

Mississippi

2025 - 2029

Consolidated Plan



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Prepared By:

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Executive Summary

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

1. Introduction

The State of Mississippi receives an annual allocation of approximately \$40 million of Community Planning and Development (CPD) funds from the U.S. Department of Housing and Urban Development (HUD). Funds are distributed among five programs: Community Development Block Grant (CDBG), HOME Investment Partnerships Program (HOME), Housing Opportunities for Persons with HIV/AIDS (HOPWA), Emergency Solution Grant (ESG), and Housing Trust Fund (HTF). In accordance with 24 CFR 91.15, the State is required to submit a Consolidated Plan (ConPlan) every five years.

The Mississippi Home Corporation (MHC) and the Mississippi Development Authority (MDA) (*collectively referred to as the "State of Mississippi" or "the State"*), serve as the administrators of these programs. MDA administers the CDBG program and MHC administers HOME, HOPWA, HTF, and ESG programs. MHC also serves as the lead agency responsible for developing the Consolidated Plan and Annual Action Plan.

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.

A summary of the Citizen Participation Process (CPP) across the state included public notices and presentations at one virtual advisory meeting, and three in-person public hearings. Details are provided in the dialogue box below and all CPP documentation is attached in AD-26.

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

The State of Mississippi's objectives and outcomes for HUD's Entitlement Programs are to develop viable communities through the provision of decent housing, a suitable living environment, and expanded economic opportunities.

The State has adopted the following goals based on data obtained during the assessments of needs and the market:

1. Expand and Preserve Affordable Rental Housing
2. Link housing development with employment and services to promote self sufficiency
3. Increase homeownership opportunities for low income households
4. Enhance housing stability and homelessness prevention programs
5. Increase manufactured housing stock for low income households
6. Increase outreach for housing preservation through homeowner rehabilitation
7. Increase community knowledge of Community Housing Development Organizations (CHDOs)
8. Economic Development

Housing needs among Mississippians were determined by analyzing housing problems by income level, tenure, and households with special needs. For the ConPlan, sources included the Comprehensive Housing Affordability Strategy (CHAS) datasets, which are based on the 2018–2022 American Community Survey (ACS) five-year estimates. This source analyzes households with one or more housing problems (e.g., overcrowding) and households experiencing cost burden (paying more than 30 percent of household income for housing costs) or severe cost burden. Renter households in Mississippi that include members with disabilities are more likely than other households to have very low income, experience worst-case housing need or pay more than 50 percent of their income for rent.

- Expected Outcomes HOME- Increase the production of affordable housing and continue to support the rehabilitation of affordable housing. To increase access to housing by creating or rehabilitating affordable rental housing for very low-income individuals.
- Expected Outcomes ESG- Improve a wide range of support services and housing opportunities for persons experiencing homelessness and at risk of homeless.
- Expected Outcomes HOPWA- Improve housing assistance and related supportive services for low-income persons living with HIV/AIDS and their families.
- Expected Outcomes HTF- Increase access to affordable rental housing for extremely low-income households.

The objectives and outcomes of the state's CDBG plan are to provide expanded economic opportunities for the state's low- and moderate-income residents. The state strives to accomplish these objectives and outcomes by maximizing and effectively utilizing all available funding resources to conduct community development activities that will serve the economically disadvantaged residents of the state. By

addressing need and creating opportunity at the non-entitlement local unit of government levels, the state hopes to improve the quality of life for all residents of the state. Specific annual goals and objectives with outcome indicators are referenced in AP-20 Annual Goals and Objectives. The objectives and expected outcomes for the CDBG allocation funds are as follows:

- *Objectives: Expanding economic opportunities (Economic Development)*
- Outcomes: creating new and better jobs that are accessible to and made available to low-and-moderate income persons; and empowering low-income persons to achieve self-sufficiency to reduce generational poverty.
- *Objectives: Improving community public facility or infrastructure (Community Development)*
- Outcomes: enhancing safe and affordable public facilities and public infrastructure for the benefit of low-and-moderate income individuals and families in the non-entitlement communities, therefore leading to enhanced economic growth and development for the communities.

3. Evaluation of past performance

Collectively, the past five years program performance created (20 jobs in 2024), prevented homelessness for (1,837 persons), served (1070 non-homeless Special Needs and housing for people with HIV/AIDs), provided emergency shelter for (5,450), and supported (2,250) with Rapid re-housing assistance for homeless. The increased numbers in Emergency Shelter and Homeless Prevention services and the decreased numbers of Rapid-Rehousing is due to lack of availability of affordable housing that meets HUD FMR regulations.

In 2022, the Consolidated Plan was amended to add funding for the HOME American Rescue Plan Program (HOME-ARP) that would aid in services and development of Rental Housing for the Qualified Populations. Consistent with its Consolidated Plan, the state has placed a tremendous amount of resources into the development of affordable housing. The state has leveraged additional federal funds to develop affordable rental housing.

The state exceeded planned production in the categories of persons served by non-homeless special needs, emergency shelters, and rental units rehabilitated. Production goals for the period were not met in several categories including: homeless persons served, homeowner housing rehabilitated, and overnight shelter beds provided. The state is taking the following actions: 1) More accurately estimate time for projects to complete to better estimate yearly production goals; 2) Review state allocation processes to find ways to shorten time from award of funds to completion of construction.

4. Summary of citizen participation process and consultation process

As required by HUD, the State actively sought public input during the development of the Consolidated Plan. Public Hearings were held as follows:

- **Tuesday, February 18, 2025, at 1:30 PM:** South Mississippi Housing Authority, 10430 Three Rivers Rd, Gulfport, MS
- **Wednesday, February 19, 2025, at 10:30 AM:** C.E. Roy Community Center, 300 E 5th Street, Hattiesburg, MS
- **Thursday, February 20, 2025, at 10:30 AM:** Mississippi Home Corporation, 735 Riverside Drive, Jackson, MS
- **Wednesday, April 2, 2025 at 1:00 PM:** MHC Annual Housing Conference @ Beau Rivage, 875 Beach Blvd., Biloxi, MS
- **Monday, May 5, 2025, at 11:00 AM:** North Delta Planning and Development District, 220 Power Drive, Batesville, MS

In addition to the Public Hearings, an **Advisory Meeting** consisting of representatives from the Continuum of Care agencies, public housing authorities, homeless service providers, developers, community and faith-based organizations, and other non-profit organizations was held on Friday, April 11, 2025, at 10:00 AM at the MHC office.

A draft of the Consolidated Plan was made accessible on the MHC website on April 9, 2025, initiating a public comment period that concluded on May 30, 2025. A Housing Needs Survey was distributed statewide to stakeholders and was available on MHC's website from April 10, 2025, through May 16, 2025. All public feedback received was taken into consideration in preparing the ConPlan.

Each Public Hearing was held at a time and location accessible and convenient to potential and actual beneficiaries. MHC notified citizens via public notice through statewide newspapers of general circulation (La Noticia Mississippi, the MS Hispanic Newspaper; Gulf Coast – Sun Herald; City of Jackson – Jackson Advocate; and The Clarion Ledger) and MHC and MDA webpages. At each meeting, citizens received information about the programs involved in the ConPlan, including the amount of assistance the State of Mississippi expects to receive and the range of activities that may be undertaken, including the estimated amount that would benefit persons of low and moderate income along with a proposed timeline.

MHC notified participants that upon request, MHC would make available free copies of the Draft Consolidated Plan. MHC also discussed how the comment section of the Plan would include comments from the public and provided information regarding how the comment(s) would be addressed and incorporated into the Plan following the 30-day comment period. Participation by non-English speaking persons and hearing impaired could be accommodated with advance notice.

5. Summary of public comments

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 February 2025, extending over a period of several months. Three key steps were taken in the involvement process: 1) an online survey, 2) four public hearings, and 3) one advisory meeting. 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 available in multiple languages.

Each of the public hearings were started with an introduction that stated the purpose of the Consolidated Plan was a requirement of the U.S. Department of Housing and Urban Development (HUD). It sets forth the state's method of distribution of anticipated program funds under the Community Development Block Grant (CDBG) Program, Emergency Solutions Grant (ESG) Program, HOME Investments Partnerships (HOME) Program, Housing Opportunities for Persons With AIDS (HOPWA) Program, and the National Housing Trust Fund (NHTF) Program.

Kimberly Stamps gave an overview of the HOME and HTF Programs and commented on the annual amount typically received from HUD. She also talked about CHDOs and the 15% set-aside for them. She discussed the HTF Program and the expected funding processes to begin in September 2025.

Tamara Stewart gave an overview of the ESG and HOPWA Programs describing Rapid Rehousing, Prevention, and Street Outreach. She stated that HUD funds are used to increase housing opportunities, provide rental assistance, and supportive services statewide.

Lisa Maxwell gave an overview of the CDBG Program. She told participants that CDBG is used to increase the number of better jobs to improve communities and to Community Development and Economic Development activities. She also stated that funds for Public Facilities and Economic Development are distributed evenly. She told participants that the state uses some of the money for administration (including indirect costs) and that Public Facilities applications are accepted once a year and Economic development applications are accepted year-round.

David Hancock reminded everyone of the additional upcoming meetings. He stated that MHC and MDA will conduct four public meetings statewide. The information was also published in statewide newspapers and available online at www.mshomecorp.com and www.mississippi.org.

David also stated that that all four public meetings are accessible to all persons with disabilities and if a translator is needed for non-English speaking persons, please contact Kimberly Stamps at 601-718-4638, or Lisa Maxwell at 601-359-9273 at least 5 days prior to the meeting to accommodate the request. The hearing impaired may contact us at 601-718-4688 or 601-359-3119 (TTY). He also stated that 30-Day Public Comment period would begin on April 9, 2025, and end on May 30, 2025. All comments can be sent via email to David Hancock at david.hancock@mshc.com, or via U.S. Mail to David Hancock, 735 Riverside Drive, Jackson, MS, 39202.

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

There were no public comments received in writing. A transcript of comments from the Public Hearings and Advisory Meeting are attached in Section AD-26 of the Citizen Participation Plan.

7. Summary

The State of Mississippi offers a broad range of financial and technical assistance to improve and expand housing, increase affordable housing opportunities, and provide services to people without housing. The variety of federal and state programs it manages benefits persons with disabilities, low- and moderate-income residents, and homeless populations. The state also partners with local governments, homeless service providers, developers, and housing organizations throughout the state to improve housing conditions for low- to moderate-income residents.

It is the state's mission to assist local governments, businesses, and non-profit agencies in building and sustaining quality communities. This mission is accomplished through the creation of economic opportunities, facilitation of local solutions to infrastructure issues, access to affordable housing and related services, and creation and retention of jobs. The state is continuously working to expand the availability of quality housing in rural, underserved areas of Mississippi. The state seeks to create efficiencies and to serve more households annually through collaboration between service providers and programs.

The ConPlan serves as the framework guiding the State's investment of federal funding over the next five years. It is comprised of four sections:

1. **Needs Assessment:** data-driven evaluation of the levels of relative need in the areas of affordable housing, homelessness, special needs, and community development.
2. **Market Analysis:** data-driven evaluation of the existing market conditions in the areas of affordable housing, homelessness, special needs, and community development.
3. **Strategic Plan:** details how the State will utilize its expected federal funds over the next five year period to address its priority needs as identified through the Needs Assessment and Market Analysis.
4. **Annual Action Plan** – a summary of actions, activities, and funding resources that will be used during the next fiscal year to address the State's priority needs.

The State has adopted the following goals based on data obtained during the assessments of needs and the market:

1. Expand and Preserve Affordable Rental Housing
2. Link housing development with employment and supportive services to promote self sufficiency
3. Increase homeownership opportunities for low- and moderate-income households
4. Enhance housing stability and homelessness prevention programs

5. Increase manufactured housing stock for low and moderately low-income households
6. Increase outreach for housing preservation through homeowner rehabilitation assistance
7. Increase community knowledge of Community Housing Development Organizations (CHDOs)
8. Economic Development

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The Process

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

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

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

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

Table 1 – Responsible Agencies

Narrative

Consolidated Plan Public Contact Information

Ms. Tamara Stewart, Vice President of Federal Grants Management

Mississippi Home Corporation, 735 Riverside Drive, Jackson, MS 39202

tamara.stewart@mshc.com, 601-718-4642

PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.200(I) and 91.315(I)

1. Introduction

The Mississippi 2025-2029 Consolidated Plan details the overall strategy for addressing housing and community and economic development needs in response to the U.S. Department of Housing and Urban Development's (HUD's) consolidation of the planning and application aspects of HUD programs. The Five-Year Consolidated Plan sets forth the methodology of distribution the State will use with the anticipated program funds under the Community Development Block Grant Program (CDBG), HOME Investment Partnerships Program (HOME), Emergency Solutions Grants Program (ESG), Housing Opportunities for Persons With AIDS Program (HOPWA), and the National Housing Trust Fund (HTF) to carry out its housing and community development policies and objectives during the next five years.

The Consolidated Plan describes the resources available to address the needs and objectives of the plan. The state's non-entitlement local units of government consultation and outreach efforts include the Advisory Team meeting, public meeting/hearing opportunity notification, and draft Consolidated Plan availability to all units of general local government (municipal and county), the regional planning and development districts, and other local units of government representatives such as community developers, engineers, application preparers, etc.

MHC sought input on the resilience to broadband needs from MDA, ECM, Fiber Broadband Association of Mississippi, Cooperative Energy, and the state's Public Service Commission in regard to improving access to broadband internet in underserved areas of Mississippi.

MHC sought input regarding the vulnerability of housing occupied by low- and moderate-income households to natural hazard risks from the Mississippi Department of Environmental Quality, Mississippi Emergency Management Agency, Mississippi Secretary of State's Office, U.S. Army Corps of Engineers, and the Mississippi Department of Marine Resources.

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(I))

MHC reached out to multiple stakeholders statewide for their input. MHC sought their input on specific evidence-based program modifications or new initiatives that could enable the state to better meet the needs of citizens. In addition, feedback was sought regarding the funding prioritization of local housing and community and economic development needs. MHC received input on its Plan from the Mississippi Development Authority (MDA), Mississippi Department of Health (MSDH), the state's Continuum of Care agencies, and the state's public housing authorities regarding improved service delivery and numbers of persons served.

Notices of the Public Hearings were published according to the State of Mississippi's Citizen Participation Plan. In addition, notices of the public hearings were posted on MHC's website and posted at various locations throughout the State. MDA issued Program Bulletins and a CID instruction to inform interested groups of the Hearings.

MHC received input on its Plan from the Mississippi Broadband Coalition in regard to improving access to broadband internet in underserved areas of Mississippi. MHC sought input regarding the vulnerability of housing occupied by low-and moderate-income households to natural hazard risks from the Mississippi Department of Environmental Quality and the Mississippi Emergency Management Agency.

The State created an Advisory Team for the purpose of coordinating with public and assisted housing providers, private and governmental health, mental health, and other service agencies, and non-entitlement local units of government. Consultations for HOME, ESG, HOPWA, NHTF, and CDBG were conducted through the development of the Advisory Team. Outcomes of the consultation resulted in suggestions to improve program performance in relation to providing safe, decent, affordable housing; maximizing federal funds, improving assets and opportunities for beneficiaries to promote long term sustainability. The State conducted the Advisory Team meeting on April 11, 2025.

Representing the Housing Advisory Team were non-profit organizations, housing authorities, representatives of local units of government, representatives of special needs groups (disabled, homeless and AIDS), and other Federal and state agencies.

In the ESG Program, consultation with the Continuums of Care is on-going monthly. Discussions include ways to improve services and efficiencies with the Community Mental Health Centers and the Mississippi Department of Mental Health. In order to address issues faced by seriously mentally ill - ELI households (focus of the Olmstead Initiative) and ways the programs are administered, MHC can provide the assistance needed to address this initiative best.

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

MHC coordinates with the Continuum of Care throughout the year on projects targeted to the homeless population. In addition to statewide Continuum of Care partners, MHC sought input from homeless youth programs in the area, Jackson Housing Authority, MAHRO, and Supportive Service for Veterans and their Families (SSVF) providers on efforts to address the needs of homeless persons.

The State has coordinated and will continue to coordinate with the three Continuums of Care: Balance of State, Open Doors Homeless Coalition, and Central Mississippi CoC. This coordination supports the allocation of funds for eligible activities and helps with developing performance standards to address

the needs of homeless individuals, families with children, and those at risk of homelessness. MHC met with all three CoCs during the public hearings, the consultation session, and the CoC consultation meeting on May 15, 2025. During those meetings, the CoCs discussed the homeless needs in their areas, and all confirmed that homelessness is increasing across the state. MHC and the CoCs also talked about how ESG and CoC funds can be used together to end homelessness, prevent it, and support housing stability. MHC has worked in consultation with three Continuums of Care, Balance of State, Open Doors Homeless Coalition, and Central MS CoC to address homelessness, rapid rehousing, and homeless prevention to the greatest extent of available funds. Additionally, the Continuum of Care assists with the compliance with the HEARTH Act, and they have the opportunity to be a part of providing input in other housing programs to benefit the homeless population.

MHC and the CoCs agreed to update HMIS requirements to include client income documentation, contact logs, and housing stability plans. ESG providers will also be encouraged to use case management best practices that help end homelessness and increase housing stability. The CoCs will assist with documenting returns to homelessness to help strengthen future planning.

The State created an Advisory Team for the purpose of coordinating with public and assisted housing providers, private and governmental health, mental health, and other service agencies. Consultation for HOME, ESG, HOPWA and NHTF was conducted through the development of the Advisory Team. Outcomes of the consultation resulted in suggestions to improve program performance in relation to providing safe, decent, affordable housing, maximizing federal funds, and improving assets and opportunities for beneficiaries to promote long-term sustainability. The State conducted the Advisory Team meeting on April 11, 2025.

Representing the Housing Advisory Team were nonprofit organizations, housing authorities, representatives of local units of government, representatives of special needs groups (disabled, homeless, and AIDS), and other federal and state agencies. In the ESG Program, consultation with the Continuums of Care takes place on a regular basis. There has been an ongoing consultation with the Community Mental Health Centers and the Mississippi Department of Mental Health to address issues faced by seriously mentally ill - Extremely Low-Income households (focus of the Olmstead Initiative) and ways the programs administered by MHC can provide the assistance needed to address this initiative. MHC staff are seated on the Planning Council with the Mississippi Department of Health, which is the body of state government that seeks funding opportunities to address the issues faced in housing where lead poison may be present.

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

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

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Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Open Doors Homeless Coalition
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Regional organization Planning organization
	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 Homelessness Needs - Unaccompanied youth HOPWA Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Open Doors Homeless Coalition group served as a consultant for Homeless Population. Contributed to consultation for the need to increase special housing for the homeless population. Consultation for CDBG, HOME, ESG, HOPWA was conducted through the development of an Advisory Team on April 11, 2025. The outcomes of the consultation resulted in suggestions to improve program performance in relation to providing safe, decent, affordable housing. Representing the Housing Advisory Team were non-profit organizations, housing authorities, representatives of local units of government, representatives of special needs groups (disabled, homeless and AIDS), and other state agencies. In the ESG Program, consultation with the Continuums of Care takes place on a regular basis.

2	Agency/Group/Organization	Mississippi United to End Homelessness (MUTEH)
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services - Victims Regional organization
	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 Homelessness Needs - Unaccompanied youth Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Mississippi United to End Homelessness (MUTEH) served as a consultant for the Homeless Population. MUTEH consulted by providing a housing need assessment for the chronically homeless population. The anticipated outcome of the consultation is to increase decent, safe and affordable housing for the homeless by using other available federal funding sources. Representing the Housing Advisory Team were other non-profit organizations, housing authorities, representatives of local units of government, representatives of special needs groups (disabled, homeless and AIDS), and other state agencies.

3	Agency/Group/Organization	Central Mississippi COC
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Regional organization
	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 Homelessness Needs - Unaccompanied youth 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?	Members from the Central Mississippi COC served contributed to consultation for the ESG and HOPWA Programs. The input from participants was useful in the development of the Action Plan. Served as member of an Advisory Team on April 11, 2025. The outcomes of the consultation resulted in suggestions to improve program performance in relation to providing safe, decent, affordable housing. Representing the Housing Advisory Team were non-profit organizations, housing authorities, representatives of local units of government, representatives of special needs groups (disabled, homeless and AIDS), and other state agencies. In the ESG Program, consultation with the Continuums of Care takes place on a regular basis.
4	Agency/Group/Organization	Mississippi Regional Housing Authority VI
	Agency/Group/Organization Type	Housing PHA Services - Housing Regional organization

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy 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 Mississippi Regional Housing Authority provided input and focused on the need of rental housing for special needs populations. Consultation for HOME, ESG, HOPWA and HTF was conducted through the development of an Advisory Team on April 11, 2025. The outcomes of the consultation resulted in suggestions to improve program performance in relation to providing safe, decent, affordable rental housing. Representing the Housing Advisory Team were non-profit organizations, housing authorities, representatives of local units of government, representatives of special needs groups (disabled, homeless and AIDS), and other state agencies. The Mississippi Regional Housing Authority collaborated with the Mississippi Home Corporation in developing the Analysis of Impediment for the new consolidated plan period.
5	Agency/Group/Organization	AIDS Services Coalition
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Service-Fair Housing Services - Victims

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Non-Homeless Special Needs HOPWA Strategy Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Members from the Aids Services Coalition served as a team member and consulted concerning the HOPWA Program, the need for funding and special needs housing. Consultation for CDBG, HOME, ESG, HOPWA and HTF was conducted through the development of an Advisory Team on April 11, 2025. The outcomes of the consultation resulted in suggestions to improve program performance in relation to providing safe, decent, affordable housing for people living with aids. Representing the Housing Advisory Team were non-profit organizations, housing authorities, representatives of local units of government, representatives of special needs groups (disabled, homeless and AIDS), and other state agencies.
6	Agency/Group/Organization	GRACE HOUSE
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Service-Fair Housing Services - Victims
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs HOPWA Strategy Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Members from Grace House served as a team member and consulted concerning the HOPWA Program, the need for funding and special needs housing. Consultation for CDBG, HOME, ESG, and HOPWA was conducted through the development of an Advisory Team on April 11, 2025. The outcomes of the consultation resulted in suggestions to improve program performance in relation to providing safe, decent, affordable housing. Representing the Housing Advisory Team were non-profit organizations, housing authorities, representatives of local units of government, representatives of special needs groups (disabled, homeless and AIDS), and other state agencies.
7	Agency/Group/Organization	Regional 8 Mental Health
	Agency/Group/Organization Type	Services-Persons with Disabilities Services-Health Health Agency Other government - State Regional organization
	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

	<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Region 8 Mental Health consulted on the basis of low income, mentally ill, homeless, and disabled populations. Consultation for CDBG, HOME, ESG, HOPWA and HTF was conducted through the development of an Advisory Team on April 11, 2025. The anticipated outcome of the consultation resulted in suggestions to improve program performance in relation to providing safe, decent, affordable special needs housing for the mentally ill population. Representing the Housing Advisory Team were non-profit organizations, housing authorities, representatives of local units of government, representatives of special needs groups (disabled, homeless and AIDS), and other state agencies. Region 8 Mental Health addressed housing issues faced by seriously mentally ill households and ways in which housing programs administered by MHC can provide the assistance needed to address the limited amount of affordable housing for mentally ill population in the State.</p>
8	Agency/Group/Organization	Voice of Calvary Ministries
	Agency/Group/Organization Type	Housing Non-Profit
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Non-Homeless Special Needs Build assets and wealth support services

	<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Voice of Calvary Ministries provided a need assessment of affordable housing for special needs populations. Consultation for CDBG, HOME, ESG, HOPWA and HTF was conducted through the development of an Advisory Team on April 11, 2025. The outcomes of the consultation resulted in suggestions to improve program performance in relation to providing safe, decent, affordable housing for low-income tenants and homeownership. Representing the Housing Advisory Team were non-profit organizations, housing authorities, representatives of local units of government, representatives of special needs groups (disabled, homeless and AIDS), and other state agencies.</p>
9	Agency/Group/Organization	MAHRO
	Agency/Group/Organization Type	Housing PHA Services - Housing Regional organization Planning organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>MAHRO represented State Housing Authorities and how to improve coordination CDBG, HOME, ESG, HOPWA and HTF funds to assist PHA's. Served as an advocate for PHA's and contributed to development of the Action Plan and participate of Advisory Team held on April 11, 2025. The outcomes of the consultation resulted in suggestions to improve program performance in relation to providing safe, decent, affordable housing. Representing the Housing Advisory Team were non-profit organizations, housing authorities, representatives of local units of government, representatives of special needs groups (disabled, homeless and AIDS), and other state agencies.</p>

10	Agency/Group/Organization	Jackson Housing Authority
	Agency/Group/Organization Type	Housing PHA Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy Building assets and weath support services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	JHA - Served as representative of PHA's and contributed to the discussion of housing needs for low-income populations. Consultation for CDBG, HOME, ESG, HOPWA and HTF was conducted through the development of an Advisory Team on April 11, 2025. The outcomes of the consultation resulted in suggestions to improve program performance in relation to providing safe, decent, rental affordable housing and coordinating federal funds to achieve outcome. Representing the Housing Advisory Team were non-profit organizations, housing authorities, representatives of local units of government, representatives of special needs groups (disabled, homeless and AIDS), and other state agencies.
11	Agency/Group/Organization	Life Help Region VI
	Agency/Group/Organization Type	Services-Persons with Disabilities Services - Victims Non-Profit
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy 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?	Life Help Region VI served on the advisory team as an advocate and representative for the disabled population. Consultation for CDBG, HOME, ESG, HOPWA and HTF was conducted through the development of an Advisory Team on April 11, 2025. The outcomes of the consultation resulted in suggestions to improve program performance in relation to providing safe, decent, affordable housing retrofitted for people with disability. Also, discussed the lack and limited access of transportation for people with disabilities. Representing the Housing Advisory Team were non-profit organizations, housing authorities, representatives of local units of government, representatives of special needs groups (disabled, homeless and AIDS), and other state agencies.
12	Agency/Group/Organization	Mississippi Development Authority
	Agency/Group/Organization Type	Other government - State
	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 Mississippi Development Authority consulted with non-entitlement local units of government via an established community development mailing list. This list consists of developers, non-profit, for-profit, business and interested stakeholders for economic and community development activities. All parties were informed of the proposed activities to be funded and the procedures to apply. The anticipated outcomes were to allow interested parties to submit comments and or recommendations to MDA for consideration. During the comment period, no comments were received. MDA continues to work in partnership with Mississippi Home Corporation to strengthen the consultation process statewide.
13	Agency/Group/Organization	Mississippi Broadband Association
	Agency/Group/Organization Type	Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide Planning organization

	What section of the Plan was addressed by Consultation?	Broadband needs and narrowing the digital divide
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	MHC sought input on the resilience to broadband needs from the Mississippi Broadband Association. As a stakeholder in Mississippi's broadband infrastructure and expansion, they were informed of the state's proposed activities to use funds from the U.S. Department of Housing and Urban Development for community development and affordable housing activities. They were also informed that the State must evaluate the availability of broadband access to set informed priorities for actions and uses of funds. If the evaluations demonstrated need, the State must consider how to address that need, including considering the use of HUD funds. Beginning in 2020, HUD began requiring the State of Mississippi to gather input from stakeholders to incorporate the consideration of resilience to broadband needs into the planning process. The anticipated outcomes were to allow interested parties to submit comments and or recommendations to MHC and MDA for considerations.
14	Agency/Group/Organization	Electric Cooperatives of Mississippi
	Agency/Group/Organization Type	Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide Planning organization
	What section of the Plan was addressed by Consultation?	Broadband needs and narrowing the digital divide

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	MHC sought input on the resilience to broadband needs from the Electric Cooperatives of Mississippi. As a stakeholder in Mississippi's broadband infrastructure and expansion, they were informed of the state's proposed activities to use funds from the U.S. Department of Housing and Urban Development for community development and affordable housing activities. They were also informed that the State must evaluate the availability of broadband access to set informed priorities for actions and uses of funds. If the evaluations demonstrated need, the State must consider how to address that need, including considering the use of HUD funds. Beginning in 2020, HUD began requiring the State of Mississippi to gather input from stakeholders to incorporate the consideration of resilience to broadband needs into the planning process. The anticipated outcomes were to allow interested parties to submit comments and or recommendations to MHC and MDA for considerations.
15	Agency/Group/Organization	Cooperative Energy of Mississippi
	Agency/Group/Organization Type	Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide Planning organization
	What section of the Plan was addressed by Consultation?	Broadband needs and narrowing the digital divide

	<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>MHC sought input on the resilience to broadband needs from Cooperative Energy of Mississippi. As a stakeholder in Mississippi's broadband infrastructure and expansion, they were informed of the state's proposed activities to use funds from the U.S. Department of Housing and Urban Development for community development and affordable housing activities. They were also informed that the State must evaluate the availability of broadband access to set informed priorities for actions and uses of funds. If the evaluations demonstrated need, the State must consider how to address that need, including considering the use of HUD funds. Beginning in 2020, HUD began requiring the State of Mississippi to gather input from stakeholders to incorporate the consideration of resilience to broadband needs into the planning process. The anticipated outcomes were to allow interested parties to submit comments and or recommendations to MHC and MDA for considerations.</p>
16	Agency/Group/Organization	Mississippi Public Service Commission
	Agency/Group/Organization Type	<p>Services - Broadband Internet Service Providers</p> <p>Services - Narrowing the Digital Divide</p> <p>Other government - State</p>
	What section of the Plan was addressed by Consultation?	Broadband needs and narrowing the digital divide

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	MHC sought input on the resilience to broadband needs from the Mississippi Public Service Commission. As a stakeholder in Mississippi's broadband infrastructure and expansion, they were informed of the state's proposed activities to use funds from the U.S. Department of Housing and Urban Development for community development and affordable housing activities. They were also informed that the State must evaluate the availability of broadband access to set informed priorities for actions and uses of funds. If the evaluations demonstrated need, the State must consider how to address that need, including considering the use of HUD funds. Beginning in 2020, HUD began requiring the State of Mississippi to gather input from stakeholders to incorporate the consideration of resilience to broadband needs into the planning process. The anticipated outcomes were to allow interested parties to submit comments and or recommendations to MHC and MDA for considerations.
17	Agency/Group/Organization	Mississippi Emergency Management Agency
	Agency/Group/Organization Type	Agency - Emergency Management Other government - State
	What section of the Plan was addressed by Consultation?	Vulnerability to natural hazards risks

