistance supported with federal funds subject to the State Consolidated Plan will be designated for persons who are homeless or have a disability including serious mental illness. Entities managing such housing funds will establish methods for establishing local goals and processing referrals of eligible persons from coordinated entry systems operated by Continuum of Care agencies. Seek to house 1,700 households over 5 years.
- Work with Public Housing Authorities to develop housing outside of R/ECAPS.

Disability and Access

- Increase the supply of units that support living independence for persons with disabilities. Work with developers of new or rehabilitated rental units using federal financial assistance to construct up to 5% of units with features meeting design requirements of Section 504 of the Rehabilitation Act of 1973, as amended. (Production is shared with rental production goals addressing homelessness, disability.)

- Seek to provide financial support to 300 households with disabilities to help them buy homes over five (5) years.
- Work with partners and seek to support 2,000 individuals with HIV/AIDs access affordable housing and services over five (5) years.
- Work with MDOT and transportation providers to encourage housing developers to consider availability of public transit when constructing units for households that include persons with disabilities.

Fair Housing Enforcement and Outreach

- Participate in conferences and education events sponsored by fair housing organizations to educate the public and support additional fair housing services at least annually.
- Coordinate with community organizations to conduct outreach to realtors, lenders, PHAs, local governments, and related associations on an annual basis to use low-cost methods such as web-based training, to introduce up to 500 individuals annually to federal fair housing law and requirements that address priority fair housing concerns in Mississippi.
- Work with partners to conduct fair housing workshops and trainings at least annually and increase awareness during April, Fair Housing month.
- Work with partners to provide Fair Housing outreach in newspapers of general circulation and Minority owned newspapers, electronic and social media applications at least annually.

COMMUNITY DEVELOPMENT STRATEGIES:

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

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

Geographic Area

CDBG funds are available to non-entitlement entities statewide.

Table 54 - Geographic Priority Areas

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

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

General Allocation Priorities

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

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

ESG and CDBG funds are not targeted geographically but are available statewide. There are no geographic priorities. CDBG funds are available statewide to eligible entities.

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

Community Development Block Grant (CDBG) Program: The State of Mississippi will allocate CDBG Public Infrastructure / Public Facility funds to units of general local government on an annual statewide competitive application basis, except for the U.S. Department of Housing and Urban Development (HUD) recognized Entitlement communities. The State will provide additional points in the application process for units of general local government for geographically determined and state certified GAP Communities. The State will allocate CDBG Economic Development funds on a statewide basis to non-entitlement units of general local government related to qualified, private sector, job creating site specific economic development projects.

SP-25 Priority Needs – 91.315(a)(2)

Priority Needs

Table 55 - Geographic Priority Areas

General Allocation Priorities

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

Table 1 – Priority Needs Summary

1	Priority Need Name	Segregation
	Priority Level	High
	Population	Extremely Low Low-Moderate Large Families Families with Children Elderly
	Geographic Areas Affected	Funds are not targeted geographically but are available statewide.
	Associated Goals	Seek to develop 475 affordable housing units outside of R/ECAPs, over five (5) years for households below 80% of Area Median Income. Support non-profit homebuyer organizations to provide financial counseling and training to 300 prospective homebuyers annually.
	Description	HUD Fair Housing Complaint data suggests that failure to make reasonable accommodation was the most cited issue for complaints statewide. The dissimilarity index shows a moderate to high level of segregation for minority households.
	Basis for Relative Priority	This priority was established through the development of the need’s assessment, fair housing survey, public input meetings, and the Analysis of Impediments to Fair Housing Choice.
2	Priority Need Name	Disparities in Access to Opportunity
	Priority Level	High

	Population	Extremely Low Low-Moderate Large Families Families with Children Elderly
	Geographic Areas Affected	Funds are not targeted geographically but are available statewide.

<p>Associated Goals</p>	<p>Seek to support purchase of 300 owner housing units affordable to households below 80% of Area Median Income in low poverty areas and areas with proficient schools, over five (5) years. Work with HOPE Enterprise Corporation to extend best practices in financial education and strengthening credit and responsible loan products to individual households in more markets in the state. Ensure non-profit agencies providing homebuyer down payment assistance under HOME provide financial counseling and training to prospective homebuyers. Encourage agencies providing homebuyer financial training to offer workshops and online homebuyer preparation that are widely accessible to households across the state. Work with partners to provide landlord tenant fair housing education information to local units of government and provide fair housing education outreach information at scheduled trainings and workshops annually. Conduct mobility workshops with various partnering agencies annually. Keep record of workshops. Promote access to housing programs for special needs households, including reviewing potential barriers to access of publicly supported housing and of access to financial services within first 24 months of this AI. Work with housing partners and American Heart Association, Partnership for Healthy Mississippi, and others to determine feasibility of implementing a Healthy Living Program to engage residents at risk of and/or currently living with chronic health conditions, such as heart disease, stroke, high blood pressure, diabetes, high cholesterol, or obesity related illnesses and their caregivers to change lifestyle to reduce risk of future disabling conditions. Coordinate efforts with regional homeless organizations to increase access for homeless households to publicly supported housing. Seek to provide rapid re-housing funding for 4,000 households over five (5) years. Work with local and state institutions to fund housing units targeting persons exiting incarceration, with goal of producing 35 units within five (5) years. Work with partners to enhance or establish resident services programs to house at least 20 youth in five (5) years. Work with Mississippi Department of Transportation to increase access to transportation for residents of publicly supported housing. Work with partners to provide computer classes/labs, afterschool programs for youth, financial literacy, nutrition workshops, and enrichment activities annually. Work with Mississippi Association of Housing and Redevelopment Officials (MAHRO) to encourage HUD to review and modify resident bedroom requirements of Rental Assistance Demonstration (RAD) program to better utilize housing resources for homeless so that unoccupied multi-bedroom units can accommodate homeless families.</p>
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	Description	Access to higher opportunity areas is limited for many households due to income, transportation, and a variety of factors. Minority households tend to have higher rates of mortgage denials than white households, as seen in 2008-2016 HMDA data. The prevalence of cost burden, especially for lower income households, demonstrates the continued need for affordable housing options in a range of unit sizes. Lack of access to independence for persons with disabilities. Lack of access to housing for persons homeless or released from incarceration. Lack of Reasonable Accommodation. Lack of opportunities for persons to obtain housing in higher opportunity areas.
	Basis for Relative Priority	This priority was established through the development of the need's assessment, fair housing survey, public input meetings, and the Analysis of Impediments to Fair Housing Choice.
3	Priority Need Name	R/ECAPs
	Priority Level	High
	Population	Extremely Low Low-Moderate Large Families Families with Children Elderly
	Geographic Areas Affected	Funds are not targeted geographically but are available statewide.
	Associated Goals	Seek to develop affordable housing units outside of R/ECAPs, over five (5) years. (Unit production shared with goal addressing R/ECAPs under Segregation). Work with HOPE Enterprise Corporation to explore coordinating financing to fill financing gaps for housing development in R/ECAPs.
	Description	Concentrations of poverty, as demonstrated by R/ECAPs in the area, continue to be a contributing factor in accessing fair housing. Moderate to high levels of segregation. Moderate to high concentrations of poverty.
	Basis for Relative Priority	This priority was established through the development of the need's assessment, fair housing survey, public input meetings, and the Analysis of Impediments to Fair Housing Choice.
4	Priority Need Name	Disproportionate Housing Needs
	Priority Level	High

	Population	Extremely Low Low-Moderate Large Families Families with Children Elderly
	Geographic Areas Affected	Funds are not targeted geographically but are available statewide.
	Associated Goals	Preserve affordable housing options through owner-occupied and rental rehabilitation. Seek to provide rental and homeowner housing rehabilitation for 400 units over five (5) years. Provide financial counseling and training to prospective homebuyers at least twice a year. Seek to provide first-time homeowner assistance to households below 80% of Area Median Income over the course of five (5) years. (Unit production shared with goal addressing Discriminatory Patterns in Lending.) Work with partners to provide landlord tenant education information on fair housing law to local units of government and provide education outreach information at scheduled trainings and workshops at least annually. Work with entities operating federally funded rental housing to provide input to transportation plans to expand access to public transportation for residents with disabilities. Work with partners to conduct workshops about ways to expand mobility for persons with disability annually. Keep record of workshops.
	Description	Insufficient affordable housing in a range of unit sizes. Discriminatory patterns in lending. Increase independence for persons with disabilities. Households with disabilities have limited access to options that increase their independence. Homeless, persons recently released from incarceration, and transition-age foster youth have limited access to housing option throughout the State.
	Basis for Relative Priority	This priority was established through the development of the need's assessment, fair housing survey, public input meetings, and the Analysis of Impediments to Fair Housing Choice.
5	Priority Need Name	Publicly Supported Housing
	Priority Level	High
	Population	Extremely Low Low-Moderate Large Families Families with Children Elderly

	Geographic Areas Affected	Funds are not targeted geographically but are available statewide.
	Associated Goals	At least 5% of housing units, housing vouchers, or equivalent assistance supported with federal funds subject to the State Consolidated Plan will be designated for persons who are homeless or have a disability including serious mental illness. Entities managing such housing funds will establish local goals and procedures for processing referrals of eligible persons from coordinated entry systems operated by Continuum of Care agencies. Seek to house 1,700 households over 5 years. Work with Public Housing Authorities to develop housing outside of R/ECAPS.
	Description	Insufficient affordable housing in a range of unit sizes. Insufficient accessible affordable housing. Concentration in or near R/ECAPS.
	Basis for Relative Priority	This priority was established through the development of the need's assessment, fair housing survey, public input meetings, and the Analysis of Impediments to Fair Housing Choice.
6	Priority Need Name	Disability and Access
	Priority Level	High
	Population	Extremely Low Low-Moderate Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities
	Geographic Areas Affected	Funds are not targeted geographically but are available statewide.

	<p>Associated Goals</p> <p>Increase the supply of units that support living independence for persons with disabilities. Work with developers of new or rehabilitated rental units using federal financial assistance to construct up to 5% of units with features meeting design requirements of Section 504 of the Rehabilitation Act of 1973, as amended.</p> <p>(Production is shared with rental production goals addressing homelessness, disability.) Seek to provide financial support to 300 households with disabilities to help them buy homes over five (5) years. Work with partners and seek to support 2,000 individuals with HIV/AIDs access affordable housing and services over five (5) years. Work with MDOT and transportation providers to support housing developers who consider availability of public transit when constructing units for households that include persons with disabilities.</p>
	<p>Description</p> <p>The Disability and Access workgroup and Disability and Access analysis, coupled with a high disability rate particularly for the elderly population, demonstrated a lack of accessible affordable housing to meet current and future demand. Access to higher opportunity areas is limited for many households due to income, transportation, and a variety of factors. Public input, the Disability and Access workgroup, and the Disability and Access Analysis revealed that households with disabilities have limited access to options that increase their independence.</p>
	<p>Basis for Relative Priority</p> <p>This priority was established through the development of the need’s assessment, fair housing survey, public input meetings, and the Analysis of Impediments to Fair Housing Choice.</p>
7	<p>Priority Need Name</p> <p>Fair Housing Enforcement and Outreach</p> <hr/> <p>Priority Level</p> <p>High</p> <hr/> <p>Population</p> <p>Extremely Low Low Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities</p> <hr/> <p>Geographic Areas Affected</p> <p>Funds are not targeted geographically but are available statewide.</p>

	Associated Goals	Participate in conferences and education events sponsored by fair housing organizations to educate the public and support additional fair housing services at least annually. Coordinate with community organizations to conduct outreach to realtors, lenders, PHAs, local governments, and related associations on an annual basis to use low-cost methods such as web-based training, to introduce up to 500 individuals annually to federal fair housing law and requirements that address priority fair housing concerns in Mississippi. Work with partners to conduct fair housing workshops and trainings at least annually and increase awareness during April, Fair Housing month. Work with partners to provide Fair Housing outreach in newspapers of general circulation and Minority owned newspapers, electronic and social media applications at least annually. Work Local Units of Government and non-profit grantees awarded HUD funds to ensure they conduct fair housing activities meeting requirement to affirmatively further fair housing. Work with partners to identify additional non-profit agencies with resources to conduct fair housing testing and enforcement. Work to partner with non-profit agencies, PHAs and local units of government to conduct landlord tenant education and outreach training and workshops for non-profit and for-profit property management companies on an annual basis.
	Description	Fair housing survey results and public input indicated a lack of fair housing structure. Fair housing survey results and public input indicated a continued need for fair housing education. Fair housing survey results and public input indicated an insufficient understanding of credit.
	Basis for Relative Priority	This priority was established through the development of the need's assessment, fair housing survey, public input meetings, and the Analysis of Impediments to Fair Housing Choice.
8	Priority Need Name	Retain, expand, attract businesses
	Priority Level	High
	Population	Non-housing Community Development
	Geographic Areas Affected	CDBG funds are available to non-entitlement entities
	Associated Goals	Encourage Economic Development

Description	Retaining and expanding existing businesses, attracting new businesses, development of business incubators, enhancement of business incubators, enhancement of business infrastructure and foster businesses with higher paying jobs are a high priority for the State of Mississippi to meet the economic development needs of communities in non-entitlement areas of the State.
Basis for Relative Priority	This priority was established through the development of the need’s assessment, public input and market analysis.

Table 56 – Priority Needs Summary

Disaster Response and Recovery Priority

The state will set aside HOME funds annually for Disaster Response and Recovery. These revolving funds will be awarded on a first-come, first-serve basis. If the funds go unused in any program year, they will be returned to the statewide allocation for eligible activities. As part of the consolidated planning process:

- 1) HOME disaster set-aside funds will be available only in areas designated by FEMA in a Major Disaster Declaration.
- 2) Reallocation of funds will only be used for the following activities:
 - a. homeowner repair and reconstruction; and,
 - b. Tenant Based Rental assistance
- 3) Method of Distribution
 - a. Homeowner repair and reconstruction: City or County governments will file an application using the current application format for the Homeowner Repair activity. MHC will develop criteria to determine the project is eligible, which will include but is not limited to factors such as homeowner eligibility, unit eligibility, capacity to administer funds, implementation plan and delivery schedule.
 - b. Tenant Based Rental Assistance: MHC distributes funds through a designated entity which takes applications for rental assistance when a disaster is declared. The activity follows regulation established for HUD Housing Choice Voucher income, rent, and unit quality standards and processes and HUD HOME regulations governing Tenant Based Rental Assistance. Rent assistance will be available to eligible households for no more than 12 months subject to program guidelines.

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

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	The state expects to see the need for TBRA to continue as the number of cost-burdened families continues to grow.
TBRA for Non-Homeless Special Needs	The increase in demand for rental property and the increase in the price of rental property will place a high need for special need populations within the state.
New Unit Production	Housing prices statewide have increased since 2015. New unit production will increase the number of affordable units available to Mississippi households. The 2020 Housing and Community Development Survey results will be included when the public comment period ends on May 1, 2020.
Rehabilitation	Since 2015, the need for more affordable housing statewide has increased along with increased cost burdens. The 2020 Housing and Community Development Survey results will be included when the public comment period ends on May 1, 2020.
Acquisition, including preservation	A number of subsidized units statewide are at risk of expiring. As the demand for affordable rental units continues to increase, the loss of these units will place additional households in need.

Table 57 – Influence of Market Conditions

Population

The Census Bureau’s current census estimates indicate that State of Mississippi’s population increased from 2,967,297 in 2010 to 2,984,100 in 2017, or by 0.6 percent. The number of people from 25 to 35 years of age increased by 1.6 percent, and the number of people from 55 to 64 years of age increased by 10.6 percent. The white population decreased by 1.3 percent, while the black population increased by 2.1 percent. The Hispanic population increased from 81,481 to 94,385 people between 2010 and 2017 or by 15.8 percent.

Table IV.1 Profile of Population Characteristics State of Mississippi vs. State of Mississippi 2010 Census and 2017 Current Census Estimates						
Subject	State of Mississippi			Mississippi		
	2010 Census	Jul-17	% Change	2010 Census	Jul-17	% Change
Population	2,967,297	2,984,100	0.6%	2,967,297	2,984,100	0.6%
Age						
Under 14 years	624,876	590,257	-5.5%	624,876	590,257	-5.5%
15 to 24 years	435,513	415,690	-4.6%	435,513	415,690	-4.6%
25 to 34 years	387,253	393,592	1.6%	387,253	393,592	1.6%
35 to 44 years	374,947	364,095	-2.9%	374,947	364,095	-2.9%

45 to 54 years	416,976	374,872	-10.1%	416,976	374,872	-10.1%
55 to 64 years	347,325	384,075	10.6%	347,325	384,075	10.6%
65 and Over	380,407	461,519	21.3%	380,407	461,519	21.3%
Total	2,967,297	2,984,100	0.6%	2,967,297	2,984,100	0.6%
Race						
White	1,789,391	1,766,950	-1.3%	1,789,391	1,766,950	-1.3%
Black	1,103,101	1,126,498	2.1%	1,103,101	1,126,498	2.1%
American Indian and Alaskan Native	16,837	18,179	8.0%	16,837	18,179	8.0%
Asian	26,477	32,515	22.8%	26,477	32,515	22.8%
Native Hawaiian or Pacific Islander	1,700	1,787	5.1%	1,700	1,787	5.1%
Two or more races	29,791	38,171	28.1%	29,791	38,171	28.1%
Total	2,967,297	2,984,100	0.6%	2,967,297	2,984,100	0.6%
Ethnicity (of any race)						
Hispanic or Latino	81,481	94,385	15.8%	81,481	94,385	15.8%

Population by Race and Ethnicity

Population by race and ethnicity is shown in Table IV.5, representing 59.1 percent of the white population in 2010. The black population changed by 6.2 percent, represented 37.0 percent of the population in 2010. The American Indian and Asian populations represented 0.5 and 0.9 percent, respectively, in 2010. As for ethnicity, the Hispanic population changed by 105.9 percent between 2000 and 2010, compared to the 2.9 percent change for non-Hispanics.

Race	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
White	1,746,099	61.4%	1,754,684	59.1%	0.5%
Black	1,033,809	36.3%	1,098,385	37.0%	6.2%
American Indian	11,652	0.4%	15,030	0.5%	29.0%
Asian	18,626	0.7%	25,742	0.9%	38.2%
Native Hawaiian/ Pacific Islander	667	0.0%	1,187	0.0%	78.0%
Other	13,784	0.5%	38,162	1.3%	176.9%
Two or More Races	20,021	0.7%	34,107	1.1%	70.4%
Total	2,844,658	100.0%	2,967,297	100.0%	4.3%
Hispanic	39,569	1.4%	81,481	2.7%	105.9%
Non-Hispanic	2,805,089	98.6%	2,885,816	97.3%	2.9%

Population by race and ethnicity through 2016 is shown in Table IV.6. The white population represented 59.0 percent of the population in 2016, compared with the black population accounting for 37.5 percent of the population. Hispanic households represented 2.9 percent of the population in 2016.

Table IV.6
Population by Race and Ethnicity
 State of Mississippi
 2010 Census & 2016 Five-Year ACS

Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
White	1,754,684	59.1%	1,764,038	59.0%
Black	1,098,385	37.0%	1,121,327	37.5%
American Indian	15,030	0.5%	13,072	0.4%
Asian	25,742	0.9%	28,562	1.0%
Native Hawaiian/ Pacific Islander	1,187	0.0%	492	0.0%
Other	38,162	1.3%	26,334	0.9%
Two or More Races	34,107	1.1%	35,367	1.2%
Total	2,967,297	100.0%	2,989,192	100.0%
Non-Hispanic	2,885,816	97.3%	2,902,488	97.1%
Hispanic	81,481	2.7%	86,704	2.9%

The population by race is broken down further by ethnicity in Table IV.7. While the white non- Hispanic population changed by -0.3 percent between 2000 and 2010, the white Hispanic population changed by 78.1 percent. The black non-Hispanic population changed by 6.3 percent, while the black Hispanic population changed by -8.7 percent.

Table IV.7
Population by Race and Ethnicity
 State of Mississippi
 2000 & 2010 Census Data

Race	2000		2010 Census		% Change 00 - 10
	Population	% of Total	Population	% of Total	
Non-Hispanic					
White	1,727,908	61.6%	1,722,287	59.7%	-0.3%
Black	1,028,473	36.7%	1,093,512	37.9%	6.3%
American Indian	11,224	0.4%	13,845	0.5%	23.4%
Asian	18,349	0.7%	25,477	0.9%	38.8%
Native Hawaiian/ Pacific Islander	569	0.0%	948	0.0%	66.6%
Other	1,294	0.0%	1,828	0.1%	41.3%
Two or More Races	17,272	0.6%	27,919	1.0%	61.6%
Total Non-Hispanic	2,805,089	100.0%	2,885,816	100.0%	2.9%
Hispanic					
White	18,191	46.0%	32,397	39.8%	78.1%
Black	5,336	13.5%	4,873	6.0%	-8.7%
American Indian	428	1.1%	1,185	1.5%	176.9%
Asian	277	0.7%	265	0.3%	-4.3%
Native Hawaiian/ Pacific Islander	98	0.2%	239	0.3%	143.9%
Other	12,490	31.6%	36,334	44.6%	190.9%
Two or More Races	2,749	6.9%	6,188	7.6%	125.1%
Total Hispanic	39,569	100.0%	81,481	100.0%	105.9%
Total Population	2,844,658	100.0%	2,967,297	100.0%	4.3%

The change in race and ethnicity between 2010 and 2016 is shown in Table IV.8. During this time, the total non-Hispanic population was 2,902,488 persons in 2016. The Hispanic population was 86,704 persons.

Table IV.8				
Population by Race and Ethnicity				
State of Mississippi				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census			
	Population	% of Total	Population	% of Total
Non-Hispanic				
White	1,722,287	59.7%	1,710,126	58.9%
Black	1,093,512	37.9%	1,117,387	38.5%
American Indian	13,845	0.5%	12,159	0.4%
Asian	25,477	0.9%	28,447	1.0%
Native Hawaiian/ Pacific Islander	948	0.0%	457	0.0%
Other	1,828	0.1%	2,757	0.1%
Two or More Races	27,919	1.0%	31,155	1.1%
Total Non-Hispanic	2,885,816	100.0%	2,902,488	100.0%
Hispanic				
White	32,397	39.8%	53,912	62.2%
Black	4,873	6.0%	3,940	4.5%
American Indian	1,185	1.5%	913	1.1%
Asian	265	0.3%	115	0.1%
Native Hawaiian/ Pacific Islander	239	0.3%	35	0.0%
Other	36,334	44.6%	23,577	27.2%
Two or More Races	6,188	7.6%	4,212	4.9%
Total Hispanic	81,481	100.0	86,704	100.0%
Total Population	2,967,297	100.0%	2,989,192	100.0%

Population by Age

Table IV.2, presents the population of State of Mississippi by age and gender from the 2010 Census and 2016 current census estimates. The 2010 Census count showed a total of 1,441,240 males, who accounted for 48.6 percent of the population, and the remaining 51.4 percent, or 1,526,057 persons, were female. In 2016, the number of males rose to 1,445,878 persons, and accounted for 48.5 percent of the population, with the remaining 51.5 percent, or 1,538,222 persons being female.

Table IV.2							
Population by Age and Gender							
State of Mississippi							
2010 Census and Current Census Estimates							
Age	2010 Census			2017 Current Census Estimates			% Change 10-16
	Male	Female	Total	Male	Female	Total	
Under 14 years	319,113	305,763	624,876	300,880	289,377	590,257	-5.5%
15 to 24 years	219,578	215,935	435,513	211,132	204,558	415,690	-4.6%
25 to 34 years	191,071	196,182	387,253	194,171	199,421	393,592	1.6%
35 to 44 years	183,028	191,919	374,947	176,330	187,765	364,095	-2.9%
45 to 54 years	202,265	214,711	416,976	180,798	194,074	374,872	-10.1%
55 to 64 years	166,432	180,893	347,325	182,123	201,952	384,075	10.6%

65 and Over	159,753	220,654	380,407	200,444	261,075	461,519	21.3%
Total	1,441,240	1,526,057	2,967,297	1,445,878	1,538,222	2,984,100	0.6%
% of Total	48.6%	51.4%	.	48.5%	51.5%	.	

Table IV.3 shows population by age for the 2000 and 2010 Census. The population changed by 4.3 percent overall between 2000 and 2010. Various age cohorts changed at different rates. The elderly population, or persons aged 65 or older, changed by 10.7 percent to a total of 380,407 persons in 2010. Those aged 25 to 34 changed by 1.4 percent, and those aged under 5 changed by 3.2 percent.

Table IV.3					
Population by Age					
State of Mississippi					
2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Under 5	204,364	7.2%	210,956	7.1%	3.2%
5 to 19	668,850	23.5%	638,539	21.5%	-4.5%
20 to 24	212,947	7.5%	210,894	7.1%	-1.0%
25 to 34	381,798	13.4%	387,253	13.1%	1.4%
35 to 54	787,353	27.7%	791,923	26.7%	0.6%
55 to 64	245,823	8.6%	347,325	11.7%	41.3%
65 or Older	343,523	12.1%	380,407	12.8%	10.7%
Total	2,844,658	100.0%	2,967,297	100.0%	4.3%

The elderly population is further explored in Table IV.4. Those aged 65 to 66 changed by 27.6 percent between 2000 and 2010, resulting in a population of 51,319 persons. Those aged 85 or older changed by 3.4 percent during the same time period and resulted in 44,359 persons over age 85 in 2010.

Table IV.4					
Elderly Population by Age					
State of Mississippi					
2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
65 to 66	40,209	11.7%	51,319	13.5%	27.6%
67 to 69	57,970	16.9%	69,204	18.2%	19.4%
70 to 74	87,531	25.5%	93,946	24.7%	7.3%
75 to 79	68,558	20.0%	69,876	18.4%	1.9%
80 to 84	46,364	13.5%	51,703	13.6%	11.5%
85 or Older	42,891	12.5%	44,359	11.7%	3.4%
Total	343,523	100.0%	380,407	100.0%	10.7%

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 group quarters population was 91,964 in 2010, compared to 95,414 in 2000. Institutionalized populations experienced an 8.5 percent change between 2000 and 2010. Non-Institutionalized populations experienced a -17.4 percent change during this same time period.

Table IV.10					
Group Quarters Population					
State 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	25,778	50.7%	34,273	62.2%	33.0%
Juvenile Facilities	.	.	2,247	4.1%	.
Nursing Homes	18,382	36.2%	16,496	29.9%	-10.3%
Other Institutions	6,666	13.1%	2,119	3.8%	-68.2%
Total	50,826	100.0%	55,135	100.0%	8.5%
Non-Institutionalized					
College Dormitories	29,238	65.6%	26,472	71.9%	-9.5%
Military Quarters	5,722	12.8%	3,938	10.7%	-31.2%
Other Non-Institutionalized	9,628	21.6%	6,419	17.4%	-33.3%
Total	44,588	100.0%	36,829	100.0%	-17.4%
Group Quarters Population	95,414	100.0%	91,964	100.0%	-3.6%

Housing Units

The Census Bureau reports building permit authorizations and “per unit” valuation of building permits annually. Single-family construction usually represents most residential development in the area. Single-family building permit authorizations in State of Mississippi increased from 6,142 authorizations in 2016 to 6,531 authorizations in 2017.

The real value of single-family building permits increased from 176,345 dollars in 2016 to 177,631 dollars in 2017. This compares to an increase in permit value statewide, with values rising from 176,345 dollars in 2016 to 177,631 dollars in 2017. Additional details are given in Table IV.23.

Table IV.23
Building Permits and Valuation
 State of Mississippi
 Census Bureau Data,

Year	Authorized Construction in Permit Issuing Areas				Total Unit	Per Unit Valuation	
	Single-Family	Duplex Units	Tri- and Four-Plex	Multi-Family Units		Single-Family	Multi-Famil
1980	5,391	398.0	827.0	3,042	9,658	87,331	42,385
1981	3,709	180.0	410.0	1,291	5,590	84,469	45,965
1982	3,525	356.0	413.0	2,045	6,339	83,374	43,312
1983	5,000	650.0	1,260	3,063	9,973	91,493	42,320
1984	6,465	430.0	640.0	3,989	11,524	92,697	48,637
1985	5,862	412.0	521.0	1,962	8,757	94,941	45,784
1986	5,864	392.0	376.0	1,657	8,289	100,503	36,659
1987	5,182	324.0	342.0	784.0	6,632	105,801	40,461
1988	4,918	250.0	345.0	1,883	7,396	102,192	46,568
1989	4,701	340.0	238.0	1,364	6,643	100,974	39,087
1990	4,455	204.0	167.0	1,124	5,950	100,896	35,646
1991	4,802	150.0	95.0	535.0	5,582	99,123	39,358
1992	6,256	150.0	183.0	611.0	7,200	102,503	41,262
1993	7,484	170.0	235.0	883.0	8,772	105,545	38,893
1994	7,977	204.0	229.0	2,524	10,934	110,261	45,305
1995	7,268	284.0	647.0	2,555	10,754	111,378	49,137
1996	8,062	158.0	233.0	1,915	10,368	116,270	49,691
1997	7,801	184.0	284.0	1,810	10,079	117,485	56,945
1998	8,671	162.0	272.0	3,774	12,879	119,805	54,042
1999	9,594	102.0	315.0	2,860	12,871	129,042	48,594
2000	8,011	114.0	211.0	3,449	11,785	135,136	62,964
2001	8,403	58.0	241.0	1,680	10,382	136,516	56,332
2002	9,192	64.0	197.0	2,134	11,587	143,045	59,846
2003	10,348	110.0	176.0	1,586	12,220	147,683	92,958
2004	11,199	166.0	335.0	2,832	14,532	152,834	65,388
2005	11,660	146.0	114.0	1,480	13,400	158,851	66,194
2006	14,150	262.0	211.0	2,007	16,630	155,518	84,504
2007	10,885	282.0	564.0	5,113	16,844	156,206	79,189
2008	7,445	460.0	323.0	3,206	11,434	153,653	71,372
2009	5,468	242.0	346.0	942.0	6,998	159,727	76,925
2010	4,427	192.0	152.0	488.0	5,259	164,510	82,582
2011	4,269	106.0	238.0	660.0	5,273	166,802	90,217
2012	4,882	124.0	386.0	650.0	6,042	166,147	83,657
2013	5,178	60.0	224.0	1,372	6,834	176,280	64,555
2014	5,629	52.0	184.0	1,087	6,952	177,283	69,117
2015	5,608	242.0	65.0	930.0	6,845	181,645	78,961
2016	6,142	74.0	115.0	555.0	6,886	176,345	85,168
2017	6,531	108.0	102.0	740.0	7,481	177,631	96,088

Diagram IV.5
Single-Family Permits

State of Mississippi
 Census Bureau Data, 1980–2017

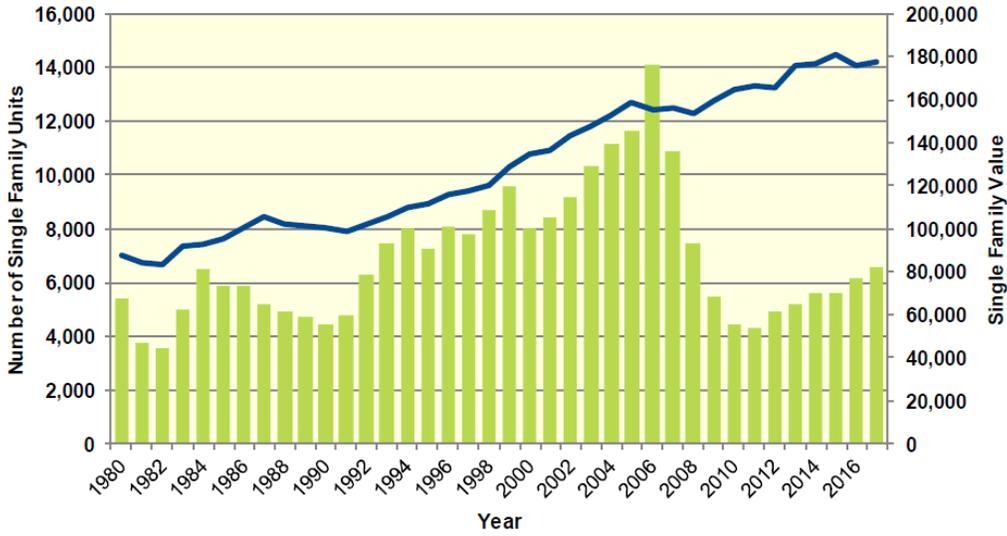
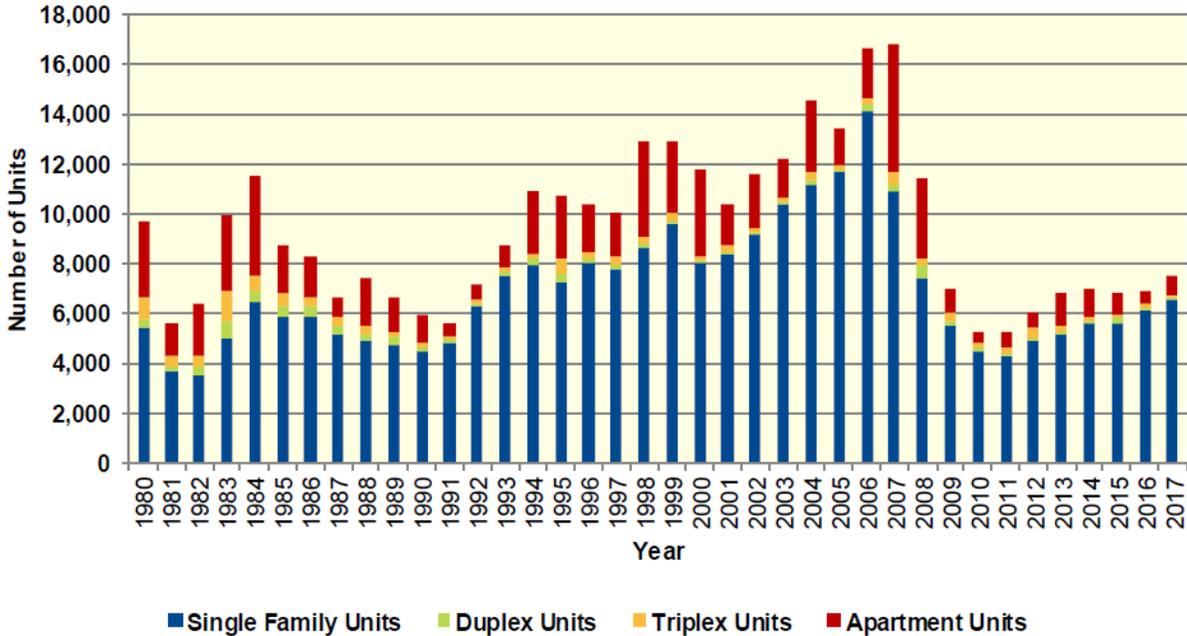


Diagram IV.6
Total Permits by Unit Type

State of Mississippi
 Census Bureau Data, 1980–2017



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

Table IV.9 Household Type by Tenure				
State of Mississippi 2010 Census SF1 & 2016 Five-Year ACS Data				
Household Type	2010 Census		2016 Five-Year ACS	
	Households	Households	Households	% of Total
Family Households	770,266	69.0%	746,858	68.0%
Married-Couple Family	506,633	65.8%	490,336	65.7%
Owner-Occupied	430,679	85.0%	408,977	83.4%
Renter-Occupied	75,954	15.0%	81,359	16.6%
Other Family	263,633	34.2%	256,522	35.3%
Male Householder, No Spouse Present	57,661	21.9%	54,926	22.5%
Owner-Occupied	35,891	62.2%	33,692	61.3%
Renter-Occupied	21,770	37.8%	21,234	38.7%
Female Householder, No Spouse Present	205,972	78.1%	201,596	80.3%
Owner-Occupied	108,417	52.6%	99,830	49.5%
Renter-Occupied	97,555	47.4%	101,766	50.5%
Non-Family Households	345,502	31.0%	351,945	32.0%
Owner-Occupied	202,086	58.5%	203,900	57.9%
Renter-Occupied	143,416	41.5%	148,045	42.1%
Total	1,115,768	100.0%	1,098,803	100.0%

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80- 100% HAMFI	>100% HAMFI
Total Households	154,170	142,035	181,130	104,825	514,430
Small Family Households	55,825	47,370	71,315	45,350	277,685
Large Family Households	12,455	10,870	16,165	9,470	42,715
Household contains at least one person 62-74 years of age	25,520	33,605	41,775	23,185	115,375
Household contains at least one-person age 75 or older	15,415	27,130	28,290	11,970	39,735
Households with one or more children 6 years old or younger	32,380	23,375	31,320	17,835	61,805

Table 58 - Total Households Table

Data 2011-2015 CHAS
Source:

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

Introduction

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	25,598,791	100,000	24,939,374	50,638,165	0	Expected Amount Available Year 1 is based on the prior year formula allocation amount. Program Income and Prior Year Resources are estimated funds based on prior years' actual funds.

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	Homeownership assistance for acquisition for new construction and existing homes. Homeowner Rehab-reconstruction and rehab of owner- occupied units Single & Multifamily rental & homeownership units. New construction & rehabilitation.	\$10,252,792	\$0	\$540,000	\$10,792,792	\$40,000,000	Expected Amount Available Year 1 is based on HUD's formula allocation amount. There will be no Program Income or Prior Year Resources based on prior years' actual funds.
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	\$1,671,519	\$0	\$862,356	\$2,533,875	\$6,686,076	Expected Amount Available Year 1 is based on HUD's formula allocation amount. There will be no Program Income or Prior Year Resources based on prior years' actual funds.

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	\$2,369,654	\$0	\$0	\$2,369,654	\$9,478,616	Expected Amount Available Year 1 is based on HUD's formula allocation amount. There will be no Program Income or Prior Year Resources based on prior years' actual funds.
HTF	public - federal	Rental production. Single- and multi-family rental developments. New construction and rental developments.	\$3,000,000	\$0	\$0	\$3,000,000	\$12,000,000 (anticipated)	Expected Amount Available Year 1 is based on HUD's formula allocation amount. There will be no Program Income or Prior Year Resources based on prior years' actual funds.