	<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>MHC sought input regarding the vulnerability of housing occupied by low-and moderate-income households to natural hazard risks from the Mississippi Emergency Management Agency (MEMA). As a stakeholder in Mississippi's natural hazard risks, they were informed of the state's proposed activities to use funds from the U.S. Department of Housing and Urban Development for community development and affordable housing activities. They were also informed that the State must evaluate the vulnerability of natural hazard risks in order to set informed priorities for actions and uses of funds. If the evaluations demonstrate need, the State must consider how to address that need, including considering the use of HUD funds. Beginning in 2020, HUD began requiring the State of Mississippi to gather input from stakeholders to incorporate the consideration of vulnerability to natural hazards into the planning process. The anticipated outcomes were to allow interested parties to submit comments and or recommendations to MHC and MDA for considerations. MEMA stated that The Office of Mitigation is tasked with maintaining the State Hazard Mitigation Plan. This plan addresses natural/man-made hazards throughout the state with the expressed purpose of saving lives and reducing future losses in anticipation of future events. A copy of this plan can be found on the MEMA website at https://www.msema.org</p>
18	Agency/Group/Organization	Public Lands Division, MS Secretary of State
	Agency/Group/Organization Type	Agency - Management of Public Land or Water Resources Other government - State
	What section of the Plan was addressed by Consultation?	Vulnerability to natural hazard risks

	<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>MHC sought input regarding the vulnerability of housing occupied by low-and moderate-income households to natural hazard risks from the Public Lands Division of the Mississippi Secretary of State's Office. As a stakeholder in Mississippi's natural hazard risks, they were informed of the state's proposed activities to use funds from the U.S. Department of Housing and Urban Development for community development and affordable housing activities. They were also informed that the State must evaluate the vulnerability of natural hazard risks in order to set informed priorities for actions and uses of funds. If the evaluations demonstrate need, the State must consider how to address that need, including considering the use of HUD funds. Beginning in 2020, HUD began requiring the State of Mississippi to gather input from stakeholders to incorporate the consideration of vulnerability to natural hazards into the planning process. The anticipated outcomes were to allow interested parties to submit comments and or recommendations to MHC and MDA for considerations.</p>
19	Agency/Group/Organization	Mississippi Department of Environmental Quality
	Agency/Group/Organization Type	Agency - Management of Public Land or Water Resources Other government - State
	What section of the Plan was addressed by Consultation?	Vulnerability to natural hazard risks

	<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>MHC sought input regarding the vulnerability of housing occupied by low-and moderate-income households to natural hazard risks from the Mississippi Department of Environmental Quality. As a stakeholder in Mississippi's natural hazard risks, they were informed of the state's proposed activities to use funds from the U.S. Department of Housing and Urban Development for community development and affordable housing activities. They were also informed that the State must evaluate the vulnerability of natural hazard risks in order to set informed priorities for actions and uses of funds. If the evaluations demonstrate need, the State must consider how to address that need, including considering the use of HUD funds. Beginning in 2020, HUD began requiring the State of Mississippi to gather input from stakeholders to incorporate the consideration of vulnerability to natural hazards into the planning process. The anticipated outcomes were to allow interested parties to submit comments and or recommendations to MHC and MDA for considerations.</p>
20	Agency/Group/Organization	U.S. Army Corp of Engineers
	Agency/Group/Organization Type	<p>Agency - Managing Flood Prone Areas</p> <p>Agency - Management of Public Land or Water Resources</p> <p>Agency - Emergency Management</p> <p>Other government - Federal</p>
	What section of the Plan was addressed by Consultation?	Vulnerability to natural hazard risks

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	<p>MHC sought input regarding the vulnerability of housing occupied by low-and moderate-income households to natural hazard risks from the Army Corps of Engineers, Vicksburg District. As a stakeholder in Mississippi's natural hazard risks, they were informed of the state's proposed activities to use funds from the U.S. Department of Housing and Urban Development for community development and affordable housing activities. They were also informed that the State must evaluate the vulnerability of natural hazard risks in order to set informed priorities for actions and uses of funds. If the evaluations demonstrate need, the State must consider how to address that need, including considering the use of HUD funds. Beginning in 2020, HUD began requiring the State of Mississippi to gather input from stakeholders to incorporate the consideration of vulnerability to natural hazards into the planning process. The anticipated outcomes were to allow interested parties to submit comments and or recommendations to MHC and MDA for considerations.</p>
21	Agency/Group/Organization	Mississippi Department of Marine Resources
	Agency/Group/Organization Type	Agency - Managing Flood Prone Areas Agency - Management of Public Land or Water Resources Agency - Emergency Management Other government - State
	What section of the Plan was addressed by Consultation?	Vulnerability to natural hazard risks

	<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>MHC sought input regarding the vulnerability of housing occupied by low-and moderate-income households to natural hazard risks from the Mississippi Department of Marine Resources. As a stakeholder in Mississippi's natural hazard risks, they were informed of the state's proposed activities to use funds from the U.S. Department of Housing and Urban Development for community development and affordable housing activities. They were also informed that the State must evaluate the vulnerability of natural hazard risks in order to set informed priorities for actions and uses of funds. If the evaluations demonstrate need, the State must consider how to address that need, including considering the use of HUD funds. Beginning in 2020, HUD began requiring the State of Mississippi to gather input from stakeholders to incorporate the consideration of vulnerability to natural hazards into the planning process. The anticipated outcomes were to allow interested parties to submit comments and or recommendations to MHC and MDA for considerations.</p>
22	Agency/Group/Organization	Mississippi Department of Child Protective Services
	Agency/Group/Organization Type	Services - Housing Services-Children Services-homeless Services - Victims Child Welfare Agency Other government - State
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs

	<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>MHC sought input regarding a homeless strategy on the vulnerability of the homeless needs of families with children and unaccompanied youth. MDCPS served as a team member and consulted concerning the ESG Program, the need for funding and special needs housing. Consultation for CDBG, HOME, ESG, and HOPWA was conducted through the development of an Advisory Team on April 11, 2025. The outcomes of the consultation resulted in suggestions to improve program performance in relation to providing safe, decent, affordable housing. Representing the Housing Advisory Team were non-profit organizations, housing authorities, representatives of local units of government, representatives of special needs groups (disabled, homeless and AIDS), and other state agencies.</p>
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Identify any Agency Types not consulted and provide rationale for not consulting

The Mississippi Home Corporation has 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	Mississippi United To End Homelessness	Participates in the process and consultations have included the staff of the Continuums of Care(s), along with their member organizations to include faith-based organizations. Input in the form of comments from citizens, local units of government, housing authorities, non-profit organizations and other interested parties.

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 jurisdictions are key partners in the implementation of the federal programs administered by MHC. Coordination efforts include hosting workshops and program training, completing surveys and supporting regular requests for feedback, participating in program redesign efforts, sharing survey links

and public information through local government communication channels, participation in special working groups, and regular communication with program representatives at MHC. MHC also provides on-site Technical Assistance, program monitoring, and attends governing body meetings or special meetings or events on request. Local governments are encouraged to participate in training events and workshops and experience local government partners are often offered the opportunity to provide comments on programmatic and policy materials, such as program operation guidelines and grant management tools. All of these efforts support the implementation of the Consolidated Plan.

Narrative (optional):

The State created an Advisory Team for the purpose of coordinating with non-entitlement units of general local government in addition to the above-mentioned public and assisted housing providers, private and governmental health, mental health and other service agencies.

Consultation for the Community Development Block Grant (CDBG) method of distribution consultation requirement was conducted primarily through the Advisory Team. In addition to the Advisory Team meeting, the State attended the Mississippi Municipal League, Mississippi Association of Supervisors, and Mississippi Planning and Development Districts conferences to assure maximum exposure to the more than 400 units of general local government.

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Additionally, all non-entitlement local units of government were notified in writing of the in-person input meetings and public hearings, as well as the draft plan's availability on the state agencies' websites.

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MHC completed an extensive consultation and public outreach process to encourage the participation of stakeholders statewide including citizens, State agencies, and local governments as required by 24 CFR 91.110 for the development of the 2025-2029 Consolidated Plan. Consultations with broadband internet service providers and flood management agencies were conducted. This was a key area of focus for preparation of the plan to help interpret plans by local and state providers to expand services and protect property in underserved areas of the state.

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MHC conducted workshops in a variety of locations throughout the state in order to provide guidance to communities, consultants, and private agencies in developing applications for the upcoming program year. These meetings are designed to encourage attendance by both existing and potential grant recipients. While focusing primarily on the application round, these workshops also provide an opportunity for communities to respond to the State’s method of distribution and to provide feedback. In addition to the annual workshops, MHC conducts public outreach throughout the year through various means of communication.

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For example, the MHC's website www.mshomecorp.com is a critical method for disseminating information to local government and other stakeholders. The website includes information on the allocation of funds for past funding rounds and serves as the primary method for providing updates to regulations, policies and procedures, and general guidance on the management of grants. All public hearing notices related to the Consolidated Plan are available on the website. Public comments or concerns regarding any aspect of programs are encouraged and can be submitted through a link available on the website.

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MHC also provides one-on-one technical assistance, when needed, to communities seeking funds. This provides communities with a private forum through which they can provide feedback on various aspects of the program, including the method of distribution of funds.

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Throughout the year program staff attend various conferences and public forums to discuss and disseminate information on MHC Programs. These venues provide a way to discuss the implementation of programs, determine the needs of communities, and receive feedback on the allocation and distribution of funds. In addition, staff is also periodically requested to participate in public forums, such as local and regional planning and information gathering sessions.

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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

MHC and MDA developed the 2025-2029 Consolidated Plan in accordance with its Citizen Participation Plan which helped impact the goals set out in the plan. MHC's online survey, advisory meeting, and four public input meetings statewide ensured that rural and urban communities could offer feedback.

Public involvement was a key step to helping determine the housing and community development needs in Mississippi. Public involvement began in January of 2025 and extended through the end of May 2025 when the public comment period closed. The 30-day public comment period extended beyond 30 days and was available to the public from April 9 – May 30, 2025.

Public notices informing communities of the public input meetings were published according to the State of Mississippi's Citizen Participation Plan statewide and local newspapers and partner websites. Information about the public input meetings was emailed to state stakeholders. Accommodations, such as translation/interpretation services or for persons with disabilities, for the public input meetings were available upon request and all public input meetings were held at accessible venues.

There were three main steps taken to encourage citizen participation in the Consolidated Planning process: 1) Advisory Meeting with statewide partners, 2) Five (5) Public input meetings, and 3) an Online survey.

First, the State created an Advisory Team for the purpose of coordinating with the public and assisted housing providers, private and governmental health, mental health and other service agencies. Consultation for CDBG, HOME, ESG, HOPWA and NHTF was conducted through the development of the Advisory Team. Outcomes of the consultation resulted in suggestions to improve program performance in relation to providing safe, decent, affordable housing, maximizing federal funds, improving assets and opportunities for beneficiaries to promote long term sustainability. The State conducted the Advisory Team meeting on April 11, 2025.

Second, the State conducted five statewide public input meetings. All were designed with resident concerns in mind. Extreme effort was made in reaching out to the citizens to gain input including posts on MHC's & MDA's websites, email communication to partners mailing lists, statewide Newspaper advertisements in the Clarion Ledger, the Jackson Advocate, La Noticia Mississippi, and the Sun Herald; social media posting on

Facebook and Twitter, and statewide CID instructions announcing the public input meetings. MHC provided a contact person, physical address, email address, and phone number at each public input meeting to make comments.

Third, MHC conducted an online survey to gauge the needs and priorities of Mississippi citizens. The online survey was open from March 1 – May 30, 2025. The needs and priorities outlined in the survey helped to inform the Needs Assessment, Market Analysis, and set appropriate goals in the Strategic Plan and Annual Action Plan. The survey was also made available in other formats upon request, but none were received.

The survey was designed to draw information from experts and community members alike about the various housing and community development needs throughout the state. Results from the survey are presented throughout this document and helped to guide the statewide priorities established in this Plan.

MHC solicited public comments by posting on MHC’s website and accepted emailed comments. However, no written comments were received. Comments made at all four public input meetings and the advisory meeting were recorded in the minutes which are presented in AD-26 of the Consolidated Plan. All locations for the public input meetings had accessibility features and were open to the public. Locations were chosen spatially around Mississippi.

Citizen Participation Outreach

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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)
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1	Advisory Meeting	<p>Minorities</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	<p>The Advisory Meetings purpose was to coordinate with public and assisted housing providers, private and governmental health, mental health and other service agencies. Consultation for CDBG, HOME, ESG, HOPWA and HTF was conducted through the development of the Advisory Team. Outcomes of the consultation resulted in suggestions to improve program performance in relation to providing safe, decent,</p>	<p>Minutes from the meeting were recorded and attached in Section AD-26 of the Consolidated Plan.</p>	<p>There were no comments that were not received. All comments were addressed and included in the transcription of the meeting included as an attachment to this Consolidated Plan. The state took all comments under advisement.</p>	
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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)
			affordable housing, maximizing federal funds, improving assets and opportunities for beneficiaries to promote long term sustainability.			

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Newspaper Ad	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	<p>Statewide Newspaper advertisements were placed in the Clarion Ledger, the Jackson Advocate, La Noticia Mississippi, and the Sun Herald. The public comment period for the 2025 Consolidated Plan was April 9, 2025, to May 30, 2025.</p>	NA	NA	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Internet Outreach	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish & Vietnamese</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	Outreach via MHC & MDA websites and social media to include Facebook and Twitter. MHC solicited public comments by posting on the MHC website.	The public comment period for the 2025-2029 Consolidated Plan was April 9, 2025, to May 30, 2025.	A summary of the responses is attached in Section AD-26 of the Consolidated Plan.	https://www.mshomecorp.com/public-hearing-announcement-5-year-consolidated-plan/and www.mississippi.org

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	Advisory Meeting	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	The survey was designed to draw information from experts and community members alike about the various housing and community development needs throughout the state. Results from the survey are presented throughout this document and helped to guide the statewide priorities established in this Plan.	MHC received responses to the Survey which were used to help inform the Needs Assessment, Market Analysis, and set appropriate goals in the Strategic Plan and Annual Action Plan.	There were no comments that were not received. All comments were addressed and included in the transcription of the meeting included as an attachment to this Consolidated Plan. The state took all comments under advisement.	www.mshomecorp.com and www.mississippi.org

5	Public Meeting	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	<p>The First Public Input Meeting was held in Gulfport, Mississippi at the South Mississippi Housing Authority, located at 10430 Three Rivers Road on Tuesday, February 18, 2025. Participants attending included persons from the regional housing authority, local community members, public housing residents, local government staff, nonprofits, and other stakeholders. A sign-in sheet of attendees is included in Section AD-26 of</p>	<p>Participants asked what changes to HUD funding amounts were expected in Mississippi. Staff provided information related to the proposed objectives and outcomes for housing and community development. Participants thanked MHC and MDA for hosting the meeting in Gulfport.</p>	<p>There were no comments that were not received. All comments were addressed and included in the transcription of the meeting included as an attachment to this Consolidated Plan. The state took all comments under advisement.</p>	<p>https://www.mshomecorp.com/public-hearing-announcement-5-year-consolidated-plan/ and www.mississippi.org</p>
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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)
			the 2025-2029 Consolidated Plan.			

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6	Public Meeting	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	<p>The Second Public Input Meeting was held in Hattiesburg, Mississippi at the C.E. Roy Community Center, located at 300 E 5th Street on Wednesday, February 19, 2025. Participants attending included persons from the local housing authority, local community members, public housing residents, local government staff, nonprofits, and other stakeholders. A sign-in sheet of attendees is included in Section AD-26 of the 2025-2029</p>	<p>Participants asked what changes to HUD funding amounts were expected in Mississippi. Staff provided information related to the proposed objectives and outcomes for housing and community development. Participants thanked MHC and MDA for hosting the meeting in Hattiesburg.</p>	<p>There were no comments that were not received. All comments were addressed and included in the transcription of the meeting included as an attachment to this Consolidated Plan. The state took all comments under advisement.</p>	<p>https://www.mshomecorp.com/public-hearing-announcement-5-year-consolidated-plan/ and www.mississippi.org</p>
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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)
			Consolidated Plan.			

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7	Public Meeting	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	<p>The Third Public Input Meeting was held in Jackson, Mississippi at the Mississippi Home Corporation, located at 735 Riverside Drive, February 20, 2025. Participants attending included persons from the local housing authority, local community members, local government staff, nonprofits, CoCs, and other stakeholders. A sign-in sheet of attendees is included in Section AD-26 of the 2025-2029 Consolidated Plan.</p>	<p>Participants asked what changes to HUD funding amounts were expected in Mississippi. Staff provided information related to the proposed objectives and outcomes for housing and community development. Participants thanked MHC and MDA for hosting the meeting in Jackson.</p>	<p>There were no comments that were not received. All comments were addressed and included in the transcription of the meeting included as an attachment to this Consolidated Plan. The state took all comments under advisement.</p>	<p>https://www.mshomecorp.com/public-hearing-announcement-5-year-consolidated-plan/ and www.mississippi.org</p>
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8	Advisory Meeting	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	<p>The Fourth Public Input Meeting was held in Biloxi, Mississippi at the MHC Annual Housing Conference located in the Beau Rivage at 875 Beach Blvd, Biloxi, Mississippi on Wednesday, April 2, 2025. The public was invited to attend at no charge. Participants attending included persons from the public, the regional housing authority, local community members, local government staff, nonprofits, CoCs, and other stakeholders. A sign-in sheet of</p>	<p>Participants asked what changes to HUD funding amounts were expected in Mississippi. Staff provided information related to the proposed objectives and outcomes for housing and community development. Participants thanked MHC and MDA for hosting the meeting in Biloxi.</p>	<p>There were no comments that were not received. All comments were addressed and included in the transcription of the meeting included as an attachment to this Consolidated Plan. The state took all comments under advisement.</p>	<p>https://www.mshomecorp.com/public-hearing-announcement-5-year-consolidated-plan/ and www.mississippi.org</p>
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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)
			attendees is included in Section AD-26 of the 2025-2029 Consolidated Plan.			

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

This section provides an overview of the demographic, economic, and housing information relevant to Mississippi. The analysis is based on data from HUD, the United States Census Bureau, Continuum of Care Homeless Reports, and various other database resources, ensuring a comprehensive understanding of the State's needs.

To complete this section, consultations were held with various stakeholders, including community service providers, nonprofits, the three Continuum of Care organizations, homeless service providers, public housing authorities, local government units, advocates, and community members. Participants were engaged through various methods such as internet surveys, email correspondence, conference calls, webinars, group meetings, face-to-face interactions, public input meetings, and opportunities for feedback during a 30-day public comment period aimed at identifying priority needs for the State.

In addition to the homeless population, Mississippi has special needs groups that are not currently homeless but are at risk of homelessness. These groups include the elderly and frail elderly, individuals living with disabilities, people dealing with alcohol or other drug addiction, victims of domestic violence, and families affected by HIV. While these populations are not homeless, they often require housing and service programs to prevent them from becoming homeless. The needs of these special populations vary based on the programs currently available. For instance, the number of homeless individuals living with HIV has risen, as has the overall number of individuals experiencing homelessness, while the number of those facing chronic homelessness has decreased. This decline may be attributed to an increasing number of individuals becoming homeless, coupled with strategies that primarily focus on addressing chronic homelessness rather than preventing homelessness altogether.

The goals of the state include providing decent housing, a suitable living environment, promoting housing sustainability, and expanding economic opportunities for low- and moderate-income residents. Mississippi aims to achieve these objectives by maximizing and effectively utilizing all available funding resources to conduct housing and community development activities that serve the economically disadvantaged residents of the State.

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

Summary of Housing Needs

According to the 2020 American Community Survey, Mississippi had an estimated population of 2,986,220, reflecting a -0.06% decrease from the 2009 base year population of 2,988,066. The number of households increased slightly from 1,096,566 to 1,103,514, a 1% increase over the same period. While median household income data for the base year was unavailable, the 2020 median household income was reported at \$42,009, highlighting the state's continued economic challenges compared to national averages.

Further analysis of household characteristics by income level reveals significant disparities among income brackets. Of the total 1,103,515 households:

Small-family households comprised 488,020 of the total households, while large-family households accounted for 90,005. Older adults were also well represented: 254,740 households included at least one person aged 62–74, and 125,310 households had someone aged 75 or older.

The data confirms that small-family households with lower incomes tend to represent a large portion of the population and are more likely to experience housing instability. This underscores the ongoing need for affordable housing options and supportive services tailored to vulnerable groups across the state.

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

Table 5 - Housing Needs Assessment Demographics

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

Number of Households Table

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

Data 2016-2020 CHAS
Source:

Table 6 - Total Households Table

DRAFT

Housing Needs Summary Tables

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

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

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

Table 7 – Housing Problems Table

Data 2016-2020 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	53,320	23,360	8,515	2,600	87,795	33,045	18,175	13,150	3,895	68,265
Having none of four housing problems	23,740	39,675	57,605	31,715	152,735	20,195	55,020	100,230	65,870	241,315

	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
Household has negative income, but none of the other housing problems	13,095	0	0	0	13,095	10,070	0	0	0	10,070

Table 8 – Housing Problems 2

Data Source: 2016-2020 CHAS

3. Cost Burden > 30%

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

Table 9 – Cost Burden > 30%

Data Source: 2016-2020 CHAS

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	22,740	8,070	1,560	32,370	9,760	5,055	3,430	18,245

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

Table 10 – Cost Burden > 50%

Data 2016-2020 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	4,610	2,880	3,145	1,530	12,165	805	685	1,650	945	4,085
Multiple, unrelated family households	755	675	705	395	2,530	460	510	840	610	2,420
Other, non-family households	95	95	99	185	474	15	14	0	20	49
Total need by income	5,460	3,650	3,949	2,110	15,169	1,280	1,209	2,490	1,575	6,554

Table 11 – Crowding Information – 1/2

Data 2016-2020 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	12,230	10,695	10,504	33,429	7,258	4,993	16,459	28,710

Table 12 – Crowding Information – 2/2

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

According to the American Community Survey (ACS) from 2016 to 2020, there were approximately 1,100,000 households in Mississippi. The ACS data provides a household breakdown to be defined as Small Family/Single Family, Large Family, Households with Children under 6, Households with an adult between 62 – 74, and Households with an adult 76 or older.

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

According to the data, the majority of households in Mississippi are small family households (which includes single individuals) at 43% (488,020). Both the 30% Cost Burden and 50% Cost Burden have the same trends for this type of household (with combined data). The greatest housing need among renters is found within small-related households (1 to 4 individuals), as shown by the data. For households experiencing a 30% cost burden, single-person households comprised 43% (58,305) of the total. Within this group, single individuals with incomes at 0–30% of the Area Median Income (AMI) accounted for 44% (25,865). At the 50% cost burden threshold, single-person households represented 44% (32,370). When combining the 50% cost burden data with household AMI levels, the greatest burden was observed among single-person households earning 0–30% of AMI, who made up 45% (22,740) of renters in this category.

According to the Point In Time Count (PIT) data, the findings on homelessness show similar trends to those in the American Community Survey (ACS). Single individuals experience homelessness at a disproportionately higher rate, representing 79% (822 individuals) of the total homeless population, in contrast to other household types. Additionally, single individuals made up a significant portion of households seeking homeless housing services through the Emergency Solutions Grant (ESG) program in 2023, representing 72% (1,254 individuals) of the population served.

Among homeowners, the greatest burden was identified among elderly households with 0-30% AMI, accounting for 79% (29,310) of the population for the Cost Burden of 30% and 50% combined. Combining ACS and homeless data, a total of 91,497 single-person renter households require housing assistance. Of those, 49,427 are extremely low-income (0-30% AMI) and face the highest risk of homelessness.

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

The data sources available for Mississippi provide data points on housing needs; however, specific statistics on the number of families with disabilities in Mississippi are not directly available. The housing

assistance estimation provided for disabled families and families who are victims of domestic violence, dating violence, sexual assault, and stalking is based on community provider assessments and data.

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

The CoC PIT data and the Victim Service Provider database provided more current data for housing needs among victims. According to the Point in Time Count conducted for Mississippi in January 2024, 107 victims were identified as homeless; this data included 36 victims who were unsheltered homeless. Additionally, during the 2024 calendar year, victim service providers' shelters served 2,017 individuals.

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

The State's Creating Housing Options in Communities for Everyone (CHOICE) is the Olmstead Housing program. The CHOICE program is a partnership program between MHC and the Mississippi Department of Mental Health (MDMH) to serve individuals with a serious mental illness (SMI) and in need of housing. During the 2024 program year, CHOICE housed 353 qualified households and received 750 referrals from individuals with SMI who were experiencing a housing crisis and seeking housing assistance.

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

The estimated number of individuals in need of housing assistance in Mississippi who are disabled and victims of domestic violence is 980. The cumulative estimated number includes 750 (referrals from DMH), + 123 (data from PIT count), + 107 (data from the PIT count). This count does not include nondisabled, homeless, or at-risk-of-homelessness disabled and nondisabled individuals.

What are the most common housing problems?

The most common type of housing problem is Cost Burden.

The most common housing issue is Cost Burden. In Mississippi, the primary housing problems are cost burden (households spending between 30-50% of their monthly income on housing) and severe cost burden (households spending more than 50% of their monthly income on housing). These problems are more common among lower-income households and less frequent among those with higher incomes.

Specifically, households in the extremely low-income bracket make up 44% (59,725 households) of those experiencing a cost burden. Notably, this group accounts for 68% (50,435 households) of those facing a severe cost burden. Furthermore, single-person households show the highest rates of both cost burden and severe cost burden when compared to other household types. This highlights the urgent need for affordable housing options for single-person households at the lowest income levels.

Other housing issues identified by HUD include incomplete kitchens, incomplete plumbing, and severely overcrowded living conditions. Among renters, other housing issues affect 5.4% of the population, while owners account for 3.6% of the population.

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

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

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

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

Low-income individuals and families with children, particularly those who are extremely low-income (earning less than 30% of the Area Median Income), face numerous challenges that put them at imminent risk of homelessness. These households are often cost-burdened, spending over half of their income on housing and utilities, and typically live in situations considered a housing risk, such as doubling up with others, residing in substandard housing, or facing eviction due to rental arrears. According to MHC's community survey, the greatest needs among low-income individuals and families are employment opportunities, affordable housing, and reliable transportation. As evident in the community needs survey, low-income individuals and families are often underemployed, with low wages and limited benefits, making it difficult for them to maintain consistent housing. Many of these households also contend with limited access to affordable childcare, healthcare, housing, and

transportation, which further exacerbates their vulnerability. The programs provided by the State can address some of the needs identified through its short-term rapid re-housing (RRH) programs.

Formerly homeless families and individuals receiving rapid re-housing (RRH) assistance also face significant risks, particularly as their time-limited support nears its end. While RRH helps them exit homelessness and achieve temporary housing stability, many are still not financially stable and not yet self-sufficient. The barriers that households currently receiving RRH assistance face that prevent housing stability are access to affordable housing and access to meaningful employment. Mississippi does not have policies for rental regulations, and there is limited access to housing subsidies and units that base rent amounts on households' income. Most often, RRH-assisted households reside in private units where the rent may be reasonable based on the community standards but unreasonable for the household to sustain without assistance. This predicament leads to homeless recidivism.

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

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

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

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

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

An individual or family who:

Has an annual income at or below 30 percent of the Annual Median Income (AMI) for the area, as determined by HUD.

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

Meets one of the following conditions:

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

The HUD Category Two definition of Homelessness includes-

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

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

Additionally, using the data provided by HUD, other definitions of homeless risk include households living with a housing cost burden and very low or extremely low-income levels. These households are at a greater risk of becoming homeless compared to the general population.

The data pulled for at risk were generated from the ESG and CoC programs that uses the HUD definitions of at risk of homelessness.

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

According to the National Alliance to End Homelessness, several factors contribute to an increased risk of homelessness. These housing characteristics include households that are doubled up or living with friends or family, income status, disability status, persons recently released from prison, and young adults out of foster care. Economic factors include households with a severe cost burden and households facing unemployment. Considering the multiple factors that place individuals at an increased risk of homelessness, according to the data, income levels and housing cost burden are the greatest predictors of homeless risk among single individuals.

According to the HUD 2024 Annual Homeless Assessment Report (AHAR), in January of 2024, 512,007 people in households without children—i.e., individuals—experienced homelessness in the United States. This is the largest number of individuals experiencing homelessness since data collection began. Approximately 50% of individuals stayed in sheltered locations, and 50% stayed in unsheltered locations. In January 2024, 259,473 people in families with children were experiencing homelessness in the United States, the largest number since data collection began. Nine in ten people experiencing homelessness were sheltered as families. The national homeless numbers are reflective of Mississippi's 2024 homelessness numbers. According to the 2024 Point In Time Count in Mississippi, 94% of the homeless population in January 2024 consisted of single individuals. HUD CHASE data for 2020 identified that 44% of the population at 0-30% AMI are experiencing housing cost burdens at both 30% and 50%, and these households include single individuals and families of up to 4 individuals.

Discussion

The most pressing need for housing assistance and homelessness prevention is among small or single households, which are defined as those consisting of 1 to 4 individuals with an Area Median Income (AMI) of 0% to 30%. Additionally, the highest demand for housing is among homeless individuals living alone, who also fall within the 0% to 30% AMI range.

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

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

Introduction

The specific needs of racial or ethnic groups that experience significantly greater challenges compared to the general population in the same category are outlined below.

0%-30% of Area Median Income

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

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:

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

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	79,951	63,433	0
White	32,099	33,653	0
Black / African American	43,355	27,205	0
Asian	405	217	0
American Indian, Alaska Native	428	448	0
Pacific Islander	0	25	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Hispanic	2,489	1,308	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data 2016-2020 CHAS
Source:

*The four housing problems are:

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

50%-80% of Area Median Income

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

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data 2016-2020 CHAS
Source:

*The four housing problems are:

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

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	17,703	90,636	0
White	10,943	52,201	0
Black / African American	5,851	34,521	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Asian	296	804	0
American Indian, Alaska Native	93	282	0
Pacific Islander	0	89	0
Hispanic	305	1,740	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data 2016-2020 CHAS
Source:

*The four housing problems are:

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

Discussion

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

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

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

Introduction

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

0%-30% of Area Median Income

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

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:

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

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	38,753	104,523	0
White	16,038	49,617	0
Black / African American	20,491	50,145	0
Asian	181	441	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
American Indian, Alaska Native	318	548	0
Pacific Islander	0	25	0
Hispanic	1,291	2,497	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data 2016-2020 CHAS
Source:

*The four severe housing problems are:

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

50%-80% of Area Median Income

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

Table 19 – Severe Housing Problems 50 - 80% AMI

Data 2016-2020 CHAS
Source:

*The four severe housing problems are:

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

80%-100% of Area Median Income

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

Table 20 – Severe Housing Problems 80 - 100% AMI

Data 2016-2020 CHAS
Source:

*The four severe housing problems are:

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

Discussion

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

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

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

Introduction

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

Housing Cost Burden

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

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2016-2020 CHAS

Discussion

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

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

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

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

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

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

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

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

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

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

NA-35 Public Housing – (Optional)

Introduction

Totals in Use

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

Table 22 - Public Housing by Program Type

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

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							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

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers				Special Purpose Voucher
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
# 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 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

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

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

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	167	100	12	88	0	0	0
Not Hispanic	0	3	12,356	21,391	456	20,719	121	1	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

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

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

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

Discussion:

NA-40 Homeless Needs Assessment – 91.305(c)

Introduction:

There are three Continuums of Care (CoCs) in the State of Mississippi. The Mississippi Home Corporation (MHC) has coordinated—and will continue to coordinate—with these CoCs to allocate funds for eligible activities. This coordination includes the ranking and prioritization of funding, as well as identifying the type and location of resources needed to effectively address the needs of individuals and families experiencing homelessness.

The State remains committed to ongoing engagement with the CoCs to enhance the delivery of targeted resources and services, with the goal of ending and preventing homelessness. Where programs and services already exist, the expansion of these efforts will strengthen integration, improve effectiveness, and leverage the unique assets of each community to better serve homeless populations. In areas without existing homeless programs, state funding can be used to expand access and fill service gaps.

The lead HMIS and CoC agency for the Gulf Coast is Open Doors Homeless Coalition; for Central Mississippi, it is Mississippi Housing Partnership; and for the Balance of State, it is Mississippi United to End Homelessness (MUTEH). Current homeless housing programs that may be coordinated or paired with state-funded efforts include CoC Permanent Supportive Housing, CoC Rapid Rehousing, CoC Permanent Housing for Victims of Domestic Violence, HOPWA, Ryan White programs, Emergency Solutions Grant (ESG), HOME-ARP, Supportive Services for Veteran Families (SSVF), HUD's Transition in Place (TIP) program, CHOICE, and Mississippi Department of Health-funded Domestic Violence programs.

The needs identified in this section are informed by data provided through the CoCs, the Homeless Management Information System (HMIS), and the annual Point-in-Time (PIT) count.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	2	165	143	72	91	114
Persons in Households with Only Children	0	2	2	2	2	36

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 Only Adults	484	388	836	279	241	140
Chronically Homeless Individuals	71	13	183	61	41	252
Chronically Homeless Families	0	0	16	5	5	2
Veterans	19	21	49	16	7	60
Unaccompanied Child	10	34	6	6	1	39
Persons with HIV	25	24	7	7	7	26

Table 26 - Homeless Needs Assessment

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

Indicate if the homeless population is: Partially Rural Homeless

Rural Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	2	75	35	0	0	65

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 Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	217	175	366	0	0	105
Chronically Homeless Individuals	68	6	101	0	0	0
Chronically Homeless Families	0	0	3	0	0	0
Veterans	13	12	19	0	0	0
Unaccompanied Youth	0	0	0	0	0	0
Persons with HIV	2	2	4	0	0	0

Table 27 - Homeless Needs Assessment

Data Source Comments:

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

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

Mississippi is primarily a rural state, and the experience of homelessness is more common in these rural areas compared to metropolitan regions, with the exception of individuals living with HIV who are experiencing homelessness. According to the 2024 Point-In-Time (PIT) Count, 45% of the homeless individuals surveyed lived in rural areas served by the Balance of State Continuum of Care (BoS CoC).

The data for rural homelessness indicates that 46% of the homeless population was unsheltered at the time of the count, while 32% were identified as chronically homeless. Notably, 52% of homeless veterans in rural counties were found to be unsheltered. Among chronically homeless individuals in these rural areas, a significant 86% reported having severe mental illness. Additionally, individuals living with HIV who were experiencing unsheltered homelessness in rural counties comprised 0.9% of the total unsheltered homeless population in rural counties.

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

The data provided includes the number of individuals exiting homelessness each year and the days that a person experiences homelessness. This data was pulled from the CoCs, ESG, and HMIS reporting systems. Approximately 0.035% of the Mississippi population can be classified as literally homeless (e.g., per 24 CFR § 91.5 “lacking a fixed, regular and adequate nighttime residence”) or at-risk of homelessness (having a housing problem and a severe housing burden as defined by the CHAS data). MHC estimates that the greatest need will be among single individuals living in rural communities. Rural areas often face barriers to accessing jobs, shelters, and affordable housing.

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

Data Source

Comments:

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

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

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

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

According to the data, both Black/African American and White populations experience homelessness at similar proportions in Mississippi, with Black/African Americans comprising 46.0% and White individuals comprising 46.9% of the homeless population. All other races combined account for 7.1%. Black/African American persons are over-represented in the sheltered homeless population in relation to their distribution in the general population; however, whites account for the majority of the unsheltered population at 57%. (2024 PIT data and ESG client reports HMIS).

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

The nature of unsheltered and sheltered families and individuals varies across the state, influenced by factors such as need, community resources, and accessibility to services. In Mississippi, the extent of homelessness—both unsheltered and sheltered—differs among various groups. Communities lacking access to emergency shelters have the highest rates of individuals experiencing unsheltered homelessness. These areas include the Balance of State counties and the Gulf Coast counties. Additionally, transit hub communities such as Jackson, Hattiesburg, Tupelo, and the Gulf Coast experience a unique situation with transient homeless individuals. These individuals are typically not from the area; they may be passing through or were left behind in the vicinity.

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

Discussion:

According to the data, the greatest housing need is among homeless individuals. This fact is noted in HUD's CHAS data and the CoC's homeless data. Additionally, according to the HMIS All Homeless Programs Report, that single individuals accounted for 72% of both the population receiving permanent housing services and those seeking shelter and homeless assistance.

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

Introduction

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

HOPWA

Current HOPWA formula use:	
Cumulative cases of AIDS reported	9,915
Area incidence of AIDS	18
Rate per population	0
Number of new cases prior year (3 years of data)	51
Rate per population (3 years of data)	0
Current HIV surveillance data:	
Number of Persons living with HIV (PLWH)	9,915
Area Prevalence (PLWH per population)	0
Number of new HIV cases reported last year	75

Table 28 – HOPWA Data

Data on AIDS cases in MS is not available. The report include the number of HIV cases per AIDSvu for 2022.

Data Source Comments: MS Department of Health data was for 2019.

HIV Housing Need (HOPWA Grantees Only)

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

Table 29 – HIV Housing Need

Data Source: HOPWA CAPER and HOPWA Beneficiary Verification Worksheet

Describe the characteristics of special needs populations in your community:

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

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

Disabilities are also common among the homeless. In both the 2024 and 2022 PIT Counts, 16% of the homeless individuals identified as having one or more disabilities. This number may seem low; however, since 2016, due to the *Olmstead vs. L.C.* decision of 1999, the state of Mississippi has dedicated a program called CHOICE, which includes housing financial assistance and dedicated properties in partnership with DMH for individuals with an SMI who is experiencing a housing crisis. Since 2016, the CHOICE program has housed 1,531 disabled individuals; 353 individuals were housed in 2024, and 456 units were dedicated to individuals with a Serious Mental Illness (SMI) living in Mississippi.

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

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

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

Persons living with HIV: Stable housing has been proven to improve health outcomes of individuals living with HIV due to the ability to focus and access care. Additionally, stable use has been considered a way to reduce the spread of HIV. Despite Mississippi's efforts to decrease the spread of HIV, the prevalence rate in the State has continued to increase. Jackson, Mississippi, was reported to have the 4th highest incidence rate in the nation, and the number of individuals experiencing homelessness who are HIV positive has increased.

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

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

The housing and supportive service needs of disabled individuals, domestic violence survivors, and low-income households in Mississippi are interconnected and often mirror those of the general homeless population. Core needs include access to affordable and safe housing, reliable transportation, income support (through employment or disability benefits), and connections to healthcare and supportive services. According to the Mississippi State Department of Health, 23.3% of adults with a disability report experiencing housing insecurity, placing them at heightened risk of homelessness—especially those facing severe housing cost burdens. Needs were assessed using data from the 2025 Consolidated Plan Community Survey, which identified the most urgent supportive service needs as affordable housing, employment and income resources, transportation, and community-based support. Additional data from the U.S. Census, Mississippi health and behavioral data, and national sources such as Disability United and SAMHSA were used to further analyze service gaps. For example, only 8% of disabled Mississippians receive SSDI benefits, and only 38.3% of adults with serious mental illness receive treatment. Individuals living with a disability or serious mental health condition often face barriers to stable employment and housing, increasing their vulnerability. Domestic violence survivors, in particular, require access to safe housing options and legal and financial support. The most frequently unmet needs for this group include housing advocacy, legal representation, and emergency financial assistance. This analysis reflects a combination of quantitative data and community feedback to determine and prioritize the housing and service needs of Mississippi's most vulnerable populations.

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

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

AIDSvu data was used because it is the most recent data, dating to 2022. The Mississippi Department of Health data, dated 2019, was not current. The number provided is for HIV; specific AIDS data was not available.

AIDSvu tables

If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their

unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))

HOME-ARP TBRA will be used during the ConPlan term due to the availability of HOME-ARP TBRA funding. If HOME-ARP TBRA availability of funds changes during the ConPlan, then HOME-TBRA will be considered for low-income and special needs populations.

Discussion:

The housing and support needs of the disabled population are similar to those of the homeless population. They both require access to affordable housing, transportation, income, and financial assistance or subsidies for housing. The needs of the disabled community have been recognized over multiple ConPlan years. To address these needs, the State utilizes HOME funds, HOPWA, ESG, and non-federal State funds to support this population.

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

Describe the jurisdiction's need for Public Facilities:

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

How were these needs determined?

Needs were determined via an assessment of past and present public facilities grants and the Housing and Community Development Survey, which solicited public input, consultations with stakeholders, and public hearings and public testimony received. Survey respondents noted that there is a need for infrastructure repairs, transportation, and removal of blighted buildings.” Many of Mississippi’s also identified a need for street improvements, community centers, and more employment opportunities.

HUD allows up to 15% of yearly CDBG allocation to be used on eligible public service activities. When asked about the need for public service activities, Mississippians identified the need for more community centers and jobs and indicated that the limited economic opportunities in their towns were due to a lack of employment opportunities, inadequate job training, and insufficient transportation.

Describe the jurisdiction's need for Public Improvements:

Respondents indicated the highest level of need for improved water, storm drainage, sewer systems, and streets.

How were these needs determined?

Needs were determined via an assessment of past and present public facilities grants and the Housing and Community Development Survey, which solicited public input, consultations with stakeholders, and public hearings and public testimony received. Survey respondents noted that there is a need for infrastructure repairs, transportation, and removal of blighted buildings. Many of Mississippi’s also identified a need for water and sewer improvements, community centers, and more employment opportunities.

HUD allows up to 15% of yearly CDBG allocation to be used on eligible public service activities. When asked about the need for public service activities, Mississippians identified the need for more community centers and jobs and indicated that the limited economic opportunities in their towns were due to a lack of employment opportunities, inadequate job training, and insufficient transportation

Describe the jurisdiction's need for Public Services:

Respondents prioritized the need for public services such as employment services, transportation services, and community centers.

How were these needs determined?

Needs were determined via an assessment of past and present public facilities grants and the Housing and Community Development Survey, which solicited public input, consultations with stakeholders, and public hearings and public testimony received. Survey respondents noted that there is a need for infrastructure repairs, transportation, and removal of blighted buildings." Many of Mississippi's also identified a need for street improvements, community centers, and more employment opportunities.

HUD allows up to 15% of yearly CDBG allocation to be used on eligible public service activities. When asked about the need for public service activities, Mississippians identified the need for more community centers and jobs and indicated that the limited economic opportunities in their towns were due to a lack of employment opportunities, inadequate job training, and insufficient transportation

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The accessibility of affordable housing for low- and moderate-income residents has seen increasing challenges statewide. The following narrative provides information about the affordable housing market, trends, needs, and conditions affecting both homeowners and renters alike. Analyses of each are described in their respective sections below, including characteristics of residential units by property type, units by tenure, cost of housing, condition of housing, vacant units, homeless and special needs facilities, and services, along with non-housing community assets. The development of more affordable housing units will be required to meet the needs of a growing population of low- and moderate-income residents across the state.

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

Introduction

According to the 2016-2020 American Community Survey (ACS) data below, there are a total of 1,308,259 housing units in Mississippi.

Housing Units by Type

All residential housing units by type are shown below. According to the data, there were 1,308,259 housing units, up from 1,295,242 in 2020 (Mississippi 2020 - 2024 Consolidated Plan), an increase of just 1.0 percent. In 2020, single-family units accounted for 70.5 percent, whereas today that number has dropped to 69.0 percent, a decrease of 1.5 percent in the past five years. The number of apartment units accounted for 9.0 percent in 2020, compared to 14.0 percent today, an increase of 5.0 percent in the past five years.

Housing Unit Size by Tenure

All housing units by tenure are shown below. According to the data, 85.0 percent of housing units with 3 or more bedrooms are owner-occupied, compared to just 48.0 percent for rental units. There are 37.0 percent more owner-occupied housing units with 3 or more bedrooms than there are rental units available. By comparison, rental units comprise a larger number of units available with no bedrooms, 3.0 percent compared to 0.0 percent for owner-occupied housing units. There are also more rental units available with just one bedroom, 14.0 percent compared to just 1.0 percent for owner-occupied housing units and more rental units available with two bedrooms, 35.0 percent compared to just 13.0 percent for owner-occupied housing units.

Income may have increased but the cost of living also increased. The data shows an increase in cost burden by 5.2% and an increase in severe cost burden increased by 8.6%.

All residential properties by number of units

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

Table 30 – Residential Properties by Unit Number

Data Source: 2016-2020 ACS

Unit Size by Tenure

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

Table 31 – Unit Size by Tenure

Data Source: 2016-2020 ACS

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

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

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

There is no comprehensive estimate of units expected to be lost from the affordable housing inventory in Mississippi. However, the State is facing significant challenges. A variety of factors contribute to the number of units at risk of being lost due to financial conditions and the expiration of housing affordability restrictions. In particular, the Low-Income Housing Tax Credit (LIHTC) program, will see some of its units approach the end of their mandated affordability periods. By 2030, as many as 3,000 are projected to lose their affordability restrictions. As many as 500 units have transitioned out of the program since 2020. When LIHTC affordability periods end, the units can be transitioned to market rate housing, thereby reducing the stock of affordable options available to low-income residents.

The challenges faced by low- and moderate-income households to find affordable housing may increase due to the combination of escalating operational costs and the expiration of affordability programs. The cost of insurance has become a hurdle the affordable housing industry is trying to overcome. This financial pressure not only threatens existing affordable housing units, but also the production of new

ones. Operational budgets also get strained to the point that adequately maintaining properties becomes a real challenge for developers and property managers alike. As a result, rising expenses could lead to the elimination of existing affordable housing units and the creation of new ones.

A shortage of affordable housing for low- and moderate-income households existed in 2020, and the problem has not been alleviated today. According to the National Low-income Housing Coalition, across Mississippi, there is a shortage of rental homes affordable and available to extremely low-income households (ELI), whose incomes are at or below the poverty guideline or 30% of their area median income (AMI). Many of these households are severely cost burdened, spending more than half of their income on housing. Severely cost burdened poor households are more likely than other renters to sacrifice other necessities like healthy food and healthcare to pay the rent, and to experience unstable housing situations like evictions.

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

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 (see table above), particularly for the number of housing units by type. In 2020, 59.8 percent of all housing units were owner-occupied and today 62.0 percent are owner-occupied, an increase of just 2.2 percent. Whereas the number of renter-occupied units in 2020 was 27.9 percent and today 25.1 percent are renter-occupied, a decrease of 2.8 percent. By comparison, the number of vacant units has increased from 12.3 percent in 2020 to 12.9 percent today. With fewer housing units available for renters combined with more units becoming vacant, the availability of housing units does not meet the needs of the population.

Households by Income

Households earning more than 100,000 dollars per year represented 14.2 percent of households in 2020, compared to 25.1 percent today, an increase of 10.9 percent. Meanwhile, households earning less than 15,000 dollars accounted for 18.8 percent of households in 2020, compared to 13.7 percent today, a decrease of 5.1 percent. The majority of households earning more than 100,000 dollars per year were in the 100,000 to 149,999 dollars per year range accounting for 13.9 percent.

Households by Year Built

Housing units built between 2000 and 2020 accounted for 18.1 percent of all housing units available statewide. Since that time, an additional 5,803 units, or 0.4 percent, have been added statewide.

Housing units built prior to 1939 represented 4.3 percent of households in 2020 and represent the same amount today. A majority (17.7 percent) of the state’s housing in existence today was built between 1970 – 1979, making them roughly 50 years old.

Housing Unit Type by Race

In 2020, an estimated 76.9 percent of households were owner-occupied by white alone, compared to 77.6 percent today, an increase of 0.7 percent, while an estimated 63.6 percent of households were owner-occupied by black alone in 2020, compared to 54.3 percent today, a decrease of 9.3 percent. An estimated 68.2 percent of Asian households were owner-occupied in 2020, compared to 60.8 percent today, a decrease of 7.4 percent. By comparison, fewer minority households are owner-occupied today compared to 2020.

Housing Units by Vacancy

Vacant units available for rent in 2020 account for 16.7 percent of all vacant units, compared to 18.5 percent in 2020, a decrease of 1.8 percent. By comparison, the number of vacant units for sale today is 5.2 percent, compared to 7.8 percent in 2020, a decrease of 2.6 percent. “Other” vacant units today account for 58.4 percent, compared to 45.1 percent in 2020, an increase of 13.3 percent.

Additionally, due to the delays in development because of COVID, new units may have been identified as vacant in 2020, but these units may now all have a lengthy waiting list for residents to occupy. According to the National Low Income housing Coalition report of 2023, there is a 42,168 deficit of affordable housing targeted to households with extremely low income. As a result, despite the rise in vacancies, the number of units truly available and appropriate for renters has decreased—contributing to a housing supply that does not meet the needs of the population.

Describe the need for specific types of housing:

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

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

5. Convert market rate housing into affordable housing

These stakeholders also mentioned a lack of rental housing in rural areas and a lack of rental housing affordable to low-income households in urban areas.

Discussion

The number of housing units in the State of Mississippi has only grown by 1.0 percent since the 2020-2024 Consolidated Plan and not all of those are affordable. However, many of these vacant units may be unaffordable, unsuitable, or otherwise inaccessible to renters. Additionally, due to the delays in development because of COVID, new units may have been identified as vacant in 2020, but these units may now all have a lengthy waiting list for residents to occupy. According to the National Low Income housing Coalition report of 2023, there is a 42,168 deficit of affordable housing targeted to households with extremely low income. As a result, despite the rise in vacancies, the number of units truly available and appropriate for renters has decreased—contributing to a housing supply that does not meet the needs of the population.

MA-15 Cost of Housing – 91.310(a)

Introduction

In Mississippi, housing affordability remains a significant concern, with a substantial portion of households experiencing cost burdens. 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.

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.

In 2020, 15.5 percent of households had a cost burden ranging from 30.0 to 50.0 percent of gross household income, compared to 20.7 percent today, an increase of 5.2 percent, whereas 13.2 percent of households in 2020 had a severe cost burden exceeding 50.0 percent of their gross household income, compared to 21.8 percent today, an increase of 8.6 percent. The number of households that face severe cost burdens exceeding 50.0 percent of gross household income has increased 3.4 percent more than those that face a cost burden of 30.0 to 50.0 percent.

Housing Problems by Income

HUD uses the Median Family Income (MFI) to establish income limits for various housing assistance programs. These limits are typically set at 30%, 50%, and 80% of the MFI. In 2020, the HUD calculated MFI for a family of four in Mississippi was 51,800 dollars. Today that amount has increased 43.0 percent to 73,900 dollars. These increases reflect adjustments to accommodate rising income levels and housing costs, ensuring that assistance programs remain aligned with current economic conditions. While the data reflects rising income levels and housing costs, it does not necessarily translate to improved housing affordability for low income households.

The benefits of higher incomes for the state can be offset by the increased cost of housing or the lack thereof, thereby increasing the cost because of limited availability. Housing assistance programs must be tailored to maintain effectiveness through the monitoring and adjustment of income limits continuously.

Cost of Housing

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

Table 32 – Cost of Housing

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

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

Table 33 - Rent Paid

Data Source: 2016-2020 ACS

Housing Affordability

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

Table 34 – Housing Affordability

Data Source: 2016-2020 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	825	923	1,151	1,525	1,626
High HOME Rent	825	907	1,091	1,251	1,376
Low HOME Rent	665	712	855	988	1,102

Table 35 – Monthly Rent

Data Source Comments:

Is there sufficient housing for households at all income levels?

No, as evidenced by the Cost of Housing and Rent Paid tables above respectively, more than half (51.6 percent) of all renters statewide pay more than 500 dollars per month for rent with the median rent paid being just 49 dollars more. Of the 354,855 renters in the state, 33,395, or only 9.4 percent are available to households with MFIs below 30 percent, whereas 97,290, or 27.4 percent are available to

households with MFIs below 50 percent. By comparison, 224,170, or 63.2 percent are available to households with MFIs below 80 percent. Of the 597,195 owner-occupied households in the state, no data is presented for those available at 30 percent. However, 94,890, or 15.9 percent are available to households with MFIs below 50 percent. By comparison, 211,420, or 35.4 percent are available to households with MFIs below 80 percent. Nearly half (48.7 percent) of owner-occupied housing units are available to households with MFIs below 100 percent.

The data presented in this section indicates that there is not sufficient housing for households at lower income levels. The Housing Affordability Table above and the fact that 42.5 percent of households have a cost burden demonstrate that this income group has housing problems that include a lack of availability and higher costs. 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?

Unless income growth keeps pace with increases in home values and rents, the affordability of housing in Mississippi is likely to decrease. Since 2020, the state has seen a steady increase in home values. Since 2020, median home prices have risen by 35 percent. Low- and moderate-income households are the most likely to be affected by the Year-over-year increases to rent have increased by as much as 7.0 percent in some urban areas. With the unlikeliness that incomes have kept pace with rising rents, more households are becoming cost-burdened for the first time. Not all households may benefit evenly in HUD's MFI increases estimated between 2020 and 2025, from 56,000 dollars to 78,100 dollars. Unfortunately, rural areas of the state have seen a lag in wages compared to other areas. As a rural state, Mississippi has a majority of households in rural areas as designated by USDA. Combined with comments above related to the expiration of affordable housing units and the slow pace of production due increased operational costs, the state faces a worsening inventory problem.

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

Key disparities that directly impact affordable housing strategies related to the comparison of HOME rents/Fair Market Rent (FMRs) to Area Median Rent (AMRs) start with the fact the HOME rents are capped based on HUD income limits for low- and moderate-income households. This can lead to cost burdens for households where a gap exists in the marketplace. In higher cost urban areas, HOME rents are lower than FMRs which are lower than AMRs. In fast-changing markets, current housing realities often have FMRs lagging AMRs. Unless developers receive additional subsidies, HOME and FMR standards may continue to struggle to keep pace to cover costs for low- and moderate-income households. These factors 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

In Mississippi, with only 9.4 percent of units available to households below 30 percent MFI and 27.4 percent available to households below 50 percent MFI, a little more than one-third of all housing is available to households that face cost burdens. As discussed, housing prices have continued to rise since 2020. Also, there are areas of the state, typically urban that are impacted more by these cost increases than rural areas. As the cost of housing continues to rise, more households face housing problems statewide. In fact, the National Low Income Housing Coalition (NLIHC) 2024 Out of Reach study examined affordability nationwide and provided data indicating the income needed to pay market rent statewide. It assumed that a household should spend no more than 30 percent of its income on housing. Income levels and housing problems are strongly correlated and the less income a household has, the more likely it is to confront housing problems.

MA-20 Condition of Housing – 91.310(a)

Introduction:

The condition of housing in Mississippi varies widely by region, but overall, the state faces significant challenges in maintaining safe, affordable, and high-quality housing - particularly in rural areas and low-income communities. 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. A large share of Mississippi's housing (44.7%) was built before 1980, particularly in rural areas and older urban neighborhoods. This increases risks of lead-based paint, asbestos, inefficient insulation, and outdated electrical and plumbing facilities.

Many homes suffer from one or more physical problems, such as a lack of complete plumbing or kitchen facilities, roof leaks or structural issues, mold, poor ventilation, or pest infestations. This is particularly pronounced in The Mississippi Delta, parts of the Jackson Metropolitan Area and small towns across southwest and central Mississippi. The state is also vulnerable to hurricanes, tornadoes, and flooding - especially along the Gulf Coast and in low-lying Delta areas. Many homes, especially older or uninsured units, remain in disrepair post-disaster, exacerbating substandard conditions. Households with low-incomes make repairs unaffordable for many residents with limited access to capital. In addition, aging homes often do not meet code, making them ineligible for some funding sources without extensive (and costly) upgrades and skilled labor shortages in some regions slow down repair efforts.

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

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

Standard condition generally refers to a housing unit in standard condition if it meets all of the following 1) Structurally sound: The foundation, roof, and walls are intact, weather-tight, and stable, 2) No major code violations: Complies with local housing and building codes, or only has minor, non-life-threatening violations, 3) Fully functional systems: Electrical, plumbing, HVAC, and water systems are safe and operational, 4) Sanitary facilities: Includes complete bathroom and kitchen with safe, working appliances and fixtures, 5) Free of hazards: No lead-based paint hazards (especially in homes with children), mold, pest infestation, or other health/safety risks, 6) Energy-efficient: Insulated and sealed adequately; windows and doors are functional and energy-conscious where required, and 7) Safe and habitable: Meets HUD's National Standards for the Physical Inspection of Real Estate (NSPIRE) or Uniform Physical Condition Standards (UPCS).

Substandard condition but suitable for rehabilitation fall into this category if it does not currently meet all housing quality or building code standards but can be brought into standard condition through cost-effective rehabilitation, without requiring full demolition or replacement. Common issues might include:

1) Outdated or damaged roof, plumbing, or electrical systems, 2) Deteriorated flooring or walls, 3) Lead paint, asbestos, or other environmental hazards, 4) Non-functioning bathrooms or kitchens, 5) Moderate foundation settling or water intrusion, and 6) Aging or inefficient windows and insulation. However, the home must be structurally salvageable (i.e., the cost of repairs not exceeding 75% of the cost of new construction), not be located in a floodway or hazardous area unless mitigated and not be slated for demolition under any existing local redevelopment plans. Substandard conditions not suitable for rehabilitation include those that are severely dilapidated or unsafe to enter and those with foundational, structural, or environmental risks that cannot be corrected affordably or if they pose a hazard to the community.

Condition of Units

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

Table 36 - Condition of Units

Data Source: 2016-2020 ACS

Year Unit Built

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

Table 37 – Year Unit Built

Data Source: 2016-2020 CHAS

Risk of Lead-Based Paint Hazard

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

Table 38 – Risk of Lead-Based Paint

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

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	145,309	65,557	210,866
Abandoned Vacant Units	118,378	34,090	152,468
REO Properties	26,931	7,158	34,089
Abandoned REO Properties	18,492	6,122	24,614

Table 39 - Vacant Units

Alternate Data Source Name:

2016: ACS 5-Year Estimates Data Profiles

Data Source Comments:

Need for Owner and Rental Rehabilitation

<TYPE=[text] REPORT_GUID=[F8DC4D3147433947165558A235C46686]
PLAN_SECTION_ID=[1313801000]>

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

To estimate the number of housing units with lead-based paint (LBP) hazards occupied by low- or moderate-income (LMI) families in Mississippi, a combination of federal data in this report and assumptions on lead hazards need to be determined. A step-by-step estimation method requires the identification of key risk factors: 1) Homes built before 1980 are most likely to contain lead-based paint, 2) Risk increases significantly in homes built before 1978 (when residential lead-based paint was banned), 3) HUD defines low- and moderate-income households as those earning less than or equal to 80 percent of Median Family Income.

Based on HUD sources including the American Community Survey for Mississippi, state-level estimates based on population and housing data indicate that 578,510, or 77.0 percent of owner-occupied housing units were built before 1980 and 282,562, or 80.0 percent renter-occupied units were built before 1980 for a total of 861,072, or 78.0 percent housing units built before 1980 statewide. Approximately 14.0 percent of the state's household population has an income of 30.0 percent or less of the state's Median Household Income, whereas approximately 24.0 percent of the state's household population has an income of 50.0 percent or less of the state's Median Household Income and approximately 46.0 percent of the state's household population has an income of 80.0 percent or less of the state's Median Household Income. The national prevalence rate of lead-based paint hazards is about 24% in pre-1980 homes.

Therefore, if Mississippi has approximately 1,308,259 housing units and 58.0 percent were built before 1980, resulting in 758,790 housing units. Of that amount, 106,230 are occupied by households with

household incomes less than 30.0 percent of the state's Median Household Income and another 273,165 are occupied by households with household incomes less than 50.0 percent for a total of 379,395 housing units and another 227,637 are occupied by households with incomes less than 80.0 percent for a total of 607,032 housing units.

Based on the fact that HUD estimates approximately 24.0 percent of pre-1980 occupied units have lead-based paint hazards, approximately 25,495 housing units occupied by households with incomes less than 30.0 percent, contain lead-based paint hazards in Mississippi. Of that amount, 31.9 percent, or 8,129 units are renter-occupied and of that amount 18.0 percent, or 1,463 housing units that were built before 1980 have children present. Therefore, approximately 65,560 housing units occupied by households with incomes less than 50.0 percent contain lead-based paint hazards in Mississippi. Of that amount, 31.9 percent, or 20,324 units are renter-occupied and of that amount 18.0 percent, or 3,658 housing units that were built before 1980 have children present. By comparison, approximately 54,633 housing units occupied by households with incomes less than 80.0 percent contain lead-based paint hazards in Mississippi. Of that amount, 31.9 percent, or 17,428 units are renter-occupied and of that amount 18.0 percent, or 3,137 housing units that were built before 1980 have children present.