Table 59 - Anticipated Resources

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

Community Development Block Grant (CDBG) Program: The State requires a minimum of 10% local match for certain (Regular Category) Public Facilities / Public Infrastructure units of general local government CDBG awards. The State requires a minimum of 10% local match, and a 100% (dollar for dollar) private capital investment, for Economic Development awarded projects. The State will also match CDBG administrative expenses with state funds as required by federal act, rules and regulation requirements.

HOME Investment Partnerships Program Grants are exempt from HUD matching requirements in the State of Mississippi. HUD's exemptions are listed at the following websites:

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 homebuyers must qualify for a mortgage and HOME funding will be used for down payment assistance and closing costs assistance under the DPA Program. Program funds will be used as gap financing under HOME and NHTF and other funding sources will be required. HOME State Administration will be up to 10% of the annual allocation amount. Emergency Solutions Grant (ESG) sub-recipients will provide a dollar for dollar in matching funds. The matching funds will be shown at the time of application. ESG State Administration will be up to 7% of the allocation or \$150,000. HOPWA State administration will be up to 3% of the annual allocation amount.

Potential homebuyers 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 annual allocation amount. Emergency Solutions Grant (ESG) sub-recipients will provide a dollar for dollar in matching funds. The matching funds will be shown at the time of application. ESG State Administration will be up to 7% of the allocation or \$150,000. HOPWA State administration will be up to 3% of the annual allocation amount.

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

Community Development Block Grant (CDBG) Program: All CDBG program funds (non-administrative) will be used to develop or improve publicly owned land or property such as water/sewer service infrastructure, roads and bridges, fire protection, publicly owned building improvements/renovations, drainage, etc.

Discussion

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

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

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

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	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership Homelessness Non-homeless special needs	State

Table 60 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

In recognizing the gaps that could develop between state-based agencies and the non-entitlement areas of the state, MDA is continuing its efforts to build area-wide partnerships and alliances to gain the maximum impact from limited resources. The MDA and MHC, in cooperation with the Mississippi Department of Health, Mississippi Association of Housing and Redevelopment Officials (MAHRO), Mississippi Department of Mental Health, Planning and Development Districts, Regional and Local Public Housing Authorities, HOPE Enterprise Corporation, Statewide Continuum of Care agencies, Mississippi Department of Transportation, and other nonprofits and 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.

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 statewide. 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, HOPWA, and NHTF funds. Working collaboratively, the State has the institutional delivery structure in place to implement the goals and objectives outlined in this Consolidated Plan.

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

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X		
Mortgage Assistance	X		X
Rental Assistance	X	X	X
Utilities Assistance	X	X	X
Street Outreach Services			
Law Enforcement	X	X	
Mobile Clinics	X	X	
Other Street Outreach Services	X	X	
Supportive Services			
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
Other			

Table 61 - Homeless Prevention Services Summary

Describe the extent to which services targeted to homeless person and persons with HIV and mainstream services, such as health, mental health and employment services are made available to and used by homeless persons (particularly chronically homeless individuals and

families, families with children, veterans and their families and unaccompanied youth) and persons with HIV within the jurisdiction

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

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

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

MDA and MHC, in cooperation with the Mississippi Department of Health, Mississippi Association of Housing and Redevelopment Officials (MAHRO), Mississippi Department of Mental Health, Planning and Development Districts, Regional and Local Public Housing Authorities, HOPE Enterprise Corporation, Statewide Continuum of Care agencies, Mississippi Department of Transportation, and other nonprofits and agencies of state government will continue to work closely with each other to ensure the needs of the state are being met. MHC will continue to manage, administer, and monitor coordinated efforts with all statewide partners to be responsive and proactive 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	Segregation	2020	2024	Construction	Statewide	Develop housing units outside of R/ECAPs	\$15,472,913	450 units
2	Disparities in Access to Opportunity	2020	2024	Construction	Statewide	Develop units in low poverty areas and areas with proficient schools; Provide rental and homeowner housing rehabilitation; Provide first-time homeowner assistance	\$6,189,165	180 units
3	Disparities in Access to Opportunity	2020	2024	Construction	Statewide	Provide rental and homeowner housing rehabilitation	\$18,912,165	550 units
4	Disparities in Access to Opportunity	2020	2024	Construction	Statewide	Provide first-time homeowner assistance	\$22,343,973	650 units
5	Disparities in Access to Opportunity	2020	2024	Service	Statewide	Increase access for homeless households to publicly supported housing	\$2,108,720	4,500 households
6	Disparities in Access to Opportunity	2020	2024	Service	Statewide	Providing educational scholarships to adults and students in R/ECAPs	\$42,162	90 households
7	Disability and Access	2020	2024	Construction	Statewide	Provide direct financial support to households with disabilities	\$11,174,383	325 units
8	Publicly Supported Housing	2020	2024	Services & rental voucher	Statewide	5% of Housing Choice Vouchers for persons who have been homeless or with disabilities referred by Continuum of Care agencies.	\$3,093,094	1,250 households

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
9	Publicly Supported Housing	2020	2024	Services & rental voucher	Statewide	5% of Public Housing Units for persons who have been homeless or with disabilities referred by Continuum of Care agencies.		500 households
10	Publicly Supported Housing	2020	2024	Services & rental voucher	Statewide	Fund new units to increase access for homeless HHs to publicly supported housing		75 households
11	Publicly Supported Housing	2020	2024	Services & rental voucher	Statewide	Promote access to housing programs for special needs households	\$42,162	90 households
12	Fair Housing Enforcement and Outreach	2020	2024	Services	Statewide	Introduce individuals annually to federal fair housing laws and requirements that address priority fair housing concerns in Mississippi	\$234,302	500 households

Table 62 – Goals Summary

Goal Descriptions

1	Goal Name	Segregation
	Goal Description	Develop 450 housing units outside of R/ECAPs
2	Goal Name	Disparities in Access to Opportunity
	Goal Description	Develop 180 units in low poverty areas and areas with proficient schools
3	Goal Name	Disparities in Access to Opportunity
	Goal Description	Provide rental and homeowner housing rehabilitation to 550 units

4	Goal Name	Disparities in Access to Opportunity
	Goal Description	Provide first-time homeowner assistance to 650 homebuyers
5	Goal Name	Disparities in Access to Opportunity
	Goal Description	Increase access for 4,500 homeless households to publicly supported housing
6	Goal Name	Disparities in Access to Opportunity
	Goal Description	Providing 90 educational scholarships to adults and students in R/ECAPs
7	Goal Name	Disability and Access
	Goal Description	Provide direct financial support to 325 households with disabilities
8	Goal Name	Publicly Supported Housing
	Goal Description	Promote access to housing programs for 90 special needs households
9	Goal Name	Publicly Supported Housing
	Goal Description	5% of Housing Choice Vouchers for 1,250 persons who have been homeless or with disabilities referred by Continuum of Care agencies.
10	Goal Name	Publicly Supported Housing
	Goal Description	5% of Public Housing Units for 500 persons who have been homeless or with disabilities referred by Continuum of Care agencies.
11	Goal Name	Publicly Supported Housing
	Goal Description	Fund 75 new units to increase access for homeless HHs to publicly supported housing

12	Goal Name	Fair Housing Enforcement and Outreach
	Goal Description	Introduce 500 individuals annually to federal fair housing laws and requirements that address priority fair housing concerns in Mississippi

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

The state will construct 1,830 new units of affordable housing and provide services to 10,351 households including 3,021 clients served through ESG funding. The number of persons (households) estimated to receive these benefits are: 6,203 extremely low-income, 5,046 low-income, and 932 moderate-income families.

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

Not Applicable

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

Not Applicable

Plan to remove the ‘troubled’ designation

Not Applicable

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

Barriers to Affordable Housing

The 2020 Housing and Community Development survey responses will be included at the end of the survey period on May 1, 2020.

The lack of housing dollars, whether they be grant or private dollars, is one of the major barriers 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.

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 have their own individual codes and ordinances. A majority of towns and 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 the 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.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

While the State recognizes that many factors impact the need to remove barriers to affordable housing, some 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, MHC certifies that they will affirmatively further fair housing. In 2019, MHC prepared a Regional Analysis of Impediments which by HUD definition involves two or more entities developing an AI together. Mississippi worked with 58 entities statewide and was the first State in the country to involve so many entities. As the lead agency, MHC coordinated partnerships with the Mississippi Development Authority, the state's six entitlement communities (Jackson, Hattiesburg, Pascagoula, Moss Point, Biloxi, and Gulfport), and all 50 of the state's regional and local Public Housing Authorities. MHC conducted 36 Public Input Meetings across the state and received over 4,000 responses to the Fair Housing Survey. The AI identified high priority impediments found across the state which will be used to set policy priorities and strategies for allocating HUD funds in the 2020-2024 Consolidated Plan for Housing and Community Development. Each participating entity received an AI with data pertaining to its own service area. 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.^{0F0F[1]}

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

1. *Impediment: Segregation*

Contributing Factors: Discriminatory Patterns in Lending

Justification: Minority households tend to have higher rates of mortgage denials than white households, as seen in 2008-2016 HMDA data.

Recommended Actions to be Taken and Measurable Objectives:

- a. Seek to develop 475 affordable housing units outside of R/ECAPs, over five (5) years for households below 80% of Area Median Income.
- b. Support non-profit homebuyer organizations to provide financial counseling and training to 300 prospective homebuyers annually.

2. *Impediment: Disparities in Access to Opportunity*

Contributing Factors: Discriminatory terms/conditions, Lack of Access to Housing, Lack of access to independence for persons with disabilities, Lack of access to housing for persons homeless or released from incarceration, Lack of Reasonable Accommodation, Lack of opportunities for persons to obtain housing in higher opportunity areas

Justification: Access to higher opportunity areas is limited for many households due to income, transportation, and a variety of factors.

Recommended Actions to be Taken:

- a. Work with HOPE Enterprise Corporation to extend best practices in financial education and strengthening credit and responsible loan products to individual households in more markets in the state.
- b. Ensure non-profit agencies providing homebuyer down payment assistance under HOME provide financial counseling and training to prospective homebuyers.
- c. Encourage agencies providing homebuyer financial training to offer workshops and online homebuyer preparation that are widely accessible to households across the state.
- d. Work with partners to provide landlord tenant fair housing education information to local units of government and provide fair housing education outreach information at scheduled trainings and workshops annually.
- e. Conduct mobility workshops with various partnering agencies annually. Keep record of workshops.
- f. Work with housing partners and American Heart Association, Partnership for Healthy Mississippi, and others to determine feasibility of implementing a Healthy Living Program to engage residents at risk of and/or currently living with chronic health conditions, such as heart disease, stroke, high blood pressure, diabetes, high cholesterol, or obesity related illnesses and their caregivers to change lifestyle to reduce risk of future disabling conditions.

- g. Work with Mississippi Department of Transportation to increase access to transportation for residents of publicly supported housing.
- h. Work with partners to provide computer classes/labs, afterschool programs for youth, financial literacy, nutrition workshops, and enrichment activities annually.
- i. Work with Mississippi Association of Housing and Redevelopment Officials (MAHRO) to encourage HUD to review and modify resident bedroom requirements of Rental Assistance Demonstration (RAD) program to better utilize housing resources for homeless so that unoccupied multi-bedroom units can accommodate homeless families.

Measurable Objectives:

- a. Seek to support purchase of 300 owner housing units affordable to households below 80% of Area Median Income in low poverty areas and areas with proficient schools, over five (5) years.
- b. Promote access to housing programs for special needs households, including reviewing potential barriers to access of publicly supported housing and of access to financial services within first 24 months of this AI.
- c. Coordinate efforts with regional homeless organizations to increase access for homeless households to publicly supported housing. Seek to provide rapid re-housing funding for 4,000 households over five (5) years.
- d. Work with local and state institutions to fund housing units targeting persons exiting incarceration, with goal of producing 35 units within five (5) years.
- e. Work with partners to enhance or establish resident services programs to house at least 20 youth in five (5) years.

3. *Impediment: R/ECAPs*

Contributing Factors: Moderate to high levels of segregation, Moderate to high concentrations of poverty

Justification: Concentrations of poverty, as demonstrated by R/ECAPs statewide, continue to be a contributing factor in accessing fair housing.

Recommended Actions to be Taken:

- a. Work with HOPE Enterprise Corporation to explore coordinating financing to fill financing gaps for housing development in R/ECAPs.

Measurable Outcomes:

- a. Seek to develop affordable housing units outside of R/ECAPs, over five (5) years. (Unit production shared with goal addressing R/ECAPs under Segregation)

4. **Impediment: Disproportionate Housing Needs**

Contributing Factors: Insufficient affordable housing in a range of unit sizes, Discriminatory patterns in lending, Increase independence for persons with disabilities

Justification: Minority households tend to have higher rates of mortgage denials than white households, as seen in 2008-2016 HMDA data, failure to make reasonable accommodation was the most cited issue for complaints statewide, households with disabilities have limited access to options that increase their independence.

Recommended Actions to be Taken:

- a. Work with partners to provide landlord tenant education information on fair housing law to local units of government and provide education outreach information at scheduled trainings and workshops at least annually.
- b. Work with entities operating federally funded rental housing to provide input to transportation plans to expand access to public transportation for residents with disabilities.
- c. Work with partners to conduct workshops about ways to expand mobility workshops with various partnering agencies annually. Keep record of workshops.

Measurable Outcomes:

- a. Preserve affordable housing options through owner-occupied and rental rehabilitation. Seek to provide rental and homeowner housing rehabilitation for 400 units over five (5) years.
- b. Provide financial counseling and training to prospective homebuyers at least twice a year. Seek to provide first-time homeowner assistance to households below 80% of Area Median Income over the course of five (5) years. (Unit production shared with goal addressing Discriminatory Patterns in Lending.)

5. **Impediment: Publicly Supported Housing**

Contributing Factors: Insufficient affordable housing in a range of unit sizes, Insufficient accessible affordable housing, Concentration in or near R/ECAPs

Justification: The prevalence of cost burden, especially for lower income households, demonstrates the continued need for affordable housing options in a range of unit sizes, lack of resources, Concentrations of poverty, as demonstrated by R/ECAPs in the area, continue to be a contributing factor in accessing fair housing.

Recommended Actions to be Taken:

- a. Work with Public Housing Authorities to develop housing outside of R/ECAPS.

Measurable Objectives:

- a. At least 5% of housing units, housing vouchers, or equivalent assistance supported with federal funds subject to the State Consolidated Plan will be designated for persons who are homeless or have a disability including serious mental illness. Entities managing such housing funds will establish methods for establishing local goals and processing referrals of eligible persons from coordinated entry systems operated by Continuum of Care agencies. Seek to house 1,700 households over 5 years.

6. **Impediment: Disability and Access**

Contributing Factors: Insufficient accessible affordable housing

Justification: Failure to make reasonable accommodation, households with disabilities have limited access to options that increase their independence, Access to higher opportunity areas is limited for many households due to income, transportation, and a variety of factors, demonstrated a lack of accessible affordable housing to meet current and future demand.

Recommended Actions to be Taken:

- a. Work with MDOT and transportation providers to support housing developers who consider availability of public transit when constructing units for households that include persons with disabilities.

Measurable Objectives:

- a. Work with partners to encourage up to 5% of new units supported by federal funds provide features common in units following Adaptable or Universal Design principles to support living independence for persons with disabilities. (Production is shared with rental production goals addressing homelessness, disability.)
- b. Seek to provide financial support to 300 households with disabilities to help them buy homes over five (5) years.
- c. Work with partners and seek to support 2,000 individuals with HIV/AIDs access affordable housing and services over five (5) years.

7. **Impediment: Fair Housing Enforcement and Outreach**

Contributing Factors: Lack of fair housing structure, Insufficient fair housing education, Insufficient understanding of credit

Justification: Lack of fair housing structure, continued need for fair housing education, insufficient understanding of credit.

Recommended Actions to be Taken:

- a. Work with Local Units of Government and non-profit grantees awarded HUD funds to ensure they conduct fair housing activities meeting requirement to affirmatively further fair housing.
- b. Work with partners to provide Fair Housing outreach in newspapers of general circulation and Minority owned newspapers, electronic and social media applications at least annually.

- c. Participate in conferences and education events sponsored by fair housing organizations to educate the public and support additional fair housing services at least annually.
- d. Work with partners to identify additional non-profit agencies with resources to conduct fair housing testing and enforcement.
- e. Work to partner with non-profit agencies, PHAs and local units of government to conduct landlord tenant education and outreach training and workshops for non-profit and for-profit property management companies on an annual basis.

Measurable Objectives:

- a. Coordinate with community organizations to conduct outreach to realtors, lenders, PHAs, local governments, and related associations on an annual basis to use low-cost methods such as web-based training, to introduce up to 500 individuals annually to federal fair housing law and requirements that address priority fair housing concerns in Mississippi.
- b. Work with partners to conduct fair housing workshops and trainings at least annually and increase awareness during April, Fair Housing month.

SP-60 Homelessness Strategy – 91.315(d)

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

MHC administers the Emergency Solutions Grant Program. ESG funds will 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.

As of the 2018 Point-in-Time count, Mississippi had a total homeless population of 1,352 persons, representing 1,013 individual households. Of these 1,352 persons, 404 were in emergency shelters, 327 were in transitional housing, and another 621 were unsheltered at the time of the count.

Table IV.34 Total Homeless Persons State of Mississippi Point-in-Time Count Mississippi CoC				
Persons	Sheltered		Unsheltered	Total
	Emergency	Transitional		
Total Number of Persons	404	327	621	1,352
Total Number of Households	308	245	460	1,013

Persons in households with at least one adult and one child accounted for 328 of Mississippi’s homeless population, representing 112 households. Of these people, 198 were children under the age of 18.

Table IV.35				
Persons in Households with at least one Adult and one Child				
State of Mississippi				
Point-in-Time Count Mississippi CoC				
Persons	Sheltered		Unsheltered	Total
	Emergency	Transitional		
Number of Persons (under age 18)	83	82	33	198
Number of Persons (18 - 24)	13	3	6	22
Number of Persons (over age 24)	47	42	19	108
Total Number of persons (Adults & Children)	143	127	58	328
Total Number of Households	50	45	17	112

At the time of the count, there were 8 persons in households with only children, 7 in emergency shelters and 1 unsheltered.

Persons in households without children accounted for 1,016 of Mississippi’s homeless, representing 893 households. 929 of these individuals were over the age of 24, and over half of that population, 506 persons, was unsheltered.

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 public hearings and the annual application workshops indicated that the State should continue to fund Operation and Maintenance costs 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 works to provide outreach and referrals for homeless veterans, those chronically homeless and persons with AIDS.

During the Point-in-Time count, subpopulations of Mississippi’s homeless population are identified. 218 of the homeless counted were severely mentally ill, with 141 of those persons unsheltered. 201 homeless persons suffered from chronic substance abuse. At the time of the count, there were 102 homeless veterans in Mississippi, only 37 of whom were in some form of shelter, another 65 homeless veterans were unsheltered. Only 3 homeless persons with HIV/AIDS were unsheltered, with 24 in transitional housing and 8 in emergency shelters. Of the 183 homeless victims of domestic violence, 122 were in emergency shelters, while 42 were in transitional housing and another 19 were unsheltered at the time of the count.

Table IV.41				
Summary of all other populations reported				
State of Mississippi				
Point-in-Time Count Mississippi CoC				
Persons (Adults and Children)	Sheltered		Unsheltered	Total
	Emergency	Transitional		
Severely Mentally Ill	50	27	141	218
Chronic Substance Abuse	48	35	118	201
Veterans	10	27	65	102
HIV/AIDS	8	24	3	35
Victims of Domestic Violence	122	42	19	183

Table IV.42 shows the yearly counts of homeless veterans in Mississippi. Homelessness of veterans is down since 2012, with 2014 and 2018 being the only years of growth in the past seven years. Homeless veterans hit a low in 2017 at 57 individuals but have nearly doubled since then to 102 in 2018. Despite this, the 2018 homeless veteran population in Mississippi is still under half of 2012.

Table IV.42						
Homeless Veterans by Year						
State of Mississippi						
Point-in-Time Count Mississippi CoC 2012-2018						
Year	Sheltered			Unsheltered	Total	Percent Change
	Emergency	Transitional	Total			
2012	.	.	71	173	244	.
2013	.	.	129	81	210	-13.93%
2014	64	157	221	58	279	32.86%
2015	33	54	87	119	206	-26.16%
2016	25	33	58	86	144	-30.10%
2017	11	28	39	18	57	-60.42%
2018	10	27	37	65	102	78.95%

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 worked 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.

According to the Bureau of Justice Statistics, in 2016 Mississippi had 18,666 sentenced prisoners under the jurisdiction of state or federal correctional authorities. According to the Mississippi Department of Corrections, in 2018, 7,957 persons were released from prison in the State of Mississippi. This was a decrease of 1,348 persons compared to 2017, and a decrease of 1,663 persons since 2015.

Table IV.43									
Prisoners under jurisdiction of state or federal correctional authorities									
State of Mississippi BJS 2015-2016									
Persons	2015			2016			Percent Change		
	Total	Male	Female	Total	Male	Female	Total	Male	Female
Mississippi	18,911	17,595	1,316	19,192	17,823	1,369	1.5%	1.3%	4.0%
U.S. Total	1,526,603	1,415,112	111,491	1,506,757	1,395,141	111,616	-1.3%	-1.4%	0.1%

Table IV.44									
Sentenced prisoners under jurisdiction of state or federal correctional authorities									
State of Mississippi BJS 2015-2016									
Persons	2015			2016			Percent Change		
	Total	Male	Female	Total	Male	Female	Total	Male	Female
Mississippi	18,236	17,032	1,204	18,666	17,397	1,269	2.4%	2.1%	5.4%
U.S. Total	1,476,847	1,371,879	104,968	1,459,533	1,353,850	106,683	-1.2%	-1.3%	0.7%

In 2016 Mississippi released 7,080 of these prisoners, 6,443 of whom were released unconditionally. According to a 2015 study by the Mississippi Department of Corrections, there is a 35.9 percent recidivism rate for released prisoners. An estimated 17.6 percent of released prisoners in Mississippi will return to prison within the first year after release. Of the 7,080 prisoners released in 2016, it is expected that 2,541 will return to prison, 1,246 of them within the first year.

Table IV.45									
Admitted and released prisoners under jurisdiction of state or federal correctional authorities									
State of Mississippi BJS 2015-2016									

Persons	Admissions			Releases				
	2015 Total	2016 Total	% Change	2015 Total	2016 Total	% Change	2016 unconditional	2016 conditional
Mississippi	6,461	7,501	16.2%	6,104	7,080	16.0%	566	6,443
U.S. Total	608,318	606,000	-0.4%	641,027	626,024	-2.3%	168,752	426,755

According to the Child Welfare Financing Survey, in 2015 Mississippi had 1,062 transition –age youth (16-21) in foster care. 81 youth were emancipated or aged-out of the foster care system in Mississippi in 2015.

Table IV.46 Transition-age youth in foster care State of Mississippi Child Welfare Financing Survey						
Year	16 Yr Olds	17 Yr Olds	18 Yr Olds	19 Yr Olds	20-21 Yr Olds	Total # of youth
2011	313	391	257	101	56	1,118
2012	331	287	298	121	66	1,103
2013	293	314	230	125	84	1,045
2014	357	325	238	97	76	1,083
2015	340	329	244	74	74	1,062

Of the 1,062 transition-age youth in foster care, 29 percent had been in foster care for 3 or more years, and 23 percent had exited and re-entered foster care. The median age of entry into foster care for these transition-age youth is 15 years old.

Table IV.47 Number of placements for transition-age youth State of Mississippi Child Welfare Financing Survey			
Number of Placements	1 or 2	3 or 4	5 or more
Mississippi	36%	24%	41%
U.S.	45%	21%	33%

In the foster care system, a placement is considered any place the child has lived, excluding trial home visits. In Mississippi, transition-age youth tend to have more placements during their time in foster care than the U.S. average. 36 percent had only one or two placements, below the U.S. average of 45 percent, while 24 percent had three or four placements, and 41 percent of transition-age youth in Mississippi had 5 or more placements, which is above the U.S. average of 33 percent.

The National Youth in Transition Database issues a survey and follow up surveys to cohorts of youth at ages 17, 19, and 21 as they transition out of the foster care system.³ In 2017 the survey found that by the age of 17, 17 percent of foster care youth had experienced homelessness at some point in their life. In addition, by the age of 19, 20 percent of those same youth reported experiencing homelessness at some point in the past two years. The survey also found that at age 17, 33 percent of transition-age youth had been incarcerated at some point in their life, and by age 19, 20 percent had been incarcerated in the past two years.

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?

MDA and MHC have issued a Lead-Based Paint Policy Statement to all HOME, CDBG, HOPWA, ESG, and NHTF Grantees. MHC's Lead-based Paint Policy is addressed in the HOME policy and procedures guidelines and HTF Allocation Plan.

All HOME Rehabilitation projects will be remediated. All CHDO substantial rehabilitation activities will remediate lead-based paint hazards. The Mississippi Department of Health has implemented lead-based paint 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

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

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

Table IV.22 Poverty by Age State of Mississippi 2010 Five-Year ACS & 2016 Five-Year ACS Data				
Age	2010 Five-Year ACS		2016 Five-Year ACS	
	Persons in Poverty	% of Total	Persons in Poverty	% of Total
Under 6	83,486	13.8%	79,555	12.3%
6 to 17	142,209	23.5%	148,006	22.9%
18 to 64	325,992	53.9%	362,642	56.2%
65 or Older	52,585	8.7%	55,350	8.6%
Total	604,272	100.0%	645,553	100.0%
Poverty Rate	21.2%	.	22.3%	.

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?

MHC will use funds to promote home ownership to low- and moderate-income households to reduce poverty and serve as a catalyst to building wealth. Homeownership provides a stable place to live and is an inflation hedge because mortgage costs are generally fixed while rents tend to rise with inflation. The median net worth of homeowners is *80 times larger* than renters, according to new data from the US Census Bureau. When a person owns a home and pays a mortgage, they slowly build equity. Historically, real estate values almost always rise, thus creating appreciation, and it's another way to reduce poverty by owning a home.

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 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.

All CDBG projects will be monitored at least once during the life of the project. All projects will be monitored at 50% completion. During the procurement stages all applicants and sub-recipients must comply with federal and state MBE/WBE outreach and notification requirements. MDA will also, implement risk analysis plan to ensure sub-recipients complete funded projects timely and in compliance with all established federal requirements.

Expected Resources

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

Introduction

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	25,598,791	100,000	24,939,374	50,638,165	0	Expected Amount Available Year 1 is based on the prior year formula allocation amount. Program Income and Prior Year Resources are estimated funds based on prior years' actual funds.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Homeownership assistance for acquisition for new construction and existing homes. Homeowner Rehab-reconstruction and rehab of owner- occupied units Single & Multifamily rental & homeownership units. New construction & rehabilitation.	\$10,252,792	\$0	\$540,000	\$10,792,792	\$40,000,000	Expected Amount Available Year 1 is based on HUD's formula allocation amount. There will be no Program Income or Prior Year Resources based on prior years' actual funds.
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	\$1,671,519	\$0	\$862,356	\$2,533,875	\$6,686,076	Expected Amount Available Year 1 is based on HUD's formula allocation amount. There will be no Program Income or Prior Year Resources based on prior years' actual funds.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	\$2,369,654	\$0	\$0	\$2,369,654	\$9,478,616	Expected Amount Available Year 1 is based on HUD's formula allocation amount. There will be no Program Income or Prior Year Resources based on prior years' actual funds.
HTF	public - federal	Rental production. Single- and multi-family rental developments. New construction and rental developments.	\$3,000,000	\$0	\$0	\$3,000,000	\$12,000,000 (anticipated)	Expected Amount Available Year 1 is based on HUD's formula allocation amount. There will be no Program Income or Prior Year Resources based on prior years' actual funds.

Table 63 - Expected Resources – Priority Table

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

Community Development Block Grant (CDBG) Program: The State requires a minimum of 10% local match for certain (Regular Category) Public Facilities / Public Infrastructure units of general local government CDBG awards. The State requires a minimum of 10% local match, and a 100%

(dollar for dollar) private capital investment, for Economic Development awarded projects. The State will also match CDBG administrative expenses with state funds as required by federal act, rules and regulation requirements.

Due to fiscal distress, HUD exempts the matching requirement for the State of Mississippi's HOME Investment Partnerships Program. 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. The Mississippi Home Corporation will use up to 3% of the HOPWA allocation funds for State Administration.

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

Community Development Block Grant (CDBG) Program: All CDBG program funds (non-administrative) will be used to develop or improve publicly owned land or property such as water/sewer service infrastructure, roads and bridges, fire protection, publicly owned building improvements/renovations, drainage, etc.

Discussion

Under the Home Investment Partnerships (HOME) Program and the National Housing Trust Fund (HTF) Program applicants must identify how funds will be geographically distributed. Funds are distributed on a state-wide jurisdiction based on priority needs identified in the Analysis of Impediment and documented in the Consolidated Plan, Annual Action Plan, HTF Allocation Plan and Home Guidelines according to HUD's Regulations. Applicants seeking award of funds must identify the geographical area and need of the development in designated areas & jurisdictions of the State. This is incorporated into the application process and documented by a Market Study.

Annual Goals and Objectives

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

Goals Summary Information

MHC manages housing funds awarded to the State of Mississippi by the U.S. Department of Housing and Urban Development (HUD). The State annually receives over \$13 million to operate four federal housing programs: HOME, Housing for Persons with HIV/AIDS (HOPWA), Emergency Solutions Grant (ESG), and National Housing Trust Fund (HTF). The Mississippi Development Authority receives over \$22 million in Community Development Block Grant (CDBG) funds annually. The Analysis of Impediments collaborative effort facilitated by MHC saved all parties time and money. Mississippi's statewide approach and large number of partners were unique in HUD's experience and could serve as a model for other states.

On July 16, 2015, HUD published a final rule on Affirmatively Furthering Fair Housing (AFFH). The AFFH rule established a process that certain recipients of HUD funding must use to help them meet their long-standing obligations to AFFH. The AFFH rule creates a standardized process for fair housing planning. This process is referred to in the AFFH rule as an Assessment of Fair Housing (AFH) which became the Analysis of Impediments to Fair Housing Choice (AI).

The extent of the AFFH obligation has never been defined statutorily. However, HUD defines it as requiring a grantee to; 1) Conduct an analysis to identify impediments to fair housing choice within the jurisdiction; 2) Take appropriate actions to overcome the effects of any impediments identified through the analysis, and; 3) Maintain records reflecting the analysis and actions taken in this regard.

HUD interprets those broad objectives to mean; 1) Analyze and eliminate housing discrimination in the jurisdiction; 2) Promote fair housing choice for all persons; 3) Provide opportunities for inclusive patterns of housing occupancy regardless of race, color, religion, sex, familial status, disability and national origin; 4) Promote housing that is structurally accessible to, and usable by, all persons, particularly persons with disabilities, and; 5) Foster compliance with the nondiscrimination provisions of the Fair Housing Act.

The goals identified in the AFH must inform the strategies and actions of the Consolidated Plan, the Annual Action Plan, the Public Housing Authority Plan, and the Capital Fund Plan. The AFFH rule is designed to improve community planning in order to overcome fair housing issues.

As a HUD program participant, MHC’s approach is to more effectively and efficiently incorporate into planning processes the duty to affirmatively further the purposes and policies of the Fair Housing Act, Title VIII of the Civil Rights Act of 1968. The Fair Housing Act not only prohibits discrimination but, in conjunction with other statutes, directs HUD’s program participants to take significant actions to overcome historic patterns of segregation, achieve truly balanced and integrated living patterns, promote fair housing choice, and foster inclusive communities that are free from discrimination.

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Segregation	2020	2024	Affordable Housing Units	Statewide	Develop housing units outside of R/ECAPs	2020: \$857,750 2021: \$3,437,110 2022: \$3,440,478 2023: \$3,440,986 2024: \$3,438,435 2025: \$858,154	2020: Develop 50 units 2021: Develop 100 units 2022: Develop 100 units 2023: Develop 100 units 2024: Develop 100 units 2025: Develop 50 units
2	Disparities in Access to Opportunity (DAO)	2020	2024	Affordable Housing Units	Statewide	Develop units in low poverty areas and areas with proficient schools	2020: \$343,100 2021: \$1,374,844 2022: \$1,376,191 2023: \$1,376,394 2024: \$1,375,374 2025: \$343,262	2020: Develop 20 units 2021: Develop 40 units 2022: Develop 40 units 2023: Develop 40 units 2024: Develop 40 units 2025: Develop 20 units
3	Disparities in Access to Opportunity (DAO)	2020	2024	Affordable Housing Units	Statewide	Provide rental and homeowner housing rehabilitation	2020: \$857,750 2021: \$4,296,388 2022: \$4,300,598 2023: \$4,301,233 2024: \$4,298,044 2025: \$858,154	2020: Develop 50 units 2021: Develop 125 units 2022: Develop 125 units 2023: Develop 125 units 2024: Develop 125 units 2025: Develop 50 units

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Disparities in Access to Opportunity (DAO)	2020	2024	Affordable Housing Units	Statewide	Provide first-time homeowner assistance	2020: \$2,573,250 2021: \$4,296,388 2022: \$4,300,598 2023: \$4,301,233 2024: \$4,298,044 2025: \$2,574,462	2020: Develop 75 units 2021: Develop 125 units 2022: Develop 125 units 2023: Develop 125 units 2024: Develop 125 units 2025: Develop 75 units
5	Disability and Access	2020	2024	Affordable Housing Units	Statewide	Provide direct financial support to households with disabilities	2020: \$857,750 2021: \$1,718,555 2022: \$2,580,359 2023: \$2,580,740 2024: \$2,578,826 2025: \$858,154	2020: Develop 25 units 2021: Develop 75 units 2022: Develop 75 units 2023: Develop 75 units 2024: Develop 75 units 2025: Develop 25 units
6	Publicly Supported Housing	2020	2024	Affordable Housing Units	Statewide	Fund new units to increase access for homeless HHs to publicly supported housing	2020: \$514,650 2021: \$515,567 2022: \$516,072 2023: \$516,148 2024: \$515,765 2025: \$514,892	2020: Develop 15 units 2021: Develop 15 units 2022: Develop 15 units 2023: Develop 15 units 2024: Develop 15 units 2025: Develop 15 units
7	Disparities in Access to Opportunity	2020	2024	Households	Statewide	Increase access for homeless households to publicly supported housing	2020: \$210,457 2021: \$421,663 2022: \$422,079 2023: \$422,140 2024: \$421,825 2025: \$210,556	2020: 450 Households 2021: 900 Households 2022: 900 Households 2023: 900 Households 2024: 900 Households 2025: 450 Households
8	Disparities in Access to Opportunity	2020	2024	Individuals	Statewide	Providing educational scholarships to adults and students in R/ECAPs	2020: \$7,015 2021: \$7,028 2022: \$7,035 2023: \$7,036 2024: \$7,030 2025: \$7,019	2020: 15 Individuals 2021: 15 Individuals 2022: 15 Individuals 2023: 15 Individuals 2024: 15 Individuals 2025: 15 Individuals

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
9	Publicly Supported Housing	2020	2024	Households	Statewide	Promote access to housing programs for special needs households	2020: \$7,015 2021: \$7,028 2022: \$7,035 2023: \$7,036 2024: \$7,030 2025: \$7,019	2020: 15 Households 2021: 15 Households 2022: 15 Households 2023: 15 Households 2024: 15 Households 2025: 15 Households
10	Fair Housing Enforcement and Outreach	2020	2024	Households	Statewide	Introduce individuals annually to federal fair housing laws and requirements that address priority fair housing concerns in Mississippi	2020: \$23,384 2021: \$46,851 2022: \$46,898 2023: \$46,904 2024: \$46,869 2025: \$23,395	2020: 50 Households 2021: 100 Households 2022: 100 Households 2023: 100 Households 2024: 100 Households 2025: 50 Households
11	Publicly Supported Housing	2020	2024	Units	Statewide	5% of Housing Choice Vouchers for persons who have been homeless or with disabilities referred by Continuum of Care agencies.	2020: \$0 2021: \$0 2022: \$0 2023: \$0 2024: \$0 2025: \$0	2020: 250 Units 2021: 250 Units 2022: 250 Units 2023: 250 Units 2024: 250 Units 2025: 250 Units
12	Publicly Supported Housing	2020	2024	Units	Statewide	5% of Public Housing Units for persons who have been homeless or with disabilities referred by Continuum of Care agencies.	2020: \$0 2021: \$0 2022: \$0 2023: \$0 2024: \$0 2025: \$0	2020: 100 Units 2021: 100 Units 2022: 100 Units 2023: 100 Units 2024: 100 Units 2025: 100 Units

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
13	Improve Public Facilities	2020	2024	Non-Housing Community Development	Statewide Non-Entitlement Entities	Public Facilities	\$12,798,171	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 87,500 Persons Assisted
14	Encourage Economic Development	2020	2024	Non-Housing Community Development	Statewide Non-Entitlement Entities	Retain, expand, attract businesses	\$12,000,000	Jobs created/retained: 820 Jobs

Goal Descriptions

1	Goal Name	Segregation
	Contributing Factors	Moderate to high levels of segregation statewide
	Goal Description	Seek to develop 500 affordable housing units outside of R/ECAPs, over five (5) years for households below 80% of Area Median Income. Support non-profit homebuyer organizations to provide financial counseling and training to approximately 300 prospective homebuyers annually.

2	Goal Name	Disparities in Access to Opportunity
	Contributing Factors	Discriminatory patterns in lending Discriminatory terms/conditions Lack of Access to Housing Lack of access to independence for persons with disabilities Lack of access to housing for persons homeless or released from incarceration Lack of Reasonable Accommodation Lack of opportunities for persons to obtain housing in higher opportunity areas
	Goal Description	Seek to support purchase of 650 owner housing units affordable to households below 80% of Area Median Income in low poverty areas and areas with proficient schools, over five (5) years. Work with HOPE Enterprise Corporation to extend best practices in financial education and strengthening credit and responsible loan products to individual households in more markets in the state. Ensure non-profit agencies providing homebuyer down payment assistance under HOME provide financial counseling and training to prospective homebuyers. Encourage agencies providing homebuyer financial training to offer workshops and online homebuyer preparation that are widely accessible to households across the state. Work with partners to provide landlord tenant fair housing education information to local units of government and provide fair housing education outreach information at scheduled trainings and workshops annually. Conduct mobility workshops with various partnering agencies annually. Keep record of workshops. Promote access to housing programs for special needs households, including reviewing potential barriers to access of publicly supported housing and of access to financial services within first 24 months of this AI.