Discussion:

As shown above, the housing stock in Mississippi has a variety of challenges including a large number of older units, housing problems, and vacant units. Another challenge not addressed in depth is statewide poverty. This 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. In 2020, the poverty rate in Mississippi was 22.3 percent, compared to a poverty rate of 19.4 percent today, a decrease of 2.9 percent from five years. Unfortunately, however, it still remains the highest of any state.

MA-25 Public and Assisted Housing – (Optional)

Introduction:

NA

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 40 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

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

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

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

Discussion:

MA-30 Homeless Facilities – 91.310(b)

Introduction

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

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

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

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

Facilities Targeted to Homeless Persons

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

Table 41 - Facilities Targeted to Homeless Persons

Data Source Comments:

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

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

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

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

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

Street outreach programs make contact and build relationships with homeless persons on the street. These programs help unsheltered homeless persons connect with resources with the goal of entering permanent, supportive housing. Homeless prevention programs seek to keep those facing an eviction housed. Preventing evictions is critical to keeping individuals and families from becoming homeless. Once households have an eviction on their record, it becomes significantly more difficult to find a landlord willing to rent to them. Homeless prevention also helps households avoid the potential trauma and upheaval associated with an episode of homelessness. In order to use prevention funds most efficiently, it is important that they are targeted towards households with the greatest need.

Rapid re-housing focuses on quickly moving households out of homelessness and into permanent housing in the private market. It often involves services to help the household search for and locate

affordable housing, and a short to medium term rental voucher to help stabilize the household. HUD has emphasized rapid re-housing as an effective practice in reducing homelessness among families. The ESG program has required each grantee to have at least one rapid re-housing program as a condition of receiving funding and encourages grantees to put increasing amounts of funding into rapid re-housing programs.

A majority of providers listed a lack of available affordable housing and/or a lack of landlords willing to accept clients with barriers as hindering rapid re-housing programs. These responses point to a need for increased landlord education, with increased resources. Homeless service providers must establish relationships with local landlords to ensure the success of rapid re-housing programs. Providers also listed a lack of funds, and specifically, a lack of funds for staff and supportive services as hindering rapid re-housing programs.

Transitional Housing Programs are designed to provide a structured stay combined with services and case management for up to 24 months. HUD has encouraged providers to shift resources from transitional housing to rapid re-housing and permanent supportive housing as part of a system wide housing first approach. Mississippi providers still have a limited number of transitional housing beds as they have created or expanded upon rapid re-housing programs. Permanent Supportive Housing provides housing and services designed to allow formerly homeless persons to increase their stability and skillset. It is targeted towards people who face barriers to permanent housing, such as a serious mental illness, substance abuse disorder, or chronic medical problems.

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

Introduction

This section provides an overview of programs linked to housing for Special Needs Populations such as the elderly and the frail elderly. Other populations served include those with HIV/AIDS, substance abuse and/or severe mental illnesses, and persons with disabilities.

Special Needs Populations

These populations face unique barriers to stable housing. Some rely on a fixed income, such as Social Security Disability Income (SSDI) that cannot withstand large increases in housing costs. People with mental, physical, or developmental disabilities have limited accessible and affordable housing options. For those relying on housing vouchers, the task of finding an accessible unit or submitting reasonable accommodations requests can be challenging.

Adult Residential Facility (ARF)

These are facilities of any capacity that provide 24-hour non-medical care for adults ages 18 through 59, who are unable to provide for their own daily needs. Adults may be physically handicapped, developmentally disabled, and/or mentally disabled.

Residential Care Facilities for the Elderly (RCFE)

These facilities are also known as assisted living facilities, retirement homes, and board and care homes. The facilities can range in size from fewer than six beds to over 100 beds. The facilities provide care, supervision and assistance with activities of daily living, such as bathing and grooming. They may also provide incidental medical services under special care plans. The facilities provide services to persons 60 years of age and over and persons under 60 with compatible needs.

Social Rehabilitation Facility

This facility provides 24-hours-a-day non-medical care and supervision in a group setting to adults recovering from mental illnesses who temporarily need assistance, guidance, or counseling.

HOPWA Assistance Baseline Table

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

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

Table 42 – HOPWA Assistance Baseline

Alternate Data Source Name:

2018: HOPWA Administrative Data

Data Source Comments: Data used was 2021 AIDSvu

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 Department 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

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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)

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

Medicaid Home and Community Based Waiver (HCBW) Programs include Family Care and Family Care Partnerships. These programs provide care management and services to ensure that eligible individuals

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

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

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

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

To meet the needs of Mississippi's citizens, MSDH recommends the continuation of stable funding for domestic abuse shelters as a critical, live-saving, and confidential safety net for survivors who need an immediate safe haven from an abuser and programming that can get survivors quickly into safe, affordable, and permanent housing, when appropriate, while continuing to provide survivor-driven advocacy services that address barriers and challenges. This model outlines six main priorities: 1) community support, 2) crisis services, 3) substance use and treatment and recovery, 4) education, awareness, and testing of HIV, 5) prevention.

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

NA

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

At the local level, restrictive zoning laws can limit the development of multifamily affordable housing, particularly where density and lot size restrictions exist. In some suburban and higher-income neighborhoods, cities and towns restrict multifamily housing projects. Restrictive zoning reduces land availability, increases development costs, and discourages affordable housing. Additionally, tax assessors may not recognize deed-restricted valuations of affordable housing and penalize them at higher rates. This imposes extra burdens or higher taxes on developers, reducing returns and deterring private-sector participation. NIMBYism is also a way local governments block or delay affordable housing through discretionary approvals and zoning board rejections.

At the state level, the lack of expiring affordability restrictions could help preserve affordable housing and prevent conversion to market-rate units. Without adequate infrastructure—such as sewer, water, roads, and electricity—often provided at the state level, affordable housing becomes harder than market-rate to develop. Limited viable sites raise construction costs, discouraging development in isolated areas. Rising rents have reduced the amount of affordable housing available in Mississippi. According to the National Low Income Housing Coalition, in 2023, 66% of extremely low-income renters were households with severe cost burdens, and 84% of low-income households faced cost burdens. There is a -42,168 shortage of affordable and available rental homes for extremely low-income households.

[Source: <https://nlihc.org/housing-needs-by-state/mississippi>]

Economic Barriers – One of the most significant challenges is the mismatch between income and housing costs. Households earning 0%–30% of the Area Median Income (AMI) are most severely impacted. The minimum wage in Mississippi is \$7.25 per hour, which often can't afford even low-cost market units. Many providers require income 2–3x rent, conduct background checks, and restrict rental assistance, further limiting access. Rising construction costs have made it more expensive to build new affordable units. Even when built, landlords may be unwilling to lease to 0%–30% AMI tenants, including people experiencing homelessness, who often can't pay rent to cover operating costs.

Housing and Resource Barriers – Mississippi is largely rural, and in many communities, both affordable housing and supportive resources are limited or hard to reach. Natural disasters have also taken a toll on the housing stock, damaging or destroying homes. In 2023–2024, FEMA reported 844 residents lost homes to tornadoes. Other barriers include limited housing availability, lack of public transportation, and the distance between where people live and where jobs pay a livable wage. Poor infrastructure and widespread blight in some areas make it harder to attract new development or preserve existing housing. Local zoning policies limit where affordable housing can be built. Mississippi also lacks state-level tenant protections or policies to ensure long-term affordability in the rental market.

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

Introduction

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

Non-housing community development assets support education, economic growth, health, and neighborhood stability. In Mississippi, such assets vary statewide depending on the location. Public infrastructure is a major non-housing community development asset necessary for the production and preservation of affordable housing. The assets include water and sewer systems, transportation systems including public transit, and broadband access. Economic development resources include industrial parks, economic zones, and small business support through incubators and regional planning organizations. Educational institutions include both secondary and primary systems that provide educational and workforce development opportunities. Healthcare facilities and health centers are key assets for serving residents in urban and rural areas where resources are limited. Parks and recreational facilities provide community space and environmental benefits including green space that can impact community health and youth engagement. Community and cultural institutions provide rich cultural assets (e.g., music, food, history), that play critical roles in providing services and community pride. Emergency services are vital components to every community. Not only do fire and police departments provide lifesaving services, but they also help foster community resilience which can lead to planning efforts to better prepare for disaster risks associated with hazard mitigation efforts.

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	19,709	0	2	100	98
Arts, Entertainment, Accommodations	26,923	0	2	0	-2
Construction	89,267	0	8	0	-8
Education and Health Care Services	321,178	0	29	0	-29
Finance, Insurance, and Real Estate	57,661	0	5	0	-5
Information	10,688	0	1	0	-1
Manufacturing	178,822	0	16	0	-16

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Other Services	58,708	0	5	0	-5
Professional, Scientific, Management Services	48,547	0	4	0	-4
Public Administration	66,496	0	6	0	-6
Retail Trade	127,961	0	12	0	-12
Transportation and Warehousing	66,782	0	6	0	-6
Wholesale Trade	23,788	0	2	0	-2
Total	1,096,530	0	--	--	--

Table 43- Business Activity

Alternate Data Source Name:

Civilian Labor Force Profile 2

Data Source Comments:

ESRI & Microsoft Geospatial Analytics Business Analyst provides accurate, timely, and localized data for business, marketing, and site selection analysis. ESRI aggregates data from authoritative third-party providers and government sources, then processes and enhances it. Key sources include: U.S. Census Bureau for foundational demographic data. American Community Survey (ACS) for detailed population and housing statistics. Bureau of Labor Statistics (BLS) for employment and income data. USPS for vacancy and address data. Infogroup (now Data Axle) for business listings and point-of-interest (POI) data. GfK MRI and Simmons for consumer behavior and psychographic data.

Labor Force

Total Population in the Civilian Labor Force	2,382,064
Civilian Employed Population 16 years and over	1,253,543
Unemployment Rate	3.90
Unemployment Rate for Ages 16-24	8.70
Unemployment Rate for Ages 25-65	3.50

Table 44 - Labor Force

Data Source Comments: ESRI & Microsoft Geospatial Analytics Business Analyst provides accurate, timely, and localized data for business, marketing, and site selection analysis. ESRI aggregates data from authoritative third-party providers and government sources, then processes and enhances it. Key sources include: U.S. Census Bureau for foundational demographic data. American Community Survey (ACS) for detailed population and housing statistics. Bureau of Labor Statistics (BLS) for employment and income data. USPS for vacancy and address data. Infogroup (now Data Axle) for business listings and point-of-interest (POI) data. GfK MRI and Simmons for consumer behavior and psychographic data.

Occupations by Sector	Number of People
Management, business and financial	175,696
Farming, fisheries and forestry occupations	7,357
Service	213,298
Sales and office	237,949
Construction, extraction, maintenance and repair	121,918
Production, transportation and material moving	216,694

Table 45 – Occupations by Sector

Data Source Comments: ESRI & Microsoft Geospatial Analytics Business Analyst provides accurate, timely, and localized data for business, marketing, and site selection analysis. ESRI aggregates data from authoritative third-party providers and government sources, then processes and enhances it. Key sources include: U.S. Census Bureau for foundational demographic data. American Community Survey (ACS) for detailed population and housing statistics. Bureau of Labor Statistics (BLS) for employment and income data. USPS for vacancy and address data. Infogroup (now Data Axle) for business listings and point-of-interest (POI) data. GfK MRI and Simmons for consumer behavior and psychographic data.

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	778,015	66%
30-59 Minutes	310,415	26%
60 or More Minutes	88,784	8%
Total	1,177,214	100%

Table 46 - Travel Time

Data Source Comments: ESRI & Microsoft Geospatial Analytics Business Analyst provides accurate, timely, and localized data for business, marketing, and site selection analysis. ESRI aggregates data from authoritative third-party providers and government sources, then processes and enhances it. Key sources include: U.S. Census Bureau for foundational demographic data. American Community Survey (ACS) for detailed population and housing statistics. Bureau of Labor Statistics (BLS) for employment and income data. USPS for vacancy and address data. Infogroup (now Data Axle) for business listings and point-of-interest (POI) data. GfK MRI and Simmons for consumer behavior and psychographic data.

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	114,825	17,921	173,628
High school graduate (includes equivalency)	396,524	31,765	352,768
Some college or Associate's degree	437,211	26,503	299,856
Bachelor's degree or higher	312,841	9,322	133,072

Table 47 - Educational Attainment by Employment Status

Data Source Comments: ESRI & Microsoft Geospatial Analytics Business Analyst provides accurate, timely, and localized data for business, marketing, and site selection analysis. ESRI aggregates data from authoritative third-party providers and government sources, then processes and enhances it. Key sources include: U.S. Census Bureau for foundational demographic data. American Community Survey (ACS) for detailed population and housing statistics. Bureau of Labor Statistics (BLS) for employment and income data. USPS for vacancy and address data. Infogroup (now Data Axle) for business listings and point-of-interest (POI) data. GfK MRI and Simmons for consumer behavior and psychographic data.

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	12,996	16,696	16,702	32,985	22,280
9th to 12th grade, no diploma	25,704	33,022	33,033	65,236	44,065
High school graduate, GED, or alternative	86,353	110,938	110,977	219,165	148,039
Some college, no degree	62,959	80,885	80,913	159,792	107,935
Associate's degree	31,191	40,071	40,085	79,163	53,472
Bachelor's degree	42,454	54,541	54,561	107,750	72,782
Graduate or professional degree	27,148	34,877	34,889	68,901	46,541

Table 48 - Educational Attainment by Age

Data Source Comments: ESRI & Microsoft Geospatial Analytics Business Analyst provides accurate, timely, and localized data for business, marketing, and site selection analysis. ESRI aggregates data from authoritative third-party providers and government sources, then processes and enhances it. Key sources include: U.S. Census Bureau for foundational demographic data. American Community Survey (ACS) for detailed population and housing statistics. Bureau of Labor Statistics (BLS) for employment and income data. USPS for vacancy and address data. Infogroup (now Data Axle) for business listings and point-of-interest (POI) data. GfK MRI and Simmons for consumer behavior and psychographic data.

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	21,432
High school graduate (includes equivalency)	28,485
Some college or Associate's degree	31,202
Bachelor's degree	45,317
Graduate or professional degree	55,001

Table 49 – Median Earnings in the Past 12 Months

Data Source Comments: Esri & Microsoft Geospatial Analytics Business Analyst provides accurate, timely, and localized data for business, marketing, and site selection analysis. Esri aggregates data from authoritative third-party providers and government sources, then processes and enhances it. Key sources include: U.S. Census Bureau for foundational demographic data. American Community Survey (ACS) for detailed population and housing statistics. Bureau of Labor Statistics (BLS) for employment and income data. USPS for vacancy and address data. Infogroup (now Data Axle) for business listings and point-of-interest (POI) data. GfK MRI and Simmons for consumer behavior and psychographic data.

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

Longitudinal Employer-Household Dynamics (LEHD) datasets are widely used for labor and employment analysis. From the 2016–2020 ACS 5-Year Estimates, a summary indicates that approximately 1.2 million people make up the total civilian workforce in Mississippi. Top employment sectors include education, health care, and social assistance, accounting for 23.0 percent of the workforce. Manufacturing and retail trade sectors make up 12.0 and 11.0 percent of the workforce respectively. Construction and Agriculture which includes forestry, fishing, and hunting make up an additional 9.0 percent combined. Nearly 5.0 percent of the civilian workforce is engaged in Public Administration.

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

In some places throughout the state, there is a geographic mismatch between where people live and where jobs are located. Communities in rural areas with communities' populations less than 50,000 are more likely to have limited or non-existent public transportation opportunities. A need for affordable housing targeted to workforce development areas could increase business growth efforts in sectors like healthcare and advanced manufacturing. The primary workforce and infrastructure needs of business in the state relate to a lack of available, affordable housing which can be a major challenge for employers

statewide. Workforce supply challenges will also be magnified as a greater number of older workers exit the workforce. As these “Boomers” move out, the labor force participation rate may become maximized. The state’s workforce is projected to show essentially no growth over the next five years, based primarily on stagnant population growth. One advantage that Mississippi has over other areas is its relatively low cost of living. As an incentive, the state could draw new residents due to this factor. The sheer size of the Boomers segment will overtake population growth (natural or migration) in the foreseeable future. One response by employers has been to recruit as many workers as possible, including those with skills other than those the employer needs, and to train them to their individual maximum potential. While this addresses the near-term it is expensive.

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.

Mississippi offers strategic advantages like low costs of operation and is centrally located in the U.S., providing easy access to road, water, and air transport. The business environment is shaped by a mix of manufacturing, agriculture, healthcare, logistics, and emerging tech industries. Full economic potential, especially in rural and underserved areas, is being developed with more investment in workforce readiness through the support of short-term certification, reskilling, and employer-led training. Upgrades to transportation networks have boosted the competitiveness of the state and the expansion to the broadband infrastructure through the use of federal and state funds (e.g., BEAD, ARPA) have helped to cover most areas of the state. Site readiness has been prioritized through streamlined permitting processes, utility access, infrastructure for industrial parks, and support from elected officials. The state supports the development of business clusters that align training and infrastructure around key growth sectors (e.g., aerospace, advanced manufacturing, healthcare).

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

The alignment between the skills and education of Mississippi's current workforce and its employment opportunities reveal both strengths and weaknesses. A major strength in Mississippi is the fact that a significant portion of the workforce, 85.0 percent, has at least a high school diploma and about 25.0 percent of adults hold a bachelor’s degree or higher. The state’s economy is driven by several sectors including advanced manufacturing, healthcare, agriculture, transportation, retail hospitality and construction. These industries require that workers be skilled, have credentials, and be certified.

Training programs for workforce development align well with the state’s network of community colleges. Many programs offer relevant training. Some areas for new training opportunities exist in the growing demand for workers in the STEM and IT fields and high-level healthcare specialists.

Challenges faced statewide include the departure of college-educated workers that leave the state for opportunities elsewhere. Additionally, some rural areas may have more limited access to post-secondary education or high-speed internet for online learning. Efforts to improve the alignment include the State Workforce Investment Board (SWIB) which invests in training and apprenticeship programs aligned with employer needs. The state's Community College network is also central to bridge the gap by offering programs in healthcare, technology, and skilled trades through workforce development initiatives which aim to better align education and labor market needs.

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

The state provides workers with opportunities to good paying jobs in the manufacturing, healthcare, skilled trades, and cybersecurity sectors. Gaps in skills are overcome with workforce development and training opportunities at community colleges and through adult education with customized training programs, apprenticeships and on-the-job training. The state has many industrial areas that are site ready with strong utility networks providing business opportunities with access to high-capacity water and sewer, natural gas and fiber internet. These efforts statewide will support the state's Consolidated Plan. Skilled workers are at a premium statewide, and consequently employers aggressively recruit talent. Some employers have indicated that they are adopting incumbent worker training programs to "up-skill" their existing workforce. Others are implementing retention programs to retain skilled workers.

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

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

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

Federal Wagner Peyser Act: Funds Job Service Staff throughout the state to work within the Job Center system, to provide a wide range of services to both job seekers and employers. A primary function is to support the public labor exchange to match job seekers and employers together. As part of this, staff

provide a wide range of job seeking assistance, including helping with resume development, interview skills, referrals to other services that may benefit them, and providing intake services to determine programs for which they may qualify for, to receive additional assistance, including public assistance programs, tax credit programs, etc.

Job Centers: Within these facilities, a variety of employment and training agencies come together to provide coordinated services to a wide range of job seekers and employers. Typical entities housed within these buildings include Job Service, WIA staff, County Human Services staff, Tech school staff, Community Based organizations, Veterans staff, Voc Rehab, Apprenticeship, and Labor market Information.

Job Training for the Homeless: In an effort to target workforce training programs to the homeless population and provide programs that this population can access, the State allows for grantees to use HOME-ARP and ESG funds in accordance with its regulations to provide essential services which include education services, employment assistance, and job training.

Describe any other state efforts to support economic growth.

Mississippi has implemented a range of state-led efforts aimed at supporting economic growth, focusing on workforce development, business incentives, infrastructure investment, and sector-specific strategies. Accelerate Mississippi aligns training programs with employer needs by supporting career pathways in high-demand fields such as advanced manufacturing, healthcare, and information technology. They help fund local workforce initiatives and facilitate regional sector partnerships. These activities help to reduce skills gaps and strengthen the talent pipeline for existing and new employers. This is the state's lead office for workforce development coordination.

The state's leading economic development agency is the Mississippi Development Authority. Their statewide efforts support economic growth through tax incentives and grants. They attract businesses through their Advantage Jobs Incentive Program and utilization of site development assistance to prepare industrial parks and mega-sites. They are not only responsible for recruiting the state's major employers such as Amazon, Continental Tire, and Nissan, but they also provide capital and counseling to small businesses and minority businesses in need of support.

Investment in infrastructure has been occurring at a fast pace across the state. Broadband expansion through programs like the Mississippi Broadband Accessibility Act, have seen increased investment in rural high-speed internet to support remote work, education, and business growth. In addition, the state's transportation system continues to be improved and expanded. State and federal funding is going toward roads, ports, and rail improvements to support the state's growing logistics and transportation sector.

Career and Technical Education (CTE) has been integrated into K-12 schools to prepare students for high-demand jobs. Mississippi Works Fund provides grants to community colleges and employers for

workforce training. Workforce Training Centers are located at community colleges and supported by employers to offer hands-on learning. Innovate Mississippi is a public-private partnership that promotes tech startups and entrepreneurial development. Initiatives include mentoring and funding access for startups and annual pitch competitions for tech-focused networking. The state's Foreign Direct Investment (FDI) Strategy actively recruits international companies, especially in manufacturing and distribution. Asian and European companies are increasingly investing in Mississippi due to its low cost of doing business, strategic central U.S. location, and favorable regulatory environment. Locally, the state's Delta Regional and Rural Development Efforts target economically distressed areas that focus on healthcare access, education improvement, small business development, and infrastructure improvements.

MDA provides programs to help establish gap financing for entrepreneurs and businesses that are looking to invest and expand in infrastructure and operations to create more jobs.

Discussion

The state's economic growth strategy is multifaceted, focusing on: 1) Workforce alignment with industry needs, 2) Incentives for business attraction and retention, 3) Infrastructure development (especially broadband and transportation), 4) Regional revitalization, and 5) Innovation and entrepreneurship. Continued investment in education, digital skills, and equitable access to opportunity is key to sustaining long-term progress.

Some additional important facts related to Mississippi's workforce show that statewide, 50.0 percent of all jobs are held by workers 30 – 54 years of age. A majority of workers, 40.0 percent, earn more than 3,333 dollars a month, whereas 34.0 percent earn between 1,251 and 3,333 dollars a month. The smallest percentage of workers, 26.0 percent, earn less than 1,250 dollars a month. Many Mississippians commute long distances for work, especially in rural areas, defined as Job-Housing mismatch. This is a major factor in transportation cost burdens for low-income households. Workers primarily commute by driving alone 83.0 percent of the time. Carpooling accounts for 9.0 percent of workers and less than 1.0 percent use public transportation for commuting to work. Approximately 4.0 percent of the state's total civilian workforce is engaged in working from home. Suggestions for improvement include partners working together to build synergies between job creation and workforce housing development.

MA-50 Needs and Market Analysis Discussion

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

Yes, there are areas in the state where households with multiple housing problems are concentrated. The definition here of concentration refers to areas that often have households that face multiple housing problems including cost burdens, availability of affordable housing, a lack of larger housing units (3+ bedrooms), overcrowding, and substandard housing (lacking complete plumbing or kitchen facilities). When multiple issues are prevalent in a specific area, it indicates a concentration of housing problems often defined in geographic terms such as a neighborhood, census tract, or zip code.

Concentrated areas with housing problems often coincide with Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs), where systemic factors have led to persistent poverty and housing challenges. R/ECAPs are Census tracts with relatively high concentrations of non-white residents living in poverty. Formally, an area is designated a 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. These areas often correlate with historical disinvestment, limited access to quality jobs, environmental hazards, and higher housing instability. These compounded issues perpetuate cycles of poverty and limit opportunities for residents.

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

Yes, there are areas in Mississippi where racial or ethnic minorities and low-income families are concentrated. Both urban neighborhoods and rural regions contain R/ECAPs. The Jackson Metropolitan Area has some neighborhoods that meet the definition of a R/ECAP where residents of low-income neighborhoods face issues like aging housing stock, flooding, and underinvestment. Historically, redlining and disinvestment have reinforced segregation and economic disadvantages in these neighborhoods. Another urban area in the state that meets the definition of a R/ECAP are certain neighborhoods in Gulfport-Biloxi that have elevated poverty rates, particularly in neighborhoods near industrial zones and low-wage service-sector employment. The Mississippi Delta Region is one rural area in the state that meets the definition of a R/ECAP, particularly in the counties of Sunflower, Coahoma, Bolivar, and Leflore which have persistently high poverty rates.

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

Characteristics of these areas include the lack of adequate infrastructure, economic opportunity, and access to quality housing and healthcare compared to other areas of the state. R/ECAPs are often the result of historical segregation including redlining and racially restrictive covenants, economic exclusion and unequal access to mortgage credit or public investment, and zoning practices that steer affordable

housing into specific neighborhoods. Such patterns can lead to limited housing mobility, educational and employment segregation, and environmental justice concerns.

Projects and activities funded through MHC's method of distribution are selected to meet local market needs and MHC's goals and strategies. Households with low- and moderate- incomes coupled by a lack of available, affordable housing make it difficult for renters or potential homeowners to improve their housing conditions. MHC has funded new construction and rehabilitation of affordable housing for persons of very low, low-, and moderate-income for several decades so housing and neighborhood conditions can be improved statewide.

Are there any community assets in these areas/neighborhoods?

Yes, many of these neighborhoods have valuable community assets that contribute positively to quality of life including schools, health care centers, community and faith-based organizations, local businesses, parks and recreation facilities, and public transportation access. These assets provide essential support to residents and can be leveraged to improve housing and economic outcomes.

In the Mississippi Delta, examples of community assets include community health centers like Delta Health Center, civil rights landmarks and cultural centers, including the Delta Blues Museum, helping to foster community pride and tourism, faith-based networks like Delta Ministries, offering food assistance and youth programming, and educational and workforce training opportunities at Mississippi Valley State Delta State Universities.

In the Jackson Metropolitan Area, examples of community assets include strong educational facilities offering higher education opportunities. These include Jackson State University, along with Millsaps College, Belhaven University, and the University of Mississippi Medical Center. The nonprofit sector also has a strong presence including the Mississippi Housing Partnership and Habitat for Humanity Mississippi Capital Area. The cities of Gulfport-Biloxi also have examples of community assets that include a vibrant public transportation network that connects low-income neighborhoods to downtown, schools, and services. Other assets include local churches, food pantries, youth and family services, and job centers that foster educational and economic opportunities.

Are there other strategic opportunities in any of these areas?

Yes, there are many strategic opportunities that exist in R/ECAPs across the state. These opportunities can help improve housing conditions, attract investment, and expand access to opportunity while respecting the needs of long-time residents. Targeted redevelopment and revitalization can leverage federal and state funds to revitalize distressed neighborhoods by focusing on vacant or blighted properties, underutilized commercial corridors, and aging public housing. These can help to preserve affordability while improving infrastructure and livability.

Another strategic opportunity exists with transit-oriented development (TOD) which can improve or expand affordable housing near existing or planned public transit lines. The Jackson metro area and Gulfport's regional bus service corridors would be ideal focus areas to reduce transportation costs and connect residents to jobs, healthcare, and workforce hubs or educational institutions. Workforce housing located near employment centers help foster the development or preservation of affordable housing near emerging job centers, port facilities, and medical centers. Target populations could include essential workers from the healthcare, education, retail, and hospitality industries. Hazard mitigation activities could be another area where strategic opportunities exist to address the risks of flooding, poor drainage, and environmental concerns from water and sewer challenges to mold and stormwater drainage problems often experienced in R/ECAPs. Lastly, the opportunity for the preservation of affordable housing exists through the acquisition of aging subsidized housing, particularly those units at risk of expiring affordability or physical decline. Preservation is often cheaper than new construction and can maintain neighborhood stability. 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.

Community assets matter because they can serve as anchors for revitalization efforts and increase neighborhood resilience and social cohesion. They help attract new investment and development while minimizing displacement. Encouraging community engagement involves residents that help shape planning and decision-making to ensure solutions meet local needs. By focusing resources and policies on these concentrated areas, Mississippi can make significant strides in alleviating housing problems statewide.

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

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

The State created a Broadband Plan to address the need for broadband wiring and connections for low-income households statewide. It identified the effort as a crucial gateway to economic opportunity. The Executive Summary and its effects are summarized below.

Mississippi recognized the importance of broadband connectivity for rural areas of the state early on and so it 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 to develop the statewide broadband plan. As a result of these efforts and the contributions of dozens of partners, Mapping Mississippi's Digital Future, the statewide broadband plan, was created. This comprehensive report included recommendations designed to increase availability of and access to the broadband internet.

The initial state plan looked at both critical precursors to broadband use. Not only are the 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 statewide.

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 most of the state with Internet access. Particularly in rural parts of the state, mobile broadband access is providing Internet connectivity for Mississippians. High speed satellite-enabled broadband is also becoming more widespread in more rural parts of the state that may not be able to support terrestrial fixed broadband. Though the need for rural broadband access continues to be a need, there is no specific documentation of the low-to-moderate income individuals and families within that need.

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

The FCC has stated the need for increased competition among internet service providers could significantly lower the cost of internet access for low-income families across the country.

Mississippi's legislature has acted on numerous occasions to support the deployment of broadband infrastructure and new options for consumers. For instance, the Legislature passed, and Governor Bryant signed into law an extension of a tax incentive designed to encourage broadband infrastructure deployment. 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 across the state. While there are still gaps and we as a state have ground to gain in order to meet the national averages, there are positive steps in the right direction to a more connected Mississippi.