	Goal Description	<p>Coordinate efforts with regional homeless organizations to increase access for homeless households to publicly supported housing. Seek to provide rapid re-housing funding for 4,400 households over five (5) years.</p> <p>Work with local and state institutions to fund housing units targeting persons exiting incarceration, with goal of producing 35 units within five (5) years.</p> <p>Work with partners to enhance or establish resident services programs to house at least 20 youth in five (5) years.</p> <p>Work with Mississippi Department of Transportation to increase access to transportation for residents of publicly supported housing.</p> <p>Work with partners to provide computer classes/labs, afterschool programs for youth, financial literacy, nutrition workshops, and enrichment activities annually.</p> <p>Work with Mississippi Association of Housing and Redevelopment Officials (MAHRO) to encourage HUD to review and modify resident bedroom requirements of Rental Assistance Demonstration (RAD) program to better utilize housing resources for homeless so that unoccupied multi-bedroom units can accommodate homeless families.</p>
3	Goal Name	R/ECAPs
	Contributing Factors	<p>Moderate to high levels of segregation</p> <p>Moderate to high concentrations of poverty</p>
	Goal Description	<p>Seek to develop affordable housing units outside of R/ECAPs, over five (5) years. (Unit production shared with goal addressing R/ECAPs under Segregation)</p> <p>Work with HOPE Enterprise Corporation to explore coordinating financing to fill financing gaps for housing development in R/ECAPs.</p>
4	Goal Name	Encourage Economic Development
	Contributing Factors	Moderate to high concentrations of poverty
	Goal Description	MDA will seek to create 4100 jobs over 5 years. MDA will continue to prepare the workforce in Mississippi by implementing the provisions of Workforce Innovation and Opportunity Act (WIOA) statewide.

5	Goal Name	Disproportionate Housing Needs
	Contributing Factors	<p>Insufficient affordable housing in a range of unit sizes</p> <p>Discriminatory patterns in lending</p> <p>Increase independence for persons with disabilities</p>
	Goal Description	<p>Preserve affordable housing options through owner-occupied and rental rehabilitation. Seek to provide rental and homeowner housing rehabilitation for 400 units over five (5) years.</p> <p>Provide financial counseling and training to prospective homebuyers at least twice a year. Seek to provide first-time homeowner assistance to households below 80% of Area Median Income over the course of five (5) years. (Unit production shared with goal addressing Discriminatory Patterns in Lending.)</p> <p>Work with partners to provide landlord tenant education information on fair housing law to local units of government and provide education outreach information at scheduled trainings and workshops at least annually.</p> <p>Work with entities operating federally funded rental housing to provide input to transportation plans to expand access to public transportation for residents with disabilities.</p> <p>Work with partners to conduct workshops about ways to expand mobility for persons with disability annually. Keep record of workshops.</p>
6	Goal Name	Publicly Supported Housing
	Contributing Factors	<p>Insufficient affordable housing in a range of unit sizes</p> <p>Insufficient accessible affordable housing</p> <p>Concentration in or near R/ECAPs</p>

	Goal Description	<p>Work with Public Housing Authorities to develop housing outside of R/ECAPS.</p> <p>At least 5% of housing units, housing vouchers, or equivalent assistance supported with federal funds subject to the State Consolidated Plan will be designated for persons who are homeless or have a disability including serious mental illness. Entities managing such housing funds will establish methods for establishing local goals and processing referrals of eligible persons from coordinated entry systems operated by Continuum of Care agencies. Seek to house 2,100 households over 5 years.</p>
7	Goal Name	Disability and Access
	Contributing Factors	Insufficient accessible affordable housing
	Goal Description	<p>Work with partners to encourage up to 5% of new units supported by federal funds provide features common in units following Adaptable or Universal Design principles to support living independence for persons with disabilities. (Production is shared with rental production goals addressing homelessness, disability.)</p> <p>Seek to provide financial support to 350 households with disabilities to help them buy homes over five (5) years.</p> <p>Work with partners and seek to support 2,000 individuals with HIV/AIDs access affordable housing and services over five (5) years.</p> <p>Work with MDOT and transportation providers to support housing developers who consider availability of public transit when constructing units for households that include persons with disabilities.</p>
8	Goal Name	Fair Housing Enforcement and Outreach
	Contributing Factors	<p>Lack of fair housing structure</p> <p>Insufficient fair housing education</p> <p>Insufficient understanding of credit</p>

<p>Goal Description</p>	<p>Participate in conferences and education events sponsored by fair housing organizations to educate the public and support additional fair housing services at least annually.</p> <p>Coordinate with community organizations to conduct outreach to realtors, lenders, PHAs, local governments, and related associations on an annual basis to use low-cost methods such as web-based training, to introduce up to 500 individuals annually to federal fair housing law and requirements that address priority fair housing concerns in Mississippi.</p> <p>Work with partners to conduct fair housing workshops and trainings at least annually and increase awareness during April, Fair Housing month.</p> <p>Work with partners to provide Fair Housing outreach in newspapers of general circulation and Minority owned newspapers, electronic and social media applications at least annually.</p>
	<p>Work Local Units of Government and non-profit grantees awarded HUD funds to ensure they conduct fair housing activities meeting requirement to affirmatively further fair housing.</p> <p>Work with partners to identify additional non-profit agencies with resources to conduct fair housing testing and enforcement.</p> <p>Work to partner with non-profit agencies, PHAs and local units of government to conduct landlord tenant education and outreach training and workshops for non-profit and for-profit property management companies on an annual basis.</p>

AP-25 Allocation Priorities – 91.320(d)

Introduction:

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

Funding Allocation Priorities

Program	Goals		
	Economic Development	Business Retention	Job Creation
CDBG	Homeowner Rehab	Homeowner Assistance	New Construction/Rehab
HOME	Homeowner Rehab	Homeowner Assistance	New Construction/Rehab
HTF	Prevention	Education	Assistance
HOPWA	Reduction	Services	Assistance

Table 64 – Funding Allocation Priorities

	Promote New Construction/ Substantial Rehab (%)	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
HOME	50	25	25	0	0	0	0	0	0	100
HTF	50	25	25	0	0	0	0	0	0	100
HOPWA	0	0	0	0	0	0	0	0	100	100
ESG	0	0	0	0	0	20	60	20	0	100

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. 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.

While there are estimates of the number of homeless and special needs populations, 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 proposed distribution of funds in the Five-Year Consolidated Plan will address the priority needs and specific objectives identified statewide through the year-long Analysis of Impediments process. The State of Mississippi prepared a Regional Analysis of Impediments which by HUD definition involves two or more entities developing an AI together. Mississippi worked with 58 entities statewide and was the first State in the country to involve so many entities. As the lead agency, MHC coordinated partnerships with the Mississippi Development Authority, the state's six entitlement communities (Jackson, Hattiesburg, Pascagoula, Moss Point, Biloxi, and Gulfport), and all 50 of the state's regional and local Public Housing Authorities. MHC conducted 36 Public Input Meetings across the state and received over 4,000 responses to the Fair Housing Survey. The AI identified high priority impediments found across the state which will be used to set policy priorities and strategies for allocating HUD funds in the 2020-2025 Consolidated Plan for Housing and Community Development. Each participating entity received an AI with data pertaining to its own service area.

The extent of the AFFH obligation has never been defined statutorily. However, HUD defines it as requiring a grantee to; 1) Conduct an analysis to identify impediments to fair housing choice within the jurisdiction; 2) Take appropriate actions to overcome the effects of any impediments identified through the analysis, and; 3) Maintain records reflecting the analysis and actions taken in this regard.

HUD interprets those broad objectives to mean; 1) Analyze and eliminate housing discrimination in the jurisdiction; 2) Promote fair housing choice for all persons; 3) Provide opportunities for inclusive patterns of housing occupancy regardless of race, color, religion, sex, familial status, disability and national origin; 4) Promote housing that is structurally accessible to, and usable by, all persons, particularly persons with disabilities, and; 5) Foster compliance with the nondiscrimination provisions of the Fair Housing Act.

The goals identified in the AFH must inform the strategies and actions of the Consolidated Plan, the Annual Action Plan, the Public Housing Authority Plan, and the Capital Fund Plan. The AFFH rule is designed to improve community planning in order to overcome fair housing issues.

As a HUD program participant, MHC's approach was to more effectively and efficiently incorporate into planning processes the duty to affirmatively further the purposes and policies of the Fair Housing Act, Title VIII of the Civil Rights Act of 1968. The Fair Housing Act not only prohibits discrimination but, in conjunction with other statutes, directs HUD's program participants to take significant actions to overcome historic patterns of segregation, achieve truly balanced and integrated living patterns, promote fair housing choice, and foster inclusive communities that are free from discrimination.

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 will use a competitive application process for eligible local units of governments and local existing non-profit homeless shelters for maintaining these shelters using 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.

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 65 - Distribution Methods by State Program

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

<p>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</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 2020 Public Facilities Applications are as follows: 1. Low/Moderate Income Benefit; 2. Demonstration of Need & Project Readiness; 3. Priority Category of Activity; 4. Financial Participation (not a factor in the Small Government competition); 5. Non-Funded Bonus Points; 6. Meeting Past MBE/WBE Objectives; 7. Cost Benefit; 8. Timely Completion; 9. Gap Counties; 10. Presentation of Application; 11. Unserved Households; 12. Aspire Counties</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</p>
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	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
If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)	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: www.mississippi.org/csd
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)	Not applicable
Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other minority community-based organizations). (HOPWA only)	Not applicable

<p>Describe how resources will be allocated among funding categories.</p>	<p>\$25,598,171 in CDBG resources will be allocated as follows:</p> <p>Public Facilities - \$12,798,171</p> <p>---Regular Government - \$4,000,000</p> <p>---Small Government - \$8,798,171</p> <p>Economic Development - \$12,000,000</p> <p>State Administration - \$800,000</p>
<p>Describe threshold factors and grant size limits.</p>	<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 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>
<p>What are the outcome measures expected as a result of the method of distribution?</p>	<p>CDBG outcome is to provide economic opportunities and create a suitable living environment through accessibility and sustainability. These funds will be used to benefit persons of at least 51% low and moderate-income persons.</p>
<p>State Program Name:</p>	<p>Emergency Solutions Grant Program</p>

2	Funding Sources:	ESG
	Describe the state program addressed by the Method of Distribution.	<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>
	Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	<p>Award for sub-recipients will be the following criteria:</p> <ol style="list-style-type: none"> 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. 2. Non-profit organizations must submit a Resolution from the local unit of government authorizing approving the submission of their ESG application. 3. Must show proof at application of documentation and source of dollar for dollar match funds. 4. Applicants must demonstrate through experience the ability to provide rapid rehousing and homelessness prevention services to participants within their service areas.

<p>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</p>	<p>Not applicable</p>
<p>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)</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>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</p>	<p>Not applicable</p>

<p>Describe how resources will be allocated among funding categories.</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 for State Administration.</p> <p>Funding categories:</p> <p>Emergency shelter - \$644,351</p> <p>Rapid Re-housing - \$1,009,000</p> <p>Homeless Prevention - \$336,303</p> <p>HMIS - \$110,000</p> <p>State Administration - \$160,000</p>
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	<p>Describe threshold factors and grant size limits.</p>	<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. 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>
	<p>What are the outcome measures expected as a result of the method of distribution?</p>	<p>The method of distribution used will allow opportunity for a cross mixed use of homeless service providers and non-profit agencies to meet the need and prevent an individual or household from becoming homeless.</p>
<p>3</p>	<p>State Program Name:</p>	<p>HOME Investment Partnership Program</p>
	<p>Funding Sources:</p>	<p>HOME</p>
	<p>Describe the state program addressed by the Method of Distribution.</p>	<p>The State of Mississippi's HOME Program is governed by 24 CFR Part 92, cross cutting regulations, and Policy Statements. The State of Mississippi provides the required 15% set-aside for CHDO, and a competitive application process for local units of government, non-profit and for-profit organizations.</p>

<p>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</p>	<p>Threshold and Scoring Factor Criteria are used as a tool used to select applications. These criteria allow for a fair and competitive selection award process. Prior to submitting an application for funding, CHDOs are subject to 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 competitive application process for the Homeowner Rehabilitation Program involves a Threshold & Scoring Review, application review, and a site visit review before making recommendations for funding. 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 for funding according to scoring factors.</p>
<p>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</p>	<p>Not applicable</p>
<p>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)</p>	<p>Not applicable</p>

<p>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</p>	<p>Not applicable</p>
<p>Describe how resources will be allocated among funding categories.</p>	<p>Homeowner Rehabilitation: Allocated based on a percentage of HOME appropriation.</p> <p>CHDO Set-aside: 15% of total annual funding appropriation</p> <p>CHDO Operating Expenses: Not to exceed 5% of CHDO allocation</p> <p>Homebuyer Assistance: Structure as a Set-Aside</p> <p>State Administration: 10% of total annual funding appropriation</p>

<p>Describe threshold factors and grant size limits.</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 MHC. Applicants for the homeowner rehabilitation activity must also be in compliance with the State’s Citizen Participation Plan.</p> <p>Threshold Limits: Must satisfy all threshold requirements designated during application cycle.</p> <p>Homebuyer Assistance – Based on underwriting and subsidy layering review not to exceed a maximum cap of \$14,999.</p> <p>Homeowner Rehabilitation - \$500,000; Limits subject to change during annual application cycle</p> <p>Rehabilitation of owner-occupied units-\$50,000; Historical-\$60,000</p> <p>Construction/Replacement - \$125,000</p> <p>CHDO funding - \$ 1.5 million, Subject to change during application cycle and the amount of the 15% annual set-aside allocation</p> <p>Home development subsidy – Based on maximum per unit subsidy limits determined and published annually by HUD. And subsidy layering review.</p>
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	<p>What are the outcome measures expected as a result of the method of distribution?</p>	<p>The outcome measures for the method of distribution for the HOME Program activities:</p> <p>Home Rental-Will provide funding to non-profit and for-profit organizations to develop affordable single and multi-family rental housing for very low-low income households/tenants.</p> <p>CHDO Set-Aside- Will provide funding to non-profit and for-profit organizations to develop affordable single & multi-family rental and single-family homeownership housing for very low-low income households.</p> <p>Homebuyer assistance set-aside will create homeownership for low income households by providing housing counseling, down payment and closing cost assistance.</p> <p>Homeowner rehabilitation program will decrease the amount of substandard housing in the State through rehabilitation, replacement and reconstruction of owner-occupied units for low income households. Improve living conditions for low-income residents. Program Activities will produce affordable housing for priority populations.</p>
4	<p>State Program Name:</p>	<p>Housing Opportunities for Persons with AIDS (HOPWA)</p>
	<p>Funding Sources:</p>	<p>HOPWA</p>

<p>Describe the state program addressed by the Method of Distribution.</p>	<p>HOPWA funds provide services for low-income persons/families with HIV/AIDS to prevent homelessness. Eligible activities are Short-Term Rent, Mortgage and Utility assistance (STRMU), Tenant-Based Rental Assistance (TBRA), Short-Term Supported housing, Master Leasing, Permanent Housing Placement, housing information, supportive services, resource identification, and technical assistance. Additional activities include acquisition, construction, or rehabilitation of structures used for eligible HOPWA activities may be utilized during the period covered by this Consolidated Plan. STRMU provides short-term assistance for 21 weeks within 52 week period to assist eligible households experiencing emergency and/or financial crisis to prevent homelessness and ensure financial/housing stability; TBRA-long-term rental assistance for eligible households experiencing chronic financial crisis(ending chronic housing crisis and ensuring long-term housing stability); Short-term supportive housing-temporary shelters which may include emergency/transitional shelters or hotels to eligible person(s) for up to 60 days; Master leasing-assistance for housing module that may include independent apartments or shared residences. Acquisition, rehabilitation or construction of permanent housing provide resources to develop and operate community residences and other supportive housing for special needs population, which may include single-room occupancy units. All housing must meet local housing codes, quality standards, HUD rent guidelines and Fair Market rent standards; Permanent housing placement-security deposits, 1st month's rent, and utility deposits provided to ensure households have access to permanent housing; Housing information services-counseling, information and referral services to assist eligible persons to locate, acquire, finance and maintain housing; Supportive service activities, i.e., housing related case management ensure clients have supports necessary to access HOPWA and other mainstream housing programs. Case management services will be focused on developing individual housing plans focused on reducing the risks of homelessness, promoting housing stability and increasing access to healthcare</p>
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	<p>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.</p>
<p>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</p>	<p>Project sponsors will be selected through a Request for Proposal process. The awarded funding is based on Community Based Organizations planning and capacity to provide services to the clients. The proposals should identify the organizations purpose, capacity, operations and budgeting.</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>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</p>	<p>Not applicable</p>
<p>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)</p>	<p>Not applicable</p>

<p>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</p>	<p>Project sponsors will be selected through a Request for Proposal process. The awarded funding is based on Community Based Organizations planning and capacity to provide services to the clients. The proposals should identify the organizations purpose, capacity, operations and budgeting. Proposals should be specific details about CBOs qualifications that demonstrate the organization is proficient to provide services to clients using HOPWA funding.</p>
<p>Describe how resources will be allocated among funding categories.</p>	<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. HOPWA funds when applicable will be used for acquisition, construction or rehabilitation.</p>
<p>Describe threshold factors and grant size limits.</p>	<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.</p>
<p>What are the outcome measures expected as a result of the method of distribution?</p>	<p>The method of distribution used will allow the opportunity for a cross mixed use of housing service providers and non-profit agencies to meet the need and prevent individuals with HIV/AIDS and their households from becoming homeless.</p> <p>Work with partners and seek to support 2,000 individuals with HIV/AIDS access affordable housing and services over five (5) years.</p>

AP-35 Projects – (Optional)

Introduction:

#	Project Name

Table 66 – Project Information

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

Not added because projects are awarded after submission of con and allocation plan.

AP-38 Project Summary

Project Summary Information

Same as above

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?

Yes

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

Local Units of government interested in applying for Homeowner Rehabilitation funding are required to submit community revitalization strategies/plan to receive and satisfy scoring requirements, during the application process. Eligible applicants must submit revitalization plan along with application.

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

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

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

Geographic Distribution

Target Area	Percentage of Funds
Statewide	100

Table 67 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

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

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

Discussion:

Affordable Housing

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

Introduction:

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

One Year Goals for the Number of Households to be Supported	
Homeless	450
Non-Homeless	665
Special-Needs	400
Total	1,515

Table 68 - One Year Goals for Affordable Housing by Support Requirement

One Year Average Goals for the Number of Households Supported Through	
Homebuyer Assistance	125
Rental Assistance	350
The Production of New Units	115
Rehab of Existing Units	65
Acquisition of Existing Units	0
Total	555

Table 69 - One Year Goals for Affordable Housing by Support Type

Discussion: (Blank)

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

Introduction:

Totals Number of Units

	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 available	0	1	13,071	23,542	483	14,802	1,132	0	200
# of accessible units			38						

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

Table 70 – Total Number of Units by Program Type

Data Source: 2011-2015 CHAS

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

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

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

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

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

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

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

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

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

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

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

Work with partners to provide landlord tenant education information on fair housing law to local units of government and provide education outreach information at scheduled trainings and workshops at least annually.

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

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

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

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

Discussion: (Blank)

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

Introduction

The following narrative describes the various at-need populations at the statewide level. These populations include persons that are homeless, persons recently released from incarceration, and foster care youth. Much of these data are only available at the statewide level and are presented in the following narrative.

As of the 2018 Point-in-Time count, Mississippi had a total homeless population of 1,352 persons, representing 1,013 individual households. Of these 1,352 persons, 404 were in emergency shelters, 327 were in transitional housing, and another 621 were unsheltered at the time of the count.

Table IV.34 Total Homeless Persons State of Mississippi Point-in-Time Count Mississippi CoC				
Persons	Sheltered		Unsheltered	Total
	Emergency	Transitional		
Total Number of Persons	404	327	621	1,352
Total Number of Households	308	245	460	1,013

During the Point-in-Time count, subpopulations of Mississippi’s homeless population are identified. 218 of the homeless counted were severely mentally ill, with 141 of those persons unsheltered. 201 homeless persons suffered from chronic substance abuse. At the time of the count, there were 102 homeless veterans in Mississippi, only 37 of whom were in some form of shelter, another 65 homeless veterans were unsheltered. Only 3 homeless persons with HIV/AIDS were unsheltered, with 24 in transitional housing and 8 in emergency shelters. Of the 183 homeless victims of domestic violence, 122 were in emergency shelters, while 42 were in transitional housing and another 19 were unsheltered

at the time of the count.

Table IV.41 Summary of all other populations reported State of Mississippi Point-in-Time Count Mississippi CoC				
Persons (Adults and Children)	Sheltered		Unsheltered	Total
	Emergency	Transitional		
Severely Mentally Ill	50	27	141	218
Chronic Substance Abuse	48	35	118	201
Veterans	10	27	65	102
HIV/AIDS	8	24	3	35
Victims of Domestic Violence	122	42	19	183

Table IV.42 shows the yearly counts of homeless veterans in Mississippi. Homelessness of veterans is down since 2012, with 2014 and 2018 being the only years of growth in the past seven years. Homeless veterans hit a low in 2017 at 57 individuals but have nearly doubled since then to 102 in 2018. Despite this, the 2018 homeless veteran population in Mississippi is still under half of 2012.

Table IV.42 Homeless Veterans by Year State of Mississippi Point-in-Time Count Mississippi CoC 2012-2018						
Year	Sheltered			Unsheltered	Total	Percent Change
	Emergency	Transitional	Total			
2012	.	.	71	173	244	.
2013	.	.	129	81	210	-13.93%
2014	64	157	221	58	279	32.86%
2015	33	54	87	119	206	-26.16%
2016	25	33	58	86	144	-30.10%
2017	11	28	39	18	57	-60.42%
2018	10	27	37	65	102	78.95%

Persons Released from Incarceration

According to the Bureau of Justice Statistics, in 2016 Mississippi had 18,666 sentenced prisoners under the jurisdiction of state or federal correctional authorities. According to the Mississippi Department of Corrections, in 2018, 7,957 persons were released from prison in the State of Mississippi. This was a decrease of 1,348 persons compared to 2017, and a decrease of 1,663 persons since 2015.

Table IV.43									
Prisoners under jurisdiction of state or federal correctional authorities									
State of Mississippi									
BJS 2015-2016									
Persons	2015			2016			Percent Change		
	Total	Male	Female	Total	Male	Female	Total	Male	Female
Mississippi	18,911	17,595	1,316	19,192	17,823	1,369	1.5%	1.3%	4.0%
U.S. Total	1,526,603	1,415,112	111,491	1,506,757	1,395,141	111,616	-1.3%	-1.4%	0.1%

Table IV.44									
Sentenced prisoners under jurisdiction of state or federal correctional authorities									
State of Mississippi									
BJS 2015-2016									
Persons	2015			2016			Percent Change		
	Total	Male	Female	Total	Male	Female	Total	Male	Female
Mississippi	18,236	17,032	1,204	18,666	17,397	1,269	2.4%	2.1%	5.4%
U.S. Total	1,476,847	1,371,879	104,968	1,459,533	1,353,850	106,683	-1.2%	-1.3%	0.7%

In 2016 Mississippi released 7,080 of these prisoners, 6,443 of whom were released unconditionally. According to a 2015 study by the Mississippi Department of Corrections, there is a 35.9 percent recidivism rate for released prisoners. An estimated 17.6 percent of released prisoners in Mississippi will return to prison within the first year after release. Of the 7,080 prisoners released in 2016, it is expected that 2,541 will return to prison, 1,246 of them within the first year.

Table IV.45 Admitted and released prisoners under jurisdiction of state or federal correctional authorities State of Mississippi BJS 2015-2016								
Persons	Admissions			Releases				
	2015 Total	2016 Total	% Change	2015 Total	2016 Total	% Change	2016 unconditional	2016 conditional
Mississippi	6,461	7,501	16.2%	6,104	7,080	16.0%	566	6,443
U.S. Total	608,318	606,000	-0.4%	641,027	626,024	-2.3%	168,752	426,755

Transition-Age Youth in Foster Care

According to the Child Welfare Financing Survey, in 2015 Mississippi had 1,062 transition –age youth (16-21) in foster care. 81 youth were emancipated or aged-out of the foster care system in Mississippi in 2015.

Table IV.46 Transition-age youth in foster care State of Mississippi Child Welfare Financing Survey						
Year	16 Yr Olds	17 Yr Olds	18 Yr Olds	19 Yr Olds	20-21 Yr Olds	Total # of youth
2011	313	391	257	101	56	1,118
2012	331	287	298	121	66	1,103
2013	293	314	230	125	84	1,045
2014	357	325	238	97	76	1,083
2015	340	329	244	74	74	1,062

Of the 1,062 transition-age youth in foster care, 29 percent had been in foster care for 3 or more years, and 23 percent had exited and re-entered foster care. The median age of entry into foster care for these transition-age youth is 15 years old.

Table IV.47			
Number of placements for transition-age youth			
State of Mississippi			
Child Welfare Financing Survey			
Number of Placements	1 or 2	3 or 4	5 or more
Mississippi	36%	24%	41%
U.S.	45%	21%	33%

In the foster care system, a placement is considered any place the child has lived, excluding trial home visits. In Mississippi, transition-age youth tend to have more placements during their time in foster care than the U.S. average. 36 percent had only one or two placements, below the U.S. average of 45 percent, while 24 percent had three or four placements, and 41 percent of transition-age youth in Mississippi had 5 or more placements, which is above the U.S. average of 33 percent.

The National Youth in Transition Database issues a survey and follow up surveys to cohorts of youth at ages 17, 19, and 21 as they transition out of the foster care system.³ In 2017 the survey found that by the age of 17, 17 percent of foster care youth had experienced homelessness at some point in their life. In addition, by the age of 19, 20 percent of those same youth reported experiencing homelessness at some point in the past two years. The survey also found that at age 17, 33 percent of transition-age youth had been incarcerated at some point in their life, and by age 19, 20 percent had been incarcerated in the past two years.

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.

The number of public housing units are shown in Table IV.63, below. There are 54,039 public housing units in State of Mississippi, of which 10,044 are for households with disabilities. In total, there are 10,314 public housing units, 17,867 Project Based Section 8 units, 1,431 other HUD Multifamily units, and 24,427 Housing Choice Voucher units.

Table IV.63 Residents with Disabilities by Subsidized Housing Type State of Mississippi HUD AFFH Raw Database		
Program	Total Units	Total Disabled Units
Public Housing	10,314	1,832
Project Based Section 8	17,867	3,730
Other HUD Multifamily	1,431	488.0
Housing Choice Vouchers	24,427	3,994
Total	54,039	10,044

These housing units that are at risk in Mississippi are distributed throughout the state, as shown in Map IV.13 shows the location of Public Housing Units, and Map IV.14 shows the location of Project-Based Section 8 units.

Housing choice voucher use is spread throughout the State, but most heavily concentrated along the southern coast and in major cities. A similar pattern is seen in LIHTC units. Project-based Section 8 units also followed this trend, while public housing units were spread out throughout the State. The location of public housing units tended to be more heavily concentrated in R/ECAPs.

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

Promote access to housing programs for special needs households, including reviewing potential barriers to access of publicly supported housing and of access to financial services.

Coordinate efforts with regional homeless organizations to increase access for homeless households to publicly supported housing and seek to provide rapid re-housing funding for 900 households.

Work with local and state institutions to fund housing units targeting persons exiting incarceration, with goal of producing 7 units the first year.

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

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

Work to partner with non-profit agencies, PHAs and local units of government to conduct landlord tenant education and outreach training and workshops for non-profit and for-profit property management companies on an annual basis.

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

MHC will work with partners to reach 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 Emergency Shelters statewide 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.

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 worked 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. Shelter case management continues the outreach for extremely low- income individuals and families.

Discussion

(Blank)

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

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

Introduction:

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

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

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

While the State recognizes 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, materials, tax policies affecting land, zoning ordinances, building codes, fees and charges, and growth limitations which are determined at the local level. Nonetheless, the State will encourage the development of affordable housing through education, coordination, and the use of funding to promote housing options. The State will also continue to encourage communities to allow more affordable housing options, including manufactured housing.

Discussion:

(Blank)

AP-85 Other Actions – 91.320(j)

Introduction:

Below is the state’s plan 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 and NHTF funds for homeowner rehab to maintain affordable housing and homeownership opportunities 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, of 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.

All Home Rehabilitation projects will be remediated. All CHDO substantial rehabilitation activities will remediate lead base hazards. The Mississippi Department of Health has implemented 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

MHC will continue to enhance the relationship between social service agencies, counselors, realtors, lenders, public housing authorities and

other government agencies. MDA will continue to enhance the relationship between local units of government and business entities statewide.

Discussion:

(Blank)

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.

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	\$100,000
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
Total Program Income:	100,000

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:

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

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

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

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

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

The effective date of the Homeownership Value Limits is April 15, 2019. These limits remain in effect until HUD issues new limits.

Existing Homes - (\$143,000) All counties with the exception of Pearl River \$145,000; Adam, Bolivar, Pascagoula, Union \$147,000; Lincoln \$148,000; Lee, Lowndes \$149,000; Warren \$152,000; Lauderdale \$152,000; Tate-\$153,000, Tunica \$154,000; Carroll \$159,000; Oktibbeha \$202,000; Lafayette \$206,000.

Hattiesburg (MSA) \$152,000 & \$166,000; Gulfport, Biloxi; (MSA) \$152,000; Jackson MS (MSA) \$156,000, \$166,000 & \$182,000; Memphis TN-MS-AR HUD Metro FMR Area \$174,000.

New Homes - \$227,000 (statewide) with exception of Jackson MS HUD Metro FMR Memphis-TN-MS-AR HUD Metro FMR- \$228,000.

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:

Guidelines and conditions for refinancing existing debt on a multi-family rental property will be implemented according to HOME requirements and MHC's policy and procedures. Refinancing of an existing debt under the HOME Program is an Eligible activity.

The following refinance guidelines and conditions are:

1. The new investment is being made to create additional affordable units.
2. The housing has not been previously financed with HOME funds.
3. A review of the management practices of the applicant must demonstrate that the proposed rehabilitation is not the result of disinvestment in the property by any entity involved in the application for HOME funds.
4. A review of the proposed operating budget for the project must demonstrate that both the cost of refinancing and rehabilitation of the project can be met and still result in units affordable to HOME-Eligible tenants for a period of 15 to 20 years or the term of the refinancing, whichever is longer.
5. The activity does not involve the refinancing of a multifamily loan made or insured by any state or federal program, including the CDBG program, unless additional affordable units will be income-restricted to extremely low-income households.
6. Demonstrate that rehabilitation is the primary Eligible activity.
7. Cost to refinance existing debt is secured by rental housing units that are being rehabilitated with HOME funds.
8. Refinancing the existing debt is necessary to reduce the overall housing costs.
9. The proportional rehabilitation cost must be greater than the proportional amount of debt that is refinanced.

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

1. Include written standards for providing ESG assistance (may include as attachment)

See attachment (page 413).

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 Coordinated Entry System plans, access, assess, prioritize, refer, enter data and evaluate clients using a standardized assessment tool.

3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

The process for making sub-awards are done thru a competitive process and are allocated based on the scoring criteria. In awarding ESG funding to applicants, the Recipient will consider measurable outcomes proposed, service delivery standards and models used, and clearly stated actions by a sub-grantee to meaningfully collaborate with the CoC, and other service organizations in local communities whether funded by ESG or other sources. Sub-Grantees will be expected to participate in local coordinated entry, HMIS, PIT, and CoC committee work.

4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding

decisions regarding facilities and services funded under ESG.

The recipient is a state and therefore is not required to have a homeless individual on the board.

5. Describe performance standards for evaluating ESG.

1. End homelessness among veterans (funding sources have been defined by VA and SSVF but needs in this population may be addressed using HOME, CoC, and ESG, though could be eligible)
2. End chronic homelessness among people with disabilities (the partnerships between ESG, HOME, National Housing Trust Fund, CoC and CHOICE could help achieve this goal while also accomplishing *Olmstead* goals as the populations often overlap homeless persons living with mental illness)
3. End homelessness among families with children, unaccompanied youth and among all other individuals (CoC resources, HOME TBRA, HOME units, National Housing Trust Fund, ESG shelter operations for domestic violence shelters, shelters for women and children, runaway and homeless youth programs, and children's shelters willing to address trafficking, ESG rapid re-housing and prevention coupled with appropriate services)
4. Create a system to ensure that all homelessness is rare, brief, and non-reoccurring (ESG outreach services, navigation services under rapid rehousing, HMIS activities, coordinated entry)

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

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

2. If distributing HTF funds through grants to subgrantees, describe the method for distributing HTF funds through grants to subgrantees and how those funds will be made available to state agencies and/or units of general local government. If not distributing funds through grants to subgrantees, enter “N/A”.

N/A. HTF funds are distributive through a competitive application process.

3. If distributing HTF funds by selecting applications submitted by eligible recipients,

a. Describe the eligibility requirements for recipients of HTF funds (as defined in 24 CFR § 93.2). If not distributing funds by selecting applications submitted by eligible recipients, enter “N/A”.

Organizations eligible to receive funding through the Housing Trust Fund are non-profit and for-profit organizations with demonstrated development experience and capacity with creating, rehabilitating, or preserving affordable housing. Eligible property types, activities, project cost, merits addressing priorities, subsidy layering review, income targeting, income and rent restrictions and period of affordability and Fair Housing are eligible requirements. HTF funds are distributive through a competitive application process. Eligible applicants must meet all threshold application criteria factors and score a minimum of 75 points on a 100-point scale. Development must meet the minimum affordability period of 30 years and develop affordable housing for extremely low-income households with income at or below 30 % of AMI.

b. Describe the grantee’s application requirements for eligible recipients to apply for HTF funds. If not distributing funds by selecting applications submitted by eligible recipients, enter “N/A”.

MHC uses a ranking process to select projects for funding. HTF applications will be reviewed and underwritten using criteria of the Housing Tax Credit Qualified Allocation Plan and HTF Allocation Plan and policy and procedures guidelines. Applications with incomplete supporting documentation will not be considered for funding. The application process consists of two steps:

- 1) Threshold Review - Does the application meet Threshold requirements to be considered for funding.
- 2) Application Scoring - Score the application using a scoring standard with a 100-point scale.

Applications must score a minimum of 75 on a 100-point scale to be considered for funding. MHC will reserve and allocate the Housing Trust Funds consistent with sound and reasonable judgment, prudent business practices, and the exercise of its inherent discretion permitted by applicable law.

c. Describe the selection criteria that the grantee will use to select applications submitted by eligible recipients. If not distributing funds by selecting applications submitted by eligible recipients, enter “N/A”.

HTF funds are distributive through a competitive process. Applicants must meet all threshold application criteria factors and score a minimum of 75 points on a 100-point scale. Eligible applicants are non-profit and for-profit organizations with demonstrated experience in the development and preservation of rental development. Organizations eligible to receive funding through the Housing Trust Fund are non-profit and for-profit organizations with demonstrated development experience and capacity with creating, rehabilitating, or preserving affordable housing.

d. Describe the grantee’s required priority for funding based on geographic diversity (as defined by the grantee in the consolidated plan). If not distributing funds by selecting applications submitted by eligible recipients, enter “N/A”.

Geographic diversity as reflected in the Con Plan – Projects that focus and achieve the most impact of the State’s priorities in rural and urban

areas of the State.

1) Projects developed are in locations that are considered poverty driven and address the affordable rental housing needs for extremely low-income (30 % of AMI) households.

(Mississippi Poverty Rate by County) Preference will be given to developments located in counties with a poverty rate above 30 percent.

2) Address critical housing needs with an emphasis on the prevention, reduction, and expansion of permanent housing opportunities for persons experiencing homelessness and persons with serious mental illness.

3) Projects will be funded according to the shortage or strong evidence of an inadequate supply of rental housing affordable to extremely low-income households.

e. Describe the grantee's required priority for funding based on the applicant's ability to obligate HTF funds and undertake eligible activities in a timely manner. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

The project schedule must include estimated dates for the start of construction and certificate of occupancy or substantial completion. Funds will be committed within twenty-four months and construction or rehabilitation expected to begin within 12 months of the agreement date. The application announcement and award letter may identify a specific date by which the start of construction is expected to begin.

All projects will be evaluated based on a number of factors, including but not limited to:

1) Cost reasonableness

2) Financial feasibility

3) Readiness to proceed.

4) Applicant's experience and capacity to develop and manage the project

5) Ability to provide appropriate services, if applicable

f. Describe the grantee's required priority for funding based on the extent to which the rental project has Federal, State, or local project-based rental assistance so that rents are affordable to extremely low-income families. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

Points will be awarded to developments that provide project based rental assistance to ELI income-qualified tenants/families to the extent rents will be affordable. "Affordable to extremely low-income families "is defined as families not paying more than 30% of their household income for housing cost, including utilities. Project-based rental assistance includes, but is not limited to, unit-based rental assistance, operating subsidies, or cross-subsidization of rents within the project.

The rental assistance must be provided to the development for a minimum of thirty (30) years starting on the later of the development's place in service date or the date of issuance of the first subsidy payment. The application must include a copy of the fully executed rental assistance contract or a rental assistance commitment letter between the proposed development ownership entity and the provider of the rental assistance. The contract/commitment letter must include the name of the proposed development, the amount of rental assistance, the number of units that will be subsidized, the duration of the contract, and any qualifying terms and/or conditions.

In addition, MHC will give higher preference to applicants that incorporate significant funding from other sources, such as LIHTC program tax credits, federal and local programs or other sources. Applicants that anticipate receiving an award of other funding sources, such as HOME, LIHTC, or other sources of funds, must provide evidence that they have applied for such funding, including acknowledgement from the funding entity that the application has been received and amount requested.

g. Describe the grantee's required priority for funding based on the financial feasibility of the project beyond the required 30-year period. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

MHC performs a Subsidy Layering Analysis before committing HTF Funds to a project. The Analysis determines financial feasibility, costs are reasonable, verifiable sources and uses of funds, amounts requested are necessary and their uses are determined feasible for and beyond the required 30-year affordability period. MHC's evaluation of developments using HTF funds in combination with other forms of assistance ensures that no more than the necessary amounts of program funds are invested in any one development to provide affordable housing. The subsidy layering review is conducted during the application period. HTF-assisted units must be initially leased within twelve (12) months of construction completion, which is noted on the final approved inspection by MHC's Inspection Department. The Owner's failure to meet this twelve (12) month deadline will constitute an event of default pursuant to the HTF.

h. Describe the grantee's required priority for funding based on the merits of the application in meeting the priority housing needs of the grantee (such as housing that is accessible to transit or employment centers, housing that includes green building and sustainable development features, or housing that serves special needs populations). If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

All developments must meet the priority housing needs of the State's Con Plan. Developments assisted with HTF funds are required to set aside a percentage of the project's total units for persons whose incomes do not exceed income for extremely income families. HTF assisted units must be designated for Special Needs Housing. Applicants must indicate this election on the HTF application form.

Requirement: To meet threshold at least one of the following categories listed below must be selected: Applicants have the option of selecting more than one of the categories to address the State's Priority Housing Needs.

Based on the Special Needs Category listed below:

- 1) Percentage of the units that are assigned for Housing for Disabled Persons.
- 2) Percentage of the units that are assigned for Housing for Homeless
- 3) Percentage of the units that are assigned for Individuals released from incarceration.

Rental developments are required to design and built to a level of energy efficiency that meets or exceeds the levels required to qualify for the Energy Efficiency/Green Sustainable Design.

Projects developed in High Opportunity Areas where there is availability of sustainable employment, a low poverty rate, high- performing schools, housing accessible to hospitals; employment centers; transportation corridors and hubs.

i. Describe the grantee’s required priority for funding based on the extent to which the application makes use of non-federal funding sources. If not distributing funds by selecting applications submitted by eligible recipients, enter “N/A”.

- 1) Priority funding will be given to the development that has the lowest cost per unit (CPU).
- 2) Address the most critical rental housing demand
- 3) A development located in a poverty-stricken area of the State
- 4) Developers firm commitment to provide project-based rental assistance

Project-based rental assistance is used to contribute to affordability. Rental assistance is limited to assistance contracted by HUD and/or USDA for period of affordability documented on the HTF application. If awarded funds, applicant must certify that it will provide rental assistance acceptable to MHC or that it will adjust tenant’s rent to maintain affordability for the tenants. This certification is part of the written agreement that commits HTF to the development.

4. Does the grantee’s application require the applicant to include a description of the eligible activities to be conducted with HTF funds? If not distributing funds by selecting applications submitted by eligible recipients, select “N/A”.

MHC adheres to Eligible and Prohibited Activities discussed in 24 CFR 93.200. Applicants must describe activities to be undertaken in sufficient detail for MHC to determine that the proposed activities are permitted by Regulation during the application process.

5. Does the grantee’s application require that each eligible recipient certify that housing units assisted with HTF funds will comply with HTF requirements? If not distributing funds by selecting applications submitted by eligible recipients, select “N/A”.

CERTIFICATION OF HTF REQUIREMENTS

During the application process, applicant requesting HTF funds are to submit written certification assuring that HTF assisted housing units will comply with all Regulatory and Statutory HTF requirements for the entire period. This certification must be provided on the applicant’s company letterhead signed by the owner of the Development or person of authority of the corporation.

6. Performance Goals and Benchmarks.

The grantee has met the requirement to provide for performance goals and benchmarks against which the grantee will measure its progress, consistent with the grantee’s goals established under 24 CFR 91.315(b)(2), by including HTF in its housing goals in the housing table on the SP-45 Goals and AP-20 Annual Goals and Objectives screens.

7. Maximum Per-unit Development Subsidy Amount for Housing Assisted with HTF Funds.

Enter or attach the grantee’s maximum per-unit development subsidy limits for housing assisted with HTF funds. The limits must be adjusted for the number of bedrooms and the geographic location of the project. The limits must also be reasonable and based on actual costs of developing non-luxury housing in the area.

If the grantee will use existing limits developed for other federal programs such as the Low Income Housing Tax Credit (LIHTC) per unit cost limits, HOME’s maximum per-unit subsidy amounts, and/or Public Housing Development Cost Limits (TDCs), it must include a description of how the HTF maximum per-unit development subsidy limits were established or a description of how existing limits developed for another program and being adopted for HTF meet the HTF requirements specified above.

The HTF Program share the same maximum per unit-subsidy limits as the HOME Program. Limits are determined and published by HUD Office of Multifamily Housing on an annual basis. MHC has adopted the HOME Program Maximum Per Unit Subsidy Limits. MHC will use the HOME Program maximum per unit subsidy limits which are based on the HUD Section 234-Condominium Housing-limits for elevator-type projects.

Maximum Per-Unit Development Subsidy Limits

Subsidy limits in effect as of May 9, 2019:

Bedrooms	Section 234 Basic Elevator-type Limit*	HTF Maximum Per-Unit Subsidy Limit	Base City High Cost Limit (237%) **
0	\$ 62,445	\$ 62,445	\$147,995
1	\$ 71,584	\$ 71,584	\$169,654
2	\$ 87,047	\$ 87,047	\$206,301
3	\$112,611	\$112,611	\$266,888
4+	\$123,611	\$123,611	\$292,958

2019 Limits will be used until superseded by future notice from HUD.

8. Rehabilitation Standards. The grantee must establish rehabilitation standards for all HTF-assisted housing rehabilitation activities that set forth the requirements that the housing must meet upon project completion. The grantee's description of its standards must be in sufficient detail to determine the required rehabilitation work including methods and materials. The standards may refer to applicable codes or they may establish requirements that exceed the minimum requirements of the codes. The grantee must attach its rehabilitation standards below.

In addition, the rehabilitation standards must address each of the following: health and safety; major systems; lead-based paint; accessibility; disaster mitigation (where relevant); state and local codes, ordinances, and zoning requirements; Uniform Physical Condition Standards; and Capital Needs Assessments (if applicable).

MISSISSIPPI HOME CORPORATION (MHC) NATIONAL HOUSING TRUST FUND (HTF) REHABILITATION STANDARDS

Mississippi Home Corporation's Housing Trust Fund (HTF) Rehabilitation Standards are designed to outline the requirements for building rehabilitation for all multifamily housing projects funded with HTF funds. All renovation activities performed on these projects must conform to these rehabilitation standards.

These rehabilitation standards address Health and Safety, Major Systems, Lead-Based Paint, Accessibility, Disaster Mitigation, State and Local Codes, Ordinances, and Zoning requirements, and the Uniform Physical Condition Standards (UPCS) requirements to ensure compliance pursuant to HTF Regulations at 24 CFR 93.301(b), at the time of project completion. These standards contain sufficient details demonstrating rehabilitation work requirements and the methods and materials subject to be used.

In addition, these standards are designed to ensure consistency throughout the State for all projects funded with HTF funds and not intended to reduce or exclude the requirements of any local or state building or housing codes, standards, or ordinances that may apply. In the event of any conflicting codes(s), the more restrictive code(s) will apply.

At the time of publication and adoption of the HTF Standards, the adopted codes referenced are those in force. Should the referenced adopted codes be modified or updated by the State of Mississippi, the newly adopted code standard will apply. For purposes of the HTF Standards, MHC's Mandatory Design Standards for Multifamily Housing will mean the MHC Design Standards in effect, at the time application requesting HTF funds is made.

The goal of the HTF program is to provide functional, safe, affordable, and durable housing that meets the needs of the tenants and communities in which the housing is located throughout its affordability period. Through use of the HTF Standards, all health and safety deficiencies must be addressed and corrected. If a project is out of compliance with the HTF Standards, the grantee will bring to the attention of MHC staff the specific portion of the project which does not comply, stating the reasons for non-compliance.

QUALITY OF WORK

Grantees and Developers- will ensure that all rehabilitation work is completed in a thorough and workmanlike manner in accordance with industry practice and contractually agreed upon plans and specifications, as well as subsequent mutually agreed upon change orders during the construction process. Grantees and developers will employ best practice industry standards relating to quality assurance to verify all work completed.

Project Design Professionals - The project developer will formally contract with licensed architectural and engineering design professionals to provide appropriate professional services for each project. It is the responsibility of each licensed professional to assure that the scope of work is done in accordance with the generally accepted practices in their discipline, as well as designing the project to be in full conformance with all the applicable federal, state and local codes. In developing scopes of work, grantees and developers will work with MHC staff to ensure that all

requirements under the HTF Standards are satisfied and that the proposed scope of work meets MHC's goal. MHC approval of all scopes of work is required.

By meeting the various code requirements as a minimum standard, together with the other standards herein or included in MHC policies, each building rehabilitation project is assured to be brought up to an acceptable level of rehabilitation. Warranties will be required per the standard construction contracts on all materials, equipment and workmanship. Architect or Engineer approved by MHC will provide contract specifications which stipulate quality standards, materials choices, installation methods and standards. Such specifications may reference other appropriate standards set by different trades associations and testing agencies such as ASTM, Underwriters Laboratory (U/L), Tile Council of America, Gypsum National Roofing Contractors Association (NRCA), Architectural Woodwork Institute (AWI), Sheet Metal and Air Conditioning Contractors' National Association (SMACNA), and AFME.

Health and Safety Concerns/Hazards

Identify life-threatening deficiencies, which must be addressed immediately, if the housing is occupied at the time of rehabilitation.

All areas and components of the housing must be free of health and safety hazards. These areas include but are not limited to, air quality (sewer odor detected)/(propane/natural gas/methane gas detected/mold and/or mildew observed), electrical hazards (exposed wires/open panels)/(water leaks on/near electrical equipment), natural hazards, fire hazards, elevator, emergency fire exits(blocked/unusable/missing exit signs), flammable materials/combustible materials (improperly stored), garbage and debris(indoors and outdoors), hazards (other e.g. outbuildings, sharp edges, tripping) infestation (insects, rats/mice/vermin, play equipment (broken or damaged).

Housing assisted with HTF funds must commission and complete a Capital Needs Assessment (CNA). The assessment will include a Phase I and/or a Phase II hazardous material inspection survey completed by a licensed and MDEQ certified inspector. The hazardous material survey shall define the presence of, or lack thereof, any environmental hazards such as asbestos, lead paint and mold or other contaminant on the site.

If the housing is occupied at the time of rehabilitation, any and all life-threatening deficiencies must be identified and addressed immediately. Hazards area and concerns which will be addressed immediately are noted on **Appendix A. *Highlighted items noted in orange or life-threatening and must be addressed immediately, if the housing is occupied.***

See Appendix A attached hereto for a list of Inspectable Items and Observable Deficiencies for the property site, building exterior, building systems, common areas, and units, including descriptions of the type and degree of deficiency for each item that any HTF-assisted project must address immediately.

Major Systems (Requirements for Rental Housing

Capital Needs Assessment (CNA)

Housing assisted with HTF funds and which involve rehabilitation or adaptive reuse of 26 units or more must commission and complete a Capital Needs Assessment (CNA). The assessment will include an opinion as to the proposed budget for recommended improvements and should identify critical building systems or components that have reached or exceeded their expected useful lives.

The assessment shall identify all existing elements that are in good condition and will serve the property, all elements that can be repaired or rehabilitated, all elements that require replacement and all new elements required for the property to meet all the requirement of the HTF assisted project. HTF recipients are required to ensure a replacement reserve is available to repair or replace the systems, as needed. The disclosure of replacement reserve will be required during the application process and MHC's required CNA timeline.

A competent, independent third party acceptable to MHC, such as a licensed architect or engineer, will complete the CNA. The CNA must additionally include interviews with available on-site property management and maintenance personnel to document past repairs and improvements, pending repairs, and existing or chronic physical deficiencies. The assessment will include a site visit and a physical inspection of the interior and exterior of all units and structures.

EXPECTED USEFUL LIFE / REHABILITATION SCOPE & CAPITAL PLANNING

- i. In developing scopes of work on housing rehabilitation projects, MHC HTF grantees and developers will consider the remaining expected useful life of all building components with regard to building long-term sustainability and performance. Specifically, each building component with a remaining expected useful life of less than the applicable HTF period of affordability (30 years) will be considered for replacement, repair or otherwise updated. Additionally, new building components with an expected useful life of less than 30 years
- ii. will be considered for future replacement.
- iii. Project CNAs will be required. The industry standard period for CNAs is 20 years; however, project CNAs must be updated every five years during the life of the project to ensure projected capital needs through the 30-year HTF affordability period are anticipated and planned for. The initial CNA will cover years 1-20. The first five-year update will be done in year 5 and cover years 6-25. The second 5-year update will be done in year 10 and will cover years 11-30.
- iv. Once a scope of work has been developed by the grantee and their development team, the grantee must also develop a Capital Plan. Whether or not a particular building component has been replaced, repaired or otherwise updated as part of the rehabilitation scope of work, all building components and major systems must demonstrate adequate funding to be viable for at least 20 years, the length of the capital plan, with subsequent updates every five years during the 30-year affordability period.
 - a. Example #1: Kitchen cabinets with a remaining useful life of eight years may be permitted to be left in place and not included in the rehabilitation scope. However, adequate funding must be demonstrated in the building capital plan to replace those cabinets in year 8 of the post-rehabilitation capital plan.
 - b. Example #2: If a building component such as a new roof is installed during the rehabilitation and this roof has an expected useful life of 25 years, it will not show up on the initial CNA as needing replacement during that 20-year period. However, since MHC requires updates of CNA's for HTF projects to be performed every 5 years, it will show up on the next 20-year CNA which will be performed in year 5 of

the project and cover years 6 to 25. During these 5- year CNA updates, the project reserve contributions will be reviewed to ensure all future capital expenditures articulated in the CNA are adequately funded through the 30-year affordability period.

- v. Annual replacement reserves contributions of at least \$250 per unit per year (PUPY) for senior projects and \$300 PUPY for general occupancy projects are required through the 30-year affordability period. If the initial 20-year CNA and capital plan (and/or any subsequent five-year updates) indicate that replacement costs for the period exceed the amount generated by the respective PUPY contributions, a higher PUPY contribution will be required.
- vi. Grantees and their development teams should ensure that all building components are analyzed as part of a comprehensive effort to balance rehabilitation scope and capital planning in a way which maximizes long-term building performance as much as possible within the parameters of both development and projected operational funding available.

Equipment

- i. Existing equipment to be retained and continued to be used will be in serviceable condition with an expected useful life of 30 years or covered by the 20-year capital plan and/or subsequent five-year updates during the 30-year affordability period.
- ii. Kitchen appliances:
 - a. When replacing a range and space permits, provide a new, full-size (30," four burner) range.
 - b. Existing appliances to be reused will be in good and serviceable condition.
 - c. Provide other appliances (such as microwaves) as may be appropriate to the project.
 - d. All appliances in accessible apartment units will be accessibility compliant and located in an arrangement providing required clear floor spaces.

- iii. Sewer connections to municipal sewage systems and on-site sewage disposal:
 - a. Existing sewer laterals that are to be reused must be evaluated to assure that they are serviceable and have a remaining useful life of 30 years, or are covered by the 20-year capital plan and/or subsequent five-year updates during the 30-year affordability period.
 - b. New systems will be designed to conform to the state EPA requirements.
- iv. Water service:
 - a. Existing municipal water supplies to buildings will be evaluated to assure that they are serviceable, of adequate capacity and have a remaining useful life of 30 years, or are covered by the 20-year capital plan and/or subsequent five-year updates during the 30-year affordability period.
 - b. Required new systems will be designed to conform to the state EPA requirements.

Plumbing

- i. Where existing components of a system are to be reused, they will be examined and determined to be in good condition, code-compliant and have a remaining useful life of a minimum of 30 years, or covered by the 20-year capital plan and/or subsequent five year updates during the 30-year affordability period. Substandard or critical non-code-compliant components must be replaced.
- ii. Use water-saving shower heads and faucet aerators as required by the MHC Design Standards.
- iii. All fixtures, piping fittings and equipment will be lead-free.
- iv. Kitchen fixtures – When existing kitchen fixtures are not reused in accordance with a. above, new sink and faucets, and associated plumbing will be installed in each unit or SRO food prep area.

- v. Bath fixtures – When existing bath fixtures are not reused in accordance with a. above, new water saving toilets, tubs and tub surrounds, lavatory sinks, and faucets will be installed in each unit or SRO bathroom facility.
- vi. Laundry facilities will be provided in accordance with MHC Design Standards.
- vii. Provision for other utility plumbing for janitor sinks, floor drains, outdoor faucets, drains for dehumidification systems, etc., may be made as desired or required.

Heating

System design:

- i. Designed and constructed to conform to MHC Design Standards.
- ii. Where existing components of a system are proposed to be reused, they will be examined and determined to be in good and serviceable condition, code-compliant and have a remaining useful life of a minimum of 30 years, or covered by the 20-year capital plan and/or subsequent 5-year updates during the 30-year affordability period.
- iii. Temperature control - The temperature in each unit will be individually thermostatically controlled. A waiver may be granted for reuse of existing equipment in accordance with a.ii. above.
- iv. Provide adequate heat in common spaces.
- v. Install pipe insulation as per code and AHRAE requirements.

Building Structure and Envelope (Material and Methods Standards)

- i. Structures of two or more stories must be a minimum of sixty percent (60%) brick.

- ii. All brick veneer systems shall be installed in accordance with the Brick Institute of America recommendations including all underlayment, vapor barriers, ties, weeps and joint treatment.
- iii. Single story structures and areas on two or more story structures where brick is not used, shall use cementitious lap siding over approved sheathing, and vapor barrier.
- iv. Metal flashing shall be installed over all openings, and base of the walls extending 8 inches past each side of all openings. Weeps shall channel moisture from the cavity out of the wall at all flashing.
- v. No vinyl siding is allowed.
- vi. A color variation throughout the development is encouraged. In general, consider materials and colors - for the façade (including foundation walls) and for the roof - that are compatible with those in similar, good quality buildings in the surrounding neighborhood or region.
- vii. Consider using materials with high levels of recycled content or “Green” where possible.
- viii. Trim and details can provide warmth and character to a building's appearance, particularly on street facades. In general, the complexity, depth and proportion of trim should relate to that used in good quality middle-income
- ix. Carefully consider the design of porch and stair railings, fascia boards, corners, and areas where vertical and horizontal surfaces meet - for example where a wall meets the roof.
- x. Generally, put trim around windows. Consider adding simple pieces of trim to the top and bottom of porch columns. Vary the dimension from an eve (18’ minimum) and a rake (4’ minimum) detail.

Roofing

Roof replacement shall be installed in accordance with the manufacturer's requirements. When installing asphalt or fiberglass shingles, a minimum of a 30- year shingle shall be used. All valleys, eaves and ridges shall be waterproofed, 18 inches in each direction from the center or lower edge with a peel and sick underlayment.

Fifteen-pound underlayment shall cover the entire roof prior to installation of shingles. Other products such as metal roofing may be considered. Flat roofs shall have minimum slopes, drains and overflow scuppers per the code requirements for the projects weather zone. Roof membranes may be multi-layer built up, modified bitumen or single play membrane of sufficient thickness and detail to ensure a 20-year warranty.

Existing Roofing

- i. Examine existing roofing and flashing systems to determine suitability for continued use.
- ii. Continued life expectancy of existing roofing should be a minimum of 30 years or
- iii. covered by the 20-year capital plan and/or subsequent five-year updates during the 30- year affordability period.
- iv. Repair existing roofing as required.

New Roofing

- i. New roofing will be installed where existing roofing does not meet requirements for continued use. New roofing system components will be compatible, and include the nail base, the underlayment layer, ice and water shield self-adhesive membrane flashings, metal flashings and roofing.
- ii. Strip existing roofing and dispose of properly.

- iii. Examine exposed existing substrate for structural soundness.
- iv. Install new roofing system per code and per NCRA trade practices and manufacturer specifications.
- v. Flashings – deteriorated flashings will be replaced, and the weatherproof integrity of the roof system will be assured.

Ventilation

Roof assemblies will be properly ventilated in accordance with applicable code requirements, and appropriate building science detailing.

Building Storm Drainage/Roof

All rainwater shall be conveyed and drained away from every roof so as not to cause wetness or dampness in the structure. No roof drainage systems shall be connected to a sanitary sewer, or directly to a storm sewer system. The ground around the dwelling shall be sloped away from foundation walls to divert water away from the structure. If feasible, the collection of roof water to utilize for site irrigation is encouraged.

Structure

- i. A qualified professional will examine each building's load bearing structure and assess its existing condition to determine suitability of continued use.
- ii. In general, structure evaluation and design will be in conformance **with IBC, Chapter 16**.
 - a. In most residential rehab projects where there is no change in use, it is not expected that the structure will be brought up to new construction standards.
 - b. Consideration will be given if there are any proposed changes in use which would impact the historical loading.
 - c. Deficiencies identified will be addressed and repairs designed and specified as necessary to correct such conditions.

- d. Repairs will be made to any deteriorated load-bearing structural elements.
- e. Reinforce, install supplemental, or replace structural members determined to be inadequate for use.

Exterior Finishes

Cladding

- i. Stucco-Examine existing stucco for soundness – will be free of major cracks, delamination and other deterioration which may compromise its useful life.
- ii. Stucco will be free of gaps and holes and provide continuous weatherproof system.
- iii. Repair or re-stucco as necessary to provide a weather-resistant enclosure.

Masonry

- i. Masonry bearing walls and veneers will be restored as necessary.
- ii. Refer to Section XI C – Masonry.
- iii. Refer also to Section XI F.2.b for insulation requirements.
- iv. Other existing cladding system types and materials will be repaired and/or restored in-kind with matching or similar materials to provide a durable weather-resistant enclosure.

Trim – Exterior trim and architectural woodwork

- i. Existing wood trim:
 - a. Existing trim to remain must be sound, free of defects and deterioration which compromise its use.
 - b. Repair and restore trim to usable condition. Patch or replace in-kind any deteriorated wood trim components.
- ii. New wood trim will be installed in a workmanlike manner. Reference may be made to AWI standards.
- iii. Other trim materials (PVC, cementitious, etc.) which are suitable may be used as appropriate and will be installed per manufacturer's recommendations.
- iv. Trim which is part of the weather-tight enclosure will be flashed or caulked with joint sealers as necessary to prevent water intrusion.

Paint-

- i. In general, all existing exterior wood surfaces will receive new paint coatings, except as
 - a. Appropriate due to the recent application of paint and/or the sound condition of existing coatings.
- ii. Examine surfaces and apply paint only to sound acceptable materials/surfaces.
 - a. Prepare surfaces properly, removing loose or peeling previous paint.
 - b. Paint prep will be done in accordance with applicable lead safe standards. (See Section XI N.1.b)
- iii. Before painting, assure that any moisture issues which may compromise the life expectancy of the paint system are remedied.
- iv. Exterior paint systems will be compatible and installed in accordance with manufacturer's specifications.

Building Structure -Energy Conservation

All structures shall comply with the energy conservation measures cited in these

- i. requirements. These measures include, but are not necessarily limited to, the following:
- ii. Exterior existing walls are to be provided with insulation and at the recommended resistance factor (R-value) or R- 11, or that which is allowed by the stud cavity space. In addition, an air infiltration vapor barrier, such as Tyvek or approved equal, shall be installed on all exterior walls. If new walls are being framed and insulated, the minimum R factor is R-19 or R-13 plus R-5 foam. The installation of fan-fold foam or foam sheathing may be added to increase household R-ratings.
- iii. When new windows are to be installed, windows must be current Energy Star rated for southern climates. Where historic preservation requirements will restrict the installation of aluminum or vinyl windows, the specifications will be written to come as close as possible to achieving Energy Star requirements.
- iv. All heat ducts and hot water heat distribution piping shall be insulated or otherwise protected from heat loss where such ducts or piping runs are located in unheated spaces. Similarly, distribution piping for general use hot water shall also be protected from heat loss where such piping is located in unheated spaces. All water distribution piping shall be protected from freezing.
- v. Attic access passageways (scuttle holes) shall be no less than 22” by 30” or the size of original construction. If it is impossible to conform to this standard, the largest attic access hole possible will be installed.
- vi. "Building in" energy and environmental efficiency - through better windows, insulation and equipment - reduces operating costs over the life of the building.

Masonry Components

- i. Buildings with masonry bearing walls will be examined for their structural integrity. Existing masonry building components will be examined to assure sound condition and repaired as necessary to provide the load-bearing capacity, resistance to water penetration and aesthetic quality to assure the assemblies will perform for the purpose intended.
 - Masonry will be plumb and structurally sound.
- ii. Repair or replace deteriorated portions or missing units.
 - Brick veneer will be sound or repaired to be sound.
- iii. Masonry mortar joints will be sound, and free of loose or deteriorated mortar, with no voids.
- iv. Pointing of mortar joints will be specified as necessary to assure the continued integrity of the structural assembly and prevent water intrusion.
- v. Historic masonry designated to remain will be restored to sound serviceable condition, and in accordance with Section 106 of National Historic Preservation Act.
- vi. Where masonry is considered historic, repairs will be carried out utilizing the Secretary of the Interior’s “Standards of Rehabilitation” and related NPS Preservation Briefs for “Repointing Mortar Joints on Historic Masonry Buildings.”
- vii. Chimneys: Assure structural integrity, reconstruct and point as necessary.

If used for fuel heating appliances – provide lining as may be required by code

and as prescribed by the heating appliance manufacturer.

Energy Efficiency - In general, most buildings will be rehabbed with a goal of increasing the thermal shell efficiency. All MHC HTF funded projects are subject to the MHC Design Standards. Included in this standard are mandatory requirements to achieve a maximum HERS score of 85. Additionally, water reduction measures are included. In both the design and implementation of the project rehabilitation scope of work, particular emphasis should be made to maximize the effectiveness of the energy efficiency related work scopes.

i. Insulation

- Insulation levels will conform to the 2009 International Energy Efficiency Code.
- Masonry walls will be insulated utilizing current building science detailing to ensure ongoing integrity of masonry systems.

ii. Air sealing – comply with HERS requirements for thermal bypass air sealing, and duct sealing.

- Attention must be paid to the air barrier of each building and should be well thought out, detailed and carefully executed.
- Blower door testing will be performed to verify compliance and successful execution.

iii. Indoor air quality

- In general, all thermal upgrades to a building will take into consideration indoor air quality and moisture control/mitigation and apply the current state of the art building science in this regard. Treatment of existing stone, concrete or masonry basement walls and of existing basement earthen floors or uninsulated basement slabs will be taken into consideration with regard to the need for moisture mitigation.

iv. Ventilation

- Venting of crawl spaces, attics and sloped ceilings will be per code.

- See Section XI E.1.c for roof assembly ventilation.

Windows, Exterior Doors and Basement Entries

- i. Every window, exterior door, basement entry shall be tight fitting within their frames, be rodent- proof, insect-proof and be weatherproof such that water and surface drainage is prevented from entering the dwelling. In addition, the following requirements shall also be met:
- ii. All exterior doors and windows shall be equipped with security locks and deadbolts.

Every window sash shall be fully equipped with glass windowpanes, which are without cracks or holes. Every window sash to be replaced shall use Energy Star rated windows. Stained or leaded glass found to be historically significant might be protected by a fixed low-E glass storm window. Every window sash shall fit tightly within its frame, and be

- iii. secured in a manner consistent with the window design. All window jambs will be sealed. All rope weight openings shall be insulated before installing the new window.
- iv. Storm doors, when installed, shall also be equipped with a self-closing device.
- v. Every exterior door, when closed, shall fit properly within its frame and shall have door hinges and security locks or latches. All exterior doors will be no less than metal clad insulated (foam filled) doors. All jambs and thresholds will be sealed.
- vi. Every exterior door shall be not less than thirty-six inches (3'- 0") in width and not less than six foot-six inches (6'8") in height. Existing door sizes will be grandfathered, but an attempt shall be made to have at least one exterior door that is not less than 36 inches wide and no less than 6'-8" high.

Minimum Standards for Heating and Cooling Systems

- i. All heating and cooling systems (and central air-conditioning systems where they exist) shall be capable of safely and adequately heating (or cooling as applicable) for all living space. A licensed mechanical engineer shall design all new system design. Non-working or improperly functioning central air conditioning systems may be replaced in part or entirely.
- ii. If existing heating systems, including but not limited to, chimneys and flues, cut-off valves and switches, limit controls, heat exchangers, burners, combustion and ventilation air, relief valves, drip legs and air, hot water, or steam delivery components (ducts, piping, etc.) that are not being replaced, shall be inspected by a licensed mechanical engineer to be certified safe and in proper functioning condition at the time of inspection.
- iii. Every heating system burning solid, liquid or gaseous fuels shall be vented in a safe manner to a chimney or flue leading to the exterior of the dwelling. The heating system chimney and/or flue shall be of such design to assure proper draft and shall be adequately supported.
- iv. No heating system source burning solid, liquid or gaseous fuels shall be located in any habitable room or bathroom, including any toilet room.
- v. Every fuel-burning appliance (solid, liquid or gaseous fuels) shall have adequate combustion air and ventilation air. All new furnaces will have sealed combustion with combustion air brought in from the exterior of the house and installed in accordance with manufacturer's guidelines.
- vi. Every heat duct, steam pipe and hot water pipe shall be free of leaks and shall function such that an adequate amount of heat is delivered where intended. All accessible duct joints must be sealed with mastic or any other acceptable product. Newly installed ductwork must also be sealed. All accessible steam piping and hot water piping must be installed with an approved material.

- vii. Every seal between any of the sections of the heating source(s) shall be airtight so that noxious gases and fumes will not escape into the dwelling.
- viii. No space heater shall be of a portable type.
- ix. Minimum requirements for forced air furnaces, when installed, will be no less than a 92% AFUE, or the minimum AFUE, if greater than 92%, to obtain a local utility rebate
- x. (Energy Star rated for northern climates). A digital programmable thermostat must be installed. Condensate lines will drain to a floor drain or have a condensate pump installed and piped to discharge. All furnace ductwork shall be equipped with an air filter clean out location that has a tight-fitting cover installed over it.
- xi. All boilers, when replaced, will have an “A” rating and be no less than 90% AFUE rating. All combustion air will be from the exterior of the house. The addition of zone valves may be useful to reduce energy cost. Heat lines shall be insulated with approved material. Programmable thermostats will be installed.
- xii. A/C units, if added or replaced, shall not be less than 14.5 SEER or the lowest SEER rating that is available at the time of installation but not less than 14.5 SEER. All units shall be installed, when possible, on either the north or east side of the dwelling or in an area that will provide shade for the unit. The correct coil will be installed that is compatible with both the furnace and A/C unit. Homeowners who use window air conditioners will be encouraged to purchase Energy Star rated air conditioners.
- xiii. No window A/C units may be purchased with HTF funds.
- xiv. All wood, pellet, corn, switch grass, hydrogen, or other biomass fuel stoves must be installed to manufacturer’s guidelines. Where such guidelines are not available, the heating unit will be removed. Venting and combustion air must be installed in accordance with manufacturer’s requirements.

- xv. Any development receiving HTF must have central air and heat by the placed in-service date. A certified letter from the development's architect or engineer must verify that the central heat and air system has the capacity to properly accommodate all of the units.

Minimum Standards for Ventilation (Exhaust System)

Sufficient ventilation shall be present to ensure adequate air circulation in the dwelling. Bathrooms, including toilet rooms, shall be provided with an exhaust fan. If it is being installed or replaced, it shall be rated at a minimum of 60 CFM and 4 sones or less. Fans shall have insulated ducting vented to the exterior. A fan needs to be installed, if there is no window or a non-operable window is present. Misaligned flue or ventilation systems on water heaters & HVAC and detection of propane, natural, or methane gas are prohibited.

Minimum Standards for Plumbing Systems

- i. All dwelling plumbing systems shall be capable of safely and adequately providing a water supply and wastewater disposal for all plumbing fixtures. Every dwelling plumbing system shall comply with the following requirements.
- ii. All existing plumbing systems and plumbing system components shall be free of leaks. When repairing or adding to such systems, any type of pipe allowed by the State plumbing code shall be allowed.
- iii. All plumbing system piping shall be of adequate size to deliver water to plumbing fixtures and to convey wastewater from plumbing fixtures (Including proper slope of wastewater piping) as designed by the fixture manufacturer).
- iv. All plumbing fixtures shall be in good condition, free of cracks and defects, and capable of being used for the purpose in which they were intended.
- v. The plumbing system shall be vented in a manner that allows the wastewater system to function at atmospheric pressure and prevents the siphoning of water from fixtures. Venting by mechanical vents is accepted as an alternative to exterior atmospheric venting.

- vi. All fixtures that discharge wastewater shall contain, or be discharged through, a trap that prevents the entry of sewer gas into the dwelling.
- vii. All plumbing system piping and fixtures shall be installed in a manner that prevents the system, or any component of the system, from freezing.
- viii. All plumbing fixtures and water connections shall be installed in such a way as to prevent the backflow of water from the system into the plumbing system's water source.
- ix. Valves shall be installed with the valve in the upright position. When replacing valves, the use of a full port ball valve shall be encouraged.

Elevators are required in developments that provide for senior housing and special needs. Elevators may be installed when appropriate and possible, when such elevator is part of the Project's program goals, or as required by code, as follows:

- Installed per code NFPA 101, Chapter 9.4
- ASME 17.1 Safety Code for Elevators 2013

Existing elevators and lifts may be retained if they are appropriate to the use of the building and in serviceable condition with an expected useful life of 30 years, or covered by the 20-year capital plan and/or subsequent 5-year updates during the 30-year affordability period, and approved by agencies having jurisdiction.

WINDOWS -Windows will be of legal egress size when required by code.

Existing windows to remain

- i. Examine and determine suitability for reuse with a reasonable remaining life after restoration of 30 years without undue future maintenance or covered by the 20-year capital plan and/or subsequent 5-year updates during the 30-year affordability period.
- ii. Will be capable of providing adequate seal against air infiltration, weather elements, and be determined to be appropriately energy efficient in keeping with the overall energy efficiency strategy of the project.
- iii. Install new weather-stripping to provide seal against weather elements and air infiltration.
- iv. Air seal shim spaces and window weight pockets if possible.
- v. Restore and modify as required to provide useful life.
- vi. Will be tested and modified as necessary to operate smoothly and properly per code.
- vii. Hardware will be intact and operational or be replaced with new hardware as required.

New Windows

Where existing windows do not meet the standards for egress, condition and/or energy

- i. efficiency deemed appropriate to the project; they will be replaced by new windows.
- ii. New windows will be code-compliant and conform to International Energy Code requirements.
- iii. Additionally, new window units should be tested assemblies meeting ASTM standards for water penetration and air leakage.
- iv. All windows will be installed per manufacturer's installation guidelines and specifications, and will incorporate appropriate detail, flashings, joint sealers, and air sealing techniques.

Ventilation

- i. Code-compliant indoor air quality will be addressed by the installation of either exhaust only or balanced (heat recovery) ventilation systems as required by ASHRAE 62.2.
- ii. Balanced mechanical ventilation systems are encouraged.
- iii. Ventilation controls will be per applicable codes.

Electrical

- i. Project electrical design should be done by a licensed electrical engineer, or other qualified professional.
- ii. Project electrical must be installed by a licensed electrician.
- iii. Energy efficiency:
- iv. Electrical and lighting systems will be designed and constructed in accordance with the MHC Design Standards and achieve a maximum HERS score of 85.
- v. Design will comply with local and state building code. In general, the electrical system should be new throughout a building:
- vi. Where existing service entrances, disconnects, meters, distribution wiring, panels, and devices are proposed to remain, they will be examined and determined to be in good condition, code-compliant and have a remaining useful life of a minimum of 30 years, or covered by the 20-year capital plan and/or subsequent 5-year updates during the 30-year affordability period. The designer, in concert with the state electrical inspector, will examine the system and equipment. Existing components of the electrical system may be reused as appropriate. Substandard or critical non-code-compliant components must be replaced.

- vii. Utility connections will be installed per the rules and regulations of the electrical utility.
- viii. Electrical service and metering:
 - ix. The service entrance size will be calculated to handle the proposed electrical loads.
 - x. Metering and disconnects will be per code and mounted at approved locations.
 - xi. Elevator wiring will conform to the ANSI 17.1.
 - xii. Electrical distribution system:
 - a. Lighting and receptacle circuits will be designed per code.
 - b. Locations and layout of devices and lighting to be logical and accessibility-compliant where required.
 - c. Provision will be made for the wiring of dedicated equipment circuits and connections for heating, ventilation equipment/exhaust fans, pumps, appliances, etc.
- xiii. Artificial lighting will be provided using IBC 1205.
- xiv. Site lighting with shielded fixtures may be provided to illuminate parking and pedestrian walkways and will conform to local zoning.
- xv. Emergency and exit lighting/illuminated signage will be per the NFPA 101, Life Safety Code and IBC Chapter 10.

Fire detection and alarms

- i. Will be installed as required by code: NFPA 101, Chapters 9.6, 30.3.4 and/or 31.3.4, and comply with NFPA 72, and NFPA 1.

- ii. Smoke detectors will be installed per International Fire Code requirements.
- iii. CO detectors will be installed per International Fire Code.
- iv. Where required, system annunciation will be in accordance with International Fire Code.
 - a. Communication low-voltage wiring provisions for TV, telephone, internet data, security and intercoms should be considered and installed as appropriate to the project's use and livability.
 - b. PV Solar- an optional solar-powered photovoltaic panel system may be installed in accordance with the National Electrical code, s state energy code, and the regulations of the governing utility.

Porches, decks and steps

- i. Existing porches, decks, steps, and railings proposed to remain will be examined and repaired as necessary.
- ii. Repair and reconstruction will be carried out to assure that they will have a continued useful life of 30 years or covered by the 20-year capital plan and/or subsequent five-year updates during the 30-year affordability period.
- iii. Inspect structure for soundness and reconstruct any deteriorated members as required.
- iv. Install new support piers as may be required.
- v. Patch existing decking with matching materials or install new durable decking.