While increased competition is important primarily for cost containment of services provided, the primary issue and the focus of the state's efforts is the availability and cost of the development of service delivery networks and related systems in very rural populations. Private telephone service providers and internet service providers are reluctant to invest in systems in rural areas because of high initial development costs, maintenance costs and limited return on investment. Local units of government are reluctant to enter the market for the same reasons. To address the need in Mississippi, for example, fifteen rural electric cooperatives have received a total of \$65,000,000 in rural broadband funding through the CARES Act (Broadband COVID-19 Grant Program).

Target areas are those lacking services at speeds of 25 Mbps downstream and 3 Mbps upstream. Awardees are required to deploy service at symmetrical speeds of 100 Mbps. The networks that the rural electric cooperatives are deploying will be a gigabit in service. Additional information on these funds and other broadband development funding initiatives can be found at www.psc.ms.gov/covid19grant. An additional example of addressing the need, the U.S. Department of Agriculture (ReConnect Pilot Program) awarded \$16,000,000 in coronavirus relief funds to rural parts of the state. The program was designed to provide high-speed broadband internet access to more than 2,000 people in Yalobusha, Tallahatchie, Panola, Grenada and Quitman Counties. Tallahatchie Valley Electric Power Association was tasked with deploying a fiber-to-the-premises network to homes and businesses in rural Mississippi with broadband access. The rural electric cooperatives, as new service providers, have become direct competition to the typical broadband service providers.

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

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

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

For jurisdictions to determine natural hazard risks, they must first reflect on locally adopted plans, codes, regulations, policies and goals. Community leaders must also ensure that their communities are prepared to deal with the impacts associated with natural hazards.

Mississippi has experienced a 79% increase in recorded tornadoes from 2013–2017 to 2018–2022. This rise in tornado activity has had a direct impact on the state's housing stock and infrastructure. The 2023 tornadoes devastated small communities such as Rolling Fork and Silver City. Other natural disasters, like the 2023 flooding of the Pearl River, affected the capital city's water supply, leaving thousands of residents without access to safe water. During the 2023–2024 reporting period, FEMA identified 844 Mississippi residents whose homes were lost or damaged by tornadoes.

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

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

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

- The Pre-Disaster Mitigation Competitive (PDM-C) program provides mitigation grants to state and local governments, and tribal organizations for comprehensive all-hazards mitigation planning and to implement cost-effective mitigation projects.
- The Hazard Mitigation Grant Program (HMGP) provides mitigation grants to state and local governments, eligible private non-profit organizations, and tribal organizations for comprehensive all-hazards mitigation planning and to implement cost-effective mitigation projects.
- Increased Cost of Compliance (ICC) coverage pays insurance claims for the cost of compliance with state or community floodplain management laws or ordinances after a direct physical loss by flood. When a building in the floodplain covered by a Standard Flood Insurance Policy under the NFIP sustains

a flood loss and the state or community declares the building to be substantially or repetitively damaged, ICC will pay up to \$30,000 for the cost of elevation, floodproofing, demolition, or relocation that will bring the structure into compliance with the state or local floodplain ordinance.

- The Flood Mitigation Assistance (FMA) program provides annual funding for the development of comprehensive flood mitigation plans and implementation of cost-effective mitigation measures on NFIP-insured properties. The former Repetitive Flood Claims and Severe Repetitive Loss programs have been rolled into the FMA program. Mitigation of repetitive loss and severe repetitive loss properties as defined by FEMA is the highest priority for the program.
- Local and State Floodplain Standards prohibit construction in floodways and requires elevation and dry-land access in flood fringe areas. It limits improvements to non-conforming structures and requires compensatory storage in flood storage areas.
- Comprehensive planning legislation requires local governments to have comprehensive plans to guide them in making good land-use decisions. It complements mitigation planning.
- The Home Safety Act requires the state's Uniform Dwelling Code (UDC) to be enforced throughout the state. It includes the imperative to have all new construction inspected for compliance with the UDC. This law will improve the disaster resistance of homes by requiring implementation of safety standards at the time of construction. The effect will be a reduction in injury and property loss from all types of natural hazards.
- The Municipal Flood Control and Riparian Restoration Program provides grants for the mitigation of flood-prone property, the restoration of riparian areas, and the construction of flood control projects.
- The Firewise Communities program is intended to serve as a resource for agencies, tribes, organizations, fire departments, and communities across the US who are working toward a common goal: reduce loss of life, property, and resources to wildfire by building and maintaining communities in a way that is compatible with our natural surroundings. Firewise Communities is part of the National Wildland/Urban Interface Fire Program.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Mississippi Five-Year Consolidated Plan for Housing and Community Development outlines a comprehensive strategy to address the state's most pressing housing and infrastructure challenges. Rooted in data and market analysis, the plan emphasizes flexibility through project selection criteria that can be updated annually to reflect changing local needs. Over the next five years, the State aims to improve housing stability for low-income individuals and families, expand access to affordable homeownership, increase the availability of rental and manufactured housing, and strengthen supportive services that promote self-sufficiency. Key priorities include expanding and preserving affordable rental housing through HOME Rental Development by targeting units for households earning at or below 30% of Area Median Income (AMI) and individuals experiencing homelessness. Developers must partner with service providers that deliver case management, employment readiness, transportation, and related services. The State will align housing with employment opportunities by encouraging development near job hubs and partnering with workforce and transportation agencies. Homeownership opportunities will be increased for households earning up to 80% AMI through down payment assistance, counseling, and education aimed at long-term stability. ESG and HOPWA resources will support homelessness and prevention through wraparound services and individualized housing stability plans. The ConPlan goals also focus on increasing the stock of manufactured homes to meet housing needs in underserved communities and strengthening preservation efforts through homeowner rehabilitation assistance and outreach to local governments and nonprofits. The State will enhance public awareness and engagement through community-based education and technical assistance, particularly to support and grow Community Housing Development Organizations (CHDOs). In addition to housing-focused goals, the plan includes targeted economic development strategies through CDBG programs to create and retain jobs, expand employment opportunities in for-profit businesses, and invest in infrastructure that supports better-paying jobs for Mississippians. Each goal includes specific performance measurements to track progress, such as the number of units developed, homeowners assisted, formerly homeless individuals stably housed, and jobs created or retained. These strategies collectively aim to reduce systemic poverty, promote housing affordability and sustainability, and build stronger, more resilient communities across the state.

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

Geographic Area

Table 50 - 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.	CDBG funds are not targeted geographically but are available statewide to non-entitlement units of general local government.
	Include specific housing and commercial characteristics of this target area.	CDBG funds are not targeted geographically but are available statewide to non-entitlement units of general local government.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	CDBG funds are not targeted geographically but are available statewide to non-entitlement units of general local government.
	Identify the needs in this target area.	CDBG funds are not targeted geographically but are available statewide to non-entitlement units of general local government for needed public facility/public infrastructure activities as determined by the units of general local government.
	What are the opportunities for improvement in this target area?	CDBG funds are not targeted geographically but are available statewide to non-entitlement units of general local government as an opportunity for improvements to needed public facility/public infrastructure activities as determined by the units of general local government.

	Are there barriers to improvement in this target area?	CDBG funds are not targeted geographically but are available statewide to non-entitlement units of general local government as an opportunity for improvements to needed public facility/public infrastructure activities as determined by the units of general local government with barriers, if any, to be addressed in the application process.
2	Area Name:	Statewide
	Area Type:	Funds are not targeted geographically, but are available statewide.
	Other Target Area Description:	Funds are not targeted geographically, but are available statewide.
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	<p>CDBG funds are not targeted geographically but are available statewide to non-entitlement units of general local government.</p> <p>HOME and HTF will use geographic priorities. For rental activities MHC will offer incentives to developments in areas that have higher rates of poverty, developments that offer rental assistance, and high opportunity areas</p> <p>ESG funds are not targeted geographically but are available statewide. There are no geographic priorities.</p> <p>HOPWA may adopt targeting criteria to focus resources on areas with high rates of infection.</p>

	<p>Include specific housing and commercial characteristics of this target area.</p>	<p>CDBG funds are not targeted geographically but are available statewide to non-entitlement units of general local government.</p> <p>HOME and HTF will use geographic priorities. For rental activities MHC will offer incentives to developments in areas that have higher rates of poverty, developments that offer rental assistance, and high opportunity areas</p> <p>ESG funds are not targeted geographically but are available statewide. There are no geographic priorities.</p> <p>HOPWA may adopt targeting criteria to focus resources on areas with high rates of infection.</p>
	<p>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</p>	<p>CDBG funds are not targeted geographically but are available statewide to non-entitlement units of general local government.</p> <p>HOME and HTF will use geographic priorities. For rental activities MHC will offer incentives to developments in areas that have higher rates of poverty, developments that offer rental assistance, and high opportunity areas</p> <p>ESG funds are not targeted geographically but are available statewide. There are no geographic priorities.</p> <p>HOPWA may adopt targeting criteria to focus resources on areas with high rates of infection.</p>

	<p>Identify the needs in this target area.</p>	<p>CDBG funds are not targeted geographically but are available statewide to non-entitlement units of general local government.</p> <p>HOME and HTF will use geographic priorities. For rental activities MHC will offer incentives to developments in areas that have higher rates of poverty, developments that offer rental assistance, and high opportunity areas</p> <p>ESG funds are not targeted geographically but are available statewide. There are no geographic priorities.</p> <p>HOPWA may adopt targeting criteria to focus resources on areas with high rates of infection.</p>
	<p>What are the opportunities for improvement in this target area?</p>	<p>CDBG funds are not targeted geographically but are available statewide to non-entitlement units of general local government.</p> <p>HOME and HTF will use geographic priorities. For rental activities MHC will offer incentives to developments in areas that have higher rates of poverty, developments that offer rental assistance, and high opportunity areas</p> <p>ESG funds are not targeted geographically but are available statewide. There are no geographic priorities.</p> <p>HOPWA may adopt targeting criteria to focus resources on areas with high rates of infection.</p>

<p>Are there barriers to improvement in this target area?</p>	<p>CDBG funds are not targeted geographically but are available statewide to non-entitlement units of general local government.</p> <p>HOME and HTF will use geographic priorities. For rental activities MHC will offer incentives to developments in areas that have higher rates of poverty, developments that offer rental assistance, and high opportunity areas</p> <p>ESG funds are not targeted geographically but are available statewide. There are no geographic priorities.</p> <p>HOPWA may adopt targeting criteria to focus resources on areas with high rates of infection.</p>
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General Allocation Priorities

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

MHC does not allocate investments and grants geographically within the state in general due to the geographical changes of demand. Individual programs may consider geographic balance when distributing funds as described below. All funds are allocated through competitive funding applications submitted for eligible activities. HOME, HTF, and ESG grants also require applicants to complete a market study or needs assessment of the targeted community. This assessment will be considered when funding recommendations are made and will help drive resources to high-demand areas.

CDBG Program funds are not targeted geographically. The State of Mississippi will allocate CDBG Public Infrastructure/Public Facility funds to units of general local government on an annual statewide competitive application basis, except for HUD's recognized entitlement communities. HUD recognizes the following units of general local government as entitlement communities not eligible for state formula allocation funds: City of Biloxi, City of Gulfport, City of Hattiesburg, City of Jackson, City of Moss Point and City of Pascagoula. The State will provide additional points in the application process for units of general local government for geographically determined and state certified GAP Communities. GAP Counties are designated annually by legislatively created provisions. A county may qualify for GAP County designation by 1) Have an annualized unemployment rate that is at least 200% of the state's unemployment rate, or 2) Have at least 30% or more of the county's population at or below the federal poverty level. Counties designated as GAP Counties for 2020 include Claiborne, Coahoma, Holmes, Humphreys, Issaquena, Jefferson, Quitman, Sharkey, Sunflower, Tallahatchie, Wilkinson and Yazoo. The State will allocate CDBG Economic Development funds on a statewide basis to non-entitlement units of

general local government related to qualified, private sector, job-creating, site-specific economic development projects. Projects are considered and awarded on a project-by-project basis through a proposal invitation, qualification and review process.

HOME and HTF will use geographic priorities. Allocation is upon demand for available funds; MHC will make every effort to ensure that the HOME funds are disbursed geographically via competitive applications. However, MHC may discontinue allowing applications for multi-family development projects from certain areas of the state if the area has already received greater funding as compared to the identified need in the area or as compared to other areas of the state. Such a hold on applications would only continue until MHC could ascertain the demand for funds in all areas of the state. MHC will also allocate funds to counties due to natural disasters or emergencies as declared by the governor for impacted households. For rental activities, MHC has incentive points for projects that address the needs of very low-income households in areas that have high rates of poverty. Points are also given for projects in high-opportunity areas. The Homeowner Occupied Rehabilitation program prioritizes communities that have a concerted revitalization plan, areas of the state with higher poverty rates, and jurisdictions that were never funded.

ESG funds are available statewide and are not restricted by geographic areas. MHC allocates ESG funds competitively through an application process, distributing funds based on demand. MHC aims that ESG funds reach areas with the greatest need and underserved communities. To be eligible for ESG, agencies must meet qualification requirements, achieve a minimum score, and complete a needs assessment for the targeted counties as part of their application. Applications that align with the state's goals will also receive prioritization. **HOPWA** program may establish targeting criteria to focus resources on areas with high rates of HIV infection.

SP-25 Priority Needs – 91.315(a)(2)

Priority Needs

Table 51 – Priority Needs Summary

1	Priority Need Name	Affordable Housing
	Priority Level	High
	Population	Extremely Low Low Large Families Families with Children Individuals Families with Children Persons with HIV/AIDS Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with HIV/AIDS and their Families
	Geographic Areas Affected	Funds are not targeted geographically, but are available statewide.
	Associated Goals	Expand and Preserve Affordable Rental Housing Link Housing Development with Employment & Support Increase Manufacture Housing Stock Expand CHDO
	Description	Use HOME funds to: - Increase the affordable housing stock for targeted populations. - Prioritize developments that reserve units for households earning at or below 30% AMI or households that are homeless. Measurement: The number of affordable housing units developed, and the number of affordable housing units reserved for prioritized households.

	Basis for Relative Priority	<p>There is a significant need to develop and preserve affordable housing, as high private market costs have increased cost burdens and homelessness. Nearly half of Mississippi's housing stock was built before 1980, highlighting the need for reinvestment.</p> <p>Through community participation and consultation of local stakeholders, partners, and organizations, the need for the preservation and development of affordable housing was identified. The basis for this need is to provide LMI residents with access to affordable housing.</p>
2	Priority Need Name	Housing Sustainability
	Priority Level	High
	Population	<p>Extremely Low</p> <p>Low</p> <p>Large Families</p> <p>Families with Children</p> <p>Rural</p> <p>Chronic Homelessness</p> <p>Individuals</p> <p>Families with Children</p> <p>Mentally Ill</p> <p>Chronic Substance Abuse</p> <p>veterans</p> <p>Persons with HIV/AIDS</p> <p>Victims of Domestic Violence</p> <p>Unaccompanied Youth</p>
	Geographic Areas Affected	Funds are not targeted geographically, but are available statewide.
	Associated Goals	Link Housing Development with Employment & Support
	Description	<p>Use HOME, ESG, and HOPWA programs to align new affordable housing projects with job hubs through mapping and strategic partnerships with employers, MDA, and transportation agencies.</p> <p>Measurement: Number of affordable housing units developed within 10-15 miles of major employment hubs</p>

	Basis for Relative Priority	According to the CHAS data, many Mississippians are living with a housing cost burden and have incomes at or below 30% of the Area Median Income (AMI). Furthermore, the ConPlan Community Survey indicated a need for more employment opportunities and highlighted that these job opportunities should be accessible to those living in affordable housing.
3	Priority Need Name	Homeowner Activity
	Priority Level	High
	Population	Low Large Families Families with Children Public Housing Residents
	Geographic Areas Affected	Funds are not targeted geographically, but are available statewide.
	Associated Goals	Increase Homeownership Opportunities Increase Manufacture Housing Stock
	Description	Use HOME funds for homeownership activities to: - Provide direct financial assistance to homebuyers at or below 80% AMI to bridge affordability gaps. - Promote homebuyer education and counseling to improve long-term housing stability. Measurement: Number of first-time homebuyers assisted and the percentage of successful mortgage sustainment over time.
	Basis for Relative Priority	
4	Priority Need Name	Homeless Assistance and Prevention
	Priority Level	High

	Population	Extremely Low Low Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	Funds are not targeted geographically, but are available statewide.
	Associated Goals	Enhance Housing Stability & Homeless Prevention

	Description	<p>Use the ESG, HOME-ARP, and HOPWA programs to provide wraparound support services, including job training, transportation, case management, education, and other approved services to properties that prioritize identified special populations (homeless and 30% AMI).</p> <ul style="list-style-type: none"> - Require housing stability plans for all homeless prevention housing assistance programs (ESG, HOPWA) recipients to ensure long-term sustainability. - Work with the CoCs to end the experience of homelessness and improve health outcomes by providing housing assistance through HOPWA and ESG. <p>Measurement: Number of formerly homeless individuals housed and percentage maintaining stable housing for 12+ months.</p> <p>Measurement: Number of individuals who increased income while in the program.</p>
	Basis for Relative Priority	According to the Continuum of Care 2024 Point in Time Count, HMIS data, and other homeless reports, there has been a documented increase in the number of individuals experiencing homelessness in Mississippi.
5	Priority Need Name	HOPWA Services
	Priority Level	High
	Population	<p>Extremely Low</p> <p>Low</p> <p>Moderate</p> <p>Persons with HIV/AIDS</p> <p>Persons with HIV/AIDS and their Families</p>
	Geographic Areas Affected	Funds are not targeted geographically, but are available statewide.
	Associated Goals	Provide HOPWA Services
	Description	<p>-Use the HOPWA program to provide housing and supportive services to individuals diagnosed with HIV/AIDS.</p> <p>Measurement: A decrease in the number of individuals with HIV/AIDS reported as homeless. The total number of individuals receiving HOPWA resources.</p> <p>Measurement: Number of individuals in the HOPWA program with documented improved health outcomes.</p>

	Basis for Relative Priority	According to the CoC's PIT data, the number of individuals living with HIV who are homeless has increased. Additionally, in Mississippi, the prevalence of HIV has increased. Research has proven that stable housing can improve HIV health outcomes and, in turn, decrease HIV incidence (Aidala, NIH 2016).
6	Priority Need Name	HOME: Manufacture Housing
	Priority Level	High
	Population	Extremely Low Low Large Families Families with Children
	Geographic Areas Affected	Funds are not targeted geographically, but are available statewide.
	Associated Goals	
	Description	Use the HOME Rental Development and Homeownership programs to increase the manufactured housing stock for low-income households. The use of manufactured housing is a cost-effective way to address the affordable housing needs in Mississippi. Measurement: The number of manufactured units placed in communities with low housing stock.
	Basis for Relative Priority	Lack of available affordable housing.
7	Priority Need Name	HOME Homeowner Rehab Assistance
	Priority Level	High
	Population	Extremely Low Low Large Families Families with Children Elderly

	Geographic Areas Affected	Funds are not targeted geographically, but are available statewide.
	Associated Goals	Homeowner Rehabilitation Assistance
	Description	<ul style="list-style-type: none"> - Increase communities' knowledge and access to the HOME Homeowner Rehab Assistance Program through: - Promoting education, outreach, and services - Providing community-based training to nonprofits and local governments to increase program awareness and access. <p>Measurement: Number of outreach and training events provided throughout the state.</p> <p>Number of new agencies and communities that apply for homeowner rehabilitation assistance.</p>
	Basis for Relative Priority	
8	Priority Need Name	CDBG- Economic Development
	Priority Level	High
	Population	Extremely Low Low
	Geographic Areas Affected	CDBG funds are available to non-entitlement entities
	Associated Goals	Economic Development: CDBG
	Description	<p>Use the CDBG funds to promote economic development through:</p> <ul style="list-style-type: none"> - Creating, expanding, and retaining jobs for lower-income persons. - Creating or expanding employment at for-profit businesses. - Investing in eligible infrastructure that supports better-paying jobs for Mississippians.

	Basis for Relative Priority	
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Narrative (Optional)

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)	<p>MHC will not allocate HOME funds for Tenant-Based Rental Assistance (TBRA) during this Consolidated Plan period, as HOME-ARP TBRA is currently available. However, if HOME-ARP TBRA becomes unavailable during the ConPlan, the State will consider setting aside TBRA funds through the HOME program. The need for allocating TBRA resources through HOME will be addressed in the Annual Action Plan (AAP).</p> <p>MHC will utilize HOME-ARP and HOPWA TBRA funds where subsidies are needed to maintain housing. TBRA vouchers can also be applied as part of a subsidy layering strategy to promote development for vulnerable populations.</p> <p>The State anticipates that the demand for TBRA will persist, given the increasing number of cost-burdened families.</p>
TBRA for Non-Homeless Special Needs	<p>MHC will use HOPWA TBRA and HOME-ARP TBRA funds in markets where there are rental housing choices for lower-income special needs renters and persons experiencing homelessness but where they are experiencing or would experience a housing cost burden and need assistance with monthly payments. HOPWA and HOME-ARP TBRA vouchers will follow HUD's and the State's regulations on target populations and rent caps.</p>
New Unit Production	<p>New units of rental housing will be constructed in markets with a significant number of low-income renter households and an insufficient stock of affordable housing units. New owner-occupied units may be produced if there is a market and need for the units. In addition, MHC will make awards for eligible recipients to construct housing for extremely low-income families in communities with an insufficient stock of affordable housing units. Housing prices statewide have increased since COVID. New unit production will increase the number of affordable units available to Mississippi households. The 2025 ConPlan Survey results are included in this plan and support the need for the production of affordable housing units statewide.</p>

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Rehabilitation	<p>Rehabilitation will be used in markets where there are significant numbers of low-income households requiring rental or owner-occupied housing and an adequate stock of housing units that could be rehabilitated into decent, safe, and sanitary housing. In addition, MHC will make awards for eligible recipients to construct housing for extremely low-income families in communities with an insufficient stock of affordable housing units. Since the COVID-19 pandemic, the need for more affordable housing statewide has increased, along with rising cost burdens. The 2025 ConPlan Survey results are included in this plan and support the need for affordable housing unit production statewide.</p>
Acquisition, including preservation	<p>A number of subsidized units statewide are at risk of expiring. As the demand for affordable rental units continues to increase, the loss of these units will place additional households in need. MHC will provide acquisition funds to grantees when demand demographics show that the project will be financially feasible.</p> <p>MHC will provide guidance and support to developers interested in purchasing properties that were previously financed through the LIHTC or the Department of HUD but are no longer within their affordability period. By acquiring these aging properties, we can help ensure that the units remain available in the community at affordable rates.</p>

Table 52 – Influence of Market Conditions

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

Introduction

The State of Mississippi receives an annual allocation of funds from the (5) five federal formula grant programs: Community Development Block Grant (CDBG), the HOME Investment Partnerships Program (HOME), Housing Trust Funds (HTF), Housing Opportunities for Persons Living with AIDS (HOPWA), and the Emergency Solutions Grants (ESG) programs. These funds support various initiatives, including community development programs, affordable housing development and preservation, housing subsidy programs, supportive services for individuals with HIV/AIDS and their families, and efforts to address homelessness. Program Year 2025 is the first year of the Five-Year Consolidated Plan for 2025-2029, and the State anticipates receiving similar allocation amounts each year throughout this period.

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	23,759,923	100,000	0	23,859,923	95,439,692	PY 2025 is the first program year of the ConPlan. The funds expected for the remainder of ConPlan are 4x more years of the allocation and program income.

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	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	9,100,687	137,591	5,555,267	14,793,544	45,503,435	PY 2025 is the first program year of the ConPlan. The funds expected for the remainder of ConPlan is 4x more years of the allocation and program incomeHOME funds will be used to reach the goals related to increasing access to affordable housing, and preserving the housing stock.

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: \$		
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	2,731,947	0	0	2,731,947	10,927,788	PY 2025 is the first program year of the ConPlan. The funds expected for the remainder of ConPlan is 4x more years of the allocation and program incomeHOPWA funds will be used to reach the goal of improving housing stability and health of individuals with HIV.

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	2,294,835	0	0	2,294,835	9,179,340	PY 2025 is the first program year of the ConPlan. The funds expected for the remainder of ConPlan is 4x more years of the allocation and program incomeESG funds will be used to reach the goal of ending and preventing the experience of homelessness to include providing services to improve housing stability.

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: \$		
HTF	public - federal	Acquisition Admin and Planning Homebuyer assistance Multifamily rental new construction Multifamily rental rehab New construction for ownership	3,001,259	4,001	0	3,005,260	15,006,295	PY 2025 is the first program year of the ConPlan. The funds expected for the remainder of ConPlan is 4x more years of the allocation and program incomeHTF funds will be used to reach the goals related to increasing access to affordable housing.

Table 53 - 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. The State utilizes a combination of federal, State and local funds, as well as other non-federal funds to leverage resources. Potential homebuyers must qualify for a

mortgage and HOME funding will be used to provide down payment assistance and closing costs assistance through the Homeowner Assistance Program. HOME and HTF program funds will be used as gap financing and other funding sources will be required to fill the gap. While the State administers both the 4% and 9% Low Income Housing Tax Credit Program, HOME and HTF funds can be layered with the State's 4%(LIHTC) Bond Program. The State will allocate no more than 10% of its annual allocation amount for Administration.

HOME Rental Funds can be layered with 4% LIHTCs. In addition, the State's Housing Authorities can provide project-based supportive housing for persons with disabilities, and TBRA CHOICE Vouchers for low-income individuals to layer with HOME developments for project financial feasibility. MHC's TCAP loan repayments may be used to supplement or support multifamily and single-family HOME activities.

MHC administers Housing Trust Funds, which is also used for the development of affordable housing activities. HTF Rental Funds can be layered with HOME, and HOME ARP.

HTF funds may be used to leverage with the HTC Program, which was created by the Tax Reform Act of 1986 and authorizes 4% low-income housing tax credits in amounts linked to the usage of the State's cap for issuance of tax-exempt bonds to finance affordable housing development. These credits may be claimed each year for ten years and this represents a potential tax credit value on the magnitude of \$8,000,000 over ten years. The tax credits are syndicated to limited partner investors to yield cash for use in eligible development activities. Currently typical syndication rates range between \$0.79 and \$0.87 per dollar of tax credit. MHC must develop a Qualified Allocation Plan ("QAP") for the selection of eligible developments to provide housing for the low-income tenants. HTF provides increased leverage, allowing the property owners to utilize fewer tax credits and less private debt and local funding, therefore providing more efficient use of resources.

Emergency Solutions Grant (ESG)—Each ESG subrecipient must match the funding provided by ESG with an equal value of contributions from other sources. These funds must be provided after the date of the grant award. When calculating matching funds, recipients may include the value of any donated materials or buildings, the value of a building lease, staff salaries paid by the grantee, and volunteer time. The recipient may not include funds used to match any previous ESG grant or any other grant. It is anticipated that matching funds will come from a variety of sources, both public and private. Each subrecipient of ESG funds will be required to match their allocation at a one-to-one level or higher. Because many agencies will be able to use in-kind donations of both goods and services as well as cash contributions, it is anticipated that the State of Mississippi ESG program will access enough matching funds. The first \$100,000 of a State's fiscal year grant is not required to be matched. This waiver is passed down to ESG subrecipients according to the policy.

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

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

Discussion

Continued information about match

CPD funding is governed by this Consolidated Plan, but the State also works to collaborate, coordinate, and layer non-CPD funding sources in order to reach more Mississippians and more efficiently use available funds. Programs listed in the anticipated resources could be leveraged with funds below:

- HTC Program at \$10,000,000 (4% annually)
- Single Family Programs Program at \$23,000,000 (annually)
- Tax Credit Assistance Program (TCAP) repayments: \$1,500,000 (annually)
- CHOICE, housing vouchers for individuals with a serious mental illness at \$7,000,000

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 HOME CORPORATION	Government	Homelessness Non-homeless special needs Ownership Planning Rental	State
Mississippi Development Authority		Economic Development neighborhood improvements public facilities	State

Table 54 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

In recognizing the gaps between state-based agencies and non-entitlement areas, MHC and MDA continue building statewide partnerships to maximize limited resources. MDA oversees public infrastructure and business development. MHC administers programs for homelessness, special needs, housing rehabilitation, development, and disaster recovery. This section outlines the strengths and gaps of both entities' delivery systems.

The primary institutional gap is limited public awareness of available programs and how to apply. Demand exceeds provider capacity, funding, and resource accessibility. Additionally, no established system exists to support new or underserved agencies in accessing resources.

A key development gap is the limited number of CHDO-certified nonprofits. MHC addresses this by expanding CHDO technical assistance (TA), including: (1) accepting CHDO applications year-round; (2) hosting State Office Hours; and (3) providing targeted statewide TA to nonprofits serving homeless populations.

Mississippi's aging housing stock and frequent disasters have outpaced available resources for Homeowner Rehab and Disaster Recovery. MHC will continue reserving HOME funds for these purposes and expand TA statewide. Nonprofits are now eligible for HOME Homeowner Rehab funding, improving local access. CDBG-DR is also deployed as needed.

For supportive services, MHC offers ESG applicants a match waiver up to \$30,000 and conducts outreach to community-based nonprofits. In community development, MHC provides TA and training to municipalities to improve access.

The state's greatest strength is its coordination with other agencies and partners, including MSDH, MDMH, MDOT, MAHRO, PDDs, PHAs, nonprofits, and CoCs. Through meetings, training, and workshops, MHC and MDA raise

public awareness of available resources.

MHC administers HOME funds to developers, local governments, and nonprofits for affordable housing. A portion is reserved for CHDO operations, and MHC encourages participation in HUD training. The LIHTC program now includes training for new, community-based, and minority developers, helping expand the pool of eligible applicants for HOME gap financing and increasing affordable housing production.

For Homeowner Rehab and Disaster Recovery, MHC accepts applications from both nonprofits and local governments to expand accessibility. ESG funds are awarded through statewide NOFAs, but some areas lack providers. MHC works with CoCs to fill gaps and incentivizes agencies serving areas with limited ESG access. New applicants may receive up to \$35,000 in match waivers.

HOPWA services are available statewide. MHC is expanding the provider network to improve local access beyond the original two providers.

CDBG funds are awarded competitively. MDA ensures distribution across regions, but current funding only covers about one-third of applications. Local review committees help determine priorities, which can affect competitiveness based on local characteristics like population, employment, and poverty levels.