Kitchen cabinetry and counters:

Existing cabinetry and/or countertops- proposed to remain will be in good condition with a remaining useful life of 30 years or covered by the 20-year capital plan and/or subsequent five-year updates during the 30-year affordability period.

New cabinetry:

- i. Will be of good quality, meeting ANSI/KCMA A161.1-2012 “Performance & Construction Standards for Kitchen Cabinetry and Bath Vanities” standards. Other industry standards for cabinetry may be used as guidelines, such as the Kitchen Cabinet Manufacturer’s Association (KCMA) “Severe Use Specification – 2014,” or the AWI’s Woodwork Standards and Cabinet Fabrication Handbook.

New counters will be provided with a cleanable sanitary surface material impervious to

- i. water such as high-pressure laminate (HPL).
- ii. Shop fabricated as one-piece assembly where possible. Seal field joints.
- iii. Installed level and securely fastened to cabinetry.
- iv. Bath cabinetry and counters – vanity lavatory tops, when used, should be one-piece integral bowl with integral backsplash.
- v. Pointing of mortar joints will be specified as necessary to assure the continued integrity of the structural assembly.
- vi. New below-grade structures to conform to Chapter 18 of IBC as appropriate.
- vii. Mechanical rooms - Provide sound concrete floors with raised housekeeping pads for equipment.
- viii. Tenant accessed utility spaces (storage, laundry rooms, etc.) – provide sound concrete floors.
- ix. Moisture mitigation:
 - x. Water and damp proofing – where possible and as may be required by existing conditions of groundwater and storm water intrusion into subsurface portions of buildings, provide waterproofing or damp proofing as appropriate.

- xi. Provide vapor barriers covered with a wear layer of pea stone over earthen basement or crawl space floors to remain.

Ventilation of basements and crawl spaces per IBC, Chapter 1203.

LEAD-BASED PAINT REQUIREMENT

Standards require housing to meet applicable provisions of 24 CFR PARTS 35

Hazardous Materials: Asbestos, Lead-based paint and Other Contaminants

Asbestos, lead paint, and other hazards, when identified, shall be addressed in conformance with applicable local, state, and federal laws. Rehabilitated properties shall be cleaned to pass a lead dust clearance test to the levels prescribed by HUD regulations.

Properties to be assisted with HTF must complete a Phase II (rehabilitated properties) hazardous material inspection survey completed by a licensed environmental engineer and MDEQ certified inspector. The hazardous material survey shall define the presence of, or lack thereof, any environmental hazards such as asbestos, lead paint and mold or other contaminant on the site. Any property to be rehabilitated shall meet the lead-based paint requirements at 24 CFR Part 35. The hazardous material inspections shall be included in the capital needs assessment and all rehabilitation plans shall include MDEQ approved abatement of all hazardous materials. A number of regulations apply when lead painted surfaces are disturbed in residential properties, primarily requiring the appropriate training of workers and the use of safe work practices.

Federal and state regulations related to lead-based paint apply to target housing, which is defined as any housing constructed prior to 1978, except housing for the elderly or persons with disabilities (unless a child of less than six years of age resides or is expected to reside in such housing for the elderly or persons with disabilities) or any zero-bedroom dwelling. Rehabilitation of target housing must be completed in a manner which ensures the health and safety of workers and residents, especially children. A number of regulations apply when lead painted surfaces are disturbed in residential properties, primarily requiring the appropriate training of workers and the use of safe work practices.

Lead –Containing Components–Deteriorated lead-based paint on walls, trim, doors, and cabinets must be stabilized using lead-safe work practices. The following regulations must be adhered to during all rehabilitation of target housing:

Federal Regulations

HUD Lead Safe Housing Rule (Title 24, Part 35) requires various levels of evaluation and treatment of lead paint hazards when federal money is used for rehabilitation of target housing.

More information is available at: http://portal.hud.gov/hudportal/HUD?src=/program_offices/healthy_homes/e_enforcement/lshr

EPA Renovation Repair and Painting Rule (40 CFR Part 745) – Requires contractors conducting renovation, repair or maintenance that disturbs paint in target housing or child-occupied facilities to be licensed by EPA and use lead- safe work practices to complete the work. Developers must ensure contractors are properly trained and licensed. More information is available at: <http://www2.epa.gov/lead>

HUD/EPA Disclosure Regulations (Title 24, Part 35, Subpart A) – Requires owners

Of target housing to disclose all lead paint records and related information to potential buyers and/or tenants. More information is available at: http://portal.hud.gov/hudportal/documents/huddoc?id=DOC_12347.pdf

OSHA Lead in Construction Rule (29 CFR Part 1926.62) - Proscribes personal protection measures to be taken when workers are exposed to any lead during construction projects. More information is available at:

https://www.osha.gov/pls/oshaweb/owadisp.show_document?p_table=STAND_ARDS&p_id=10641

Asbestos

Project will be assessed for the existence of asbestos-containing building materials by qualified professionals:

- National Emission Standards for Hazardous Air Pollutants (NESHAP) apply.

- Removal of asbestos must be carried out per federal EPA and state regulations and rules.

ACCESSIBILITY

HTF housing must meet the accessibility requirements in 24 CFR part 8, which implements section 504 of the Rehabilitation Act of 1973 (29 U.S.C. 794), and Titles II and III of the Americans with Disabilities Act (42 U.S.C. 12131-12189) implemented at 28 CFR parts 35 and 36, as applicable. “Covered multifamily dwellings,” as defined at 24 CFR 100.201, must also meet the design and construction requirements at 24 CFR 100.205, which implements the Fair Housing Act (42 U.S.C. 3601-3619).

MHC requires that all housing rehabilitated with HTF funds must meet all applicable federal, state, and local regulations regarding accessibility for persons with disabilities. The applicability of these rules is complex and therefore, it is recommended that developers seeking HTF funds consult with a qualified design professional.

Site and Neighborhood Standards for Fair Housing

Site and neighborhood standards do not apply to rehabilitation projects under HTF. However, if project-based vouchers are used in an HTF rehabilitation unit, the site and neighborhood standards for project-based vouchers will apply. In addition, the requirements of [24 CFR Part 8](#) (which implements section 504 of the Rehabilitation Act of 1973) applies to the HTF, and specifically address the site selection with respect to accessibility for persons with disabilities.

The site development must be designed to:

Meet ADA and HUD standards for all applicable handicapped accessibility requirements.

Provide paved accessible paths to all primary entries of all ground floor units and all common and public facilities per ADA and the Fair Housing Act. **(See Section 9 of the QAP 201720172017)**

An overview of these requirements is provided below:

General Requirements

- i. Projects must meet applicable federal, state, and local regulations and rules.
- ii. Projects must provide not less than 5 percent of the total units as accessible Type A units, with at least one of the units providing a roll-in shower.
- iii. Projects must comply with the Americans with Disabilities Act (ADA), Title II (for public entities) and Title III (for places of public accommodations) implemented at 24 CFR parts 35 and 36, and 2010 ADA Standard for Accessible Design and attendant Design Guide, as applicable.
- iv. Projects, if applicable, must comply with the Fair Housing Act, which states in part that covered multifamily dwellings as defined by HUD's implementing regulations at 24 CFR 100.201 must meet the design requirements at 24 CFR 100.205.
- v. Projects must comply with ANSI A117.1 as adopted by the State of Mississippi building codes.
- vi. Projects must comply with other standards as may apply or be required by funding sources
- vii. (i.e. USDA Rural Development, Uniform Federal Accessibility Standards, etc.).
- viii. Projects, if applicable, must comply with Section 504 of the Rehabilitation Act of 1973 implemented at 24 CFR Part 8.
- ix. For "substantial" rehabilitation (projects with 15 or more total units and the cost of rehabilitation is 75 percent or more of the replacement cost):
- x. At least 5 percent of the units (1 minimum) must be made fully accessible for persons with mobility impairments as described by ANSI A117.1 Type A requirements.

In addition, at least 2 percent of the units (one additional unit minimum) must be made accessible for persons with sensory impairments.

- i. Common spaces must be made accessible to the greatest extent feasible.
- ii. For projects with “less-than-substantial” rehabilitation (anything less than “substantial”), the project must be made accessible to the greatest extent feasible until 5 percent of the units are physically accessible and common spaces should be made accessible as much as possible.

DISASTER MITIGATION

Where relevant, the standards must require the housing to be improved to mitigate the potential impact of potential disasters (e.g., earthquakes, hurricanes, floods, and wildfires) in accordance with state or local codes, ordinances, and requirements, or such other requirements that HUD may establish.

To the extent applicable/relevant, the housing must be improved to mitigate the potential impact of potential disasters (e.g. earthquakes, floods, wildfires) in accordance with state or local codes, ordinances and requirements or such other requirements that HUD may establish.

i. Specifically, regarding flood hazards:

- a. Projects must meet FEMA federal regulation, and HUD’s floodplain management requirements at 24 CFR 55, including the 8-Step Floodplain Management Process (when applicable) at 24 CFR 55.20.
- b. Projects must meet fluvial erosion prevention requirements per local municipality regulations.

ii. Specifically, regarding earthquakes:

- a. Projects located in earthquake prone regions must be assessed by a registered structural engineer for compliance with Section 707 of the 2012 International Existing Building Code.
 - b. Projects located in earthquake-prone regions must further complete soils testing and grading of the soils by a registered soil engineer in accordance with the 2012 International Building Code Requirements. Such soils classifications will be used to determine if voluntary improvements of the seismic force-resisting system (Section 707.6 2012 IEBC) will be voluntary or compulsory.
- iii. Specifically, regarding wildfires:**
- a. Projects located in wildfire-prone areas or which are located next to large expanses of forest, brush, open fields, or within predominantly natural landscapes will make efforts to reduce exposure to wildfires.
 - b. Projects located in wildfire-prone areas will utilize best practices to protect the project including readily available information provided through the U.S. Forest Service and NFPA Firewise Community Program. Such efforts toward preparation will include basics of defensible space and sound landscaping techniques.

STATE AND LOCAL CODES, ORDINANCES, AND ZONING REQUIREMENTS

All housing projects must meet all applicable State and local codes, ordinances, and zoning requirements that apply during rehabilitation and upon project completion.

HTF- assisted rehabilitated projects must meet State or local residential and building codes, as applicable or, in the absence of a State or local building code, the 2012, 2015 International Residential Code or 2012, 2015 International Building Code (as applicable to the type of housing) of the International Code Council. The State of Mississippi has adopted as a minimum edition of the International Building Code and any additional codes as adopted by the Mississippi Building Code Council. Jurisdictions currently adopted either the 2012 or the 2015 International Building Code and other codes as required by the Mississippi Building Code Council. The Council requires along with the Building Code the 2012, 2015 IRC, IFC, IFGC, IMC and the IPC. State Adoption Codes but not limited to:

- 2015 International Building Code
- 2015 International Existing Building Code
- 2012 International Fire Code
- 2015 International Fuel Gas Code
- 2012 International Mechanical Code
- 2015 International Plumbing Code
- 2015 International Residential Code

Additionally, the following apply:

- 2010 ADA Standards for Accessible Design
- Fair Housing Act
- Section 504 of the Rehabilitation Act of 1973

Building Occupancy & Construction Type

- Fire resistance rating separation requirements per code.
- Must comply with **IBC chapters 4, 5, and 6.**

Historic Buildings

- i. Must comply with Mississippi existing building code.
- ii. **Must comply with IBC, chapter 3409.**
- iii. Historic buildings must be rehabilitated in a manner consistent with the requirements of Section 106 of the National Historic Preservation Act and the Secretary of Interior's Standards for Rehabilitation and Guidelines for Rehabilitation of Historic Buildings.

Developers are responsible for meeting all accessibility requirements for their project:

- i. All MHC HTF assisted projects must demonstrate compliance with all applicable federal, state and local codes, standards, and ordinances through an MHC-approved set of permit documents (plans and specifications) prepared by an architect, stamped and signed by the design professional, and approved by the appropriate building officials.
- ii. A code review analysis will be provided by the project's design professionals itemizing the applicable codes for each area of discipline.
- iii. All code, and legal requirements must be complete that are required for building permits or in the case where building permits are not required the architect must additionally certify the design meets all applicable building codes.

Energy Standards

All HTF assisted projects must meet the Energy Standards listed in the 2012 International Energy Conservation Code for Residential Buildings. The 2012 International Building Code conservation energy reduction requirement ensures housing will be "Green" sustainable. New buildings shall be designed to utilize passive cooling, heating and natural light harvesting. Existing buildings attempt to reduce energy consumption but shall not add any additional total building energy consumption when complete. (Note: This requirement exceeds section 109 of the Cranston-Gonzalez National Affordable Housing Act (42 U.S.C. 12709.)

All rehabilitated residential building HTF –Assisted Development Units are required to adhere to the following:

- i. Use of all Energy Star rated appliances.
- ii. Use of low or zero V.O.C. (Volatile Organic Compounds) interior paints.
- iii. Use of Formaldehyde-free insulation
- iv. Use of at least of one (1) high efficiency toilet or dual flush per unit.
- v. Use of double glazed, insulated energy efficient windows, with Low-E glazing and a minimum: U factor of .55, Heat Gain Coefficient of .29 and Visibility Transfer of .52
- vi. Use of alternate, high-efficient H.V.A.C. sources and delivery systems (14 SEER).
- vii. Use of water efficient landscape plants
- viii. Use of efficient, compact site design (when local codes allow).
- ix. Use of Gutters and downspouts at eaves less than 12” on 1 story and less than 24” on 2nd level downspouts to underground drain system or concrete splash blocks or hard surface required.
- x. Use of PEX plumbing systems for domestic water.
- xi. Use of Daylighting. Daylighting includes strategies for increasing the percentage of illumination provided building orientation and room layout.

UNIFORM PHYSICAL CONDITION STANDARDS (UPCS)

MHC's HTF Standards are designed to exceed the Uniform Physical Condition Standards (UPCS) and ensure that upon completion, HTF-assisted project and units will be decent, safe, sanitary, and in good repair as described in 24 CFR 5.703. ***These standards will address the following inspectable items: Site, Building Exterior, Building Systems, Dwelling Units, Common areas, Health and Safety Concerns and Compliance with State and local codes.***

See Attachment-Appendix A attached hereto for a list of Inspectable Items and Observable Deficiencies, including descriptions of the type and degree of deficiency for each item that any HTF-assisted project must address, at a minimum.

Highlighted items noted in orange or life-threatening and must be addressed immediately, if the housing is occupied.

HTF-REHABILITATION STANDARDS

Inspectable-Site - Defined as the area surrounding the buildings of a property: Fencing and gates, retaining walls, grounds, mailboxes, project signs, parking lots, driveways, play areas and equipment, refuse disposal, storm drainage and walkways and steps are required to be free of health and safety hazards and be in good repair.

The site will not be subject to material adverse conditions, such as abandoned vehicles, dangerous walks or steps, poor drainage, septic tank backups, sewer hazards, excess accumulations of trash, vermin or rodent infestation or fire hazards.

(See Appendix A- UPCS for Multifamily Housing Rehabilitation Requirements for Site)

General: Assure that the site is safe, clean and usable and designed with details, assemblies and materials to provide ongoing durability without undue future maintenance.

- i. Site design and engineering will be conducted by a licensed professional civil engineer or other qualified professional.

- ii. Design and systems will conform to all applicable codes, rules and regulations:
- iii. State, Local and Municipal zoning.
- iv. Local fire Code 2012 International Fire Code.
- v. Utility connections, yard lines and laterals in accordance with state utility ordinances. Underground or overhead utilities – as regulated by code and utility rules.
- vi. **Fencing and Gates**-Missing exterior fence, security fence missing or damaged to the point it does not function as it should ; Any holes in fence or gate is larger than 6 inches by 6 inches must be addressed due to threaten safety or security.
- vii. **Vehicular access to public way** – Site design will conform to local zoning and regulations, as well as be sensible in its layout to maximize vehicular and pedestrian safety.
- viii. **Grounds**-Erosion/Rutting Areas- must be addressed where runoff has extensively displaced soils which has caused visible damage or potential failure to adjoin structures or threatens the safety of pedestrians or makes the grounds unusable
- ix. **Landscaping** – Required at all properties maximizing existing natural features or otherwise enhancing open spaces. Address vegetation which has visibly damaged a component, area or system of the property.
- x. **Storm water** shall be diverted off of paved surfaces and into a site drainage detention or retention areas and drainage system or away from buildings.
- xi. **Drainage** – assure that the grading surrounding the building will slope away from the building and drain properly, without ponding or erosion.

- xii. **Mailboxes** - Provision will be made for USPS-approved cluster mailbox units if required by the USPS. Each site and dwelling unit shall have access to a mailbox installed per US Postal Service regulations at a building entrance or at the unit. Match lighting intensity and quality to the use for which it is intended.
- xiii. **Solid waste collection & storage** – if necessary, provision will be made for the outdoor storage and collection of solid waste and recycling materials in receptacles (dumpsters, wheeled trash cans, totes). Enclosures may be provided and should be accessible as required by code. Garbage collection areas must be screened.
- xiv. **Parking** will be adequate for project type, meet local codes and be designed to drain well, with a durable appropriate surface material. Handicapped parking will be provided as required. All multifamily developments must have a minimum of two (2) parking spaces per unit or 1.5 spaces per unit for elderly properties. MHC will allow a waiver of these parking requirements subject to the local jurisdiction’s parking requirements and/or evidence of actual parking need. All existing parking and driveways shall be restored to a good condition: The parking area shall be one of the following Materials: Crushed #57 limestone gravel, 4” thick, and compacted; hot mix asphaltic concrete pavement or 4-inch reinforced concrete.
- xv. **Pedestrian Access and Hardscape** -In general, paved walkways within the site will be designed to provide sensible pedestrian access from the public way into the site, from parking areas, and provide access to buildings. All walkways should generally conform to applicable codes for width and slopes and fall protection. Existing walkways shall be in a good condition and free of cracks and joints with elevation changes greater than allowed by accessibility requirements. Defective conditions, such as excessive deterioration, shall be corrected by replacing the defective area.
 - a. Designed to minimize conflicts between vehicles and pedestrians. Bicycle and pedestrian paths will be separate from vehicular traffic. Open spaces are linked so that they form an uninterrupted network of vehicle-free areas. Traffic calming strategies are required to slow down cars within the development.

- xvi. **Site Amenities** may be provided which enhance the livability of the project including playground areas, seating, benches, patio areas, picnic tables, bike racks, grills and fencing, etc.
- xvii. Site lighting with shielded fixtures may be provided to illuminate parking and pedestrian walkways and will conform to local zoning.
- xviii. Energy efficient lighting will be employed with emphasis on LED fixtures.
- xix. Exterior lighting shall meet all minimum requirements for safe visibility per the activity area; i.e., parking walks, porches, entrances.
- xx. Position exterior fixtures to avoid lighting, which shines directly into dwelling units or is overly intense and bright. Consider light fixtures, which minimize overall light "pollution."
- xxi. All paving at trash dumpsters where heavy trucks will pick up trash shall be designed as heavy load paving. All new paving shall be on approved compacted structural fill per the recommendation of a licensed soils engineer.
- xxii. **Project Sign-** Entry signage and building numbers shall be light for nighttime visibility.
- xxiii. **Stairs-** will be safe and sound, constructed of durable materials, with proper rise and run, and with code-approved railings as required. Accessible routes into buildings will be provided as required by code. Where ramps are provided, they shall be constructed in compliance with ADA. Where handrails and guardrails are required or included in the scope of work, they shall meet and shall be constructed in compliance with ADA.
 - Identify all common area facilities on an accessible path (show walkways slope and landing dimensions at ramps, accessible parking spaces, van stall location, and trash enclosures).
 - All private and public open spaces shall be large enough so that they can actually be used as intended. Examples of non-compliant spaces include but are not limited to, narrow balconies, decks and porches that cannot accommodate furniture and common circulation.

- All parking required by zoning codes and MHC parking requirements for housing will be enforced. Where garages or carports required or included, locate them on the side or rear of units. Fronts and street elevations shall have covered entries and porches.

Inspectable Item-Building Exterior

Housing assisted with the HTF must be structurally sound, secure, habitable, and in good repair. Fair housing issues, doors, fire escapes, foundations, lighting, roofs, walls, and windows, where applicable will be free of health and safety hazards, operable and in good repair.

(See Appendix A- UPCS for Multifamily Housing Rehabilitation Requirements for Building Exterior)

- i. Building access – in general the access to a building will be safe, logical, readily identifiable, sheltered from the weather, and meeting the exit requirements to a public way. Pathways of circulation within a building will also be safe and logical.
- ii. Means of egress components must be in conformance **with Chapter 10 of the IBC**, including complete layout of the exits, corridor and stair dimensional requirements and arrangement, doors sizes and swings, door hardware, panic exit devices, door self-closers, interior finishes, walking surfaces, fire separations, stair enclosures, guards and railings, ramps, occupant load calculations, illumination and signage.
- iii. Design and rehabilitation of the property must be in conformance with MHC Design Standards and **ADA Requirements**.
- iv. Building exteriors will be improved to increase curb appeal and provide greater longevity/durability to the existing building.
- v. Existing outbuildings and utility structures which are being retained will be in sound and serviceable condition, and not create health, safety or undue maintenance issues for the project.
- vi. Building **foundations**, framing, structure, floor and roof decks shall be stable, meet code requirements for vertical and lateral loading and materially in good condition. All cracking or settling of concrete foundations and masonry must be repaired. All crawlspaces must be investigated and assessed for the presence of mold, plumbing leaks, and deteriorating structures. All crawl spaces must

meet minimum energy and fire code requirements. The underside of all conventional foundation floor decks shall be insulated and sealed from the crawl space with an impermeable vapor barrier.

- vii. Site lighting with shielded fixtures may be provided to illuminate parking and pedestrian walkways and will conform to local zoning.
- viii. Energy efficient lighting will be employed with emphasis on LED fixtures.
- ix. Exterior lighting shall meet all minimum requirements for safe visibility per the activity area, i.e., parking walks, porches, entrances.
- x. Position exterior fixtures to avoid lighting, which shines directly into dwelling units or is overly intense and bright.
- xi. Consider light fixtures, which minimize overall light "pollution."

Walls

- i. Where existing finishes are proposed to remain, they will be determined to meet the standard of being sound, durable, lead-safe, and have a remaining useful life of no less than 30 years, or covered by the 20- year capital plan and/or subsequent five year updates during the 30-year affordability period.
- ii. Where existing finishes are proposed to remain as part of a fire-rated assembly, the **state DPS** will assist in making a determination as to the suitability. Refer to codes as they pertain to archaic materials, and relevant NPS Preservation Briefs.

Exits

Every exit from every dwelling shall comply with the following requirements:

- i. Every habitable room shall have two (2) independent and unobstructed means of egress.

- ii. This is normally achieved through an entrance door and an egress window. All above grade egress windows from habitable rooms shall have a net clear opening of 5.7 square feet. The minimum net clear opening width dimension shall not be less than twenty inches (20") wide, and the minimum net clear opening height dimension shall not be less than twenty-four inches (24") wide.
- iii. *Note that the combination of minimum window width and minimum window height opening size does not meet the 5.7 square feet requirements. Therefore, the window size will need to be greater than the minimum opening sizes in either width or height.
- iv. Where windows are provided as a means of escape or rescue, they shall have a finished sill height of not more than forty-eight inches (48") above the floor in basements. Egress windows with a finished sill height of more than forty-eight inches (48") shall have a permanently installed step platform that is in compliance with stair construction standards.
- v. All at-grade egress windows from habitable rooms may be reduced in size to 5.0 square feet of operable window area, but the area must meet the minimum width and height requirements of all egress windows.
- vi. When windows are being replaced within existing openings, the existing window size shall be determined to be of sufficient size even if current window sizes do not meet current egress standards. However, if the specification writer determines that changing the window size is beneficial; such egress window size modification will be allowed but not required. If new construction windows are being installed, these windows must meet all egress window requirements (for example, if adding on to existing building in a rehabilitation or adaptive reuse).
- vii. Blocked or unusable emergency or **fire exits**, visibly missing components of fire escapes, security bars preventing exit through windows are prohibited and will be address/corrected.

Railings

- i. Will be sound and adequately fastened to meet code requirements for structural loading. Repair or replace in-kind as appropriate.

- ii. Will meet code requirements for height of protective guards, or have supplemental guards installed.
- iii. Steps will be safe and sound and meet applicable codes, with railings as necessary.
- iv. All porch elements will be able to withstand the weather elements to prevent premature deterioration.
- v. Roof replacement shall be installed in accordance with the manufacturer's requirements.

Ventilation

Roof assemblies will be properly ventilated in accordance with applicable code requirements, and appropriate building science detailing.

Doors

Every exterior door, when closed, shall fit properly within its frame and shall have door hinges and security locks or latches. All exterior doors will be no less than metal clad insulated (foam filled) doors. All jambs and thresholds will be sealed.

Every exterior door shall be not less than two foot-four inches (3'- 0") in width and not less than six foot-six inches (6'8") in height. Existing door sizes will be grandfathered, but an attempt shall be made to have at least one exterior door that is not less than 36 inches wide and no less than 6'-8" high.

- i. Doors to meet code requirements **IBC Chapter 10**.
- ii. Meet egress requirements for dimensions, swing and clearances, and be accessibility- compliant as required.
- iii. Be sound and secure.
- iv. New doors will be installed per manufacturer's recommendations and standard trade practice standards.

- v. Flash properly and have shim spaces insulated.
- vi. Existing doors to remain should be examined and determined to be suitable for reuse
- vii. with a remaining life after restoration of 30 years or covered by the 20-year capital plan and/or subsequent five-year updates during the 30-year affordability period.
- viii. Restore as required to provide useful life.
- ix. Will be tested and modified as necessary to operate properly.
- x. Install new weather-stripping and sweeps to provide seal against weather elements and air infiltration.

Historic doors designated to remain will be restored to sound serviceable condition, and in accordance with the Secretary of the Interior's "Standards for Rehabilitation" project requirements.

Apartment doors

- Apartment unit entry doors will be fire-rated as required by code.
- Other doors – Access doors will meet code requirements for fire rating. Door hardware will operate properly, be secure and must meet accessibility standards and **NFPA 101, IBC Chapter 10**.

Windows

Every window, exterior door, basement entry shall be tight fitting within their frames, be rodent- proof, insect-proof and be weatherproof such that water and surface drainage is prevented from entering the dwelling. In addition, the following requirements shall also be met:

All exterior doors and windows shall be equipped with security locks and deadbolts.

Every window sash shall be fully equipped with glass windowpanes, which are without cracks or holes. Every window sash to be replaced shall use Energy Star rated windows. Stained or leaded glass found to be historically significant might be protected by a fixed low-E glass storm window. Every window sash shall fit tightly within its frame and be secured in a manner consistent with the window design. All window jambs will be sealed. All rope weight openings shall be insulated before installing the new window.

Storm doors, when installed, shall also be equipped with a self-closing device.

Every exterior door, when closed, shall fit properly within its frame and shall have door hinges and security locks or latches. All exterior doors will be no less than metal clad insulated (foam filled) doors. All jambs and thresholds will be sealed.

Every exterior door shall be not less than two foot-four inches (3'- 0") in width and not less than six foot-six inches (6'8") in height. Existing door sizes will be grandfathered, but an attempt shall be made to have at least one exterior door that is not less than 36 inches wide and no less than 6'-8" high.

INSPECTABLE ITEM-BUILDING SYSTEMS

All HTF-assisted building's domestic water, electrical system, elevators, emergency power, fire protection, HVAC, exhaust system, and sanitary system will be free of health and safety hazards, functionally adequate, operable, and in good repair.

(See Appendix A- UPCS for Multifamily Housing Rehabilitation Requirements for Building Systems)

Design and systems will conform to all applicable codes, rules and regulations:

- State, Local and Municipal zoning.
- Local fire Code 2012 International Fire Code.

HVAC-Heating, ventilating, and air conditioning systems must be replaced, if they do not meet requirements of applicable building codes or have sufficient life commensurate with the HTF affordability period. The duct system must also be replaced as required to meet applicable codes.

Electrical System

- i. The existing **electrical service power** and data systems shall be upgraded to meet all applicable codes.
- ii. Project electrical design should be done by a licensed electrical engineer, or other qualified professional.
- iii. Project electrical must be installed by a licensed electrician.
- iv. Design will comply with local and state building code. In general, the electrical system should be new throughout a building:
 - Where existing service entrances, disconnects, meters, distribution wiring, panels, and devices are proposed to remain, they will be examined and determined to be in good condition and code-compliant
 - The designer, in concert with the state electrical inspector, will examine the system and equipment. Existing components of the electrical system may be reused as appropriate. Substandard or critical non-code-compliant components must be replaced.
 - Utility connections will be installed per the rules and regulations of the electrical utility.
- v. Electrical service and metering:
 - The service entrance size will be calculated to handle the proposed electrical loads.
 - Metering and disconnects will be per code and mounted at approved locations.

Fire protection

- i. In general, all buildings assisted with HTF funds will have automatic fire suppression as required by applicable codes with approved sprinkler systems installed as required by NFPA 13 or 13R.
 - Automatic fire suppression systems will be designed by an engineer licensed in the State of Mississippi and installed by an approved licensed contractor.
 - Provide fire pumps, standpipes, and fire department connection as required per NFPA 13, 14 & 25.
- ii. Where possible, piping for the sprinkler system will be concealed.

Fire detection and alarms:

- i. Will be installed as required by code: **NFPA 101, Chapters 9.6, 30.3.4 and/or 31.3.4, and comply with NFPA 72, and NFPA 1.**
- ii. Smoke detectors will be installed per International Fire Code requirements.
- iii. CO detectors will be installed per International Fire Code.
- iv. Where required, system annunciation will be in accordance with International Fire Code.

Blocked or unusable emergency or **fire exits**, visibly missing components of fire escapes, security bars preventing exit through windows are prohibited and will be address/corrected

Domestic Hot Water

Install pipe insulation per code.

Elevators are required in developments that provide for senior housing and special needs. Elevators may be installed when appropriate and possible, when such elevator is part of the

Project's program goals, or as required by code, as follows:

- Installed per code NFPA 101, Chapter 9.4
- ASME 17.1 Safety Code for Elevators 2013
- Existing elevators and lifts may be retained if they are appropriate to the use of the building and in serviceable condition with an expected useful life of 30 years, or covered by the 20-year capital plan and/or subsequent 5-year updates during the 30-year affordability period, and approved by agencies having jurisdiction.

INSPECTABLE-DWELLING UNITS

Each HTF-Assisted units within a building will be structurally sound, habitable, and in good repair. Bathroom, ceiling, doors, electrical systems, floors, hot water heater, HVAC, kitchen, laundry area, lighting, outlets/switches, patio/porch/balcony, smoke detectors, stairs, walls, and windows must be free of health and safety hazards, functionally adequate, operable, and in good repair. The dwelling is required to have hot and cold running water, including an adequate source of potable water. In addition, the dwelling must include at least one battery-operated or hard-wired smoke detector, in proper working condition, on each level of the unit. Sanitary facilities include in the dwelling must be in proper operating condition, usable in privacy, and adequate for personal hygiene and the disposal of human waste.

(See Appendix A- UPCS for Multifamily Housing Rehabilitation Requirements for Units)

Apartment Layout:

- i. Room sizes –minimum in accordance with **IBC 1208 and/or local codes.**

- ii. Interior environment must comply with **Chapter 12 of the IBC**.
- iii. Kitchens – in general, for apartment buildings – each unit will have a functional and code-compliant kitchen.
- iv. SROs and other special housing types may be an exception.
- v. Baths – in general, for apartment buildings – each unit will have a functional and code-compliant bath in accordance with **IBC 1210**

Lighting

- i. Every habitable room and every bathroom (including toilet room), laundry room, furnace or utility room, and hallway shall have at least one (1) ceiling or wall-type electric light fixture, controlled by a remote wall switch. Habitable rooms (except kitchens or kitchenettes) may have a wall-type electrical outlet controlled by a remote wall switch in lieu of a ceiling or wall-type light fixture. Energy efficient fixtures that meet energy star ratings and LED's and compact florescent bulb equivalent or better shall be installed in all new fixture installations.
- ii. All stairwells shall have at least one light fixture controlled by a remote wall switch at the top and bottom of the stairs.
- iii. All pendant type lighting fixtures that are supported only by the electrical supply wire shall be removed or replaced. If replaced, replace with Energy Star rated fixtures.
- iv. Recommend lighting be provided from a variety of sources. Access to natural light in all bedrooms and the living room is essential and cross ventilation throughout the unit is encouraged.
- v. Consider layouts that allow natural light to the kitchen and allow the natural ventilation and lighting of bathrooms.

Bathroom

- i. Every dwelling shall contain a room, which is equipped with a flush toilet and a lavatory. The flush water closet shall be connected to the cold potable water supply, under pressure, and to the sanitary sewer system. The lavatory shall be connected to both a hot and cold potable water supply, under pressure, and connected to the sanitary sewer System. When replacing such components, water supply shut-off valves shall be installed.
- ii. Every dwelling shall contain a bathtub and/or shower. The bathtub and/or shower unit(s) needs to be located in the same room as the flush water closet and lavatory. The bathtub and/or shower unit may be located in a separate room. The unit shall be connected to both hot and cold potable water supply lines, under pressure, and shall be connected to the sanitary sewer system. Where feasible, shut off valves shall be installed on the water supply lines. All faucets, when replaced, shall be water balancing scald guard type faucets.
- iii. Secondary baths must have at least one door that is 2'8". This allows for wheelchair access (Fair Housing Standard). **(Addendum B Minimum Quality Standards QAP)**
- iv. Every toilet room and/or every bathroom (the room or rooms containing the bathtub and/or shower unit) shall be contained in a room or rooms that afford privacy to a person within said room or rooms. Every toilet room and/or bathroom shall have doors equipped with a privacy lock or latch in good working order.
- v. Toilet accessories – each bath will have appropriate accessories such as towel bars, robe hooks, bath tissue holders, etc., installed and securely fastened in place. Accessories will be located per accessibility requirements where necessary. Medicine cabinets and mirrors – install in each unit bath as appropriate.
- vi. **Electric Outlets/Switches**
- vii. Missing electrical outlets and switches, broken cover plates for electrical outlets or switches, circuit breakers on electrical panels or boxes, covers for electrical panels or boxes, water leaks on or near electrical equipment are prohibited and will be addressed/corrected.

- viii. Every dwelling unit, at a minimum, shall have a 100-ampere breaker controlled electrical panel. All electrical work shall be in compliance with adopted State electrical code requirements. The panel, service mast, etc. shall also be installed to local utility company requirements.
- ix. Every habitable room within the dwelling shall contain at least two (2) separate duplex, wall-type electrical outlets. Placement of such outlets shall be on separate walls. All newly installed receptacles shall be grounded duplex receptacles or GFCI protected.
- x. All electrical outlets used in bathrooms and toilet rooms, all outlets within six foot (6'-0") of a water source (excluding designated simplex equipment circuits for clothes washing machines and sump pumps), outlets located on open porches or breezeways, exterior outlets, outlets located in garages and in non-habitable basements, except those electrical outlets that are dedicated appliance outlets. All kitchen receptacles serving the countertop area shall be ground fault circuit interrupter (GFCI) protected. A receptacle cover shall cover receptacles that when a cord is plugged in, the GFCI outlet will stay covered and protected.
- xi. All accessible knob and tube, unsafe, and/or illegal wiring shall be removed and replaced with type NM cable (Romex) or as required by code.
- xii. All broken, damaged or nonfunctioning switches or outlets shall be replaced. All fixtures and wiring shall be adequately installed to ensure safety from fire so far as visible components are observed.
- xiii. All missing or broken switch and outlet covers (including junction boxes) shall be replaced. Each receptacle or switch located on an exterior wall shall have a foam seal placed under the cover.

Bedrooms

Bedrooms size should be a minimum of 100sq. ft. plus the required closet space. Ensure that bedrooms and living areas are adequately sized. No bedroom shall have a smaller minimum dimension than ten feet.

Kitchen

Every dwelling shall have a kitchen room or kitchenette equipped with the following:

- i. Kitchen Sink- The dwelling shall have a kitchen sink connected to both hot and cold potable water supply lines under pressure and to the sanitary sewer waste line. When replacing such components, water supply shut off valves shall be installed.
- ii. Oven and Stove or Range- The dwelling shall contain an oven and a stove or range connected to the source of fuel or power, in good working order and capable of supplying the service for which it is intended.
- iii. Refrigerator-The dwelling shall contain a refrigerator connected to the power supply, in good working order and capable of supplying the service for which it is intended.
- iv. Counter Space Area-Every kitchen or kitchenette shall have an adequate storage area. Every kitchen or kitchenette shall have adequate counter space.
- v. Kitchen cabinets and appliance space required at 16 lineal feet for 2- & 3-bedroom units with the addition of a pantry for larger units. Utilize 16" clear counter space on one side of each appliance and fixture and a minimum of 9" on the opposite side of a range.

Hot Water Supply

- i. Every dwelling shall have supplied water-heating equipment (water heater and hot water supply lines) that is free of leaks, connected to the source of fuel or power, and is capable of heating water to be drawn for general usage.
- ii. No atmospheric water heaters shall be allowed in a confined space. No water heaters shall be allowed in the toilet rooms, bathrooms, bedrooms, or sleeping rooms. No gas water heaters shall be allowed in a clothes closet.

- iii. All gas water heaters shall be vented in a safe manner to a flue leading to the exterior of the dwelling. These heaters are to be installed according to manufacturer's specifications.
- iv. All water heaters shall be equipped with a pressure/temperature relief valve possessing a full-sized (non-reduced) approved discharge pipe to within six (6) inches of the floor. The discharge pipe shall not be threaded at the discharge end.
- v. All water heaters must be installed to manufacturer's installation specifications.
- vi. Replacement water heaters shall meet Energy Star requirements at the time of installation.
- vii. Where feasible, tankless water heaters may be installed in accordance with manufacturer's guidelines and sized to provide adequate hot water supply to all fixtures. Gas supply lines and/or electrical capacity must be evaluated before installing tankless water heaters. Before installing, careful consideration should be made regarding supply and water temperature.