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	X	X
Mortgage Assistance	X	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			
	X	X	X

Table 55 - 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

Mississippi's three Continuums of Care (CoCs) play a central role in coordinating services for persons experiencing homelessness and persons with HIV. Each CoC operates a Coordinated Entry System (CES), which serves as the primary mechanism for assessing needs and connecting individuals to appropriate housing and supportive services. Through this system, both homeless individuals and those living with HIV can be referred to services that best meet their unique needs. Additionally, HIV healthcare providers directly refer eligible clients to HOPWA grantees for housing assistance, ensuring that individuals are connected not only to stable housing but also to supportive services. While services are more accessible in urban centers, the CoCs actively work to reduce disparities in rural and underserved areas by accessing resources and support available in each community.

Across the state, community partners deliver key mainstream services such as employment training, healthcare, and mental health counseling. For individuals housed through emergency shelters or rapid re-housing programs funded by the Emergency Solutions Grant (ESG), additional supports often include case management, transportation, education, employment search, job training, and life skills development. ESG grantees also conduct street outreach to reach unsheltered populations and help transition them into shelter or housing and supportive services.

For individuals living with HIV, HOPWA providers offer targeted outreach and direct service coordination. By integrating HOPWA housing assistance with Ryan White-funded services, HOPWA ensures that clients are linked to and retained in medical care and stable housing. Project Sponsors also utilize leveraged funding to provide wraparound support—including medical and non-medical case management, utility assistance, transportation, mental health and nutritional services, employment, job training, and educational planning.

MHC's ESG and HOPWA programs promote long-term housing stability and self-sufficiency by requiring providers to offer case management, establish housing service plans, and work toward measurable outcomes such as connection to mainstream benefits, increased income, and improved health. Together, these programs ensure that homeless individuals, families, and persons with HIV are supported through coordinated, client-centered care.

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

One of the strengths of Mississippi's service delivery system is the strong working relationship between MHC and the state's three Continuums of Care (CoCs), as well as other partners like local agencies, housing developers, and state departments. MHC not only oversees ESG and HOPWA programs but also manages housing development tools like LIHTC and Homeownership programs. This allows MHC to connect housing resources with supportive services more effectively. Through the LIHTC program, units have been set aside across the state for special populations, including 501 units for people with serious mental illness, __ units for veterans, __ units for the reentry population, __ units for homeless individuals, 165 units for households with 30% AMI or below, ____ units for the elderly, and homeless youth units. MHC's partnerships with the CoCs, MDMH, MDOT, and local community mental health centers help get those most in need connected to housing and support.

Even with those strengths, there are clear gaps in the system. Rural areas often lack housing and service providers, which makes it hard to house people experiencing homelessness in those communities. There's also an ongoing shortage of affordable housing. While the state does have LIHTC units, many are priced above Fair Market Rent, and even those under FMR are still out of reach without a rental subsidy. But voucher availability is limited, and demand far exceeds supply. Another issue is the lack of jobs that pay a living wage, especially in areas near affordable housing. This disconnect makes it harder for people to stay stably housed. All of these gaps are supported by the ConPlan Community Survey and are addressed in the State's housing goals.

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

Mississippi's strategy to close gaps in the delivery system focuses on increasing technical assistance for programs across the State, building stronger partnerships, expanding access to housing and services, and enhancing the implementation of programs at the local level. One of the main ways this is being addressed is through increased technical assistance and outreach to local governments and nonprofits. The goal is to increase the involvement of more agencies and make programs such as homeowner rehabilitation and CHDO development more accessible to communities that haven't participated before (Goals 6 and 7).

To deal with the limited availability of affordable and supportive housing, the State is prioritizing rental developments that set aside units for people experiencing homelessness and those earning 30% AMI or less. Developers are required to partner with service providers to ensure that residents can access the support they need—such as case management, transportation, job training, and other wraparound services (Goal 1). The use of manufactured housing is also part of the strategy to help meet demand where housing options are limited (Goal 5).

In addition, the State is working to connect housing with opportunities that support self-sufficiency. New housing projects are being encouraged near job hubs, and ESG and HOPWA programs are required to include housing stability plans and services that help people increase income and maintain stable housing (Goals 2 and 4).

CDBG funds will support the strategy by focusing on creating and expanding employment opportunities, especially for low-income residents (Goals 8 and 9). These efforts will help address the gap in livable wage jobs and support long-term housing stability.

Overall, the State is utilizing its role across multiple programs—such as ESG, HOPWA, HOME, LIHTC, and CDBG—to streamline efforts and ensure that people with the greatest needs can access both housing and the support services that accompany it.

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	Expand and Preserve Affordable Rental Housing	2025	2029	Affordable Housing	Statewide	Affordable Housing	HOME: \$19,550,340 HTF: \$15,006,297	Rental units constructed: 522 Household Housing Unit Rental units rehabilitated: 220 Household Housing Unit Homeowner Housing Added: 625 Household Housing Unit Housing for Homeless added: 67 Household Housing Unit
2	Link Housing Development with Employment & Support	2025	2029	Affordable Housing Homeless Non-Homeless Special Needs	Statewide	Affordable Housing Housing Sustainability		Rental units constructed: 1 Household Housing Unit Rental units rehabilitated: 1 Household Housing Unit Housing for Homeless added: 1 Household Housing Unit
3	Increase Homeownership Opportunities	2025	2029	Affordable Housing	Statewide	Homeowner Activity	HOME: \$1,852,580	Direct Financial Assistance to Homebuyers: 160 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Enhance Housing Stability & Homeless Prevention	2025	2029	Homeless	Statewide	Homeless Assistance and Prevention	ESG: \$11,474,175	Overnight/Emergency Shelter/Transitional Housing Beds added: 250 Beds Homelessness Prevention: 4000 Persons Assisted
5	Increase Manufacture Housing Stock	2025	2029	Affordable Housing	Statewide	Affordable Housing Homeowner Activity		Homeowner Housing Added: 1 Household Housing Unit
6	Homeowner Rehabilitation Assistance	2025	2029	Affordable Housing	Statewide	HOME Homeowner Rehab Assistance	HOME: \$15,000,000	Homeowner Housing Rehabilitated: 625 Household Housing Unit
7	Expand CHDO	2025	2029	CHDO	Statewide	Affordable Housing	HOME: \$1,820,103	Other: 1 Other
8	Provide HOPWA Services	2025	2029	Homeless Non-Homeless Special Needs		HOPWA Services	HOPWA: \$13,659,735	HIV/AIDS Housing Operations: 800 Household Housing Unit
9	Economic Development: CDBG	2025	2029	Non-Housing Community Development	Non-Entitlement Entities	CDBG-Economic Development	CDBG: \$119,299,615	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 750 Persons Assisted

Table 56 – Goals Summary

Goal Descriptions

1	Goal Name	Expand and Preserve Affordable Rental Housing
	Goal Description	<ul style="list-style-type: none"> • Increase the affordable housing stock to targeted populations. • Prioritize developments that reserve units for households earning at or below 30% AMI or households that are homeless. • Require developers to partner with approved nonprofits through a letter of commitment. Letter of commitment must specify services that will be provided to the target population. For example, the partnering agency will provide transportation, case management, job training, employment readiness programs and other approved supportive services activities. <p>Measurement: Number of affordable housing units developed, and the number of affordable housing units reserved for prioritized households.</p>
2	Goal Name	Link Housing Development with Employment & Support
	Goal Description	<ul style="list-style-type: none"> • Align new affordable housing projects with job hubs through mapping and strategic partnerships with employers, MDA, and transportation agencies. <p>Measurement: Number of affordable housing units developed within 10-15 miles of major employment hubs.</p>
3	Goal Name	Increase Homeownership Opportunities
	Goal Description	<ul style="list-style-type: none"> • Provide direct financial assistance to homebuyers at or below 80% AMI to bridge affordability gaps. • Promote homebuyer education and counseling to improve long-term housing stability. <p>Measurement: Number of first-time homebuyers assisted and the percentage of successful mortgage sustainment over time.</p>

4	Goal Name	Enhance Housing Stability & Homeless Prevention
	Goal Description	<p>ESG activity. Enhance Housing Stability & Homelessness Prevention Programs</p> <ul style="list-style-type: none"> • Use the ESG to provide wraparound support services, including job training, transportation, case management, education, and other approved services to properties that prioritize identified special populations (homeless and 30% AMI). • Require housing stability plans for all homeless prevention housing assistance programs recipients to ensure long-term sustainability. • Work with the CoCs to end the experience of homelessness and improve health outcomes by providing housing assistance through HOPWA and ESG. <p>Measurement: Number of formerly homeless individuals housed. Expect to serve 4250 individuals with ESG.</p> <ul style="list-style-type: none"> • Decrease in the number of chronic homeless individuals identified. • Decrease in the number of homeless individuals and households identified. <p>(use CoC or PIT data)</p> <p>Measurement: The percentage of formerly homeless individuals that maintain stable housing for 12+ months. Expect that 50% or more of formerly homeless individuals served by ESG will maintain housing.</p> <p>Measurement: Number of individuals who increased income while in the program. Expect that 25% of households will increase income while in the ESG program.</p>
5	Goal Name	Increase Manufacture Housing Stock
	Goal Description	<ul style="list-style-type: none"> • Use manufacturer housing to address affordable housing needs. <p>Measurement: The number of manufactured units placed in communities with low housing stock.</p>

6	Goal Name	Homeowner Rehabilitation Assistance
	Goal Description	<ul style="list-style-type: none"> Promote education, outreach, and servicesProvide community-based training to nonprofits and local governments to increase program awareness. <p>Measurement: Number of outreach and training events provided throughout the state.</p> <p>Number of homeowners that receive rehabilitation assistance.</p>
7	Goal Name	Expand CHDO
	Goal Description	<p>Increase Community Knowledge about CHDOs</p> <ul style="list-style-type: none"> Operating support to foster, maintain, and increase our Community Housing Development Organizations. <p>Measurement: Number of workshops, trainings, and Technical Assistance provided throughout the state.</p>
8	Goal Name	Provide HOPWA Services
	Goal Description	HOPWA funds will be used to reach the goal of improving housing stability and health of individuals with HIV.
9	Goal Name	Economic Development: CDBG
	Goal Description	<p>Goals to be accomplished through the CDBG program.</p> <ol style="list-style-type: none"> Economic Development. Create, expand, and retain jobs for lower-income persons. Economic Development. Create or expand employment at for-profit businesses. Economic Development. Invest in eligible infrastructure that supports better-paying jobs for Mississippians.

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 522 rental housing units; 625owner-occupied new construction units; 220 owner-rehab units. Through the HOME and LIHTC programs, units will be set aside for special populations. A total of 501 MAOI units will be set aside through LIHTC for individuals with a

serious mental illness (SMI) and unstably housed; 67 units will be set-aside through HTF for the homeless population; 165 units will be set aside for 30% AMI households; 25 units will be set aside for Veterans; and 25 units will be set aside for the disabled.

The State hopes to provide affordable housing through rental housing and homeownership:

- 689 Extremely low income households
- 344 Low-income households
- 115 Moderate-income households

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

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

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

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

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

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

Activities to Increase Resident Involvements

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

- Meeting with managers of public housing authorities and resident advisory councils when invited to provide residents with the educational tools necessary to move them toward the goal of self-sufficiency.
- Making HOME and HTF funds available to PHAs to benefit public housing residents and increase their opportunities for homeownership.

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

HOME Addresses Public Housing Residents Involvement

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

ESG Addresses Public Housing Residents Involvement

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

HOPWA Addresses Public Housing Residents Involvement

The HOPWA Program administered by MHC does not provide public housing assistance. However, Project Sponsors coordinate closely with local housing authorities for client referrals and to address local housing issues. HOPWA does not allow for duplication of assistance. HOPWA clients who move into public housing are no longer eligible to receive HOPWA TBRA housing subsidy assistance but are offered HOPWA Supportive Services as needed for transition and, if eligible, may continue to receive services through the Ryan White/State Services program.

CDBG Addresses Public Housing Residents Involvement

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

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

N/A

Plan to remove the ‘troubled’ designation

There are no known troubled PHAs in Mississippi. MHC has worked to promote programs that will repair substandard housing and develop additional affordable housing units: MHC has designated PHAs as eligible entities for its programs, such as the HTC and HOME Programs. PHAs have successfully

administered HTC and HOME awards to rehabilitate or develop affordable rental housing, as well as rental assistance programs.

Through HUDs Rental Assistance Demonstration (“RAD”) Program, PHAs can use public housing operating subsidies along with the HTC Program once the older PHA units are demolished and replaced with new housing.

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

Barriers to Affordable Housing

At the local level, restrictive zoning laws can limit the development of multifamily affordable housing, particularly where density and lot size restrictions exist. In some suburban and higher-income neighborhoods, cities and towns restrict multifamily housing projects. Restrictive zoning reduces land availability, increases development costs, and discourages affordable housing. Additionally, tax assessors may not recognize deed-restricted valuations of affordable housing and penalize them at higher rates. This imposes extra burdens or higher taxes on developers, reducing returns and deterring private-sector participation. NIMBYism is also a way local governments block or delay affordable housing through discretionary approvals and zoning board rejections.

At the state level, the lack of expiring affordability restrictions could help preserve affordable housing and prevent conversion to market-rate units. Without adequate infrastructure—such as sewer, water, roads, and electricity—often provided at the state level, affordable housing becomes harder than market-rate to develop. Limited viable sites raise construction costs, discouraging development in isolated areas. Rising rents have reduced the amount of affordable housing available in Mississippi. According to the National Low Income Housing Coalition, in 2023, 66% of extremely low-income renters were households with severe cost burdens, and 84% of low-income households faced cost burdens. There is a -42,168 shortage of affordable and available rental homes for extremely low-income households.

[Source: <https://nlihc.org/housing-needs-by-state/mississippi>]

Economic Barriers — One of the most significant challenges is the mismatch between income and housing costs. Households earning 0%–30% of the Area Median Income (AMI) are most severely impacted. The minimum wage in Mississippi is \$7.25 per hour, which often can't afford even low-cost market units. Many providers require income 2–3x rent, conduct background checks, and restrict rental assistance, further limiting access. Rising construction costs have made it more expensive to build new affordable units. Even when built, landlords may be unwilling to lease to 0%–30% AMI tenants, including people experiencing homelessness, who often can't pay rent to cover operating costs.

Housing and Resource Barriers — Mississippi is largely rural, and in many communities, both affordable housing and supportive resources are limited or hard to reach. Natural disasters have also taken a toll on the housing stock, damaging or destroying homes. In 2023–2024, FEMA reported 844 residents lost homes to tornadoes. Other barriers include limited housing availability, lack of public transportation, and the distance between where people live and where jobs pay a livable wage. Poor infrastructure and widespread blight in some areas make it harder to attract new development or preserve existing housing. Local zoning policies limit where affordable housing can be built. Mississippi also lacks state-level tenant protections or policies to ensure long-term affordability in the rental market.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The following action steps outline strategies to remove or mitigate barriers to affordable housing. At the state level, numerous agencies are working cooperatively to reduce such barriers.

Economic Factors – Income

To address the impact of low incomes on housing access and sustainability, the state has formulated strategies identified in the goals.

Goal: Linking Housing Development with Employment

- Align new affordable housing projects with job hubs through mapping and strategic partnerships with employers, MDA, and transportation agencies.
- Partner with Supportive Services that promote housing self-sufficiency and sustainability with experience in providing community services (e.g., case management, workforce development, credit counseling).

The state's housing development programs will prioritize developments near job hubs and encourage partnerships with nonprofits offering supportive services. Increased income is a focus of the state's housing plan. Considering the need to reduce housing cost burden, MHC has partnered with other agencies to launch an employment program. ESG, HOPWA, and HOME-ARP allow job training and placement. The state's housing service programs (ESG & HOPWA) will prioritize agencies that incorporate income growth into housing sustainability plans when appropriate. Outcomes will be measured by the number of applicants who increased their income while receiving services.

The state is coordinating with agencies like the Mississippi Department of Transportation, Hinds Community College, and Win Job Center to increase income among target populations. CDBG funds will help expand job access. The CDBG program aims to create, expand, and retain jobs for lower-income persons.

Housing Access Barriers

The state will encourage housing developers targeting the homeless and 0%–30% AMI populations to implement lower-barrier tenant selection plans for federally supported units. MHC will also provide uniform eligibility documentation for ESG and HOME programs, including income and homelessness verification.

Housing Stock

The state will continue working to improve affordable housing statewide, prioritizing developments with units for households at or below 30% AMI or experiencing homelessness. The HOME Disaster Recovery program uses HOME funds to help communities rebuild homes, while CDBG-DR funds restore infrastructure after disasters.

MHC, the state housing finance agency, administers the Low-Income Housing Tax Credit program to reduce tax liability for owners and investors who support affordable rental housing. MHC encourages layering between HOME, LIHTC, and HOPWA to finance development projects.

Zoning

Mississippi's "home rule" provision leaves zoning authority to local governments. Sometimes, local governments trying to offset infrastructure costs or slow housing booms will impose impact fees, increase lot sizes and setbacks, or set minimum square footage requirements. While state law allows waivers of impact fees for affordable housing, it is unclear how often they are used. These actions can increase housing costs and create barriers for low-income households.

MHC respects this policy of local control and cannot directly intervene in removing barriers caused by local ordinances or imposed regulations.

SP-60 Homelessness Strategy – 91.315(d)

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

Mississippi is a predominantly rural state with 82 counties, three Continuums of Care (CoCs), and six designated Participating Jurisdictions (PJs). The Mississippi Home Corporation (MHC) coordinates closely with all three CoCs and requires that all Emergency Solutions Grant (ESG)-funded agencies participate in both their local CoC and the Coordinated Entry System.

The State ESG program and each CoC fund street outreach activities targeting individuals experiencing unsheltered homelessness. Outreach teams assess individuals and families for immediate needs—such as food, shelter, and hygiene—as well as for longer-term needs, including healthcare, substance use treatment, housing, and income support. Outreach workers assist individuals in accessing these services and engaging in care.

MHC may consider directly funding the CoCs when it is demonstrated that doing so would increase access to resources for homeless and unsheltered populations. ESG funds remain available to eligible agencies statewide.

To maximize the state’s limited resources, MHC supports ESG-eligible Street Outreach and Emergency Shelter Essential Services. ESG-funded providers use case management and community coordination to promote housing stability and long-term self-sufficiency for individuals exiting homelessness.

All homeless service strategies funded by MHC must align with the goals of this Consolidated Plan. To ensure resources are effectively reaching those in need, MHC will:

- Require a Community Needs Assessment as part of the ESG grant application process;
- Identify service gaps and allocate resources accordingly;
- Require that providers document and report services to track progress toward program goals;
- Ensure all ESG-funded agencies develop measurable service plans tailored to the needs of each client served.

Community input plays a key role in shaping this strategy. During the development of the Consolidated Plan, MHC collects input on individual and community needs through a statewide digital survey distributed to the public and to homeless service providers, who assist in reaching individuals experiencing homelessness.

Addressing the emergency and transitional housing needs of homeless persons

Over the years, MHC has funded emergency shelter services through the ESG program by supporting six emergency shelters, six domestic violence shelters, and three agencies that use hotel/motel vouchers in areas with no shelter access—bringing the total to 15 agencies across the state providing shelter

services. In addition to these emergency shelter services, the CoCs fund transitional housing, although MHC does not use ESG funds for transitional housing activities.

The state's focus remains on permanent housing and housing stability. In recent funding rounds, MHC has put more ESG funds into Emergency Shelter to meet community needs, especially with the availability of HOME-ARP funds. Since HOME-ARP can support permanent housing and services that promote long-term stability, MHC encourages agencies to layer ESG and HOME-ARP funds. Using both can help expand shelter options while also improving housing outcomes.

Because most shelters are located in larger cities, many rural areas in Mississippi have limited or no shelter access. As a result, the state has consistently reported an increase of people experiencing unsheltered homelessness over the last five years. To help fill this gap, MHC has increased support for hotel/motel shelter assistance through partnerships with local agencies. While Rapid Rehousing is still a top priority, the flexibility of HOME-ARP allows MHC to shift more ESG funds into shelter services when needed.

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 State's ESG funds focus on permanent housing placement and housing stability activities. By layering ESG housing activities with programs like Mississippi's Olmstead Housing Initiative, HOME-ARP, and HTF, identifying new ESG applicants, and coordinating with the CoC for Coordinated Entry Systems (CES), Veterans programs including SSVF and HUD-VASH, and homeless youth programs, resources are better aligned with community needs and State goals. This coordination increases the types of housing resources available to the homeless, including development resources to create units for people experiencing homelessness. Increased housing units are expected to reduce homelessness duration. The State continues reducing housing barriers for the homeless through its programs and partnerships.

The State Olmstead housing program provides housing services to individuals with a Serious Mental Illness (SMI) and a housing need, including those who are homeless.

The HOME-ARP program serves all qualifying populations, including those who are homeless, at risk of homelessness, living with severe cost burdens, or experiencing domestic violence.

The Emergency Solutions Grant (ESG) serves those who are homeless or at risk of homelessness.

The HOPWA program serves individuals with HIV and who are unstably housed.

The State coordinates with Veterans programs like SSVF and HUD-VASH.

The State works with CoCs regarding CoC housing programs.

The HOME-HTF development program targets units for homeless individuals and families.

LIHTC awards extra points for units reserved for Veterans and the Olmstead population. Additionally, Tax Credit programs require all properties to accept applications from homeless youth.

All State homeless programs require individualized housing stability plans promoting self-sufficiency.

To incentivize housing sustainability and limit returns to homelessness, the State set goals in this ConPlan, including enhancing housing stability and prevention. Additional points will be awarded to ESG applicants that focus on self-sufficiency and income growth, education, or employment services.

Progress will be tracked by:

- The percentage of individuals that maintain housing 6 or more months after program discharge
- households increasing income while enrolled

- Developers partnering with nonprofits that can provide supportive services.

To decrease the time spent homeless while awaiting permanent housing, the State needs more access to affordable housing. In response, HOME-HTF funds will allow HTF units to be set aside 67 units for the homeless population. Planned activities aim to meet homeless and at-risk housing needs through the efforts listed below: acquisition, construction, renovation, major rehabilitation, or conversion of structures into permanent housing for prioritized populations.

The State aims for homelessness to be brief and nonrecurring. The ESG goal is 30 days for permanent housing placement. While this goal remains difficult to achieve, the increase in housing units for the homeless makes it increasingly attainable.

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

ESG-funded Rapid Rehousing and ESG-funded Homeless Prevention programs have service plans individualized to the household's needs. This includes working with households to obtain the most affordable housing available so that housing can be maintained after the housing assistance is over, budgeting skills, increasing household income through employment or job training and mainstream benefits, and an overall self-sufficiency plan to exit the program. As the household stabilizes, the case management services typically lessen in intensity. At a minimum, at any stage, the household must meet with the case manager at least monthly. Other State and local case management funds are leveraged to follow up with the family after 6 or more months to ensure they do not fall back into homelessness.

As available, HOME-ARP funds will be used to provide Supportive Services. HOME-ARP Supportive Services can help prevent homelessness among the at-risk populations. Critical services available through HOME-ARP and ESG that support housing stability include case management as described

above, education, employment services, and job training activities. Supportive services through case management and services to help increase eligible households' income can reduce the likelihood of experiencing homelessness.

Services provided by the State to prevent homelessness include services targeted to those exiting a publicly funded institution. Due to the Olmstead lawsuit, the State has implemented the Olmstead housing program, CHOICE. The CHOICE program provides a safe discharge process for individuals with a Serious Mental Illness (SMI) and housing instability back into the community. The CHOICE program partners with the Mississippi Department of Mental Health and other partnering agencies. Individuals receiving CHOICE resources will be eligible for case management, connection to mainstream benefits, and rental assistance. In coordination with the CHOICE housing support, MHC also uses Low-Income Tax Credits to set aside units throughout the State dedicated to the SMI population. These units are limited to the SMI population only and cannot be accessed by other homeless or homeless risk subsets.

Finally, the State of Mississippi's HOPWA program helps low-income HIV-positive clients establish or maintain affordable and stable housing, helps reduce the risk of homelessness, and improves access to health care and supportive services through housing subsidy assistance and case management. Some of the States HOPWA funded agencies are also funded by the Department of Health's Ryan White program. Therefore, HOPWA applicants are screened for Ryan White services. Case Managers work with clients on an individualized care plan designed to keep them housed and linked to medical care.

The State's ESG funds are required to follow the HUD eligibility guidelines regarding individuals and families being discharged from institutions to receive homeless services

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

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

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

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

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

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

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

HUD requires that Project Sponsors give all HOPWA clients utilizing homes built before 1978 the pamphlet entitled, “Protect Your Family from Lead in Your Home” during the intake process. The client's case record must include documentation that a copy of the pamphlet was given to the client and the

case manager must make a certification regarding lead-based paint that includes actions and remedies if a child under age six will reside at the property.

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

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

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

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

MHC's HTF Allocation Plan states that for properties originally constructed before 1978, HTF recipients will be required to complete an inspection for the existence of lead-based paint. If lead-based paint is discovered, the rehabilitation plan must include the removal of the lead-based paint, or a detailed description of how the proposed renovation will comply with the EPA's Renovation, Repair and Painting Program. All rehabilitation must comply with HUD's Lead Safe Housing Rule (LSHR).

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

ESG subrecipients utilizing ESG funds for renovation, rehabilitation or conversion must comply with the Lead Based Paint Poisoning and Prevention Act and the Residential Lead-Based Paint Hazard Reduction

Act of 1992. Through renovation, rehabilitation or conversion, ESG increases access to shelter without lead-based paint hazards.

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

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

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

The State provides resources to support affordable housing, homelessness response, and economic development. These efforts aim to reduce poverty and improve conditions tied to housing instability.

According to the 2024 ALICE (Asset Limited, Income Constrained, Employed) report, 19% of Mississippians live in poverty, and 52% fall below the ALICE threshold—the minimum income needed to cover basic needs. With more than half of residents below financial stability, coordinated strategies are needed to address systemic poverty in the state.

The combined services of MHC and MDA span infrastructure, housing development, homeownership, financial assistance, job training, and employment. These coordinated efforts support goals of housing self-sustainability, income growth, and wealth-building across the Consolidated Plan—summarized as “from homelessness to homeownership.”

Programs and Policies:

CDBG funds primarily serve low- and moderate-income (LMI) households. The distribution formula includes a poverty variable to direct funding to areas of greatest need. CDBG economic development funds help create and retain jobs for LMI individuals, often linked to training, promotion pathways, and supportive services like childcare.

The HOME program funds rental rehabilitation and development for very low-, extremely low-income, and homeless households. Developers using HOME funds must offer relevant services—such as job readiness, budgeting, and case management—through partnerships with MHC-approved nonprofits. Layering HOME with rental assistance or other funding improves financial stability and allows developers to serve the 30% AMI population.

ESG supports emergency shelter, homelessness prevention, housing stabilization, and essential services such as employment counseling, job training, and case management. These services help households increase income, reduce benefit dependency, and transition to stable housing. Prevention funds may cover rent, utilities, deposits, or foreclosure avoidance. All ESG recipients must develop a housing stability plan that identifies barriers and outlines a path to self-sufficiency, often including referrals to healthcare, mental health, financial coaching, and employment support.

Outcomes are tracked by increases in income, positive program exits, and reduced recidivism. ESG applications receive points for including employment-focused activities.

HOPWA serves low-income individuals with HIV/AIDS. Though the HUD income limit is 80% AMI, project sponsors may target very low-income clients to better address poverty. Many HOPWA-assisted clients fall at or below the poverty level.

MHC’s DPA programs support wealth-building through homeownership. They offer pre-purchase counseling and financial education to help low-income households access safe, affordable housing. Counseling agencies hosting DPA services also partner with HOME and LIHTC developments to assist families transitioning from rental assistance

to homeownership. These efforts help break the cycle of poverty by providing tools and support for lasting financial security.</p>

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

The lack of available, affordable housing in rural areas, combined with housing inequality across much of Mississippi, presents significant challenges. The demand for affordable housing has increased while the supply has decreased. This is largely due to incomes not keeping pace with rising costs, especially for working households. Additionally, full-time work is less common among low-wage workers in the service sector. In rural areas, well-paying jobs—especially in manufacturing—have declined since the pandemic. At the same time, housing costs have increased significantly for both single- and multi-family units.

According to the 2024 ALICE (Asset Limited, Income Constrained, Employed) data, 19% of Mississippians live in poverty, and 52% fall below the ALICE threshold, meaning their total household income is below the Household Survival Budget. This budget includes housing, childcare, food, transportation, healthcare, taxes, and a small reserve for miscellaneous needs. The gap between the official poverty rate and the ALICE rate is driven in part by Mississippi’s minimum wage of \$7.25 per hour. In many communities where more than 30% of residents earn below this level, a \$7.25/hour job places workers above the 30% AMI, affecting local poverty statistics but not necessarily improving financial stability.

Very low-income households without housing vouchers or subsidies often pay a disproportionate share of their income toward housing, reducing their ability to afford basic necessities like food, health care, and childcare. The shortage of affordable units also leads to increased reliance on substandard or dilapidated housing, often the only option available to these households.

The State of Mississippi is committed to addressing the root causes of poverty, with affordable housing as a critical component in advancing economic self-sufficiency. Secure access to housing enables low-income households to stabilize and take advantage of supportive services such as health care, education, childcare, or job training.

MHC continues to analyze strategies and models to maximize federal and State resources for affordable housing development in a tight market. It will maintain flexibility for local program operators to meet unique community needs. The State recognizes that local and regional agencies are best positioned to understand and respond to specific conditions and will seek to fund local housing initiatives as key elements in anti-poverty efforts.

The State is also pursuing additional revenue sources to support housing development, including acting as a grantee for competitive funds and exploring innovative models to increase housing availability. MHC will evaluate state policies to ensure both rural and urban areas have fair access to funding opportunities.

Finally, the State remains committed to advocating for expanded investment in infrastructure and public facilities—such as water and wastewater treatment, broadband access, and economic development—to support long-term housing stability, particularly in rural communities.

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

During this ConPlan session, MHC is working on consolidating its crosscutting regulations and forms. MHC will require that programs that target the same population use the same forms to document eligibility. For example, ESG homeless applicants and HTF homeless tenants.

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

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

The Physical Inspections section ensures compliance with property condition standards and accessibility for HOME and ESG. As of 2025, MHC's federal programs will adhere to the National Standards for Physical Inspection of Real Estate (NSPIRE) requirements.