Interior Walls, Floors, Ceilings, Doors, and Windows

Minimum Ceilings Heights and Hall Widths

Hallways must be a minimum of 3'4" width (measured from face of stud to face of stud). This will accommodate a 2'8" door and allow for wheelchair access as well as moving furniture without damage to walls. Wider halls may be required to meet all clearance requirements of for ADA access. Ceiling heights requirement is 9'.

All interior walls, floors, ceilings, doors and windows shall be capable of being kept in a clean and sanitary condition by the owner. Every bathroom and/or toilet room, kitchen or kitchenette, and utility room floor surface shall be constructed such that they are impervious to water and can easily be kept in a clean and sanitary condition by the owner.

All interior doors shall be capable of affording the privacy for which they are intended.

No dwelling containing two or more bedrooms shall have a room arrangement that access to a bathroom, toilet room, or a bedroom can be achieved only by going through another bathroom, toilet room, or another bedroom.

i. Walls and ceilings

- a. Where existing finishes are proposed to remain, they will be determined to meet the standard of being sound, durable, lead-safe, and have a remaining useful life of no less than 30 years, or covered by the 20- year capital plan and/or subsequent five year updates during the 30-year affordability period.
- b. Where existing finishes are proposed to remain as part of a fire-rated assembly, the **state DPS** will assist in making a determination as to the suitability. Refer to codes as they pertain to archaic materials, and relevant NPS Preservation Briefs.

c. Flooring

- d. Existing wood flooring in good condition should be repaired, sanded and refinished.
- e. All new flooring materials (resilient flooring, wood flooring, laminate flooring, carpet, and/or ceramic tile) will be installed over suitable substrates per manufacturer's specs and the trade association practices.
- f. **Trim** - Wood trim and architectural woodwork
- g. Existing trim will be repaired and restored to usable condition, free of deterioration which compromises its use.
- h. New wood trim will be installed in a workmanlike manner. Reference may be made to AWI standards.
- i. **Paint** - In general, all interior ceiling, wall, and trim surfaces will receive renewed coatings of paint (or other clear/stain) finishes. Painting will be done in a workmanlike manner and in accordance with the manufacturer's recommendations. All painting, including preparation of existing surfaces, will be done in a lead-safe manner.

- j. It is encouraged that all paints, stains, varnishes, lacquers and other finishes used in the rehabilitated dwelling shall be low or no VOC paint finishes and installed as required. In general, all interior finishes will be new and installed per manufacturer's recommendations and the standards of quality construction per trade practices and associations related to the particular product or trade.

HTF assisted projects shall refer to and demonstrate compliance with MHC QAP 201720172017 written material and methods standards. **(See Appendix B)**

ii. Mechanical

- a. General:
- b. All mechanical systems will be designed by a mechanical engineer or other qualified professional.
- c. Energy efficiency:
- d. All MHC HTF funded projects will conform to the MHC Design Standards. Additionally, such projects must also achieve a maximum HERS score of 85.
- e. In both the design and implementation of project rehabilitation scopes of work, particular emphasis should be made to maximize the effectiveness of the energy efficiency related work scopes.
- f. All mechanical systems will meet State of Mississippi Mechanical, Plumbing, and Electrical Codes.
- g. All mechanical systems will meet the requirements of 2009 International Energy Conservation Code.
- h. Plumbing fixtures will be accessibility compliant as required.

iii. Fire detection and alarms:

- a. Will be installed as required by code: **NFPA 101, Chapters 9.6, 30.3.4 and/or 31.3.4, and comply with NFPA 72, and NFPA 1.**
- b. Smoke detectors will be installed per International Fire Code requirements.
- c. CO detectors will be installed per International Fire Code.
- d. Where required, system annunciation will be in accordance with International Fire Code.
- e. In general, all buildings assisted with HTF funds will have automatic fire suppression as required by applicable codes with approved sprinkler systems installed as required by NFPA 13 or 13R.
- f. Automatic fire suppression systems will be designed by an engineer licensed in the State of Mississippi and installed by an approved licensed contractor.
- g. Provide fire pumps, standpipes, and fire department connection as required per NFPA 13, 14 & 25.
- h. Where possible, piping for the sprinkler system will be concealed.

iv. Porches, decks and steps

- a. Existing porches, decks, steps, and railings proposed to remain will be examined and repaired as necessary.
- b. Inspect structure for soundness and reconstruct any deteriorated members as required.
- c. Install new support piers as may be required.
- d. Patch existing decking with matching materials or install new durable decking.

INSPECTABLE ITEM-COMMON AREAS

Refers to those interior and exterior rooms, spaces, or elements that are made available for the use of a restricted group of people (for example, residents of an apartment building, the occupants of an office building, or the guests of such residents or occupants). The common areas will be structurally sound, secure and functionally adequate for the purposes intended and free of health and safety hazards, operable, and in good repair.

(See Appendix A- UPCS for Multifamily Housing Rehabilitation Requirements for Common Area)/MHC Quality Design Standards

- i. Interior finishes will be easily cleanable and durable.
- ii. Kitchens, laundries, and storage areas will be improved for functionality, durability and accessibility.
- iii. **Laundry-**—where adequate space is available and when appropriate to meet the project goals, washers and dryers will be provided in laundry rooms or in units. The common laundry room must provide 1 washer/dryer per 12 family units.
- iv. All common halls and stairways between living space must be well lighted with a fixture controlled by switches at both ends of the hall or stairway.
- v. Community spaces and offices will be provided at properties with more than 20 units.
- vi. Recreational areas will be provided for all properties as required by the MHC Design Standards.
- vii. All common area facilities on an accessible path (show walkways slope and landing dimensions at ramps, accessible parking spaces, van stall location, and trash enclosures will be free of health and safety hazards, operable and in good repair). Community/Recreation facility will be a minimum of 1,200 sq. ft. per unit for family, whichever is greater. The facility will include a community kitchen, sink, refrigerator and range or microwave. Management office will be no less than 100 sq. ft.

- viii. Maintenance workshop and storage room that provides a workbench, sink and shelving area.
- ix. Parking lot design required to minimize conflicts between vehicles and pedestrians. Bicycle and pedestrian paths will be separate from vehicular traffic. Open spaces are linked so that they form an uninterrupted network of vehicle-free areas. Traffic calming strategies are required to slow down cars within the development.
- x. All private and public open spaces are required to be designed large enough so that they can actually be used as intended. Examples of non-compliant spaces include but are not limited to, narrow balconies, decks and porches that cannot accommodate furniture and common circulation.
- xi. Provide all parking required by zoning codes and MHC parking requirements for housing. Where garages or carports required or included, locate them on the side or rear of units. Fronts and street elevations shall have covered entries and porches.
- xii. Landscaping shall provide reinforcement to the boundaries of the property, provide usable shade for outdoor spaces, add visual quality to the appearance of the site and housing structure, help soften unwanted noise and add seasonal color and variety to the site.
- xiii. One important functional component of livability is the ability of the space to accommodate the potential number of occupants and the basic pieces of common furniture necessary for daily activities.
- xiv. Site amenities enhanced for the livability of the project including playground areas, seating, benches, patio areas, picnic tables, bike racks, grills and fencing, etc.
- xv. **Playgrounds, Community Centers and Mail Kiosks** should have sufficient separation as to provide safety for the children and minimize traffic congestion for the various functions. Playground equipment provides safe, code-approved new playground equipment, if a playground is appropriate, pursuant MHC Design Standards. **(See Minimum Quality Standards QAP)**
- xvi. Community facilities provided to facilitate social interaction such as picnic areas or community garden plots.

- xvii. Outdoor common facilities will be designed to facilitate resident exercise such as walking paths or connection to public sidewalks or other opportunities to facilitate a healthy site.
- xviii. Exterior lighting shall meet all minimum requirements for safe visibility per the activity area, i.e., parking walks, porches, entrances. Position exterior fixtures to avoid lighting, which shines directly into dwelling units or is overly intense and bright. Wherever possible use LED fixtures and lamps and consider light fixtures, which minimize overall light "pollution."
- xix. **Entry signage and building numbers shall be light for nighttime visibility**
- xx. **Elevators** are required in developments that provide for senior housing and special needs. Elevators may be installed when appropriate and possible, when such elevator is part of the Project's program goals, or as required by code, as follows:
 - Installed per code NFPA 101, Chapter 9.4
 - ASME 17.1 Safety Code for Elevators 2013

APPENDIX A

UNIFORM PHYSICAL CONDITION STANDARDS (UPCS)

family Housing Rehabilitation - October 201720172017

NOTE: Deficiencies highlighted in orange are life-threatening and must be addressed immediately, if the housing is occupied.

Requirements for Site		
Inspectable Item	Observable Deficiency	Type and Degree of Deficiency that must be addressed
Fencing and Gates	Damaged/Falling/Leaning	Fence or gate is missing or damaged to the point it does not function as it should
	Holes	Hole in fence or gate is larger than 6 inches by 6 inches
	Missing Sections	An exterior fence, security fence or gate is missing a section which could threaten safety or security
Grounds	Erosion/Rutting Areas	Runoff has extensively displaced soils which has caused visible damage or potential failure to adjoining structures or threatens the safety of pedestrians or makes the grounds unusable
	Overgrown/Penetrating Vegetation	Vegetation has visibly damaged a component, area or system of the property or has made them unusable or unpassable
	Ponding/Site Drainage	There is an accumulation of more than 5 inches deep and/or a large section of the grounds-more than 20%-is unusable for its intended purpose due to poor drainage or ponding
Health & Safety	Air Quality - Sewer Odor Detected	Sewer odors that could pose a health risk if inhaled for prolonged periods
	Air Quality - Propane/Natural Gas/Methane Gas Detected	Strong propane, natural gas or methane odors that could pose a risk of explosion/ fire and/or pose a health risk if inhaled
	Electrical Hazards - Exposed Wires/Open Panels	Any exposed bare wires or openings in electrical panels (capped wires do not pose a risk)
	Electrical Hazards - Water Leaks on/near Electrical Equipment	Any water leaking, puddling or ponding on or immediately near any electrical apparatus that could pose a risk of fire, electrocution or explosion
	Flammable Materials - Improperly Stored	Flammable materials are improperly stored, causing the potential risk of fire or explosion
	Garbage and Debris - Outdoors	Too much garbage has gathered-more than the planned storage capacity, or garbage has gathered in an area not sanctioned for staging or storing garbage or debris
	Hazards - Other	Any general defects or hazards that pose risk of bodily injury
	Hazards - Sharp Edges	Any physical defect that could cause cutting or breaking of human skin or other bodily harm
	Hazards - Tripping	Any physical defect in walkways or other travelled area that poses a tripping risk
	Infestation - Insects	Evidence of infestation of insects-including roaches and ants-throughout a unit or room, food preparation or storage area or other area of building substantial enough to present a health and safety risk
	Infestation - Rats/Mice/Vermin	Evidence of rats or mice--sightings, rat or mouse holes, or droppings substantial enough to present a health and safety risk
Mailboxes/Project Signs	Mailbox Missing/Damaged	Mailbox cannot be locked or is missing
	Signs Damaged	The project sign is not legible or readable because of deterioration or damage
Parking Lots/Driveways/Roads	Cracks	Cracks that are large enough to affect traffic ability over more than 5% of the property's parking lots/driveways/roads or pose a safety hazard
	Ponding	3 inches or more of water has accumulated making 5% or more of a parking lot/driveway unusable or unsafe
	Potholes/Loose Material	Potholes or loose material that have made a parking lot/driveway unusable/unpassable for vehicles and/or pedestrians or could cause tripping or falling
	Settlement/Heaving	Settlement/heaving has made a parking lot/driveway unusable/unpassable or creates unsafe conditions for pedestrians and vehicles
Play Areas and Equipment	Damaged/Broken Equipment	More than 20% of the equipment is broken or does not operate as it should or any item that poses a safety risk
	Deteriorated Play Area Surface	More than 20% of the play surface area shows deterioration or the play surface area could cause tripping or falling and thus poses a safety risk
Refuse Disposal	Broken/Damaged Enclosure-Inadequate Outside Storage Space	A single wall or gate of the enclosure has collapsed or is leaning and in danger of falling or trash cannot be stored in the designated area because it is too small to store refuse until disposal
Retaining Walls	Damaged/Falling/Leaning	A retaining wall is damaged and does not function as it should or is a safety risk
Storm Drainage	Damaged/Obstructed	The system is partially or fully blocked by a large quantity of debris, causing backup into adjacent areas or runoffs into areas where runoff is not intended

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Inspectable Item	Observable Deficiency	Type and Degree of Deficiency that must be addressed
Walkways/Steps	Broken/Missing Hand Railing	The hand rail is missing, damaged, loose or otherwise unusable
	Cracks/Settlement/Heaving	Cracks, hinging/tilting or missing sections that affect traffic ability over more than 5% of the property's walkways/steps or any defect that creates a tripping or falling hazard
	Spalling/Exposed rebar	More than 5% of walkways have large areas of spalling--larger than 4 inches by 4 inches--that affects traffic ability
Requirements for Building Exterior		
Inspectable Item	Observable Deficiency	
Doors	Damaged Frames/Threshold/Lintels/Trim	Any door that is not functioning or cannot be locked because of damage to the frame, threshold, lintel or trim
	Damaged Hardware/Locks	Any door that does not function as it should or cannot be locked because of damage to the door's hardware
	Damaged Surface (Holes/Paint/Rusting/Glass)	Any door that has a hole or holes greater than 1 inch in diameter, significant peeling/cracking/no paint or rust that affects the integrity of the door surface, or broken/missing glass
	Damaged/Missing Screen/Storm/Security Door	Any screen door or storm door that is damaged or is missing screens or glass--shown by an empty frame or frames or any security door that is not functioning or is missing
	Deteriorated/Missing Caulking/Seals	The seals/caulking is missing on any entry door, or they are so damaged that they do not function as they should
	Missing Door	Any exterior door that is missing
Fire Escapes	Blocked Egress/Ladders	Stored items or other barriers restrict or block people from exiting
	Visibly Missing Components	Any of the functional components that affect the function of the fire escape--one section of a ladder or railing, for example--are missing
Foundations	Cracks/Gaps	Large cracks in foundation more than 3/8 inches wide by 3/8 inches deep by 6 inches long that present a possible sign of a serious structural problem, or opportunity for water penetration or sections of wall or floor that are broken apart
	Spalling/Exposed Rebar	Significant spalled areas affecting more than 10% of any foundation wall or any exposed reinforcing material--rebar or other
Health and Safety	Electrical Hazards - Exposed Wires/Open Panels	Any exposed bare wires or openings in electrical panels (capped wires do not pose a risk)
	Electrical Hazards - Water Leaks on/near Electrical Equipment	Any water leaking, puddling or ponding on or immediately near any electrical apparatus that could pose a risk of fire, electrocution or explosion
	Emergency Fire Exits - Emergency/Fire Exits Blocked/Unusable	The exit cannot be used or exit is limited because a door or window is nailed shut, a lock is broken, panic hardware is chained, debris, storage, or other conditions block exit
	Emergency Fire Exits - Missing Exit Signs	Exit signs that clearly identify all emergency exits are missing or there is no illumination in the area of the sign
	Flammable/Combustible Materials - Improperly Stored	Flammable materials are improperly stored, causing the potential risk of fire or explosion
	Garbage and Debris - Outdoors	Too much garbage has gathered--more than the planned storage capacity or garbage has gathered in an area not sanctioned for staging or storing garbage or debris
	Hazards - Other	Any general defects or hazards that pose risk of bodily injury
	Hazards - Sharp Edges	Any physical defect that could cause cutting or breaking of human skin or other bodily harm
	Hazards - Tripping	Any physical defect in walkways or other travelled area that poses a tripping risk
	Infestation - Insects	Evidence of infestation of insects-including roaches and ants-throughout a unit or room, food preparation or storage area or other area of building substantial enough to present a health and safety risk
	Infestation - Rats/Mice/Vermin	Evidence of rats or mice--sightings, rat or mouse holes, or droppings substantial enough to present a health and safety risk
Lighting	Broken Fixtures/Bulbs	Lighting fixtures and bulbs surveyed are broken or missing
Roofs	Damaged Soffits/Fascia	Soffits or fascia that should be there are missing or so damaged that water penetration is visibly possible
	Damaged Vents	Vents are missing or so visibly damaged that further roof damage is possible

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Inspectable Item	Observable Deficiency	Type and Degree of Deficiency that must be addressed
	Damaged/Clogged Drains	The drain is damaged or partially clogged with debris or the drain no longer functions
	Damaged/Torn Membrane/Missing Ballast	Ballast has shifted and no longer functions as it should or there is damage to the roof membrane that may result in water penetration
	Missing/Damaged Components from Downspout/Gutter	Drainage system components are missing or damaged causing visible damage to the roof, structure, exterior wall surface, or interior
	Missing/Damaged Shingles	Roofing shingles are missing or damaged enough to create a risk of water penetration
	Ponding	Evidence of standing water on roof, causing potential or visible damage to roof surface or underlying materials
Walls	Cracks/Gaps	Any large crack or gap that is more than 3/8 inches wide or deep and 6 inches long that presents a possible sign of serious structural problem or opportunity for water penetration
	Damaged Chimneys	Part or all of the chimney has visibly separated from the adjacent wall or there are cracked or missing pieces large enough to present a sign of chimney failure or there is a risk of falling pieces that could create a safety hazard
	Missing/Damaged Caulking/Mortar	Any exterior wall caulking or mortar deterioration that presents a risk of water penetration or risk of structural damage
	Missing Pieces/Holes/Spalling	Any exterior wall deterioration or holes of any size that present a risk of water penetration or risk of structural damage
	Stained/Peeling/Needs Paint	More than 20% of the exterior paint is peeling or paint is missing and siding surface is exposed thereby exposing siding to water penetration and deterioration
Windows	Broken/Missing/Cracked Panes	Any missing panes of glass or cracked panes of glass where the crack is either greater than 4" and/or substantial enough to impact the structural integrity of the window pane
	Damaged Sills/Frames/Lintels/Trim	Sills, frames, lintels, or trim are missing or damaged, exposing the inside of the surrounding walls and compromising its weather tightness
	Damaged/Missing Screens	Missing screens or screens with holes greater than 1 inch by 1 inch or tears greater than 2 inches in length
	Missing/Deteriorated Caulking/Seals/Glazing Compound	There are missing or deteriorated caulk or seals--with evidence of leaks or damage to the window or surrounding structure
	Peeling/Needs Paint	More than 20% of the exterior window paint is peeling or paint is missing and window frame surface is exposed thereby exposing window frame to water penetration and deterioration
	Security Bars Prevent Egress	The ability to exit through egress window is limited by security bars that do not function properly and, therefore, pose safety risks
Requirements for Building Systems		
Inspectable Item	Observable Deficiency	
Domestic Water	Leaking Central Water Supply	Leaking water from water supply line is observed
	Missing Pressure Relief Valve	There is no pressure relief valve or pressure relief valve does not drain down to the floor
	Rust/Corrosion on Heater Chimney	The water heater chimney shows evidence of flaking, discoloration, pitting, or crevices that may create holes that could allow toxic gases to leak from the chimney
	Water Supply Inoperable	There is no running water in any area of the building where there should be
Electrical System	Blocked Access/Improper Storage	One or more fixed items or items of sufficient size and weight impede access to the building system's electrical panel during an emergency
	Burnt Breakers	Carbon residue, melted breakers or arcing scars are evident
	Evidence of Leaks/Corrosion	Any corrosion that affects the condition of the components that carry current or any stains or rust on the interior of electrical enclosures, or any evidence of water leaks in the enclosure or hardware
	Frayed Wiring	Any nicks, abrasion, or fraying of the insulation that exposes any conducting wire
	Missing Breakers/Fuses	Missing or exposed breaker port
	Missing Outlet Covers	A cover is missing, which results in exposed visible electrical connections
Elevators	Not Operable	The elevator does not function at all or the elevator doors open when the cab is not there
Emergency Power	Auxiliary Lighting Inoperable (if applicable)	Auxiliary lighting does not function

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Inspectable Item	Observable Deficiency	Type and Degree of Deficiency that must be addressed
Fire Protection	Missing Sprinkler Head	Any sprinkler head is missing, visibly disabled, painted over, blocked, or capped
	Missing/Damaged/Expired Extinguishers	There is missing, damaged or expired fire extinguisher in any area of the building where a fire extinguisher is required
Health & Safety	Air Quality - Mold and/or Mildew Observed	Evidence of mold or mildew is observed that is substantial enough to pose a health risk
	Air Quality - Propane/Natural Gas/Methane Gas Detected	Strong propane, natural gas or methane odors that could pose a risk of explosion/ fire and/or pose a health risk if inhaled
	Air Quality - Sewer Odor Detected	Sewer odors that could pose a health risk if inhaled for prolonged periods
	Electrical Hazards - Exposed Wires/Open Panels	Any exposed bare wires or openings in electrical panels (capped wires do not pose a risk)
	Electrical Hazards - Water Leaks on/near Electrical Equipment	Any water leaking, puddling or ponding on or immediately near any electrical apparatus that could pose a risk of fire, electrocution or explosion
	Elevator - Tripping	An elevator is misaligned with the floor by more than 3/4 of an inch. The elevator does not level as it should, which causes a tripping hazard
	Emergency Fire Exits - Emergency/Fire Exits Blocked/Unusable	The exit cannot be used or exit is limited because a door or window is nailed shut, a lock is broken, panic hardware is chained, debris, storage, or other conditions block exit
	Emergency Fire Exits - Missing Exit Signs	Exit signs that clearly identify all emergency exits are missing or there is no illumination in the area of the sign
	Flammable Materials - Improperly Stored	Flammable materials are improperly stored, causing the potential risk of fire or explosion
	Garbage and Debris - Indoors	Too much garbage has gathered--more than the planned storage capacity or garbage has gathered in an area not sanctioned for staging or storing garbage or debris
	Hazards - Other	Any general defects or hazards that pose risk of bodily injury
	Hazards - Sharp Edges	Any physical defect that could cause cutting or breaking of human skin or other bodily harm
	Hazards - Tripping Hazards	Any physical defect in walkways or other travelled area that poses a tripping risk
	Infestation - Insects	Evidence of infestation of insects-including roaches and ants--throughout a unit or room, food preparation or storage area or other area of building substantial enough to present a health and safety risk
	Infestation - Rats/Mice/Vermin	Evidence of rats or mice--sightings, rat or mouse holes, or droppings substantial enough to present a health and safety risk
HVAC	Boiler/Pump Leaks	Evidence of water or steam leaking in piping or pump packing
	Fuel Supply Leaks	Evidence of any amount of fuel leaking from the supply tank or piping
	General Rust/Corrosion	Significant formations of metal oxides, significant flaking, discoloration, or the development of a noticeable pit or crevice
	Misaligned Chimney/Ventilation System	A misalignment of an exhaust system on a combustion fuel-fired unit (oil, natural gas, propane, wood pellet etc.) that causes improper or dangerous venting of gases
Roof Exhaust System	Roof Exhaust Fan(s) Inoperable	The roof exhaust fan unit does not function
Sanitary System	Broken/Leaking/Clogged Pipes or Drains	Evidence of active leaks in or around the system components or evidence of standing water, puddles or ponding--a sign of leaks or clogged drains
	Missing Drain/Cleanout/Manhole Covers	A protective cover is missing
Requirements for Common Areas		
Inspectable Item	Observable Deficiency	
Basement/Garage/Carport	Baluster/Side Railings - Damaged	Any damaged or missing balusters or side rails that limit the safe use of an area
Closet/Utility/Mechanical	Cabinets - Missing/Damaged	10% or more of cabinet, doors, or shelves are missing or the laminate is separating
Community Room	Call for Aid - Inoperable	The system does not function as it should
Halls/Corridors/Stairs	Ceiling - Holes/Missing Tiles/Panels/Cracks	Any holes in ceiling, missing tiles or large cracks wider than 1/4 of an inch and greater than 11 inches long
Kitchen	Ceiling - Peeling/Needs Paint	More than 10% of ceiling has peeling paint or is missing paint
Laundry Room	Ceiling - Water Stains/Water Damage/Mold/Mildew	10% or more of the ceiling has mold or mildew--such as a darkened area--over a ceiling area greater than 1 foot square
Lobby	Countertops - Missing/Damaged	10% or more of the countertop working surface is missing, deteriorated, or damaged below the laminate --- not a sanitary surface to prepare food

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Inspectable Item	Observable Deficiency	Type and Degree of Deficiency that must be addressed
Office	Dishwasher/Garbage Disposal - Inoperable	The dishwasher or garbage disposal does not operate as it should
Other Community Spaces	Doors - Damaged Frames/Threshold/Lintels/Trim	Any door that is not functioning or cannot be locked because of damage to the frame, threshold, lintel or trim
Patio/Porch/Balcony	Doors - Damaged Hardware/Locks	Any door that does not function as it should or cannot be locked because of damage to the door's hardware
Restrooms	Doors - Damaged Surface (Holes/Paint/Rust/Glass)	Any door that has a hole or holes greater than 1 inch in diameter, significant peeling/cracking/no paint or rust that affects the integrity of the door surface, or broken/missing glass
Storage	Doors - Damaged/Missing Screen/Storm/Security Door	Any screen door or storm door that is damaged or is missing screens or glass--shown by an empty frame or frames or any security door that is not functioning or is missing
	Doors - Deteriorated/Missing Seals (Entry Only)	The seals/caulking is missing on any entry door, or they are so damaged that they do not function as they should
	Doors - Missing Door	Any door that is missing that is required for the functional use of the space
	Dryer Vent - Missing/Damaged/Inoperable	The dryer vent is missing or it is not functioning because it is blocked. Dryer exhaust is not effectively vented to the outside
	Electrical - Blocked Access to Electrical Panel	One or more fixed items or items of sufficient size and weight impede access to the building system's electrical panel during an emergency
	Electrical - Burnt Breakers	Carbon residue, melted breakers or arcing scars are evident
	Electrical - Evidence of Leaks/Corrosion	Any corrosion that affects the condition of the components that carry current or any stains or rust on the interior of electrical enclosures or any evidence of water leaks in the enclosure or hardware
	Electrical - Frayed Wiring	Any nicks, abrasion, or fraying of the insulation that exposes any conducting wire
	Electrical - Missing Breakers	Any open and/or exposed breaker port
	Electrical - Missing Covers	A cover is missing, which results in exposed visible electrical connections
	Floors - Bulging/Buckling	Any flooring that is bulging, buckling or sagging or a problem with alignment between flooring types
	Floors - Floor Covering Damaged	More than 10% of floor covering has stains, surface burns, shallow cuts, small holes, tears, loose areas or exposed seams.
	Floors - Missing Floor/Tiles	More than 5% of the flooring or tile flooring is missing
	Floors - Peeling/Needs Paint	Any painted flooring that has peeling or missing paint on more than 10% of the surface
	Floors - Rot/Deteriorated Subfloor	Any rotted or deteriorated subflooring greater than 6 inches by 6 inches
	Floors - Water Stains/Water Damage/Mold/Mildew	Evidence of a leak, mold or mildew--such as a darkened area--covering a flooring area greater than 1 foot square
	GFI - Inoperable	The GFI does not function
	Graffiti	Any graffiti on any exposed surface greater than 6 inches by 6 inches
	HVAC - Convection/Radiant Heat System Covers Missing/Damaged	Cover is missing or substantially damaged, allowing contact with heating/surface elements or associated fans
	HVAC - General Rust/Corrosion	Significant formations of metal oxides, flaking, or discoloration--or a pit or crevice
	HVAC - Inoperable	HVAC does not function. It does not provide the heating and cooling it should. The system does not respond when the controls are engaged
	HVAC - Misaligned Chimney/Ventilation System	Any misalignment that may cause improper or dangerous venting of gases
	HVAC - Noisy/Vibrating/Leaking	HVAC system shows signs of abnormal vibrations, other noise, or leaks when engaged
	Lavatory Sink - Damaged/Missing	Sink has extensive discoloration or cracks in over 50% of the basin or the sink or associated hardware have failed or are missing and the sink can't be used
	Lighting - Missing/Damaged/Inoperable Fixture	More than 10% of the permanent lighting fixtures are missing or damaged so they do not function
	Mailbox - Missing/Damaged	Mailbox or service mailbox cannot be locked or is missing
	Outlets/Switches/Cover Plates - Missing/Broken	Outlet or switch is missing or a cover plate is missing or broken, resulting in exposed wiring
	Pedestrian/Wheelchair Ramp	A walkway or ramp is damaged and cannot be used by people on foot, in wheelchair, or using walkers

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Inspectable Item	Observable Deficiency	Type and Degree of Deficiency that must be addressed
	Plumbing - Clogged Drains	<i>Drain is substantially or completely clogged or has suffered extensive deterioration</i>
	Plumbing - Leaking Faucet/Pipes	<i>A steady leak that is adversely affecting the surrounding area</i>
	Range Hood /Exhaust Fans - Excessive Grease/Inoperable	<i>A substantial accumulation of dirt or grease that threatens the free passage of air</i>
	Range/Stove - Missing/Damaged/Inoperable	<i>One or more burners are not functioning or doors or drawers are impeded or on gas ranges pilot is out and/or flames are not distributed equally or oven not functioning</i>
	Refrigerator - Damaged/Inoperable	<i>The refrigerator has an extensive accumulation of ice or the seals around the doors are deteriorated or is damaged in any way which substantially impacts its performance</i>
	Restroom Cabinet - Damaged/Missing	<i>Damaged or missing shelves, vanity top, drawers, or doors that are not functioning as they should for storage or their intended purpose</i>
	Shower/Tub - Damaged/Missing	<i>Any cracks in tub or shower through which water can pass or extensive discoloration over more than 20% of tub or shower surface or tub or shower is missing</i>
	Sink - Missing/Damaged	<i>Any cracks in sink through which water can pass or extensive discoloration over more than 10% of the sink surface or sink is missing</i>
	Smoke Detector - Missing/Inoperable	<i>Smoke detector is missing or does not function as it should</i>
	Stairs - Broken/Damaged/Missing Steps	<i>A step is missing or broken</i>
	Stairs - Broken/Missing Hand Railing	<i>The hand rail is missing, damaged, loose or otherwise unusable</i>
	Ventilation/Exhaust System - Inoperable	<i>exhaust fan is not functioning or window designed for ventilation does not open</i>
	Walls - Bulging/Buckling	<i>Bulging, buckling or sagging walls or a lack of horizontal alignment</i>
	Walls - Damaged	<i>Any hole in wall greater than 2 inches by 2 inches</i>
	Walls - Damaged/Deteriorated Trim	<i>10% or more of the wall trim is damaged</i>
	Walls - Peeling/Needs Paint	<i>10% or more of interior wall paint is peeling or missing</i>
	Walls - Water Stains/Water Damage/Mold/Mildew	<i>Evidence of a leak, mold or mildew--such as a common area--covering a wall area greater than 1 foot square</i>
	Water Closet/Toilet - Damaged/Clogged/Missing	<i>Fixture elements--seat, flush handle, cover etc.--are missing or damaged or the toilet seat is cracked or has a broken hinge or toilet cannot be flushed</i>
	Windows - Cracked/Broken/Missing Panes	<i>Any missing panes of glass or cracked panes of glass where the crack is either greater than 4" and/or substantial enough to impact the structural integrity of the window pane</i>
	Windows - Damaged Window Sill	<i>The sill is damaged enough to expose the inside of the surrounding walls and compromise its weather tightness</i>
	Windows - Inoperable/Not Lockable	<i>Any window that is not functioning or cannot be secured because lock is broken</i>
	Windows - Missing/Deteriorated Caulking/Seals/Glazing Compound	<i>There are missing or deteriorated caulk or seals--with evidence of leaks or damage to the window or surrounding structure</i>
	Windows - Peeling/Needs Paint	<i>More than 10% of interior window paint is peeling or missing</i>
	Windows - Security Bars Prevent Egress	<i>The ability to exit through the window is limited by security bars that do not function properly and, therefore, pose safety risks</i>
Health & Safety	Air Quality - Mold and/or Mildew Observed	<i>Evidence of mold or mildew is observed that is substantial enough to pose a health risk</i>
	Air Quality - Propane/Natural Gas/Methane Gas Detected	<i>Strong propane, natural gas or methane odors that could pose a risk of explosion/ fire and/or pose a health risk if inhaled</i>
	Air Quality - Sewer Odor Detected	<i>Sewer odors that could pose a health risk if inhaled for prolonged periods</i>
	Electrical Hazards - Exposed Wires/Open Panels	<i>Any exposed bare wires or openings in electrical panels (capped wires do not pose a risk)</i>
	Electrical Hazards - Water Leaks on/near Electrical Equipment	<i>Any water leaking, puddling or ponding on or immediately near any electrical apparatus that could pose a risk of fire, electrocution or explosion</i>
	Emergency Fire Exits - Emergency/Fire Exits Blocked/Unusable	<i>The exit cannot be used or exit is limited because a door or window is nailed shut, a lock is broken, panic hardware is chained, debris, storage, or other conditions block exit</i>
	Emergency Fire Exits - Missing Exit Signs	<i>Exit signs that clearly identify all emergency exits are missing or there is no illumination in the area of the sign</i>
	Flammable/Combustible Materials - Improperly Stored	<i>Flammable or combustible materials are improperly stored, causing the potential risk of fire or explosion</i>
	Garbage and Debris - Indoors	<i>Too much garbage has gathered-more than the planned storage capacity or garbage has gathered in an area not sanctioned for staging or storing garbage or debris</i>

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Inspectable Item	Observable Deficiency	Type and Degree of Deficiency that must be addressed
	Garbage and Debris - Outdoors	Too much garbage has gathered--more than the planned storage capacity or garbage has gathered in an area not sanctioned for staging or storing garbage or debris
	Hazards - Other	Any general defects or hazards that pose risk of bodily injury
	Hazards - Sharp Edges	Any physical defect that could cause cutting or breaking of human skin or other bodily harm
	Hazards - Tripping	Any physical defect in walkways or other travelled area that poses a tripping risk
	Infestation - Insects	Evidence of infestation of insects--including roaches and ants--throughout a unit or room, food preparation or storage area or other area of building substantial enough to present a health and safety risk
	Infestation - Rats/Mice/Vermin	Evidence of rats or mice--sightings, rat or mouse holes, or droppings substantial enough to present a health and safety risk
Pools and Related Structures	Fencing - Damaged/Not Intact	Any damage that could compromise the integrity of the fence
Trash Collection Areas	Chutes - Damaged/Missing Components	Garbage has backed up into chutes, because the collection structure is missing or broken or compactors or components--chute, chute door, and other components--have failed
Requirements for Unit		
Inspectable Item	Observable Deficiency	
Bathroom	Bathroom Cabinets - Damaged/Missing	Damaged or missing shelves, vanity tops, drawers, or doors that are not functioning as they should for storage or their intended purpose
	Lavatory Sink - Damaged/Missing	Any cracks in sink through which water can pass or extensive discoloration over more than 10% of the sink surface or sink is missing
	Plumbing - Clogged Drains, Faucets	Drain or faucet is substantially or completely clogged or has suffered extensive deterioration
	Plumbing - Leaking Faucet/Pipes	A steady leak that is adversely affecting the surrounding area
	Shower/Tub - Damaged/Missing	Any cracks in tub or shower through which water can pass or extensive discoloration over more than 20% of tub or shower surface or tub or shower is missing
	Ventilation/Exhaust System - Absent/Inoperable	exhaust fan is not functioning or window designed for ventilation does not open
	Water Closet/Toilet - Damaged/Clogged/Missing	Fixture elements--seat, flush handle, cover etc.--are missing or damaged or the toilet seat is cracked or has a broken hinge or toilet cannot be flushed
Call-for-Aid (if applicable)	Inoperable	The system does not function as it should
Ceiling	Bulging/Buckling/Leaking	Bulging, buckling or sagging ceiling or problem with alignment
	Holes/Missing Tiles/Panels/Cracks	Any holes in ceiling, missing tiles or large cracks wider than 1/4 of an inch and greater than 6 inches long
	Peeling/Needs Paint	More than 10% of ceiling has peeling paint or is missing paint
	Water Stains/Water Damage/Mold/Mildew	Evidence of a leak, mold or mildew--such as a darkened area--over a ceiling area greater than 1 foot square
Doors	Damaged Frames/Threshold/Lintels/Trim	Any door that is not functioning or cannot be locked because of damage to the frame, threshold, lintel or trim
	Damaged Hardware/Locks	Any door that does not function as it should or cannot be locked because of damage to the door's hardware
	Damaged/Missing Screen/Storm/Security Door	Any screen door or storm door that is damaged or is missing screens or glass--shown by an empty frame or frames or any security door that is not functioning or is missing
	Damaged Surface - Holes/Paint/Rusting/Glass/Rotting	Any door that has a hole or holes greater than 1 inch in diameter, significant peeling/cracking/no paint or rust that affects the integrity of the door surface, or broken/missing glass
	Deteriorated/Missing Seals (Entry Only)	The seals/caulking is missing on any entry door, or they are so damaged that they do not function as they should
	Missing Door	Any door that is required for security (entry) or privacy (Bathroom) that is missing or any other unit door that is required for proper unit functionality
Electrical System	Blocked Access to Electrical Panel	One or more fixed items or items of sufficient size and weight impede access to the building system's electrical panel during an emergency
	Burnt Breakers	Carbon residue, melted breakers or arcing scars are evident