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

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

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

Both ESG and HOPWA will provide quarterly reports on goals related to housing stability. Funded agencies' case management activities and stability planning processes are monitored as rigorously as other program requirements. MHC provides Case Management and Housing Stability Planning guidance in its program manual.

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 a 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

The State of Mississippi receives an annual allocation of funds from the (5) five federal formula grant programs: Community Development Block Grant (CDBG), the HOME Investment Partnerships Program (HOME), Housing Trust Funds (HTF), Housing Opportunities for Persons Living with AIDS (HOPWA), and the Emergency Solutions Grants (ESG) programs. These funds support various initiatives, including community development programs, affordable housing development and preservation, housing subsidy programs, supportive services for individuals with HIV/AIDS and their families, and efforts to address homelessness. Program Year 2025 is the first year of the Five-Year Consolidated Plan for 2025-2029, and the State anticipates receiving similar allocation amounts each year throughout this period.

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	23,759,923.00	100,000.00	0.00	23,859,923.00	95,439,692.00	PY 2025 is the first program year of the ConPlan. The funds expected for the remainder of ConPlan are 4x more years of the allocation and program income.

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	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	9,100,687.00	137,590.87	5,555,266.60	14,793,544.47	45,503,435.00	PY 2025 is the first program year of the ConPlan. The funds expected for the remainder of ConPlan is 4x more years of the allocation and program incomeHOME funds will be used to reach the goals related to increasing access to affordable housing, and preserving the housing stock.

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: \$		
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	2,731,947.00	0.00	0.00	2,731,947.00	10,927,788.00	PY 2025 is the first program year of the ConPlan. The funds expected for the remainder of ConPlan is 4x more years of the allocation and program incomeHOPWA funds will be used to reach the goal of improving housing stability and health of individuals with HIV.

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	2,294,835.00	0.00	0.00	2,294,835.00	9,179,340.00	PY 2025 is the first program year of the ConPlan. The funds expected for the remainder of ConPlan is 4x more years of the allocation and program incomeESG funds will be used to reach the goal of ending and preventing the experience of homelessness to include providing services to improve housing stability.

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: \$		
HTF	public - federal	Acquisition Admin and Planning Homebuyer assistance Multifamily rental new construction Multifamily rental rehab New construction for ownership	3,001,259.00	4,001.25	0.00	3,005,260.25	15,006,295.00	PY 2025 is the first program year of the ConPlan. The funds expected for the remainder of ConPlan is 4x more years of the allocation and program incomeHTF funds will be used to reach the goals related to increasing access to affordable housing.

Table 57 - Expected Resources – Priority Table

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

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

HOME Investment Partnerships Program Grants are exempt from HUD matching requirements in the State of Mississippi. The State utilizes a combination of federal, State and local funds, as well as other non-federal funds to leverage resources. Potential homebuyers must qualify for a

mortgage and HOME funding will be used to provide down payment assistance and closing costs assistance through the Homeowner Assistance Program. HOME and HTF program funds will be used as gap financing and other funding sources will be required to fill the gap. While the State administers both the 4% and 9% Low Income Housing Tax Credit Program, HOME and HTF funds can be layered with the State's 4%(LIHTC) Bond Program. The State will allocate no more than 10% of its annual allocation amount for Administration.

HOME Rental Funds can be layered with 4% LIHTCs. In addition, the State's Housing Authorities can provide project-based supportive housing for persons with disabilities, and TBRA CHOICE Vouchers for low-income individuals to layer with HOME developments for project financial feasibility. MHC's TCAP loan repayments may be used to supplement or support multifamily and single-family HOME activities.

MHC administers Housing Trust Funds, which is also used for the development of affordable housing activities. HTF Rental Funds can be layered with HOME, and HOME ARP.

HTF funds may be used to leverage with the HTC Program, which was created by the Tax Reform Act of 1986 and authorizes 4% low-income housing tax credits in amounts linked to the usage of the State's cap for issuance of tax-exempt bonds to finance affordable housing development. These credits may be claimed each year for ten years and this represents a potential tax credit value on the magnitude of \$8,000,000 over ten years. The tax credits are syndicated to limited partner investors to yield cash for use in eligible development activities. Currently typical syndication rates range between \$0.79 and \$0.87 per dollar of tax credit. MHC must develop a Qualified Allocation Plan ("QAP") for the selection of eligible developments to provide housing for the low-income tenants. HTF provides increased leverage, allowing the property owners to utilize fewer tax credits and less private debt and local funding, therefore providing more efficient use of resources.

Emergency Solutions Grant (ESG)—Each ESG subrecipient must match the funding provided by ESG with an equal value of contributions from other sources. These funds must be provided after the date of the grant award. When calculating matching funds, recipients may include the value of any donated materials or buildings, the value of a building lease, staff salaries paid by the grantee, and volunteer time. The recipient may not include funds used to match any previous ESG grant or any other grant. It is anticipated that matching funds will come from a variety of sources, both public and private. Each subrecipient of ESG funds will be required to match their allocation at a one-to-one level or higher. Because many agencies will be able to use in-kind donations of both goods and services as well as cash contributions, it is anticipated that the State of Mississippi ESG program will access enough matching funds. The first \$100,000 of a State's fiscal year grant is not required to be matched. This waiver is passed down to ESG subrecipients according to the policy.

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

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

Discussion

Continued information about match

CPD funding is governed by this Consolidated Plan, but the State also works to collaborate, coordinate, and layer non-CPD funding sources in order to reach more Mississippians and more efficiently use available funds. Programs listed in the anticipated resources could be leveraged with funds below:

- HTC Program at \$10,000,000 (4% annually)
- Single Family Programs Program at \$23,000,000 (annually)
- Tax Credit Assistance Program (TCAP) repayments: \$1,500,000 (annually)
- CHOICE, housing vouchers for individuals with a serious mental illness at \$7,000,000

Annual Goals and Objectives

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

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Expand and Preserve Affordable Rental Housing	2025	2029	Affordable Housing	Statewide	Affordable Housing	HOME: \$3,000,000.00 HTF: \$3,001,259.36	Rental units constructed: 105 Household Housing Unit Rental units rehabilitated: 44 Household Housing Unit Homeowner Housing Added: 125 Household Housing Unit Housing for Homeless added: 14 Household Housing Unit
2	Link Housing Development with Employment & Support	2025	2029	Affordable Housing Homeless Non-Homeless Special Needs	Statewide	Affordable Housing		Rental units constructed: 1 Household Housing Unit Rental units rehabilitated: 1 Household Housing Unit Housing for Homeless added: 1 Household Housing Unit
3	Increase Homeownership Opportunities	2025	2029	Affordable Housing	Statewide	Homeowner Activity	HOME: \$370,516.00	Direct Financial Assistance to Homebuyers: 32 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Enhance Housing Stability & Homeless Prevention	2025	2029	Homeless	Statewide	Homeless Assistance and Prevention	ESG: \$2,294,835.00	Overnight/Emergency Shelter/Transitional Housing Beds added: 50 Beds Homelessness Prevention: 800 Persons Assisted
5	Increase Manufacture Housing Stock	2025	2029	Affordable Housing	Statewide	Affordable Housing HOME: Manufacture Housing		Homeowner Housing Added: 1 Household Housing Unit Direct Financial Assistance to Homebuyers: 1 Households Assisted
6	Homeowner Rehabilitation Assistance	2025	2029	Affordable Housing	Statewide	HOME Homeowner Rehab Assistance	HOME: \$3,000,000.00	Homeowner Housing Rehabilitated: 125 Household Housing Unit
7	Expand CHDO	2025	2029	CHDO	Statewide	Affordable Housing	HOME: \$1,820,103.00	Other: 1 Other
8	Provide HOPWA Services	2025	2029	Homeless Non-Homeless Special Needs	Statewide	HOPWA Services	HOPWA: \$2,731,947.00	HIV/AIDS Housing Operations: 300 Household Housing Unit
9	Economic Development: CDBG	2025	2029	Non-Housing Community Development	Non-Entitlement Entities	CDBG-Economic Development	CDBG: \$1.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 150 Persons Assisted

Table 58 – Goals Summary

Goal Descriptions

1	Goal Name	Expand and Preserve Affordable Rental Housing
	Goal Description	<p>Description:</p> <ul style="list-style-type: none"> • Increase the affordable housing stock to targeted populations. • Prioritize developments that reserve units for households earning at or below 30% AMI or households that are homeless. • Require developers to partner with approved nonprofits through a letter of commitment. • Letter of commitment must specify services that will be provided to the target population. For example, the partnering agency will provide transportation, case management, job training, employment readiness programs and other approved supportive services activities. <p>Measurement: Number of affordable housing units developed, and the number of affordable housing units reserved for prioritized households.</p>
2	Goal Name	Link Housing Development with Employment & Support
	Goal Description	<p>Description:</p> <ul style="list-style-type: none"> • Align new affordable housing projects with job hubs through mapping and strategic partnerships with employers, MDA, and transportation agencies. <p>Measurement: Number of affordable housing units developed within 10-15 miles of major employment hubs.</p>
3	Goal Name	Increase Homeownership Opportunities
	Goal Description	<p>Description:</p> <ul style="list-style-type: none"> • Provide direct financial assistance to homebuyers at or below 80% AMI to bridge affordability gaps. • Promote homebuyer education and counseling to improve long-term housing stability. <p>Measurement: Number of first-time homebuyers assisted and the percentage of successful mortgage sustainment over time.</p>

4	Goal Name	Enhance Housing Stability & Homeless Prevention
	Goal Description	<p>Description:</p> <p>ESG activity. Enhance Housing Stability & Homelessness Prevention Programs</p> <ul style="list-style-type: none"> • Use the ESG to provide wraparound support services, including job training, transportation, case management, education, and other approved services to properties that prioritize identified special populations (homeless and 30% AMI). • Require housing stability plans for all homeless prevention housing assistance program recipients to ensure long-term sustainability. • Work with the CoCs to end the experience of homelessness and improve health outcomes by providing housing assistance through HOPWA and ESG. <p>Measurement: Number of formerly homeless individuals housed. Expect to serve 850 individuals with ESG.</p> <ul style="list-style-type: none"> • Decrease in the number of chronic homeless individuals identified. • Decrease in the number of homeless individuals and households identified. <p>(use CoC or PIT data)</p> <p>Measurement: The percentage of formerly homeless individuals that maintain stable housing for 12+ months. Expect that 50% or more of formerly homeless individuals served by ESG will maintain housing.</p> <p>Measurement: Number of individuals who increased income while in the program. Expect that 25% of households will increase income while in the ESG program.</p>
5	Goal Name	Increase Manufacture Housing Stock
	Goal Description	<p>Description:</p> <ul style="list-style-type: none"> • Use manufacturer housing to address affordable housing needs. <p>Measurement: The number of manufactured units placed in communities with low housing stock.</p>

6	Goal Name	Homeowner Rehabilitation Assistance
	Goal Description	<p>Description:</p> <ul style="list-style-type: none"> Promote education, outreach, and services Provide community-based training to nonprofits and local governments to increase program awareness. <p>Measurement: Number of outreach and training events provided throughout the state.</p> <p>Number of homeowners that receive rehabilitation assistance.</p>
7	Goal Name	Expand CHDO
	Goal Description	<p>Description:</p> <p>Increase Community Knowledge about CHDOs</p> <ul style="list-style-type: none"> Operating support to foster, maintain, and increase our Community Housing Development Organizations. <p>Measurement: Number of workshops, trainings, and Technical Assistance provided throughout the state.</p>
8	Goal Name	Provide HOPWA Services
	Goal Description	<p>Description:</p> <p>HOPWA funds will be used to reach the goal of improving housing stability and health of individuals with HIV.</p>
9	Goal Name	Economic Development: CDBG
	Goal Description	<p>Description:</p> <p>Goals to be accomplished through the CDBG program.</p> <ol style="list-style-type: none"> Economic Development. Create, expand, and retain jobs for lower-income persons. Economic Development. Create or expand employment at for-profit businesses. Economic Development. Invest in eligible infrastructure that supports better-paying jobs for Mississippians.

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, helps determine how activities are funded during the program year.

Funding Allocation Priorities

	Expand and Preserve Affordable Rental Housing (%)	Link Housing Development with Employment & Support (%)	Increase Homeownership Opportunities (%)	Enhance Housing Stability & Homeless Prevention (%)	Increase Manufacture Housing Stock (%)	Homeowner Rehabilitation Assistance (%)	Expand CHDO (%)	Provide HOPWA Services (%)	Economic Development: CDBG (%)	Total (%)
CDBG	0	0	0	0	0	0	0	0	100	100
HOME	43	0	4	0	0	33	20	0	0	100
HOPWA	15	10	0	0	0	0	0	75	0	100
ESG	0	15	0	85	0	0	0	0	0	100
HTF	100	0	0	0	0	0	0	0	0	100

Table 59 – Funding Allocation Priorities

Reason for Allocation Priorities

Allocation priorities shown above reflects the needs of the State and the restrictions of the programs. The Public Hearings, Housing and Community Development Survey, and Market Analysis showed a statewide need for affordable housing, homeless and supportive services assistance, employment opportunities and job training, and community and economic development. Each of these priorities is addressed by the allocation and is addressed by the program and funding type best suited to respond to the needs of the State. Those identified in this Plan meet the greatest needs of low-income and homeless persons statewide. In the Five-Year Consolidated Plan, the State identified Mississippi's housing priorities as increasing the supply and services of housing for low-income persons and homeless individuals. The State's non-housing priorities

include economic opportunities and improving public facilities. The priority of expanding economic opportunities includes increasing the number of available jobs through economic development grants. All priorities are supported by the Sates' Needs Assessment and the State's Community ConPlan Survey results.

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

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

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

Introduction:

Each program covered by this Action Plan has a unique timeline and method for distributing its funds. MHC's ESG and HOPWA grants will be distributed throughout the State on a competitive basis for agencies to apply. HOME and HTF will be distributed throughout the State through competitive and noncompetitive awards to units of local government, nonprofit, and for-profit entities to apply. CDBG funds will be distributed competitively statewide to eligible local units of government. Awarded funds are subject to the limitations of each program. This distribution system allows eligible agencies to apply for funding for activities that will address the priority needs of their community. Additionally, the funds awarded will address the needs outlined in the State's ConPlan.

Distribution Methods

Table 60 - 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 throughout the state 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 2026 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. Cost Benefit; 7. Timely Completion; 8. Gap Counties; 9. Presentation of Application; 10. Unserved Households; 11. 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>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>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.</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>NA</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>NA</p>
<p>Describe how resources will be allocated among funding categories.</p>	<p>\$23,759,923 in CDBG resources will be allocated as follows:</p> <p>Public Facilities - \$13,059,923</p> <p>---Regular Government - \$3,800,000</p> <p>---Small Government - \$9,259,923</p> <p>Economic Development - \$10,000,000</p> <p>State Administration - \$700,000</p>

	Describe threshold factors and grant size limits.	<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 CID concerns that have not been resolved, then CID 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 \$750,000 for Regular Government competition and \$600,000 for the Small Government competition. Small Governments are those with a population of 3,500 or less.</p>
	What are the outcome measures expected as a result of the method of distribution?	CDBG outcome is to provide economic opportunities and create a suitable living environment through accessibility and sustainability. These funds will be used to benefit persons of at least 51% low and moderate-income persons.
	2 State Program Name:	ESG
	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 rehousing of homeless 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, nonprofit homeless service provider organizations (including faith-based), and eligible local units of government. MHC will allocate the required ESG funds to the rapid rehousing, homeless prevention, shelter, street outreach, and HMIS reporting activity categories.</p>

<p>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</p>	<p>The application process is a competitive process to nonprofits organizations (including faith-based), eligible local units of government and continuum of care organizations. Funds will be awarded based on Threshold and Scoring criteria. Applications must score a minimum of 75 pts & 65 pts for new agencies/100. The new agency's scoring matrix will differ from returning agencies with years of ESG experience. Applicants are required to submit required documentation relative to the program threshold requirements.</p> <ul style="list-style-type: none"> • Applicants must demonstrate through experience the ability to provide supportive services through rapid rehousing, homelessness prevention, shelter, and street outreach to participants within their service areas. • Nonprofit organizations must have been operating an existing homeless shelter for one year prior to submitting an application for funding, which will show capacity. • Nonprofit shelter organizations must submit a Resolution from the local unit of government authorizing and approving the submission of their ESG application. • Must show proof at application submission of the documentation and source of dollar-for-dollar match funds per ESG regulations. • Performance Outcome Measurement of communitywide planning and strategic uses of resources to prevent and end homelessness. • Submit a copy of the agency's most recent Single Audit if applicable. <p>Applicants will be prescreened to determine if all required documentation is included in the application packet. Failure to submit all required documentation by the deadline will result in elimination from consideration of funding.</p> <p>Applications that meet the prescreening eligibility requirements will be reviewed for completeness. Applicants will be contacted for clarification of the information presented in the application.</p> <p>Applications will be evaluated and scored based on the Grant Review Scoring Guide.</p>
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	<p>Site visits will be conducted on applying shelters 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 HUD’s NSPIRE Standards to receive funding.</p> <p>Funds will be distributed based on MHC scoring, alignment with the ConPlan goals, and the demonstration of need based on a Needs Assessment and funding availability.</p> <p>Points will be given to applying agencies based on:</p> <ul style="list-style-type: none"> • Financial Score and Controls • Agency Capacity and Controls • Needs Assessment • Participation with the local Continuum of Care, HMIS, Coordinated Entry • Program reporting methods and data monitoring to include required reporting elements, income growth, service planning, case management contact, supportive services provided, and returns to homelessness within 1 to 12 months. • Proposed program goals align with the State’s ConPlan goals. • Program plans that include best practices and models that ensure housing stability, strategies to increase household income, and a holistic approach to services. • Ability to partner and collaborate with other state agencies and community partners to increase resources. Agencies are also encouraged to partner with HOME and HTF developers that target the homeless, extremely low-income, and disabled populations. <p>Applications for Emergency Shelter funds without Rapid Rehousing funds are required to provide strategies to connect shelter residents to permanent housing. If permanent housing strategies are not provided directly by the shelter agency, then a letter of commitment or an MOU must be provided by the permanent housing partnering agency.</p>
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<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>NA</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 basis to eligible local units of government that operate existing homeless shelters and private nonprofit organizations that demonstrate the capacity to provide homeless prevention, shelter, street outreach, or rapid rehousing assistance. The three Continuums of Care and their member homelessness service provider organizations and faith-based organizations are also eligible to submit applications in the ESG program. Local units of government are not eligible to submit applications on behalf of nonprofit 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>NA</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 (MHC) will use up to 7.5 % of the ESG allocation for State Administration.</p> <p>MHC reserves the right to move funds around in eligible activities based on the needs identified during the grant application process.</p>
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<p>Describe threshold factors and grant size limits.</p>	<p><p data-start="136" data-end="298">ESG caps may be up to \$300,000 or more depending on the competition. Caps may be based on funding limits, geography, CoC region, or a combination.</p><p data-start="300" data-end="436">Funds will be awarded based on MHC scoring, alignment with the ConPlan goals, and the demonstration of need based on a Needs Assessment.</p><p data-start="438" data-end="556">Applicants must submit the following documents along with applications to determine if threshold requirements are met:</p><p data-start="558" data-end="772">Nonprofits must submit proof of good standing with the MS Secretary of State, Articles of Incorporation, Bylaws and/or Constitution, and a copy of the Org. Chart of Agency Board. The application is fully completed.</p><p data-start="774" data-end="821">The applicant is registered with sam.gov (UEI).</p><p data-start="823" data-end="1120">Applications submitted by a non-entitlement local unit of government must include a copy of the Resolution authorizing the submission of their application. The Resolution must be adopted by the local unit of government and signed and dated by the local unit of government's Chief Elected Official.</p><p data-start="1122" data-end="1368">Applications submitted by private nonprofit organizations operating existing homeless shelters must include a copy of the authorizing Resolution. The Resolution must be adopted by the nonprofit's Board and signed and dated by the Board President.</p><p data-start="1370" data-end="1532">Applications from nonprofits operating homeless shelters must also include a letter from the local unit of government approving the submission of the application.</p><p data-start="1534" data-end="1590">Match requirement must be documented in the application.</p><p data-start="1592" data-end="1693">Applicants must not have any unresolved audit or monitoring findings associated with the ESG program.</p><p data-start="1695" data-end="2057">Applicants must disclose any loan or grant received from MHC for which MHC has issued a letter of findings related to the use of an MHC-operated program. Applicants must provide evidence that findings have been resolved. MHC may disqualify the applicant based on this information. Findings may include, but are not limited to, failing to submit required reports.</p><p data-start="2059" data-end="2341">Any application prepared by a preparer involved in a pending debarment or suspension proceeding before a state or federal agent shall not be reviewed until that proceeding is resolved. No person involved in such</p>
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		<p>a process may administer an ESG project until the finding is resolved.</p> <p>Homeless participation: If a sub-recipient is unable to meet the participation of homeless individuals' requirement, they need not obtain a formal waiver if they develop a plan to consult with homeless or formerly homeless individuals in making policies and decisions regarding ESG-funds.</p> <p>The applicant must have a program-specific audit if they expended \$1,000,000 or more in Federal awards. All audit findings must have a resolution. Financial statements must be prepared or audited by a CPA.</p> <p>The applicant must provide their IRS Form 990.</p> <p>Completion of the Risk Assessment Questionnaire and submission of the Risk Assessment certification.</p> <p>Shelters must submit a lease or purchase agreement for the shelter. Shelters must be connected/partnered with a permanent housing program.</p> <p>The applicant must disclose if they received any grants from MHC or HUD that were de-obligated in part or whole.</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>Measurement: Number of formerly homeless individuals housed and percentage maintaining stable housing for 6+ months.</p> <p>Measurement: Number of individuals who increased income while in the program.</p> <p>Total housing goal PY 2025= 850 households</p> <p>Monthly, quarterly, and annual reports will be collected to measure program outcomes and goals.</p>
3	<p>State Program Name:</p>	HOME Investment Partnership Program
	<p>Funding Sources:</p>	HOME

	Describe the state program addressed by the Method of Distribution.	<p>The Home Investment Partnership (HOME) program provides funding for the construction or rehabilitation of rental housing, the rehabilitation of owner-occupied housing and homeownership assistance.</p>
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<p>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</p>	<p>The application process is a competitive process for all HOME and HTF recipients. Funds will be awarded based on Threshold and Scoring criteria. Applications are required to submit required documentation relative to the program activity. Program Support staff will underwrite based on MHC's guidelines and HUD regulatory and statutory requirements. Subsidy layering underwriting will be conducted to determine the amount of award necessary to fund the project. Prior to the announcement of awards to applicants, recommendations will be presented to MHC's Board of Directors.</p> <p>Applications meeting the threshold requirements must score at least 75-points on a 100-point scale to receive a reservation of funding. Scoring factors are as follows:</p> <ol style="list-style-type: none"> 1. Geographic Diversity: up to 15-points are given to project locations that are poverty-driven, have high numbers of homeless or mentally ill persons, and an inadequate supply of affordable housing. 2. Cost Per Unit: 10 points are awarded to projects in which the cost per unit is below the MHC maximum construction cost (MCC) per unit standard. 10 points will be deducted for projects exceeding up to 10% over the MCC limit per unit. 3. Critical Teacher Shortage Area: 5 points are awarded to projects located in a State-designated critical shortage school district. 4. Supportive Service Commitment: up to 10-points are awarded to projects exceeding the minimum 10% special needs unit set aside by at least one unit, and partner with an MHC approved nonprofit for supportive services. 5. High Opportunity Areas: Up to 10-points are awarded to projects located in areas with a documented shortage of affordable housing, high-performing school districts, adequate public transit, access to a hospital, and/or access to employment centers (2 points in each criteria). 6. Universal Design Features: up to 15 points are given to projects incorporating at least two specifically listed universal design features in units throughout the development.
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	<p>7. Energy Efficiency Plan: 10 points given to projects with a third-party produced plan that outlines methods to reduce energy for tenants, estimated cost savings per unit, building plans & specs, and a contract with a service provider.</p> <p>8. Readiness to Proceed: up to 15 points to applicants that submit firm commitments of all funding sources at time of application submission and can execute loan documents and agreements within 12 month of the end of the application cycle.</p> <p>9. Deeper Targeting: the applicant agrees to set aside 50% of Low-HOME units to extremely low-income households.</p> <p>Program Support staff will underwrite based on MHC's guidelines and HUD regulatory and statutory requirements. Subsidy layering underwriting will be conducted to determine the amount of award necessary to fund the project. Prior to the announcement of awards to applicants, recommendations will be presented to MHC's Board of Directors.</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>NA</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>NA</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>NA</p>
<p>Describe how resources will be allocated among funding categories.</p>	<p>Allocated Resources in 2025</p> <p>Rental: \$3,000,000</p> <p>CHDO: \$1,365,103</p> <p>CHDO Operations: \$455,000</p> <p>Rehab- \$3,000,000</p> <p>DPA: \$370,516</p> <p>Admin: \$910,068</p> <p>Total: \$9,100,687.00</p>

<p>Describe threshold factors and grant size limits.</p>	<p>The application process is a competitive process for all HOME recipients. Funds will be awarded based on the Threshold and Scoring criteria. Threshold requirements include:</p> <ol style="list-style-type: none"> 1. Eligible Applicant: must be a qualified local unit of government, for-profit, or nonprofit entity with low-income development experience and not debarred or suspended from federal or state contracts. 2. Eligible Project Type/Activity: must qualify as a new construction or rehabilitation single-family or multifamily rental housing project with at least 20% of total housing units set aside for HOME-eligible households. 3. Merits: Addressing State's Priority Housing Needs: 10% of HOME-assisted units must be targeted toward extremely low-income households or small households with 1-4 individuals. 4. Evidence of Affirmatively Furthering Fair Housing: The marketing plan must target those least likely to apply and be leased on a first-come, first-served basis. 5. Implementation of Supportive Services: at least two separate supportive services must be available to project residents, evidenced by two different service certifications, and available for the entire period of affordability. 6. Applicant's Experience: must provide evidence of affordable housing development experience, expertise working with the HOME program, and adequate knowledge and administration of federal cross-cutting requirements. 7. Certification of HOME Requirements: must certify that HOME-assisted housing units will comply with all regulatory and statutory requirements for the entire period of affordability. <p>Grant Size Limits: Grant sizes will vary according to the program activity</p> <p>Rental-the maximum award amount per applicant is \$750,000</p> <p>CHDO- the maximum award amount per applicant is \$1,500,00</p> <p>Homebuyer Assistance – the maximum award amount will not exceed \$25,000</p>
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		<p>Homeowner Rehabilitation- the maximum award amount per applicant is \$600,000.</p> <p>Homeowner Rehab Threshold Requirements:</p> <ol style="list-style-type: none"> 1. Closeout Documentation – If a jurisdiction has an open HOME grant, it must be closed out before filing a new application. 2. Citizens Participation Documentation <p>Audit – If jurisdiction is required to carry out a Single Audit it must be submitted with application, if not highest elected official must sign Certification form stating a Single Audit was not required in the most recent completed fiscal year.</p> <p>Homeowner rehab Grant Size: Maximum Grant Amount - \$600,000</p> <p>Threshold review factors consist of the following: Documentation of need, submission concerted revitalization plan, previously funded projects timeline, MBE/WBE participation, project timely completion, administrator project management experience, community/supportive services involvement.</p> <p>Reconstruction is allowed in the Homeowner Rehabilitation activity – Construction is not.</p> <p>Construction is not an eligible activity under the Homeowner Rehabilitation Program. The word is used in reference to the Reconstruction (which is an eligible activity) of an existing unit.</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 nonprofit and for-profit organizations to develop affordable single and multi-family rental housing for extremely low and very low-income households.</p> <p>CHDO Set-Aside- Will provide funding to nonprofit and for-profit organizations to develop affordable single & multi-family rental for households not exceeding the very-low income criteria and single-family homeownership housing for households that will not exceed low-income criteria.</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 at or below 80% AMI. Improve living conditions for low-income residents. Program Activities will produce affordable housing for priority populations.</p>
4	State Program Name:	Housing Opportunities for Persons with AIDS (HOPWA)
	Funding Sources:	HOPWA

<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, technical assistance (TA), and all eligible activities related to Facility-Based Housing. Additional activities include the acquisition, construction, or rehabilitation of structures used for eligible HOPWA activities that 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 a 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; Facility-Based housing can provide Master leasing-assistance for housing module that may include independent apartments or shared residences, or Project-Based Rental Assistance (PBRA). Acquisition, rehabilitation, or construction of permanent housing provides resources to develop and operate community residences and other supportive housing for special needs populations, 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 counseling, information and referral services to assist eligible persons in locating, acquiring, finance and maintain housing; Supportive service activities, i.e., housing related case management ensures clients have supports necessary to access HOPWA and other mainstream housing programs, and job training programs can help households work toward housing stability. Case management services will be focused on developing individual housing plans focused on reducing the risks of homelessness, promoting housing stability, and increasing access to healthcare and other supports. Resource identification will be used to further establish, coordinate, and develop housing assistance resources throughout the state. Prioritize the development of a statewide</p>
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		<p>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 to address the impact of HIV in the community. Technical assistance and training from HUD and TA providers will be offered, if allowed in the budget, 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>The State accepts requests for proposals from eligible service providers to provide assistance to consumers within the State of Mississippi's designated areas under the Housing Opportunities for Persons with AIDS Program (HOPWA) (this excludes Mississippi Counties designated for the Memphis HOPWA program). The State has developed a single Request for Proposal process for the distribution of HUD HOPWA funds.</p> <p>All HOPWA Grant awards are made through a Request for Proposal process based on clients' needs, gaps in services, and the ability of an agency to successfully implement the program. All projects must comply with applicable federal, State, and local statutory requirements, including but not limited to those set forth in Code of Federal Regulations 24 (CFR), Parts 50 and 574, as well as applicable administrative and accounting standards set forth in Office of Management and Budget (OMB) Circular 2 CFR 200.</p> <p>There is no minimum award requirement. The Annual Allocation is based on HUD's published formula allocation amounts for that grant year. The State reserves the right to adjust amounts awarded based on the amount of funds available, on the demand created by Request for Proposals submitted, unexpended balances, and previous experience of Project Sponsors. The State's contingency provision provides that all proposed activity budgets will be proportionally increased or decreased from the estimated funding levels to match actual allocation amounts. The contingency provisions were presented and explained in the draft plan presented for public comment.</p>