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Inspectable Item	Observable Deficiency	Type and Degree of Deficiency that must be addressed
	Evidence of Leaks/Corrosion	Any corrosion that affects the condition of the components that carry current or any stains or rust on the interior of electrical enclosures or any evidence of water leaks in the enclosure or hardware
	Frayed Wiring	Any nicks, abrasion, or fraying of the insulation that exposes any conducting wire
	GFI - Inoperable	The GFI does not function
	Missing Breakers/Fuses	Any open and/or exposed breaker port
	Missing Covers	A cover is missing, which results in exposed visible electrical connections
Floors	Bulging/Buckling	Any flooring that is bulging, buckling or sagging or a problem with alignment between flooring types
	Floor Covering Damage	More than 10% of floor covering has stains, surface burns, shallow cuts, small holes, tears, loose areas or exposed seams.
	Missing Flooring Tiles	Any flooring or tile flooring that is missing
	Peeling/Needs Paint	Any painted flooring that has peeling or missing paint on more than 10% of the surface
	Rot/Deteriorated Subfloor	Any rotted or deteriorated subflooring greater than 6 inches by 6 inches
	Water Stains/Water Damage/Mold/Mildew	Evidence of a leak, mold or mildew--such as a darkened area--covering a flooring area greater than 1 foot square
Health & Safety	Air Quality - Mold and/or Mildew Observed	Evidence of mold or mildew is observed that is substantial enough to pose a health risk
	Air Quality - Sewer Odor Detected	Sewer odors that could pose a health risk if inhaled for prolonged periods
	Air Quality - Propane/Natural Gas/Methane Gas Detected	Strong propane, natural gas or methane odors that could pose a risk of explosion/ fire and/or pose a health risk if inhaled
	Electrical Hazards - Exposed Wires/Open Panels	Any exposed bare wires or openings in electrical panels (capped wires do not pose a risk)
	Electrical Hazards - Water Leaks on/near Electrical Equipment	Any water leaking, puddling or ponding on or immediately near any electrical apparatus that could pose a risk of fire, electrocution or explosion
	Emergency Fire Exits - Emergency/Fire Exits Blocked/Unusable	The exit cannot be used or exit is limited because a door or window is nailed shut, a lock is broken, panic hardware is chained, debris, storage, or other conditions block exit
	Emergency Fire Exits - Missing Exit Signs	Exit signs that clearly identify all emergency exits are missing or there is no illumination in the area of the sign
	Flammable Materials - Improperly Stored	Flammable materials are improperly stored, causing the potential risk of fire or explosion
	Garbage and Debris - Indoors	Too much garbage has gathered-more than the planned storage capacity or garbage has gathered in an area not sanctioned for staging or storing garbage or debris
	Garbage and Debris - Outdoors	Too much garbage has gathered-more than the planned storage capacity or garbage has gathered in an area not sanctioned for staging or storing garbage or debris
	Hazards - Other	Any general defects or hazards that pose risk of bodily injury
	Hazards - Sharp Edges	Any physical defect that could cause cutting or breaking of human skin or other bodily harm
	Hazards - Tripping	Any physical defect in walkways or other travelled area that poses a tripping risk
	Infestation - Insects	Evidence of infestation of insects-including roaches and ants-throughout a unit or room, food preparation or storage area or other area of building substantial enough to present a health and safety risk
	Infestation - Rats/Mice/Vermin	Evidence of rats or mice--sightings, rat or mouse holes, or droppings substantial enough to present a health and safety risk
Hot Water Heater	Misaligned Chimney/Ventilation System	Any misalignment that may cause improper or dangerous venting of gases
	Inoperable Unit/Components	Hot water from hot water taps is no warmer than room temperature indicating hot water heater is not functioning properly
	Leaking Valves/Tanks/Pipes	There is evidence of active water leaks from hot water heater or related components
	Pressure Relief Valve Missing	There is no pressure relief valve or pressure relief valve does not drain down to the floor
	Rust/Corrosion	Significant formations of metal oxides, flaking, or discoloration--or a pit or crevice
HVAC System	Convection/Radiant Heat System Covers Missing/Damaged	System is substantially damaged, allowing contact with heating/surface elements or associated
	Inoperable	HVAC does not function. It does not provide the heating and cooling it should. The system does not respond when the controls are engaged

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Inspectable Item	Observable Deficiency	Type and Degree of Deficiency that must be addressed
	Misaligned Chimney/Ventilation System	Any misalignment that may cause improper or dangerous venting of gases
	Noisy/Vibrating/Leaking	The HVAC system shows signs of abnormal vibrations, other noise, or leaks when engaged
	Rust/Corrosion	Deterioration from rust or corrosion on the HVAC system in the dwelling unit
Kitchen	Cabinets - Missing/Damaged	10% or more of cabinet, doors, or shelves are missing or the laminate is separating
	Countertops - Missing/Damaged	10% or more of the countertop working surface is missing, deteriorated, or damaged below the laminate -- not a sanitary surface to prepare food
	Dishwasher/Garbage Disposal - Inoperable	The dishwasher or garbage disposal does not operate as it should
	Plumbing - Clogged Drains	Drain is substantially or completely clogged or has suffered extensive deterioration
	Plumbing - Leaking Faucet/Pipes	A steady leak that is adversely affecting the surrounding area
	Range Hood/Exhaust Fans - Excessive Grease/Inoperable	A substantial accumulation of dirt or grease that threatens the free passage of air
	Range/Stove - Missing/Damaged/Inoperable	One or more burners are not functioning or doors or drawers are impeded or on gas ranges pilot is out and/or flames are not distributed equally or oven not functioning
	Refrigerator-Missing/Damaged/Inoperable	The refrigerator has an extensive accumulation of ice or the seals around the doors are deteriorated or is damaged in any way which substantially impacts its performance
	Sink - Damaged/Missing	Any cracks in sink through which water can pass or extensive discoloration over more than 10% of the sink surface or sink is missing
Laundry Area (Room)	Dryer Vent - Missing/Damaged/Inoperable	The dryer vent is missing or it is not functioning because it is blocked. Dryer exhaust is not effectively vented to the outside
Lighting	Missing/Inoperable Fixture	A permanent light fixture is missing or not functioning, and no other switched light source is functioning in the room
Outlets/Switches	Missing	An outlet or switch is missing
	Missing/Broken Cover Plates	An outlet or switch has a broken cover plate over a junction box or the cover plate is missing
Patio/Porch/Balcony	Baluster/Side Railings Damaged	Any damaged or missing balusters or side rails that limit the safe use of an area
Smoke Detector	Missing/Inoperable	Smoke detector is missing or does not function as it should
Stairs	Broken/Damaged/Missing Steps	A step is missing or broken
	Broken/Missing Hand Railing	The hand rail is missing, damaged, loose or otherwise unusable
Walls	Bulging/Buckling	Bulging, buckling or sagging walls or a lack of horizontal alignment
	Damaged	Any hole in wall greater than 2 inches by 2 inches
	Damaged/Deteriorated Trim	10% or more of the wall trim is damaged
	Peeling/Needs Paint	10% or more of interior wall paint is peeling or missing
	Water Stains/Water Damage/Mold/Mildew	Evidence of a leak, mold or mildew covering a wall area greater than 1 foot square
Windows	Cracked/Broken/Missing Panes	Any missing panes of glass or cracked panes of glass where the crack is either greater than 4" and/or substantial enough to impact the structural integrity of the window pane
	Damaged Window Sill	The sill is damaged enough to expose the inside of the surrounding walls and compromise its weather tightness
	Missing/Deteriorated Caulking/Seals/Glazing Compound	There are missing or deteriorated caulk or seals--with evidence of leaks or damage to the window or surrounding structure
	Inoperable/Not Lockable	Any window that is not functioning or cannot be secured because lock is broken
	Peeling/Needs Paint	More than 10% of interior window paint is peeling or missing
	Security Bars Prevent Egress	The ability to exit through the window is limited by security bars that do not function properly and, therefore, pose safety risks

APPENDIX B

ADDENDUM B: MINIMUM DESIGN QUALITY STANDARDS

The purpose of the Mississippi Home Corp Architectural Review is to determine if a development meets the Agency's recommended architectural standards. When the final plans and specifications are submitted, the Architect shall include a statement that the development has met the minimum criteria. Plans must be submitted as ¼ scales. At the completion of construction, the Architect shall certify that the development has complied with all the minimum requirements. FAILURE TO COMPLY WITH THE MINIMUM STANDARDS WILL RESULT IN A LOSS OF CREDITS.

SINGLE FAMILY HOMES AND MULTIFAMILY APARTMENTS

The following is required for all new construction and rehabilitation developments:

NATIONAL GREEN BUILDING STANDARD (NGBS)

All developments are required to meet the minimum requirement of Bronze Level, ICC 700 NGBS.

UNIT LIVABILITY

The long-term marketability of apartment units is affected not only by their sizes but also by the livability of the units. One important functional component of livability is the ability of the space to accommodate the potential number of occupants and the basic pieces of common furniture necessary for daily activities. A well-thought-out furniture plan may resolve conflicts in the unit layout, providing improved functionality and livability.

KITCHEN

Kitchen cabinets and appliance space required at 16 lineal feet for 2- & 3-bedroom units with the addition of a pantry for larger units (**). Utilize 16" clear counter space on one side of each appliance and fixture and a minimum of 9" on the opposite side of a range (**).

CLOSETS

Minimum of 12 lineal feet of closet rod in master bedroom and 5 lineal feet in other bedrooms.

Entry coat closet and linen closet in multiple bedroom units, if possible.

CEILINGS & HALLWAYS

Hallways must be a minimum of 3'4 in width (measured from face of stud to face of stud). This will accommodate a 2'8" door and allow for wheelchair access as well as moving furniture without damage to walls.

9' Ceiling heights.

BEDROOMS

Bedrooms size should be a minimum of 96 sq. ft. plus the required closet space (**).

BATHROOMS

Secondary baths must have at least one door that is 2'8" (**). This allows for wheelchair access (Fair Housing standard).

SMOKE DETECTORS

Each unit must include at least two hard wired smoke detectors, in proper working condition, on each level of the unit.

CARBON MONOXIDE DETECTOR

Each unit must include at least one hard wired carbon monoxide detector, in proper working condition, on each level near bedrooms in properties which contain a combustible appliance.

COMMON AREAS

Community/Recreation facility will be a minimum of 1,200 square feet or 20 sq. ft. per unit for family.

whichever is greater (**). The facility will include a community kitchen, sink, refrigerator and range or microwave (**). Management office will be no less than 100 sq. ft. (**).

Maintenance workshop and storage room that provides a workbench, sink and shelving area (**).

Common area laundry room when washers/dryers are not provided in the units. The common laundry room must provide 1 washer/dryer per 12 family units (**).

Elevators are required in developments that provide for senior housing and special needs (**).

Exterior trash enclosures should have enclosure protection and a nearby hose bib; for Multi-Family developments or for those developments located in areas where services are not provided by local municipalities (**).

Playgrounds, Community Centers and Mail Kiosks should have sufficient separation as to provide safety for the children and minimize traffic congestion for the various functions (**).

EXTERIOR

Structures of two or more stories must be a minimum of sixty percent (60%) brick or cementitious product (**).

Where vinyl siding is used, if on the allowed 40% and for soffit and fascia, it must be certified through VSI's Program and be installed by a certified installer. Additional information can be obtained at <http://www.vinylsiding.org/certifiedinstaller>.

A color variation throughout the development is encouraged.

Housing components delivered to the site must meet MHC's "Site Delivered Housing Component Requirements" available on MHC's website www.mshomecorp.com.

*(**) Includes requirement for Acquisition/Rehabilitation developments. Historic Developments may request a waiver.*

PARKING

All multifamily developments must have a minimum of two (2) parking spaces per unit or 1.5 spaces per unit for elderly properties. MHC will allow a waiver of these parking requirements subject to the local jurisdiction's parking requirements.

CENTRAL AIR/HEAT

Any development receiving tax credits must have central air and heat by the placed in-service date. A certified letter from the development's architect or engineer must verify that the central heat and air system has the capacity to properly accommodate all of the units.

ENERGY EFFICIENCY / GREEN (SUSTAINABLE) DESIGN

Use of all Energy Star rated appliances.

Use of low or zero V.O.C. (Volatile Organic Compounds) interior paints.

Use of Formaldehyde-free insulation

Use of at least of one (1) high efficiency toilet or dual flush per unit.

Use of double glazed, insulated energy efficient windows, with Low-E glazing and a minimum: U factor of .55, Heat Gain Coefficient of .29 and Visibility Transfer of .52

Use of alternate, high-efficient H.V.A.C. sources and delivery systems (14 SEER).

Use of water efficient landscape plants

Use of efficient, compact site design (when local codes allow).

Use of Gutters and downspouts at eaves less than 12" on 1 story and less than 24" on 2ND level.

Downspouts to underground drain system or concrete splash blocks or hard surface required.

Use of PEX plumbing systems for domestic water.

Use of Daylighting. Daylighting includes strategies for increasing the percentage of illumination provided by natural light by optimizing building orientation and room layout.

SITE ACCESSIBILITY

Accessible path to the primary entry of all ground floor units

Identify all common area facilities on an accessible path (show walkways slope and landing dimensions at ramps, accessible parking spaces, van stall location, and trash enclosures)

Note: The development must be designed to meet ADA and HUD standards for all applicable handicapped accessibility requirements. See Section 9 of the QAP.

Overall Impact

Avoid letting garages, driveways dominate the streetscape – more specifically in Traditional Neighborhoods or Compact Sites. Consider placing them at the rear or side of the site to allow a majority of dwelling units to "front on" the street. A mix of both front loaded, and rear garages provides "character" in the development. Consider planting trees and shrubs to soften the overall impact and provide shade and noise reduction.

Vehicle/Pedestrian Interaction

Design to minimize conflicts between vehicles and pedestrians. Consider separating bicycle and pedestrian paths from vehicular traffic. Consider linking open spaces so that they form an uninterrupted network of vehicle-free areas. Consider traffic calming strategies to slow down cars within the development.

Adequate Size

Ensure that private open space is large enough so that it can actually be used. Avoid spaces, particularly balconies, decks and porches that are too narrow to accommodate furniture.

STANDARDS DEFINITIONS

Nighttime Lighting

Consider a lighting plan for shared open spaces that provides light from a variety of sources. Match lighting intensity and quality to the use for which it is intended, i.e. the lighting required for a pedestrian path is substantially different from that required to illuminate streets. Avoid lighting which shines directly into dwelling units or is overly intense and bright. Consider light fixtures which minimize overall light "pollution;" i.e. fixtures with shields which prevent lighting the nighttime sky. Consider energy efficient lighting whenever possible.

Landscaping is not a Secondary Consideration

Good landscaping is critical to the quality of any development. Consider how landscaping and planting will be handled from the very beginning of the design process. Avoid considering landscaping as an "extra" that can be added in at the end of the development or, worse, eliminated in the name of cost control.

Building Scale and Massing

Relate the size and bulk of the new structure to the prevalent scale in other buildings in the immediate neighborhood.

Building Form

Consider utilizing a variety of building forms and roof shapes rather than box-like forms with large, unvaried roofs.

Consider how the building can be efficiently manipulated to create clusters of units, including variations in height, setback and roof shape. Make sure various forms and shapes work together to create a coherent whole.

Image

Avoid creating a building that looks strange or out of place in its neighborhood. Consider a building image that fits in with the image of good quality market rate housing in the community where the development is located.

Visual Complexity

Consider providing as much visual and architectural complexity as possible to the building's appearance while maintaining a hierarchy of scale and a unified overall form. Consider breaking a large building into smaller units or clusters. Consider variations in height, color, setback, materials, texture, trim, and roof shape. Consider variations in the shape and placement of windows and other façade elements. Consider using landscape elements to add variety and differentiate homes from each other; more specifically in Traditional Neighborhoods.

Façade

Relate the character of the new building façade to the façades of similar, good quality homes in the surrounding neighborhood or region. The minimum roof pitch will not be less than 6/12 (7/12 or greater is preferred). Horizontal buildings can be made to relate to more vertical adjacent structures by breaking the façade into smaller components that individually appear more vertical.

Trim and Details

Trim and details can provide warmth and character to a building's appearance, particularly on street facades. In general, the complexity, depth and proportion of trim should relate to that used in good quality middle-income housing in surrounding neighborhoods. Carefully consider the design of porch and stair railings, fascia boards, corners, and areas where vertical and horizontal surfaces meet - for example where a wall meets the roof. Generally, put trim around windows. Consider adding simple pieces of trim to the top and bottom of porch columns. Vary the dimension from an eave (18' minimum) and a rake (4' minimum) detail.

Materials and Color

Creative use of materials and color can add variety and visual interest to any façade. In general, consider materials

and colors - for the façade (including foundation walls) and for the roof - that are compatible with those in similar, good quality buildings in the surrounding neighborhood or region. Avoid introducing drastically different colors and materials than those of the surrounding area. Consider using materials and construction details that do not require repeated or expensive maintenance. Favor materials that residents can easily maintain themselves after the homes complete the compliance period. Consider using materials with high levels of recycled content or “Green” where possible.

Room Relationships

Unit layout and room organization will be partly determined by the homes, orientation and location on the site and user profile. Consider activities and behaviors in each space to allow adequate room and durable materials for these activities. Create a clear separation of the private sleeping areas from the less private living areas. Avoid excessive circulation space.

Room Design

Consider how individual rooms will be used. Test furniture arrangements, outlet, telephone, cable jack, and light

fixture locations to ensure that all rooms can be reasonably furnished. Consider partly enclosing kitchen to allow flexibility in dining/living room use. At a minimum, the master bedroom should have a private bath in homes with three or more bedrooms; other bedrooms will share bathrooms. Consider how rooms can be arranged to accommodate working at home.

Daylight and Ventilation

Access to natural light in all bedrooms and the living room is essential and cross ventilation throughout the unit is

encouraged. Consider layouts that allow natural light to the kitchen and allow the natural ventilation and lighting of bathrooms.

Storage Space

Provide as much interior storage space as possible (this includes access to attic storage as well). At a minimum provide an amount of bulk storage commensurate with the size of the home and the number and ages of residents it is expected to accommodate, including: coat closets in the entry area, large closets in the bedrooms, linen closets, pantry spaces in or near the kitchen, and exterior storage rooms (see #6 under Room Design). Assume two occupants per bedroom for storage purposes.

Materials

Avoid materials that require frequent maintenance, especially by specialists. Consider materials that residents can maintain themselves. Provide floor coverings appropriate to use in room - generally use resilient flooring in kitchens, bathroom, laundries, dining rooms and entries. Consider "healthy" building materials for interior finishes and materials, and when selecting carpet, resilient flooring, paint, glues, cabinets, etc... Evaluate selection of materials in terms of lifecycle and environmental cost.

Build it to Last

Inexpensive, low quality, materials can make any development look "cheap." Quality materials and finishes, on the other hand, contribute to the longevity of a development and to its ability to appreciate - not depreciate in value. They also make a development easier to maintain, potentially reducing operating costs.

"Building in" energy and environmental efficiency - through better windows, insulation and equipment - reduces operating costs over the life of the building.

While recommending doing everything possible to include high quality materials and finishes, we also recognize that affordable housing developments usually face severe cost constraints. Not every product or system can be top of the line. In these circumstances, consider favoring

exterior materials and finishes over interior ones when making tradeoffs. Likewise, consider favoring products and systems which are permanent and hard to replace over those that the occupant can replace.

Ultimately, the over-riding goal is to construct the dwelling units with methods and materials in order to provide a minimum service life of 50, preferably 75 years.

Appendix C

Physical Condition Inspection Standards

The Corporation has the right to perform an on-site physical inspection of any tax credit housing development at least through the end of the development's compliance and extended use periods. This inspection provision exists in addition to any review of low-income certifications, supporting documents, and rent records. Generally, the inspection allows the Corporation to determine if a tax credit unit is suitable for occupancy. Inspection standards to be used are intended to ensure that the housing is decent, safe, sanitary, and in good repair. Irrespective of the physical inspection standards selected by the Corporation, a low-income housing development under Section 42 must continue to satisfy local health, safety and building codes.

The Corporation will consider a building exempt from the physical inspection requirement if the development is financed by RHS and RHS has entered into a Memorandum of Understanding (MOU) or other similar arrangement with the Corporation under which RHS agrees to notify the Corporation of the inspection results.¹ ***NOTE: THE CORPORATION RESERVES THE RIGHT TO CONDUCT PHYSICAL INSPECTIONS REGARDLESS OF ITS MOU WITH THE RHS.***

¹ Development is financed by RHS under the Section 515 program and RHS inspects the building/development in accordance with CFR, Part 1930 (c).

- **Physical Inspection Standards**

An owner of HTC development must maintain housing in accordance with HUD's Uniform Physical Condition Standards (UPCS) as set forth below:

Site

The Site components such as fencing, retaining walls, grounds, lighting, mailboxes, development signs, parking lots, driveways, play areas and equipment, refuse disposal, roads, storm drainage and walkways must be free of health and safety hazards and be in good repair. The site must not be subject to material adverse conditions, such as abandoned vehicles, dangerous walkways or steps, poor drainage, septic tank back-ups, sewer hazards, excess accumulation of trash, vermin or rodent infestation or fire hazards.

Building Exterior

Each building on the site must be structurally sound, secure, habitable and in good repair. Each building's doors, fire escapes, foundations, lighting, roofs, walls and windows, where applicable, must be free of health and safety hazards, operable and in good repair.

Building Systems

Each building's domestic water, electrical system, elevators, emergency power, fire protection, HVAC, and sanitary system must be free of health and safety hazards, functionally adequate, operable and in good repair.

Dwelling Units

Each dwelling unit within a building must be structurally sound, habitable and in good repair. All areas and aspects of the dwelling unit (for example, the unit's bathroom call-for-aid (if applicable), ceiling doors, electrical systems, floors, hot water heater, HVAC systems, kitchen, lighting outlets/switches, patios/porch/balcony, smoke detectors, stairs, walls and windows) must be free of health and safety hazards, functionally adequate, operable and in good repair. Where applicable, the dwelling unit must have hot and cold running water including an

adequate source of potable water (for example, Single-Room Occupancy (SRO) units need not contain water facilities). If the dwelling unit includes its own sanitary facility, it must be in proper operating condition, usable in privacy and adequate for personal hygiene and the disposal of human waste. The dwelling unit must include, at a minimum, two hard wired smoke detectors with a battery backup in proper working condition on each level of the unit and/ or adjacent to all bedrooms and a multi-chemical, rechargeable fire extinguisher that must be inspected & tagged yearly by a certified individual or company.

Common Areas

The common areas must be structurally sound, secure and functions adequately for the purpose intended. The basement/garage/carport, restrooms, closets utility/mechanical/community rooms, day care, halls/corridors, stairs, kitchens, laundry rooms, office, porch, patio, balcony and trash collection areas, if applicable, must be free of health and safety hazards, operable and in good repair. All common area ceilings, doors, floors, HVAC, lighting outlets, switches, smoke detectors, stairs, walls and windows to the extent applicable, must be free of health and safety hazards, operable and in good repair. These standards for common areas apply in particular to congregate housing, independent group homes, residences and single room occupancy units in which the individual dwelling units (sleeping areas) do not contain kitchen and/or bathroom facilities. Common areas such as the office or laundry room must include hard wired smoke detector(s) with a battery backup in proper working condition on each level of the structure and/ a multi-chemical, rechargeable fire extinguisher that must be inspected & tagged yearly by a certified individual or company. All emergency lights in hallways should function as intended. Exit signs should be visible and illuminated. These two items should be tested regularly.

Health and Safety

All areas and components of the housing must be free of health and safety hazards. These areas include but are not limited to air quality, electrical hazards, elevators, emergency/fire exits, flammable materials, garbage and debris, handrail hazards, infestation and lead based paint. For example, the buildings must have fire exits that are not blocked and have handrails that are undamaged and have no other observable deficiencies. The housing must have no evidence of infestation by rats, mice, or other vermin or of garbage and debris. The housing must have no evidence of electrical hazards, natural hazards or fire hazards. The dwelling units and common areas must have proper ventilation and be

free of mold and odor(s) (e.g. propane, natural gas, methane gas) or other observable deficiencies. The housing must comply with all requirements related to the evaluation and reduction of lead-based paint hazards and have available proper certification of such.

Compliance with State and Local Codes

The physical condition standards in this section do not supersede or preempt State and local codes for building and maintenance with which housing tax credit developments must comply. Tax credit developments must continue to adhere to these codes.

Source: 24 CFR 5.703

NOTE: MHC requires the use of a multipurpose fire extinguisher labeled ABC that is rechargeable and approved by an independent testing laboratory such as the Underwriters Laboratory (UL) and provides a tag for all fire extinguishers with the latest inspection date and year. The Class A label is a triangle symbol on the extinguisher. The Class B is a square symbol on the extinguisher. A Class C label is in a circle symbol on the extinguisher.

Physical Inspection Procedures

The Corporation will notify an owner of a tax credit development in advance of an upcoming on-site physical inspection through official written correspondence. Along with this notification will be a *Building Physical Inspection Audit Acknowledgment Form* that must be returned to the Corporation confirming receipt of the inspection. Failure to return the *Building Inspection Audit Acknowledgment* form to the Corporation as required by the noted deadline date will result in an inspection of the development as outlined in the original correspondence.

All buildings and residential units within the development should be readily accessible. Additionally, an owner is required to notify all resident's in writing of the scheduled inspection. Maintenance personnel and a management representative should be present during the inspection.

Critical Health & Safety Violations

All buildings and residential units within the development identified by the Corporation as having a critical health and/or safety violation must be corrected within 72 hours of the *Notice of Critical Health & Safety Violations* letter. Note: An owner is required to notify the Corporation upon completion of any critical and/or safety violation.

9. Resale or Recapture Guidelines. Below, the grantee must enter (or attach) a description of the guidelines that will be used for resale or recapture of HTF funds when used to assist first-time homebuyers. If the grantee will not use HTF funds to assist first-time homebuyers, enter "N/A".

N/A- Homeownership activity is not applicable to the State's HTF Program. Therefore, the resale/recapture guidelines requirements do not apply.

10. HTF Affordable Homeownership Limits. If the grantee intends to use HTF funds for homebuyer assistance and does not use the HTF affordable homeownership limits for the area provided by HUD, it must determine 95 percent of the median area purchase price and set forth the information in accordance with §93.305. If the grantee will not use HTF funds to assist first-time homebuyers, enter "N/A".

N/A. Homeownership is not an eligible activity under HTF.

11. Grantee Limited Beneficiaries or Preferences. Describe how the grantee will limit the beneficiaries or give preferences to a particular segment of the extremely low- or very low-income population to serve unmet needs identified in its consolidated plan or annual action plan. If the grantee will not limit the beneficiaries or give preferences to a particular segment of the extremely low- or very low-income population, enter "N/A."

Targeted Population-Housing funded with HTF is targeted toward extremely low-income households (30 % of AMI) households.

MHC will use HTF to:

- 1) Reduce homelessness and help ELI families avoid paying a disproportionate share of their income for housing.
- 2) Complement existing Federal, State and local efforts to increase and preserve the supply of rental housing and provide affordable housing for extremely low-income households, which includes homeless, serious mentally ill families, elderly age 55 +, youth aging out of foster care, incarcerated persons discharged from correction facilities.

Any limitation or preference must not violate nondiscrimination requirements in § 93.350, and the grantee must not limit or give preferences to students. The grantee may permit rental housing owners to limit tenants or give a preference in accordance with § 93.303(d)(3) only if such limitation or preference is described in the action plan.

12. Refinancing of Existing Debt. Enter or attach the grantee’s refinancing guidelines below. The guidelines describe the conditions under which the grantee will refinance existing debt. The grantee’s refinancing guidelines must, at minimum, demonstrate that rehabilitation is the primary eligible activity and ensure that this requirement is met by establishing a minimum level of rehabilitation per unit or a required ratio between rehabilitation and refinancing. If the grantee will not refinance existing debt, enter “N/A.”

Guidelines and conditions for refinancing existing debt on a multi-family rental property will be implemented according to HTF requirements and MHC’s policy and procedures. Refinancing of an existing debt under the HTF Program is an eligible activity.

The following refinance guidelines and conditions are:

- 1) The new investment is being made to create additional affordable units
- 2) The housing has not been previously financed with HTF funds

- 3) A review of the management practices of the applicant must demonstrate that the proposed rehabilitation is not the result of disinvestment in the property by any entity involved in the application for HTF funds
- 4) A review of the proposed operating budget for the project must demonstrate that both the cost of refinancing and rehabilitation of the project can be met and still result in units affordable to HTF-eligible tenants for a period of 30 years or the term of the refinancing, whichever is longer
- 5) The activity does not involve the refinancing of a multifamily loan made or insured by any state or federal program, including the CDBG program, unless additional affordable units will be income-restricted to extremely low-income households
- 6) Demonstrate that rehabilitation is the primary eligible activity.
- 7) Cost to refinance existing debt is secured by rental housing units that are being rehabilitated with HTF funds.
- 8) Refinancing the existing debt is necessary to reduce the overall housing costs.
- 9) The proportional rehabilitation cost must be greater than the proportional amount of debt that is refinanced.

Discussion:

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EMERGENCY SOLUTIONS GRANTS PROGRAM

2020

POLICIES & PROCEDURES APPLICATION MANUAL

OVERVIEW

The Emergency Solutions Grants program was designed to improve administrative efficiency and enhance response coordination and effectiveness in addressing the needs of homeless persons. The ESG program will provide funding to non-profits to assist individuals experiencing homelessness or persons at risk of homelessness to quickly regain stability in permanent housing after experiencing a housing crisis and/or homelessness.

BACKGROUND

The Homeless Emergency Assistance and Rapid Transition to Housing Act of 2009 (HEARTH ACT), consolidates three of the separate homeless assistance programs administered by the Department of Housing and Urban Development (HUD) under the McKinney-Vento Homeless Assistance Act into a single grant program, revised the Emergency Shelter Grants program (ESG) and renamed the program the Emergency Solutions Grants program (ESG). The HEARTH Act also codifies into law the Continuum of Care (CoC) planning process. The Continuum of Care program established by the HEARTH ACT and the new consultation requirements found in 24 CFR Part 91 states that ESG recipients consult with CoCs when allocating ESG funds to carry out eligible activities.

The change in the program's name, from Emergency Shelter Grants to Emergency Solutions Grants, reflects the change in the program's focus from addressing the needs of homeless people in emergency shelters to assisting people to quickly regain stability in permanent housing after experiencing a housing crisis and/or homelessness.

The Department of Housing and Urban Development (HUD) allocates funds by formula grant to eligible states and units of general-purpose local government for the administration of the Emergency Solutions Grants (ESG) program. ESG funds will be distributed statewide 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. **Local units of government are not eligible to submit applications on behalf of non-profit agencies.**

HUD provides general oversight of the regulatory guidance and directions the program should follow. This allows recipients to create their own rules required to implement a program if those rules do not violate the overall intent of the program. Mississippi Home Corporation has chosen to implement stricter regulations based on the funds allocated and timeliness necessary for implementation of the program. **Organizations interested in applying for ESG funds must adhere to the directives that MHC has provided.**

The Governor designated Mississippi Home Corporation (“MHC” or “Corporation”) to administer the Emergency Solutions Grant in Mississippi, effective July 1, 2015.

STRATEGIC GOALS/PRIORITIES

MHC collaborated with the CoCs and developed strategic goals guiding the use of FY 2020 ESG funds.

These goals and priorities are:

A. Achieve Home, together: *The Federal Strategic Plan to Prevent and End Homelessness* and accomplish ambitious goals related to the U.S. Supreme Court decision in *Olmstead vs L.C.*:

1. End homelessness among veterans (funding sources have been defined by VA and SSVF but needs in this population may be addressed using HOME, CoC, and ESG, though could be eligible)

2. End chronic homelessness among people with disabilities (the partnerships between ESG, HOME, National Housing Trust Fund, CoC and CHOICE could help achieve this goal while also accomplishing *Olmstead* goals as the populations often overlap homeless persons living with mental illness)
3. End homelessness among families with children, unaccompanied youth and among all other individuals (CoC resources, HOME TBRA, HOME units, National Housing Trust Fund, ESG shelter operations for domestic violence shelters, shelters for women and children, runaway and homeless youth programs, and children's shelters willing to address trafficking, ESG rapid re-housing and prevention coupled with appropriate services)
4. Create a system to ensure that all homelessness is rare, brief, and non-reoccurring (ESG outreach services, navigation services under rapid rehousing, HMIS activities, coordinated entry)

B. Create standards within the CoCs to ensure that ESG and CoC programs align with the goals, utilize evidence-based practices, and promote coordination. Outcomes expectations will be defined and measured by HMIS and site visits. The CoCs will get together to create statewide CoC expectations and standards.

C. In awarding ESG funding to applicants, MS Home Corp will consider measurable outcomes proposed, service delivery standards and models used, and clearly stated actions by a grantee to meaningfully collaborate with the CoC, and other service organizations in local communities whether funded by ESG or other sources. Grantees will be expected to participate in local coordinated entry, HMIS, PIT, and CoC committee work.

D. The CoCs will lead the outreach activities to promote coordinated entry, maintain a by-name list, and make appropriate community referrals. Navigators will assist people who are literally homeless and identified through outreach to access services and housing.

E. The CoCs' HMIS systems will continue to coordinate efforts and provide data to the community, HUD, and MS Home Corp. The HMIS data over time coupled with the PIT counts will inform the goals and strategies to achieve those goals at a local level. Funding will align with the data-driven goals.

F. MHC, CoCs and ESG funded agencies will coordinate with the Department of Mental Health and Community Mental Health Centers regarding Assertive Community Treatment Teams (ACT Teams) and other community-based services with newly created housing options.

OBJECTIVES

Purpose - The Emergency Solutions Grants Program (ESG) Application Policies and Procedures Manual contains information, guidance and instructional materials, forms, requirements, and other documentation necessary to develop a more comprehensive understanding of the ESG program. This manual should also assist with the creation of a successful funding opportunity.

Objectives - The objectives of the program are to assist the recipient in accomplishing the following:

- a. Aiding homeless persons and families with children.
- b. Meeting the needs of special groups within the homeless population.
- c. Providing essential services through an effective case management process; and
- d. Supporting Shelter operations.

The ESG program is focused on assisting people to quickly regain stability in permanent housing after experiencing a housing crisis and/or homelessness. This program broadens existing emergency shelter and homelessness prevention activities and adds short-and medium-term rental assistance and services to rapidly re-house homeless people.

Expenditure limits. The 2020 ESG program significantly changes amounts that can be expended within certain program categories:

- Not more than 60% of the fiscal year grant may be used for emergency shelter and street outreach activities.
- Not less than 40% of the fiscal year grant must be used for homelessness prevention, rapid rehousing and/or HMIS activities.
- Subject to the cost principles in OMB Circulars A-87 (2 CFR 225) and A-122 (2 CFR 230) and other requirements in this part, employee compensation and other overhead costs directly related to carrying out emergency shelter, homelessness prevention, rapid re-housing and HMIS are eligible costs of these program components. These costs are not subject to the expenditure limit for administrative activities.

ESTIMATED ALLOCATION/ELIGIBLE ACTIVITIES

The 2020 One-Year Action Plan is based on the allocation of \$2,369,654. Mississippi Home Corporation published in the Federal Register. This allocation is from the U. S. Department of Housing and Urban Development (HUD).

ESG 2020 Estimated Allocation Categories

PROGRAM CATEGORIES	APPROXIMATE %	ALLOCATION*
Emergency Shelters**	Not more than 60%	\$ 644,351
Street Outreach		\$110,000
Rapid Re-Housing Assistance		\$1,009,000
Homelessness Prevention		\$336,303

	Not less than 40%	
HMIS		\$110,000
Administration		\$160,000
TOTAL ALLOCATION		\$ 2,369,654

** MHC reserves the right to adjust the amount designated for any program category based on the demand created by the applications and to meet programmatic budgetary requirements.*

*** Emergency Shelter Category funds may be awarded to non-profit (sub-recipient) that does not own (or run) a shelter for the purpose of paying for hotel/motel vouchers when no appropriate emergency shelter is available with caveats.*

**** No administrative costs are allowed for grant recipients.*

***** There is no maximum or minimum grant size.*

ESG Recaptured Funds

The Corporation may recapture funds previously awarded to an ESG recipient. The Corporation may reallocate any recaptured funds in any eligible category and reallocate to any eligible applicant. Requests for supplemental funds will be considered on a case-by-case basis with funds granted

only in those instances where the Corporation can readily determine that additional funding is justified. Grant award limits are not applicable when considering the allocation of these funds.

Application Submission Date

The ESG application submission date is **April 27-30, 2020, no later than 4:00 p.m.** Applications must be submitted to Mississippi Home Corporation, Attn: Faye McCall or Erica Fell, 735 Riverside Drive, Jackson, Mississippi 39202. No applications will be accepted after 4:00 p.m. MHC's time clock will be used for meeting the submission deadline.

ELIGIBLE APPLICANTS

The three Continua of Care (Mississippi Balance of State (BOS) CoC, Open Doors Homeless Coalition CoC, Central Mississippi CoC) and their member homelessness services provider organizations (to include faith-based organizations), and non-entitlement local units of government that operate existing homeless shelters, 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. The City of Jackson, as an entitlement community, receives direct annual allocation of ESG funds from HUD and will not be eligible to apply with MHC. **Non-profit organizations within the City of Jackson will be eligible to submit applications in the street outreach, homelessness prevention, rapid rehousing and HMIS categories only.**

Pursuant to 24 CFR 576.406, faith-based activities, organizations that are religious or faith-based are eligible, on the same basis as any other organization, to receive ESG funds. Neither the Federal Government nor a State or local government receiving funds under ESG shall discriminate against an organization based on the organization's religious character or affiliation. Organizations that are directly funded under the ESG program **may not** engage in inherently religious activities, such as worship, religious instruction, or proselytization as part of the programs or services funded under ESG. If the organization conducts these activities, the activities must be offered separately, in time or location, from the programs or services funded under ESG, and participation **must** be voluntary for program participants. Any religious organization that receives ESG funds retains its independence from Federal, State, and local governments, and may continue to carry out its mission, including the definition, practice,

and expression of its religious beliefs, provided that the religious organization does not use direct ESG funds to support any inherently religious activities.

MATCH REQUIREMENTS

Applicants must provide “dollar for dollar” matching funds. Pursuant to 24 CFR Part 576.201 and 42 U.S.C. 11375, the ESG program requires that ESG funds provided by HUD be matched (cash and in-kind) with an equal amount of funds from other sources.

Matching contributions may be obtained from any source, including any Federal source other than the ESG program, as well as state, local, and private sources.

- In order to meet the matching requirement, the matching contributions **must** meet all requirements that apply to the ESG funds provided by HUD.
- The matching contributions **must** be provided after the date that HUD signs the grant agreement.
- To count toward the required match for the recipient’s fiscal year grant, cash contributions must be expended within the expenditure deadline in 24 CFR Part 576.203.
- Contributions used to match a previous ESG grant **may not** be used to match a subsequent ESG grant.
- Contributions that have been or will be counted as satisfying a matching requirement of another Federal grant or award may not count as satisfying the matching requirement of this section.

Requirements for using cash and noncash contributions to match ESG grant.

- Cash expended for allowable costs as defined in OMB Circulars 2 CFR Part 225 and 2 CFR Part 230 of the recipient or sub-recipient.
- Cash donations and cash receipts from sale of donated items (thrift store), however, there may not be any duplication of this transaction, i.e. clothing donated and then sold through Thrift Store would be a duplication if counted both times.

- Noncash contributions may include but are not limited to real property, equipment, goods, or services. The value of any real property, equipment, goods, or services is determined by the cost, -the recipient or sub-recipient had to pay for them with grant funds, or if the activity represents indirect costs; and value may also include the purchase value of any donated building.

Calculating the amount of noncash contributions:

- Calculating noncash contributions: the value or fair market value of any donated material or building (this source can only be utilized as match one time), the value of any lease on a building.
- Services provided by individuals must be valued at rates consistent with those ordinarily paid for similar work in the sub-recipient's organization. If the sub-recipient does not have employees performing similar work, the rates must be consistent with those ordinarily paid by other employers for similar work in the same labor market (at a **minimum rate of \$7.25 per hour**).

THRESHOLD REQUIREMENTS

1. Applications submitted by a non-entitlement local unit of government must include a copy of the Resolution authorizing submission of their application. The Resolution must be adopted by the local unit of government and must be signed and dated by the local unit of government's Chief Elected Official.
2. Applications submitted by private non-profit organizations that are operating **existing** homeless shelters must include a copy of the authorizing Resolution. The Resolution must be adopted by the non-profit organization's Board and must be signed and dated by the President of the Board.
3. Applications from private non-profit organizations that are operating existing homeless shelters must also include a letter from the local unit of government approving the submission of the application. The letter must refer to the current ESG program year for which the application is being submitted and is signed by the Chief Elected Official.
4. **Match requirement must be documented in the application. The matching amount must be equal to the amount of ESG funds being requested.** Matching contributions may be obtained from any source, including any Federal source other than the ESG program, as well as

state, local, and private sources: the value or FMV of any donated material or building (this source can only be utilized as match one time); the value of any lease on a building; any salary paid to staff to carry out the program and the value of the time and services (at a **minimum rate of \$7.25 per hour**) contributed by volunteers to carry out the program.

If match includes funds from other services or the value of the time and services contributed by volunteers to carry out the program, applicants must provide a copy of the Memorandum of Understanding, or an Agreement, or a letter of support from the entities providing match. This documentation must identify the **match type, match amount**, and must cover the **current grant program year** time period for this application cycle.

If a facility is used as match, a current appraisal (less than two years) of the facility must be included with the application.

If the value of any lease on a building is used as match funds, a copy of the lease showing the lease amount must be included.

If donated materials are utilized as match, documentation from the donor indicating the type of materials and their value and the date or proposed date of the donation must be submitted in the application.

5. Applicants **must not have any unresolved audit or monitoring findings associated with the ESG program.**
6. Applicants must disclose any loan or grant received from MHC for which MHC has issued a letter of **findings associated with use of an MHC** operated program. Applicants must provide evidence that findings have been resolved. MHC may disqualify the applicant from consideration in funding based on this information. Findings may include, but is not limited to, failing to submit required reports.
7. Any application that has been prepared by an application preparer that is involved in a pending debarment or suspension proceeding before a state or federal agent **shall not** be reviewed until such time as the debarment proceeding has been finally resolved. No person who is involved in a suspension or debarment proceeding shall be allowed to administer an ESG project until such time as the suspension or debarment process finding is resolved.

8. Homeless participation. If a sub-recipient is unable to meet the participation of homeless individuals requirement in section 416(d) of the McKinney-Vento Act, the sub-recipient need not obtain approval of a formal waiver so long as the sub-recipient develops a plan to 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.
9. 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.

Section 416(f) of the McKinney-Vento Act, as amended by the HEARTH Act requires that projects receiving funding under the ESG program must participate in the Homeless Management Information System (HMIS). The data collected is essential to measuring what works and what doesn't. Accurate HMIS data will enable HUD to gain a more informed understanding of the problems of homelessness in our communities; the Continuum(s) of Care will assist in the participation of HMIS. Any applicant applying without the HMIS confirmation will be ineligible for the 2020 ESG funding cycle, with no exceptions. Domestic Violence (DV) service providers must use a comparable database that meets Data Standards and must collect all the Universal Data Elements.

The CoCs are eligible applicants for any services that can be provided in all ESG categories. ESG applicants must be an active participating member in good standing of a Continuum of Care and documented as such in the application. Consultation with the CoCs will occur through not only standard means of public hearings and public comment solicitation, but also one-on-one communications during the public comment period as well as throughout the year.

APPLICATION REVIEW PROCESS

A. Eligibility Prescreening Review

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

B. Deficiencies

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

C. Ranking of Applications

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

Applicant Self-Scoring: As a part of the Application documents, the Applicant must “self-score” and submit a scoring sheet using the scoring guide indicating the scores it believes are supported through the Application’s supporting documentation. Going through the self-scoring process will help the applicant evaluate the strength of its application in advance, giving it the opportunity to correct missing or unclear narratives before submitting the application. The scoring guide submitted by the Applicant will assist MHC in its review of the Application and will demonstrate the Applicants’ priorities and goals. MHC will determine the final points to be awarded based on the questions answered in the Application and the evidence provided through supporting documentation.

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

SELECTION PROCESS

The ESG funds will be awarded based on the final points of ESG Grant Review Scoring Guide. **Applicants must score at least 75% out of 100 points.** MHC reserves the right to adjust the amount awarded, based on the amount of funds available, and based on the demand created by the applications submitted. MHC will mail all applicants a letter with the funding decision. Proposed outputs and outcomes will be incorporated into contracts as performance outcome measurements for applicants selected as sub-recipients.

SHELTER AND HOUSING STANDARDS

Pursuant to 24 CFR 576.403, HUD requires the following for lead-based paint and minimum standards:

Lead-based paint remediation and disclosure: The Lead-Based Paint Poisoning Prevention Act (42 U.S.C. 4821-4846), the Residential Lead-Based Paint Hazard Reduction Act of 1992 (42 U.S.C. 4851-4856), and implementing regulations in 24 CFR part 35, subparts A, B, H, J, K, M and R apply to all shelters assisted under ESG program and all housing occupied by program participants.

Listed below are the **minimum standards** that an emergency shelter **must** meet for an applicant to receive funding according to the shelter and housing standards.

Structure and Materials: The shelter building **must** be structurally sound to protect residents from the elements and not pose any threat to health and safety of the residents.

Access: The shelter **must** be accessible in accordance with Section 504 of the Rehabilitation Act (20 U.S.C. 794) and implementing regulations at 24 CFR part 8; the Fair Housing Act (42 U.S.C. 3601 et seq.) and implement regulations at 24 CFR part 100; and Title II of the Americans with Disabilities Act (42 U.S.C. 1213 et seq.) and 28 CFR part 35; where applicable and there **must** be a second means of exiting the facility in the case of an emergency or fire.

Space and Security: Except where the shelter is intended for day use only, the shelter **must** provide each program participant in the shelter with an acceptable place to sleep and adequate space and security for themselves and their belongings.

Interior Air Quality: Each room or space within the shelter/facility **must** have a natural or mechanical means of ventilation. The interior air must be free of pollutants at a level that might threaten or harm the health of residents.

Water Supply: The shelter's water supply **must** be free of contamination.

Sanitary Facilities: Each program participant in the shelter **must** have access to sanitary facilities that are in proper operating condition, are private, and are adequate for personal cleanliness and the disposal of human waste.

Thermal-Environment: The shelter/facility **must** have any necessary heating/ cooling facilities in proper operating condition.

Illumination and Electricity: The shelter/facility **must** have adequate natural or artificial illumination to permit normal indoor activities and support health and safety. There must be sufficient electrical sources to permit the safe use of electrical appliances in the shelter.

Food Preparation: Food preparation areas, if any, **must** contain suitable space and equipment to store, prepare and serve food in a safe and sanitary manner.

Sanitary Conditions: The shelter **must** be maintained in a sanitary condition.

Fire Safety-Sleeping/Common Areas: There **must** be **at least one** working smoke detector in each occupied unit of the shelter facility. Where possible, smoke detectors **must** be located near sleeping areas. The fire alarm system **must** be designed for hearing-impaired residents. All public areas of the shelter **must** have **at least one** working smoke detector. There **must** also be a second means of exiting the building in the event of fire or another emergency.

PROGRAM COMPONENTS

The Emergency Solutions Grant is comprised of five (5) program components: emergency shelter, street outreach, homelessness prevention, rapid re-housing assistance and Homeless Management Information System (HMIS).

Mississippi Home Corporation has elected to make funding available in all components for ESG:

- Emergency Shelter
- Street Outreach
- Homelessness Prevention
- Rapid Rehousing, and
- HMIS

A. Emergency Shelter Component

ESG funds may be used for costs of providing maintenance (including minor repairs), rent, security, fuel, equipment, insurance, utilities, food, furnishings, and supplies necessary for the operation of the emergency shelter. ESG funds may also be used to provide *essential services* and *case management* to homeless families and individuals in emergency shelters. Case management includes the cost of assessing, arranging, coordinating and monitoring the delivery of individualized services to meet the needs of the program participant is an eligible expense. The maximum allowable case management/staff cost will be reimbursed up to **fifty percent (50%) of the total amount of the grant award**.

The transportation costs of travel by outreach workers, social workers or other service providers are eligible, provided this travel takes place during the provision of services.

If service workers/case managers use their own vehicle, travel is reimbursable at the current **federal mileage rate**; the cost of gas, insurance, taxes, and vehicle maintenance is also an eligible expense for agency vehicles used for ESG purposes. Another eligible cost includes program participant's travel on public transportation.

B. Street Outreach

ESG funds may be used for costs of providing essential services necessary to reach out to unsheltered homeless people; connect them with emergency shelter, housing, or critical services; and provide urgent, non-facility based care to unsheltered homeless people who are unwilling or

unable to access emergency shelter, housing, or an appropriate health facility. Case management is essential to assessing housing and service needs, arranging, coordinating and monitoring the delivery of individualized services to meet the needs of program participants. These essential services and staff cost are maximized at **fifty percent (50%) of the total amount of the grant award.**

C. Homelessness Prevention Component

ESG funds may be used to provide housing relocation and stabilization services and short- and/or medium-term rental assistance necessary to prevent an individual or family who is “at risk” of moving into an emergency shelter or other place as described in the homeless definition. Case management is a critical element in the delivery of this service, the maximum allowable case management/staff cost will be reimbursed up to **fifty percent (50%) of the total grant award.** Travel for case management is reimbursable at the current **federal mileage rate.** This assistance may be provided under the “at risk of homelessness” criteria and **the program participant must have an annual income below 30 percent of median family income for the area as determined by HUD.** The costs of homelessness prevention are eligible because the assistance is necessary to help the program participant regain stability in the program participant’s current housing or move into other housing and achieve stability in that housing. Homelessness prevention must be provided in accordance with the housing relocation and stabilization requirements. These requirements are for short-term rental assistance up to three (3) months. Medium-term rental assistance is assistance for more than 3 months but not more than 24 months of rent. Payment of rental arrears consists of a one-time payment for up to six (6) months in arrears, including any late fees on those arrears. Case managers must reassess eligibility monthly.

Eligibility for this service requires that a current signed lease between the program participant and the landlord or property owner be in place. The program participant must also have a signed **typed eviction notice** from the landlord or property owner.

In other words, the eviction notice can be a letter/notice from the landlord, property owner or an official legal court document. The document must minimally:

- ✓ Identify the ESG applicant and unit where the applicant is the leaseholder,

- ✓ Indicate the date applicant must leave their housing; and
- ✓ Be signed and dated by the owner/landlord or court.

The MHC also requires the following documentation be provided in addition to the eviction notice:

- ✓ An affidavit of arrears (MHC form) completed and signed by the owner/landlord and
- ✓ A rental payment ledger must be provided by the landlord or property manager.

The ESG applicant (program participant) and the lessee (tenant) must be the same.

A person who is listed as “in the household” cannot make application for ESG assistance, unless that person is a party to the lease agreement and utilities.

D. Rapid Re-Housing Component

ESG funds may be used to provide housing relocation and stabilization services and short- and/or medium-term rental assistance necessary to help a homeless individual or family move as quickly as possible into permanent housing and achieve stability in that housing. Case management is a critical element in the delivery of this service, the maximum allowable case management/staff cost will be reimbursed up to **50% of the total grant award**. Travel for case management is reimbursable at the current **federal mileage rate**. This assistance may be provided to program participants who meet the criteria under the homeless definition or are living in an emergency shelter or other place as described in the homeless definition. Rapid re-housing must be provided in accordance with the housing relocation and stabilization requirements. These requirements are for short-term rental assistance up to three (3) months. Medium-term rental assistance is assistance for more than 3 months but not more than 24 months of rent. Payment of rental arrears consists of a one-time payment for up to six (6) months in arrears, including any late fees on those arrears. Case managers must reassess eligibility monthly.

E. HMIS Component

Section 416(f) of the McKinney-Vento Act, as amended by the HEARTH Act requires that projects receiving funding under the ESG program must participate in the Homeless Management Information System (HMIS). The data collected is essential to measuring what works and what doesn't. Accurate HMIS data will enable HUD to gain a more informed understanding of the problems of homelessness in our communities; the Continuum(s) of Care will assist in the participation of HMIS. **Any applicant applying without the HMIS confirmation will be ineligible for the 2020 ESG funding cycle, with no exceptions.** Also, in accordance with Sections 402(f) and 413(b) of the McKinney-Vento Act, ESG recipients are to consult with CoCs on procedures for the administration and operation of HMIS.

PROGRAM REQUIREMENTS

A. But For

One of the most significant factors in determining a households' level of need for receiving ESG is the concept of **"but for"**. In order to establish eligibility for ESG, an initial consultation with a case manager is to be conducted and an assessment made as to whether the household will require emergency shelter or be literally homeless **"but for"** this assistance. The case manager will have to make the determination that the household has no other available housing options or financial resources (including no family support or other social support networks) that would prevent them from becoming homeless.

The initial consultation conducted by the case manager should make the necessary determination of the range of services that may be required for the program participant. The structure of the new ESG program is designed to provide and promote comprehensive services to the program participant. This is to assist the program participant with gaining and maintaining stability in all facets of life, not just housing. The case manager must be knowledgeable of all services that are available in a community in order to effectively service the program participant.

Additionally, each program participant receiving homelessness prevention or rapid re-housing assistance must be required to meet regularly with a case manager (except where prohibited by the Violence Against Women Act (VAWA) and the Family Violence Prevention Act (FVPSA). The assistance provider must develop an individualized plan to help that program participant retain permanent housing after the ESG assistance ends.

B. Conflicts of Interest

HUD guidance states “no person who exercises or has exercised any functions or responsibilities with respect to activities under the ESG program, or who is in a position to participate in a decision-making process or gain inside information with regard to activities assisted under the program, may obtain a financial interest or benefit from an assisted activity; have any financial interest in any contract, subcontract, or agreement with respect to an assisted activity; or have a financial interest in the proceeds derived from an assisted activity, either for him or herself or for those with whom he or she has family or business ties, during his or her tenure or during the one-year period following his or her tenure”. MHC issued guidance which expanded the definition of relative to include a “spouse, child, parent or any person related by blood or marriage within the third degree”. This definition is based on the Ethics in Government Act and the state nepotism statute. It is the responsibility of the Grant Administrator to properly disclose the conflict of interest provision to interested participants. If it is found that a conflict of interest has occurred, the grant recipient may be required to repay program funds, using non-federal funds. Failure to repay the funds may result in termination of participation in any future HUD funded programs. **There will be no exceptions to this guidance granted by MHC.**

C. Eligible Costs

Administrative costs are not eligible costs for grant recipients.

ESG funds can be used to pay housing owners, utility companies, and other third parties for the following costs:

- Rental application fees that are charged by the owner to all applicants.
- Security deposits that is equal to no more than two (2) months' rent.
- Last months' rent if it is necessary to obtain housing for a program participant.
The last months' rent may be paid to the housing owner at the time the owner is paid the security deposit and the first months' rent. This assistance must not exceed one month's rent and must be included in calculating the program participant's total rental assistance.
- Prior rental arrears may be paid to a previous landlord if the arrears negatively impact the program participants' ability to get new housing. In order to pay this service, the old lease must be provided, and the affidavit of arrears must be completed and signed by the prior landlord.
- Utility deposits may be paid as required by the utility company for all customers. The eligible utility services are gas, electric, water and sewage.
- Utility payments may be paid per program participant, per utility service, including utility arrears.
- Moving costs may be paid for truck rental or hiring a moving company. Temporary storage fees for up to three (3) months are allowable provided the fees are accrued after the program participant begins receiving assistance and before he/she moves into housing. **Payment of temporary storage fees that are in arrears is not an eligible expense.**
- Housing search and placement may be paid for services or activities necessary to assist program participants in locating, obtaining, and retaining suitable permanent housing.

Under no circumstances should any funds be paid directly to the program participant, if so, the responsible agency will be required to repay the funds.

D. Short-term and medium-term rental assistance

ESG funds may be used to provide a participant with up to twenty-four (24) of rental assistance during any 3-year period. This assistance may be short-term or medium-term rental assistance, payment of rental arrears or any combination of this assistance.

Short-term rental assistance may be provided for up to three (3) months. Case manager must reassess the program participants' circumstances at least monthly. Case manager must provide reasonable timelines for program participant to submit information necessary to determine program eligibility.

- Medium-term rental assistance is assistance for more than 3 months but not more than 24 months of rent. Case managers must reassess eligibility monthly.
- Payment of rental arrears consists of a one-time payment for up to six (6) months of rent in arrears including any late fees if paid prior to rental assistance agreement being signed.
- Discretion to set caps and conditions. The sub-recipient may set a maximum amount of rental assistance that a program participant may receive. The sub-recipient may also decide if the program participant will share in the cost of payments. This will be determined based on the standards created by the sub-recipients and issued through contract modifications.
- Program participants who are receiving tenant-based rental assistance (section 8) or living in a housing unit receiving project-based rental assistance or operating assistance through other public sources are **eligible for security and utility deposits only**.
- Rental assistance cannot be provided for a unit that exceeds the Fair Market Rent established by HUD. Rent must be in compliance with HUD's standard of rent reasonableness (comparable like units).

- Rental assistance payments may only be paid to the property owner with whom the sub-recipient has entered into a rental assistance agreement. The rental assistance agreement must be very specific and set forth the terms under which the assistance will be provided (i.e., when the assistance begins and ends). The agreement must also provide that, during the term of the agreement, the owner must give the program participant a copy of any notice to vacate the housing unit, or any complaint used under state or local law to commence an eviction action against the program participant. The rental assistance agreement must be signed by the landlord or property manager and the non-profit representative working with the program participant. This agreement should also serve as a waiver of late fees. If any late fees have occurred since the signing of the document, then the assisting non-profit agency will have to be responsible for paying the fees with non-ESG funds.
- Each program participant must have a **legally binding type written lease** agreement for the rental unit. The lease must be between the property owner or landlord and the program participant (tenant). The lease must be signed by the landlord and the tenant (program participant) or tenants and must clearly provide a full and complete address for the rental property. **If the lease agreement is between parent and child, siblings or other relatives, it is not valid, and will not be reimbursed. Additionally, if an employee or spouse of the ESG program has rental property, that employee cannot receive rental reimbursement through the ESG program.**

E. Mandatory Documentation for Implementation

Determination of eligibility of a program participant for ESG financial services must be conducted by the sub-recipient through an initial consultation with a case manager.

The case manager should be able to determine the amount and types of assistance the individual or family needs to regain permanent housing stability. These evaluations must be conducted in accordance with a centralized or coordinated assessment system.

The sub-recipient must re-evaluate the program participant's eligibility and the types and amounts of assistance needed monthly. At a minimum, each re-evaluation must establish that: (a) the program participant does not have an annual income that exceeds thirty percent

(30%) of the median family income for the area, as determined by HUD; and (b) the program participant lacks sufficient resources and support networks necessary to retain housing without ESG assistance. The sub-recipient may also require each program participant receiving homelessness prevention or rapid re-housing assistance to provide notification of changes in income or other circumstances (household composition) that affect the program participant's need for assistance under ESG.

The program participant is required to provide the circumstances that resulted in him/her becoming homeless or being at risk for homelessness. A program participant must be able to provide valid documentation for requesting the financial assistance in the form of:

1. **Documentation of Homelessness.** This document is to be completed and signed by an agency representative. Refer to the definition of Homelessness defined by HUD.
2. **Application.** This document is to be completed by the case manager and signed by the program participant. All information provided in the application should be certified as true and correct to the best of the parties' knowledge. Any application that is not signed by both the case manager and the program participant is not a valid document and therefore not eligible. The ESG assistance application must be typed; handwritten applications are not acceptable. This application must not be altered in any manner.
3. **Income verification.** HUD defines income as "any money that goes to, or on behalf of, the head of household or spouse (even if temporarily absent) or to any other household member". Annual income includes the current gross income of all adult household members and unearned income attributable to a minor. The types of income to be counted include:
 - Earned Income
 - Self-Employment/Business Income
 - Interest & Dividend Income

- Pension/Retirement Income
- Unemployment & Disability Income
- TANF/Public Assistance
- Alimony, Child Support and Foster Care Income
- Armed Forces Income

Annual income is used to determine program eligibility and the level of assistance a household can receive. The annual income definition found at 24 CFR Part 5 is used by a variety of Federal programs. The Part 5 definition of annual income is the gross amount of income of all adult household members that is anticipated during the coming 12-month period. Case managers must use a household's expected ability to pay, rather than past earnings, when estimating housing assistance needs. Annual income must be calculated through the use of HUDs income calculation worksheet (form #: ESG-206)

4. **Asset verification.** Assets are defined as cash or material items that can be converted to cash quickly. They include real and/or personal property and investments that a household may possess, including assets that are owned by more than one person, but allow unrestricted access to the applicant. Assets include:

- ✓ Amounts in checking and saving bank accounts.
- ✓ Stocks, bonds, savings certificates, money market funds, and other investment accounts.
- ✓ The cash value of trusts that may be withdrawn by the household.
- ✓ IRA, Keogh and similar retirement savings accounts, even when early withdrawal will result in a penalty.
- ✓ Lump sum receipts of cash received and accessible by household, such as inheritances, capital gains, lottery winnings, insurance settlements, and other claims.

Household assets generally are not counted as income, with the exception of interest and dividend income. However, household assets should be taken into consideration when determining whether a household has other financial resources sufficient to obtain or maintain housing.

5. **Lease Agreement.** This document must clearly list all the parties to the lease; must provide terms and conditions; must have a beginning and ending date and must be signed by all involved parties. If the lease has expired, it must have a clause addressing the continuance of the agreement on a month to month arrangement unless State law dictates that the lease automatically continues under a month-to-month or annual arrangement until the lease is renewed or is otherwise terminated. In the event the lease is extended on a month to month agreement, the landlord must still provide a written statement which clearly indicates this is month to month.

6. **Eviction Notice (homeless prevention only).** This document must indicate the amount of rent due, the amount of time tenant has failed to pay rent and the length of time he/she has to pay the delinquent rent or vacate the property. It must be signed and dated by the landlord or provided in a court order.

7. **Rental Assistance Agreement.** The rental assistance agreement must be very specific and set forth the terms under which the assistance will be provided (i.e., when the assistance begins and ends).

8. **Rent Reasonableness checklist.** Rent reasonableness should be determined by considering the following: (1) the reasonableness in relation to rents being charged for comparable unassisted units, taking into account the location, size, type, quality, amenities, management, and maintenance of each unit; and (2) the rent should not be in excess of the rent currently being charged by the same owner for properties (if comparable to the unit in which the participant will be leasing) as well as those actual rents charged. Rent reasonableness must be determined for all units for which ESG rental assistance and/or security deposit assistance is being provided. **If the rent for the unit does not meet the rent reasonableness, then ESG funds cannot be used to assist the household in that unit. Furthermore, ESG funds cannot be used to pay the rent up to the rent reasonableness standard, while the tenant pays the remainder.**

9. Habitability Standards. These standards apply when a program participant is receiving financial assistance and moving into a new (different) unit, as well as, homelessness prevention. Inspections must be conducted upon initial occupancy and then on an annual basis for the term of ESG assistance.

10. Lead-Based Paint checklist, if applicable. This document is intended to guide grantees through the lead-based paint inspection process to ensure compliance with regulations found at 24 CFR 35, Parts A, B, M and R in order to prevent lead-poisoning in young children. ESG staff can use this checklist to document any exemptions that may apply, whether any potential hazards have been identified, and if safe work practices and clearance are required and used. This document should be kept in each program participants' file.

11. Affidavit of Arrears, if applicable. This document must be signed and dated by the landlord and provide the specific amounts and the number of months that the tenant has failed to pay rent.

12. Rental Payment Ledger, if applicable. This document must come from the apartment management and must be in agreement with the affidavit of arrears. If tenant is renting from a homeowner, this information may not be available so the affidavit of arrears will be sufficient.

13. Termination of Assistance, if applicable. If a program participant violates program requirements, the sub-recipient may terminate the assistance in accordance with a formal process established by the sub-recipient that recognizes the rights of individuals affected. To terminate rental assistance or housing relocation and stabilization services to a program participant, the required formal process, at a minimum, must consist of:

- ✓ Written notice to the program participant containing a clear statement of the reasons for termination.
- ✓ A review of the decision, in which the program participant is given the opportunity to present written or oral objections before a person other than the person who made or approved the termination decision:

- ✓ Prompt written notice of the final decision to the program participant.

The only acceptable documents to be used are those provided by MHC located at <https://www.mshomecorp.com/>. Any other documents used will result in ineligible cost for reimbursement.

RECORDKEEPING

All records for the ESG program must be retained for the greater of five (5) years or for the period specified below. Copies made by microfilming, photocopying, or similar methods may be substituted for the original records.

- ✓ Documentation of each program participants' qualification as a family or individual at risk of homelessness or as a homeless family or individual and other program participant must be retained for five (5) years after the expenditure of all funds from the grant under which the program participant was served.

Access to records

The HUD Office of the Inspector General, and the Comptroller General of the United States, or any of their authorized representatives, must have the right of access to all books, documents, papers, or other records of the recipient and its sub-recipients that are pertinent to the ESG grant, in order to make audits, examinations, excerpts, and transcripts. These rights of access are not limited to the required retention period but last as long as the records are retained.

REMEDIAL ACTIONS AND SANCTIONS

Remedial actions and sanctions for failure to meet the ESG program requirement will be designed to prevent a continuation of the deficiency; mitigate, to the extent possible, its adverse effects or consequences; and prevent its recurrence through the following actions:

- MHC may instruct the recipient to submit and comply with proposals for action to correct, mitigate, and prevent noncompliance with ESG requirements including:
 - ✓ Preparing and following a schedule of actions for carrying out activities affected by the noncompliance, including schedules, timetables, and milestones necessary to implement the affected activities.
 - ✓ Establishing and following a management plan that assigns responsibilities for carrying out the remedial actions.
 - ✓ Canceling or revising activities likely to be affected by the noncompliance, before expending ESG funds for the activities.
 - ✓ Reprogramming ESG funds that have not yet been expended from affected activities to other eligible activities.
 - ✓ Suspending disbursement of ESG funds for some or all activities.
 - ✓ Reducing or terminating the remaining grant of sub-recipient and reallocating those funds to other sub-recipients; and
 - ✓ Requiring match contributions before or as withdrawals are made from the recipients' ESG grant.
- MHC may suspend payments to the extent HUD deems it necessary to preclude further expenditure of funds for affected activities.
- MHC may remove the recipient from participation in reallocations of funds.
- MHC may deny matching credit for all or part of the cost of the affected activities and require the recipient to make further matching

contributions to make up for the contribution determined ineligible.

- MHC may place conditions on future grants.
- MHC may take other remedies that are legally available.

GENERAL REQUIREMENTS

Sub-recipients are required to carry out their projects in accordance with the regulations for the Emergency Solutions Grants Program, McKinney-Vento/HEARTH Act, Title IV (42 U.S.C. 11371) and 24 CFR 576.

The ESG program shall be governed by MHC's 2020 application package; the Program Description; and any subsequent changes, additions, clarifications, requirements, or assurances issued by MHC or HUD that relate to the program.

If questions or interpretation of any rule, requirement, or regulation arise, MHC's or HUD's decision shall be final.

During the review of the applications, MHC shall verify information for accuracy and determine feasibility and readiness of the project. This review may result in disqualification of an application.

During the review of the 2020 ESG application, MHC reserves the right to adjust the amount of the request. This adjustment will be based on verification of cost, availability of other funds and the availability of ESG funds.

A site visit does not imply that an applicant will be funded.

Exceptions to minimum and maximum grant amounts may be allowed by MHC.

Anyone receiving ESG funds must comply with 24 CFR Part 570, Equal Opportunity and Fair Housing, Affirmative Marketing and MBE/WBE requirements. In order to comply, the applicant must at a minimum meet the requirements set forth in the regulations and/or MHC's plan.

MHC may recapture funds previously awarded to an ESG recipient for reasons such as failure to satisfy timeliness of the implementation of the project, failure to comply with contractual conditions, or failure to complete project closeout. Recaptured or de-obligated ESG funds may be used to supplement Administration, supplement existing projects which may require additional funds, fund other eligible applicants, or fund ESG eligible activities.

In order to minimize displacement in accordance with 24 CFR Part 576.408, Displacement, Relocation and Acquisition, applications which include permanent displacement of any resident **will not** be accepted.

Applications must contain documentation evidencing a firm commitment of matching funds. The matching amount must be equal to the amount of ESG funds being requested. The match amount may include funds from other sources; the value or fair rental value of any donated material or building (**this source can only be utilized as match one time**); the value of any lease on a building; any salary paid to staff to carry out the program of the recipient; and the value of the time and services (**at a minimum rate of \$7.25 per hour**) contributed by volunteers to carry out the program of the recipient. If match includes funds from other sources or the value of time and services contributed by volunteers to carry out the program, applicants must provide a copy of the Memorandum of Understanding or Agreement, or a letter of support from the entities providing match. This documentation must identify the match type, match amount and must cover the grant Program Year period for the 2020 application cycle.

If a facility is to be used as matching funds, a recent appraisal (**less than two years**) of the facility must be included with this application package. If the value of any lease on a building is to be used as matching funds, a copy of the lease information indicating the lease amount must be included with this application. If donated materials are to be utilized as match, documentation from the donor indicating the type of materials and their value and the date or proposed date of the donation must be submitted in the application.

FEDERAL REQUIREMENTS

All sub-recipients will be required to comply with certain federal and state requirements. The following briefly describes major requirements that may apply:

McKinney-Vento Act, as amended by the HEARTH ACT: 24 CFR Parts 91 and 576 This Act authorized the ESG Program, all applicable provisions of the Act shall be adhered to by recipients. The ESG Program broadens existing emergency shelter and homelessness prevention activities and to add short- and medium-term rental assistance and services to rapidly re-house homeless people.

- ESG funds from each federal fiscal year (i.e. the allocation and any reallocated funds from the particular federal fiscal year appropriated) will be closed out when all program requirements have been met.
- Each applicant must establish and maintain sufficient records to enable MHC and HUD to determine whether the ESG requirements are being met of **24 CFR Part 576.500, Recordkeeping and Reporting Requirements.**
- Applicants must comply with the requirements of **24 CFR Part 576.404, Conflict of Interest.** The conflict-of-interest provisions under this section (24 CFR Part 576.404(b) (1) apply to any person who is an employee, agent, consultant, officer, or elected or appointed official of the recipient or its sub-recipients. No person just mentioned who exercises or has exercised any functions or responsibilities with respect to activities assisted under the ESG program, or who is in a position to participate in a decision-making process or gain inside information with regard to activities assisted under the program, may obtain a financial interest or benefit from an assisted activity; have a financial interest in any contract, subcontract, or agreement with respect to an assisted activity; or have a financial interest in the

proceeds derived from an assisted activity, either for him or herself or for those with whom he or she has family or business ties, during his or her tenure or during the one-year period following his or her tenure.

MHC has no waiver under the conflict of interest provision.

- The federal requirements of **24 CFR Part 576.408, Displacement, Relocation, and Acquisition**, concerning relocation must be followed at all times when a unit to be rehabilitated is occupied prior to the beginning of construction of rehabilitating the unit.
- Affirmative outreach. The recipient or sub-recipient must make known that use of the facilities, assistance, and services are available to all on a nondiscriminatory basis. If it is unlikely that the procedures that the recipient or sub-recipient intends to use to make known the availability of the facilities, assistance, and services will be to reach persons of any particular race, color, religion, sex, age, national origin, familial status, or disability who may qualify for those facilities and services, the recipient or sub-recipient must establish additional procedures that ensure that those persons are made aware of the facilities, assistance, and services. The recipient and its sub-recipients must take appropriate steps to ensure effective communication with persons with disabilities including, but not limited to, adopting procedures that will make available to interested persons.
Consistent with **Title VI and Executive Order 13166**, recipients and sub-recipients are also required to take reasonable steps to ensure meaningful access to programs and activities for Limited English Proficiency (LEP) persons.

HEARTH ACT – This Act consolidates and amends three separate homeless assistance programs carried out under Title IV of the McKinney-Vento Homeless Assistance (42 U.S.C. 11371) into a single grant program designed to improve administrative efficiency and enhance response coordination and effectiveness in addressing the needs of homeless persons and revises the Emergency Shelter Grants program and renames it as the Emergency Solutions Grants (ESG) program.

The Civil Rights Act – This Act provides that no person in the United States shall on the grounds of race, color or national origin, be excluded from participation, be denied the benefits of, or otherwise be subjected to discrimination under any program or activity for which the recipient

receives federal financial assistance. The recipient shall also administer all programs and activities relating to housing and community development in a manner to affirmatively further fair housing.

Age Discrimination Act of 1975 – This Act states that no person on the basis of age shall be subject to discrimination, be excluded from participation in, or be denied the benefits of any program or activity for which the recipient receives federal funds.

Section 504 of the Rehabilitation Act of 1973 – This Act provides that no person shall be denied due to physical or mental handicap, be excluded from participation in, be denied the benefits of, or be subject to discrimination under any program or activity for which the recipient receives federal funds. **HUD’s regulations at 24 CFR part 8** apply to the ESG program accessibility requirements under Subpart C – Program Accessibility. Grantees are required to provide reasonable accommodations for persons with disabilities in order to enable program participants with a disability to have an equal opportunity to participate in the program or activity.

National Environmental Policy Act and 24 CFR Part 58 – This act provides for the identification of environmental impacts of proposed projects utilizing federal funds. This includes the preparation of environmental assessments and, where necessary, environmental impact statements.

Lead-Safe Housing Regulation – Under this Act the construction or rehabilitation of residential structures or non-dwelling facilities commonly used by children under seven (7) years of age with federal assistance is subject to regulations contained in 24 CFR Part 58.

Government-Wide Restriction on Lobbying – This Act ensures that no federal funds will be paid for influencing or attempting to influence an office or employee of any agency or Member of Congress in conjunction with awarding of any federal contracts, grants, loans, etc.

Executive Order 11246 – This Order and the regulations issued pursuant to 24 CFR Part 130 and 41 CFR Chapter 60, provides that no person shall be discriminated against on the basis of race, color, religion, sex or national origin in all phases of employment during the performance of federal and federally assisted construction contracts.

Section 3 – Section 3 of the Housing and Urban Development Act of 1968, 12 U.S.C. 1701(u) and implementing regulations at 24 CFR part 135 apply, **except that homeless individuals have priority over other Section 3 residents in accordance with Section 576.405(c)**. To the maximum extent practicable, the recipient or sub-recipient **must** involve homeless individuals and families in constructing, renovating, maintaining, and operating facilities assisted under ESG, in providing services assisted under ESG, and in providing services for occupants of facilities assisted under ESG. This involvement may include employment or volunteer services.

Confidentiality – 24 CFR 500(x)(i)(2) The recipient and its sub-recipients must development and implement written procedures to ensure:

- ✓ All records containing personally identifying information (as defined in HUD’s standards for participation, data collection, and reporting in a local HMIS) of any individual or family who applies for any/or receives ESG assistance will be kept secure and confidential.
- ✓ The address or location of any domestic violence, dating violence, sexual assault, or stalking shelter project assisted under the ESG will not be made public, etc.
- ✓ The address or location of any housing of a program participant will not be made public, etc.
- ✓ The confidentiality procedures of the recipient and its sub-recipients must be in writing and must be maintained in accordance with this section. **Period of record retention for each fiscal year of ESG funds is the greater of 5 years or as specified in this section 24 CFR 576.500(y)(1)(2)(3).**

Audit Requirements - The OMB’s Circular 2 CFR 200 requires that a state, local government or non-profit organization expending \$500,000 or more a year in total cumulative Federal funds must have a Single Audit made in accordance with the Single Audit Act. A copy of the audit report must be received by MHC no later than nine months following the end of the grant recipient’s fiscal year in which the Federal funds were expended.

If less than \$500,000 in total cumulative Federal funds were expended within the fiscal year, and any of the funds were received through MHC, an acceptable MHC Funding Certification Form (for that year only) shall be submitted. It must be received by MHC no later than nine months following the end of the grant recipient’s fiscal year in which the Federal funds were expended, and no sooner than the end of the same fiscal year.

Cost Principles - Subject to the cost principles in OMB Circulars 2 CFR 225 and 2 CFR 230 and other requirements in this part, employee compensation and other overhead costs directly related to carrying out emergency shelter, homelessness prevention, rapid re-housing and HMIS are eligible costs of these program components. These costs are not subject to the expenditure limit for administrative activities.

Procurement – 24 CFR 85 outlines the standards and guidelines for the procurement of supplies, equipment, construction, and services to ensure that they are obtained as economically as possible through an open and competitive process, and that contracts are managed with good administrative practices and sound business judgment

Procurement of Recovered Materials – The recipient and its contractors must comply with Section 6002 of the Solid Waste Disposal Act, as amended by the Resource Conservation and Recovery Act.