If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)	NA
Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)	NA
Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)	Project sponsors will be selected through a Request for Proposal process. The awarded funding is based on Community Based Organizations (CBO) planning and capacity to provide services to the clients. The proposals should identify the organization's purpose, capacity, operations, and budgeting. Proposals should be specific details about CBOs qualifications that demonstrate the organization is proficient in providing services to clients using HOPWA funding. All eligible agencies, including grassroots and faith-based agencies, are able to submit an application for HOPWA funding.
Describe how resources will be allocated among funding categories.	MHC reserves the right to move funds around in eligible activities based on the needs identified during the grant application process. HOPWA funding will be allocated as follows among the following categories:

<p>Describe threshold factors and grant size limits.</p>	<p>The State accepts requests for proposals from eligible service providers to provide assistance to consumers within the state of Mississippi under the Housing Opportunities for Persons with AIDS Program (HOPWA). The State has developed a single Request for Proposal process for the distribution of HUD HOPWA funds.</p> <p>All HOPWA Grant awards are made through a Request for Proposal process based on clients' needs, gaps in services, and ability of an agency to successfully implement the program. All projects must comply with applicable federal, state, and local statutory requirements including but not limited to those set forth in Code of Federal Regulations 24 (CFR), Parts 50 and 574, as well as applicable administrative and accounting standards set forth in Office of Management and Budget (OMB) Circular 2 CFR 200.</p> <p>There is no minimum award requirement. The Annual Allocation is based on HUD's published formula allocation amounts for that funding year. The State reserves the right to adjust the amounts awarded, based on the amount of funds available and on the demand created by Request for Proposals submitted and previous experience of Project Sponsors. The State's contingency provision provides that all proposed activity budgets will be proportionally increased or decreased from the estimated funding levels to match actual allocation amounts. The contingency provisions were presented and explained in the draft plan presented for public comment.</p> <p>Applicants are required to submit required documentation relative to the program threshold requirements.</p> <ul style="list-style-type: none"> • Nonprofits must submit proof of good standing with the Secretary of State for Mississippi, Articles of Incorporation, Bylaws and/or Constitution, and a copy of the Organizational Chart of Agency Board & Staff. The application is fully completed • Agency current year Budget. Must include all programs and funding sources. • A Certificate of Commercial General Liability Insurance
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	<ul style="list-style-type: none"> • The applicant must have a program-specific audit if they expended \$1,000,000 or more in Federal awards during the last fiscal year (CFR §200.501). All findings identified in the single audit must have a resolution. Financial statements prepared or audited by a CPA • The applicant must be able to provide their IRS Form 990: Non-profit applicants: include a copy of IRS form 990 (Informational Tax Return of Organizations Exempt from Income Tax), or an explanation of why your organization has not been required to complete such a form. • The applicant is registered with sam.gov and provides a unique entity identifier (UEI). • Applicants must not have any unresolved audit or monitoring findings associated with the programs managed by MHC or HUD. • Applicants must provide evidence that findings have been resolved. MHC may disqualify the applicant from consideration for funding based on this information. Findings may include, but are not limited to, failing to submit required reports. • Applicants must disclose any loan(s) or grant(s) received from HUD or MHC for which HUD or MHC has issued a letter of findings associated with use of an MHC operated program. • The applicant must disclose all other grants and funding sources used to support activities and staff. • The applicant must disclose if they received any grants from MHC or HUD for which MHC or HUD has de-obligated part or all of the grant. • Completion of the Risk Assessment Questionnaire. Submission of the Risk Assessment certification if applicable.
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	What are the outcome measures expected as a result of the method of distribution?	<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>Measurement: Number of households that receive HOPWA assistance.</p> <p>Total housing goal PY 2025= 300 households</p>
5	State Program Name:	Housing Trust Fund
	Funding Sources:	HTF

<p>Describe the state program addressed by the Method of Distribution.</p>	<p>HTF will 1) Reduce homelessness and help extremely low-income & very low-income families to avoid paying a disproportionate share of their income for housing and 2) complement existing Federal, State, and local efforts to increase and preserve the supply of rental housing for extremely low-income and very-low income households, which includes homeless and serious mentally ill families.</p> <p>MHC will comply with the regulatory and statutory requirements regarding activities eligible for HTF funding using written policies, procedures, and systems. MHC will distribute HTF funds through loans and/or grants to subgrantees through a competitive process. MHC will use a system to assess the risk of activities, projects and system for monitoring entities to ensure requirements are met.</p> <p>MHC's HTF Allocation Plan indicates how it will distribute resources based on the priority housing needs identified in the State's Consolidated Plan. Mississippi's HTF Allocation Plan is a component of the State's Five-Year Consolidated Plan.</p> <p>The State prioritized homelessness in the HTF portion of the State's Consolidated Plan and will use HTF to support strategies to end the experience of homelessness and support resources targeted towards identified special needs groups in Mississippi. These groups include persons with HIV/AIDS and their families; persons reentering the community from incarceration; persons with mental illness; and persons with disabilities as defined by the American Disabilities Act.</p> <p>MHC will make every effort to balance statutory priorities and preferences and ensure geographic distribution of funds as defined by the State's Consolidated Plan and/or low and high opportunity areas.</p>
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<p>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</p>	<p>Organizations eligible to apply for funding include non-profit organizations and for-profit organizations with demonstrated development experience and capacity with creating, rehabilitating, or preserving affordable housing. Non-profit organizations must submit a certification to verify registration to do business in the State of MS. A designation from the IRS as a tax-exempt non-profit organization 501(c)(3) and a copy of the organization's bylaws stating a clear housing purpose is required. Announcements for important dates and deadlines will be posted on MHC's website at www.mshomecorp.com. A threshold/ranking process will be used to select projects for funding. Applications will be reviewed and underwritten using criteria of the HTF policies and procedures guidelines and federal regulatory and statutory requirements.</p> <p>The application process will consist of two steps:</p> <p>The rating criteria will include: 1) Geographic Diversity 2) Rental Assistance 3) Extended Affordability Period 4) Supportive Service Commitment 5) High Opportunity Areas 6) Section 504 Compliant Units 7) Energy Efficiency Plan 8) Development Amenities, 9) Development near Employment Hubs. The tiebreaking system used will be in the following order: 1) priority funding will be given to the development that has the lowest cost per unit 2) address the most critical rental housing demand 3) a development located in a poverty-stricken area of the State 4) developers firm commitment to provide project-based rental assistance.</p> <p>Upon completion of the application review process, MHC staff will make approval recommendations to its Board of Directors. After Board approval, a reservation letter will be sent to the applicant.</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>NA</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>NA</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>NA</p>
<p>Describe how resources will be allocated among funding categories.</p>	<p>HTF allocation for 2025 is \$3,001,259. MHC will commit at least 90% of its allocation for rental housing and no more than 10% will be used for administrative costs. MHC will not allocate funds for homeownership activities due to the demand of rental units for Extremely Low-Income (30% AMI) households, and in order to address the State's priority housing needs.</p> <p>The State's contingency provision provides that all proposed activities' budgets will be proportionally increased or decreased from the estimated funding levels to match actual allocation amounts. The contingency provisions were presented and explained in the draft plan presented for public comment.</p>

<p>Describe threshold factors and grant size limits.</p>	<p>Threshold Factors for HTF:</p> <ul style="list-style-type: none"> • Eligible Applicant • Eligible Project Type/Activity • Merits: Addressing State’s Priority Housing Needs • Evidence of Affirmatively Furthering Fair Housing • Implementation of Supportive Services • Applicants Experience • Certification of HTF Requirements <p>The maximum award per project \$750, 000. The amount of award per project is based on subsidy layering analysis, other funding sources, financial feasibility and deeper targeting of extremely low-income populations.</p>
<p>What are the outcome measures expected as a result of the method of distribution?</p>	<p>The expected results of HTF is 1) reduce homelessness and help extremely low income and the very low income families avoid paying a disproportionate share of their income for housing 2) complement existing federal, state, and local efforts to increase and preserve the supply of rental housing for extremely low income and very low income households, which includes homeless and seriously mentally ill individuals. In addition, to assist persons discharged from publicly funded institutions/correction facilities.</p>

Discussion:

AP-35 Projects – (Optional)

Introduction:

The state chose not to complete AP-35, an optional section.

#	Project Name

Table 61 – Project Information

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

AP-38 Project Summary

Project Summary Information

Project Name	Target Area	Goals Supported	Needs Addressed	Funding	Description	Target Date	Estimate and the from act
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AP-40 Section 108 Loan Guarantee – 91.320(k)(1)(ii)

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

No

Available Grant Amounts

NA

Acceptance process of applications

NA

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

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

No

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

NA

AP-50 Geographic Distribution – 91.320(f)

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

Community Development Block Grant (CDBG) Program: The State of Mississippi will allocate CDBG Public Infrastructure / Public Facility funds to units of general local government on an annual statewide competitive application basis, except for the U.S. Department of Housing and Urban Development (HUD) recognized Entitlement Communities. HUD recognizes the following units of general local government as entitlement communities not eligible for state formula allocation funds: City of Biloxi, City of Gulfport, City of Hattiesburg, City of Jackson, City of Moss Point, and City of Pascagoula. The State will provide additional points in the application process for units of general local government for 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 and public facility/infrastructure needs.

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

Geographic Distribution

Target Area	Percentage of Funds
Statewide	100
Non-Entitlement Entities	100

Table 62 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

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

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

Discussion

Community Development Block Grant (CDBG) has no geographic distribution. CDBG funds are available

statewide to eligible non-entitlement local units of government.

HOME and HTF funds are available statewide based on availability and processed in which funds are allocated.

The 2025 Annual Allocation is based on HUD's published formula allocation amounts. The State's contingency provision stipulates that the budgets for all proposed activities will be proportionally adjusted to match the actual allocation amounts, increasing or decreasing in proportion to the estimated funding levels. The contingency provisions were presented and explained in the draft plan presented for public comment. ESG and HOPWA funds are available statewide to eligible entities

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	850
Non-Homeless	445
Special-Needs	300
Total	1,595

Table 63 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	1,150
The Production of New Units	230
Rehab of Existing Units	169
Acquisition of Existing Units	125
Total	1,674

Table 64 - One Year Goals for Affordable Housing by Support Type

Discussion:

The number of households will be supported through rental assistance, production of new units, rehab of existing units, and acquisition of existing units, which includes activities undertaken by the HOME/Home/CHDO rental activities, DPA/homeownership, Homeowner and Rehabilitation, ESG, and HOPWA Programs in addition to the National Housing Trust Fund allocation for the State of Mississippi.

Non-Homeless Special Needs includes the housing needs for persons who are not homeless but require supportive housing, including the elderly, frail elderly, persons with disabilities, 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.

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

Introduction:

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

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

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

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

MHC will work with MAHRO annually to identify ways 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

Actions MHC has implemented to encourage public housing residents to engage in management and pursue homeownership opportunities. Key initiatives include:

1. **HOME Program:** Public Housing Authorities (PHAs) can apply for HOME funds to provide homebuyer assistance and self-sufficiency services, including homebuyer counseling and education.
2. **ESG Program:** Emergency Solutions Grant (ESG) funds can provide limited assistance to PHA residents without duplicating other subsidies, in compliance with federal rules.
3. **HOPWA Program:** While the Housing Opportunities for Persons With AIDS (HOPWA) program does not offer public housing assistance, it coordinates with housing authorities for referrals and provides supportive services for eligible clients transitioning to public housing.
4. **CDBG Program:** Community Development Block Grant (CDBG) funds can benefit PHA residents through eligible local government projects.

The state collaborates with housing organizations to educate residents about management and homeownership opportunities through public meetings and advisory boards. Additionally, the Mississippi Home Corporation (MHC) offers financial counseling outreach services, as well as homebuyer education training, throughout the year, to assist first-time homebuyers with incomes below 80% of the Area Median Income.

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

MHC is not aware of any PHAs in the state that have been identified as "troubled". If a PHA is designated as troubled, the state will provide services to residents of each PHA equally regardless of HUD's designation related to their management operations. Funds will not be distributed to PHAs designated as troubled by HUD.

Discussion:

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

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

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

Introduction

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

MHC will work with stakeholders to address requirements in 24 CFR §91.320 by utilizing funds to reduce and end homelessness. All subrecipients must address the housing and supportive service needs of individuals assisted with ESG funds in their plan

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

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

The State's ESG program and each of the three CoCs fund Street Outreach activities targeting individuals experiencing unsheltered homelessness. Outreach teams assess individuals and families for immediate needs—such as food, shelter, and hygiene—as well as for longer-term needs, including healthcare, substance use treatment, housing, and income support. Outreach workers assist individuals in accessing these services, engaging in care, and placing unsheltered individuals in the centralized coordinated entry system (CES) .

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

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

The Mississippi ESG Program provides funds to service providers for outreach to unsheltered homeless

persons in order to connect them to emergency shelter, housing, and supportive services.

It is the State's goal to maximize the limited ESG resources and engage the unsheltered homeless population to connect them to housing, shelter, and supportive resources; therefore, funded agencies will coordinate with their local CoC agency to maximize outreach resources. Additionally, street outreach activities can be supported through HOME-ARP funds.

Addressing the emergency shelter and transitional housing needs of homeless persons

Emergency shelter is a critical part of the homeless service system. Shelters provide temporary refuge and often serve as the "front door" or first place of entry to those experiencing homelessness. It is important that emergency shelters have the ability to connect those experiencing homelessness with the resources needed to exit homelessness using the lightest touch possible. MHC measures the performance of emergency shelters using a variety of metrics, including clients served, average length of stay, recurrence and occupancy rate. MHC will continue to direct funding towards shelter programs. Transitional housing projects are not funded by the ESG program, but MHC encourages the use of transitional housing in cases where it has been demonstrated to be to an efficient and effective use of scarce resources.

Transitional housing is defined by HUD as: provides temporary housing with supportive services to individuals and families experiencing homelessness with the goal of interim stability and support to successfully move to and maintain permanent housing. TH projects can cover housing costs and accompanying supportive services for program participants for up to 24 months. Participants in a TH project must have a signed lease, sublease, or occupancy agreement with the following requirements: An initial term of at least one month; Automatically renewable upon expiration, except by prior notice by either party.

During the 2025 PY, MHC will fund emergency shelters, domestic violence shelters, and shelter activities through hotel/motel vouchers if a shelter bed is not available. All shelter programs must provide a way to connect shelter residences to permanent housing. This may be accomplished directly through ESG RRH and other housing programs, or indirectly through an MOU with other housing agencies who can provide permanent housing placement.

The state's focus remains on permanent housing and housing stability. In recent funding rounds, MHC has put more ESG funds into Emergency Shelter to meet community needs, especially with the availability of HOME-ARP funds. Since HOME-ARP can support permanent housing and services that promote long-term stability, MHC encourages agencies to layer ESG and HOME-ARP funds. Using both can help expand shelter options while also improving housing outcomes.

Because most shelters are located in larger cities, many rural areas in Mississippi have limited or no

shelter access. As a result, the state has consistently reported an increase of people experiencing unsheltered homelessness over the last five years. To help fill this gap, MHC has increased support for hotel/motel shelter assistance through partnerships with local agencies. While Rapid Rehousing is still a top priority, the flexibility of HOME-ARP allows MHC to shift more ESG funds into shelter services when needed.

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 State's ESG funds focus on permanent housing placement and housing stability activities. By layering ESG housing activities with programs like Mississippi's Olmstead Housing Initiative, HOME-ARP, and HTF, identifying new ESG applicants, and coordinating with the CoC for Coordinated Entry Systems (CES), Veterans programs including SSVF and HUD-VASH, and homeless youth programs, resources are better aligned with community needs and State goals. This coordination increases the types of housing resources available to the homeless, including development resources to create units for people experiencing homelessness. Increased housing units are expected to reduce homelessness duration. The State continues reducing housing barriers for the homeless through its programs and partnerships.

The State Olmstead housing program provides housing services to individuals with a Serious Mental Illness (SMI) and a housing need, including those who are homeless.

The HOME-ARP program serves all qualifying populations, including those who are homeless, at risk of homelessness, living with severe cost burdens, or experiencing domestic violence.

The Emergency Solutions Grant (ESG) serves those who are homeless or at risk of homelessness.

The HOPWA program serves individuals with HIV and who are unstably housed.

The State coordinates with Veterans programs like SSVF and HUD-VASH.

The State works with CoCs regarding CoC housing programs.

The HOME-HTF development program targets units for homeless individuals and families.

LIHTC awards extra points for units reserved for Veterans and the Olmstead population. Additionally, Tax Credit programs require all properties to accept applications from homeless youth.

All State homeless programs require individualized housing stability plans promoting self-sufficiency.

To incentivize housing sustainability and limit returns to homelessness, the State set goals in this ConPlan, including enhancing housing stability and prevention. Additional points will be awarded to ESG applicants that focus on self-sufficiency and income growth, education, or employment services.

Progress will be tracked by:

- households maintaining housing 6+ months after discharge

- households increasing income while enrolled
- Developers partnering with nonprofits that can provide supportive services.

To decrease the time spent homeless while awaiting permanent housing, the State needs more access to affordable housing. In response, HOME-HTF funds will allow HTF units to be set aside ____ units for the homeless population. Planned activities aim to meet homeless and at-risk housing needs through the efforts listed below: acquisition, construction, renovation, major rehabilitation, or conversion of structures into permanent housing for prioritized populations.

The State aims for homelessness to be brief and nonrecurring. The ESG goal is 30 days for permanent housing placement. While this goal remains difficult to achieve, the increase in housing units for the homeless makes it increasingly attainable.

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

ESG-funded Rapid Rehousing and Homeless Prevention programs have service plans individualized to the household's needs. This includes working with households to obtain the most affordable housing available so housing can be maintained after assistance ends, budgeting skills, increasing income through employment, training, or benefits, and an overall self-sufficiency plan to exit the program. As the household stabilizes, case management services typically lessen in intensity. At a minimum, the household must meet with the case manager monthly. Other case management funds follow up after 12 months to prevent returns to homelessness.

As available, HOME-ARP funds will be used to provide Supportive Services. These services can help prevent homelessness among at-risk populations. Critical services through HOME-ARP and ESG that support housing stability include case management, education, employment services, and job training. Supportive services that increase income reduce homelessness risk.

State-provided homelessness prevention services include those targeted to individuals exiting publicly funded institutions. In response to the Olmstead lawsuit, the State implemented the CHOICE housing program. CHOICE provides a safe discharge process for individuals with SMI and housing instability. The program partners with the Mississippi Department of Mental Health and other agencies. CHOICE recipients may access case management, benefits, and rental aid. In coordination with CHOICE, MHC also uses Low-Income Tax Credits to set aside units throughout the state dedicated solely to the SMI

population.

The HOPWA program helps low-income HIV-positive clients establish or maintain stable housing, reduces homelessness risk, and improves access to care and support through housing subsidies and case management. Some HOPWA-funded agencies are also funded by the Department of Health's Ryan White program. HOPWA applicants are screened for Ryan White services. Case managers work with clients on individualized care plans to keep them housed and linked to medical care. ESG follows HUD guidelines for discharges from institutions.

Enhance Housing Stability & Homelessness Prevention Programs

Use ESG, HOME-ARP, and HOPWA to deliver wraparound services like job training, case management, and education to properties prioritizing special populations (homeless and 30% AMI). Require housing stability plans for all homeless prevention housing assistance program recipients to support long-term sustainability. Work with CoCs to end homelessness and improve health outcomes through HOPWA and ESG housing assistance.

Track: number housed and % maintaining housing 6+ months; number who increased income.

Discussion

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

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	110
Tenant-based rental assistance	140
Units provided in permanent housing facilities developed, leased, or operated with HOPWA funds	50
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds	0
Total	300

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

Introduction:

Barriers to affordable housing in Mississippi are present statewide and can be seen at the city and community levels. These barriers are outlined in the Housing Needs Assessment, which shows that the lack of affordable housing disproportionately impacts certain households—particularly those with extremely low incomes. Mississippi does not have any laws to control or cap rent increases, and following the COVID-19 pandemic, average rents rose by approximately 5%. This increase reduced the already limited supply of affordable housing across the state. According to the National Low Income Housing Coalition, in 2023, 66% of extremely low-income renters in Mississippi were severely cost-burdened, and 84% lived under a housing cost burden. Overall, there is a shortage of 42,168 affordable and available rental homes for extremely low-income households in the state.

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

The following action steps outline strategies to remove or mitigate barriers to affordable housing. At the state level, numerous agencies are working cooperatively to reduce such barriers.

Economic Factors – Income

To address the impact of low incomes on housing access and sustainability, the state has formulated strategies identified in the goals.

Goal: Link Housing Development with Employment

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

Goal: Partner with Supportive Services that promote housing self-sufficiency and sustainability with experience in providing community services (e.g., case management, workforce development, credit counseling).

The state's housing development programs will prioritize developments near job hubs and encourage partnerships with nonprofits offering supportive services. Increased income is a focus of the state's housing plan. Considering the need to reduce housing cost burden, MHC has partnered with other agencies to launch an employment program. ESG, HOPWA, and HOME-ARP allow job training and placement. The state's housing service programs (ESG & HOPWA) will prioritize agencies that incorporate income growth into housing sustainability plans when appropriate. Outcomes will be measured by the number of applicants who increased their income while receiving services.

The state is coordinating with agencies like the Mississippi Department of Transportation, Hinds Community College, and Win Job Center to increase income among target populations. CDBG funds will help expand job access. The CDBG program aims to create, expand, and retain jobs for lower-income

persons.

Housing Access Barriers

The state will encourage housing developers targeting the homeless and 0%–30% AMI populations to implement lower-barrier tenant selection plans for federally supported units. MHC will also provide uniform eligibility documentation for ESG and HOME programs, including income and homelessness verification.

Housing Stock

The state will continue working to improve affordable housing statewide, prioritizing developments with units for households at or below 30% AMI or experiencing homelessness. The HOME Disaster Recovery program uses HOME funds to help communities rebuild homes, while CDBG-DR funds restore infrastructure after disasters.

MHC, the state housing finance agency, administers the Low-Income Housing Tax Credit program to reduce tax liability for owners and investors who support affordable rental housing. MHC encourages layering between HOME, LIHTC, and HOPWA to finance development projects.

Zoning

Mississippi’s “home rule” provision leaves zoning authority to local governments. Sometimes, local governments trying to offset infrastructure costs or slow housing booms will impose impact fees, increase lot sizes and setbacks, or set minimum square footage requirements. While state law allows waivers of impact fees for affordable housing, it is unclear how often they are used. These actions can increase housing costs and create barriers for low-income households.

MHC respects this policy of local control and cannot directly intervene in removing barriers caused by local ordinances or imposed regulations.

Discussion:

Mississippi Home Corporation will continue its efforts to create and expand housing opportunities in light of the above referenced barriers. It will attempt to do so through education, coordination, and funding. An additional barrier that will be addressed is fair housing.

AP-85 Other Actions – 91.320(j)

Introduction:

The actions listed below are Other Actions taken by MHC and MDA to meet the requirements of §91.320(j). Other Actions include Meeting Underserved Needs, Fostering and Maintaining Affordable Housing, Lead-Based Paint Hazard Mitigation, Reducing Poverty-Level Households, Developing Institutional Structure, and Coordination of Housing and Services. The HOME, HTF, ESG, HOPWA, and CDBG programs address the other actions in concert with other federal, state, and local sources. To foster and maintain affordable housing, MHC provides funds for nonprofit and for-profit organizations and public organizations to develop and maintain affordable housing. Funding sources include grants, low-interest loans, housing tax credits, and mortgage loans. Furthermore, MHC's programs are aimed at reducing the number of Mississippians living in poverty, thereby providing a better quality of life for all citizens. MHC provides long-term solutions to the problems facing people in poverty and focuses resources on those with the greatest need.

Actions planned to address obstacles to meeting underserved needs

HOME and HTF Addresses Underserved Needs

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

ESG Addresses Underserved Needs

Lack of facilities and services for homeless persons in rural areas is ESG's greatest underserved need. To help meet this need, MHC has provided training and technical support to organizations in the Balance of State CoC.

HOPWA Addresses Underserved Needs

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

ineligibility due to undocumented immigrant status.

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

Actions planned to foster and maintain affordable housing

HOME and HTF Addresses Affordable Housing

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

In addition, credits awarded through the HTC program can be layered with awarded funds from the HTF, HOME Multifamily Development, and HOPWA programs. When more than one source of funds is used in an affordable housing project, the State is able to provide more units of affordable housing than with one funding source alone.

ESG Addresses Affordable Housing

While MHC encourages the use of ESG funds to provide affordable housing, the majority of the funds are utilized to provide emergency shelter. The ESG program funds permanent housing activities through Rapid Rehousing and Homeless Prevention. ESG subrecipients are encouraged to pair their ESG funds with available CoC Rapid Rehousing funds, CoC Permanent Supportive Housing funds, and HOME-ARP TBRA resources.

HOPWA Addresses Affordable Housing

The cost of living continues to rise (increases in rent, utilities, application fees, and security deposits) while clients' income does not change, may decrease, or clients have no income. HOPWA makes housing more affordable for low-income clients so they can maintain housing, adhere to medical treatment, and work towards a healthier outcome. Project Sponsors will address long-term goals with the clients to help

them establish a financial plan that can assist them in maintaining their housing. Affordable housing needs are high. MHC will continue to update funding allocations to address the changing needs of local communities and to maximize and target HOPWA funding to areas of greatest need. MHC will consider a variety of factors including but not exclusive to HIV/AIDS, housing costs and needs, and program waitlists and expenditures.

Additionally, MHC's HOPWA program can increase access to affordable housing for individuals living with HIV through HOPWA Brick and Mortar Development activities. MHC will accept applications for HOPWA development. HOPWA development can be layered with HOME, HTF, or HTC.

Actions planned to reduce lead-based paint hazards

HOME and HTF Addresses Lead-based Paint

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

ESG Addresses Lead-based Paint

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

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

HOPWA Addresses Lead-Based Paint

HUD requires that Project Sponsors give all HOPWA clients utilizing homes built before 1978 the pamphlet entitled, *Protect Your Family from Lead in Your Home* during the intake process. The client's case record must include documentation that a copy of the pamphlet was given to the client and the

case manager must make a certification regarding lead-based paint that includes actions and remedies if a child under age six will reside at the property.

Actions planned to reduce the number of poverty-level families

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

Additionally, the HOME and HTF program aims to connect supportive services to eligible HOME and HTF tenants with the goal to improve housing stability. Supportive services for HOME and HTF special needs populations must be intentional, targeted, and aligned with the specific needs of the individuals served, with the goal of promoting long-term housing stability. To support this requirement, developers are encouraged to collaborate with MHC-approved supportive service providers. Supportive services providers can provide rental assistance, General Education Development ("GED") classes, job-training and placement, and transportation.

ESG Addresses Poverty-Level Households

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

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

MHC's ESG program will monitor program applicants' increase in income while receiving ESG services.

HOPWA Addresses Poverty-Level Households

The MHC HOPWA Program serves HIV-positive persons based on income eligibility criteria of no more than 80% of AMI with adjustments for family and household size, as determined by HUD income limits. With varying poverty levels and housing needs in each area across the State, funds are allocated and reallocated throughout the program year to maximize and target HOPWA resources to those with the most need. While many HOPWA clients assisted may be at poverty-level, this is not a requirement under 24 CFR §574.3. The HOPWA program can provide supportive services that can help with increasing

households' income.

CDBG Addresses Poverty-Level Households

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

Actions planned to develop institutional structure

HOME and HTF Addresses Institutional Structure

The HOME and HTF Programs encourage partnerships in order to improve the provision of affordable housing. Organizations receiving Homebuyer Assistance funds are required to provide homebuyer education classes to households directly or coordinate with a local organization that will provide the education. In addition, organizations receiving TBRA funds must provide self-sufficiency services directly, or coordinate with a local organization that will provide the services. Finally, partnerships with CHDOs and nonprofit and private-sector organizations facilitate the development of quality rental housing developments and assist in the rehabilitation or reconstruction of owner-occupied housing. [TS1]

ESG Addresses Institutional Structure

MHC encourages ESG subrecipients to coordinate services with housing and other service agencies. Additionally, all ESG subrecipients are required to use the Continuum of Care's (CoC) Coordinated Entry System (CES) to ensure services are provided to those most in need. ESG funds are provided statewide through a competitive funding process. Points are given in the ESG application to agencies who are able to provide a holistic approach to ESG services by coordinating resources to address clients' needs.

HOPWA Addresses Institutional Structure

MHC contracts with Project Sponsors statewide to administer the HOPWA program. They administer the delivery of other HIV health and social services, including the Ryan White and State Services HIV funds. This structure ensures the coordination of all agencies, avoids duplication, saves dollars, and provides the comprehensive supportive services in each local community.

CDBG Addresses Institutional Structure

Each CDBG applicant must invite local housing organizations to provide input into the project selection

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

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

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

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

Discussion:

MHC strives to meet underserved needs by closely monitoring affordable housing trends and issues as well as conducting its own research. MHC also makes adjustments to address community input gathered through roundtable discussions, web-based discussion forums, and public hearings held throughout the State.

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

and gradually expand to offering a further array of programs.

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

Program Specific Requirements

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

Introduction:

The following identifies program income that is, or may be, available for use that is intended to be carried out according to program requirements.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.320(k)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	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.	100.00%

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:

NA

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

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. Recapture is triggered by a sale (voluntary or involuntary) of the housing unit and there are no net proceeds or the net proceeds are insufficient to repay the HOME investment due, only the net proceeds can be recaptured, if any. Net proceeds are the sales price minus superior loan repayments (other than HOME funds) and any closing costs.

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 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. Recapture is triggered by a sale (voluntary or involuntary) of the housing unit and there are no net proceeds or the net proceeds are insufficient

to repay the HOME investment due, only the net proceeds can be recaptured, if any. Net proceeds are the sales price minus superior loan repayments (other than HOME funds) and any closing costs.

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.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

N/A

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).

NA

6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).

NA

7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

MHC will give preference to developments who commit to developing units for small households,

single-persons, 1-4 person households and extremely low households and/or those who are experiencing homelessness.

**Emergency Solutions Grant (ESG)
Reference 91.320(k)(3)**

1. Include written standards for providing ESG assistance (may include as attachment)

Attached

2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

The State of Mississippi has three (3) Continuum of Care which are eligible to receive ESG funding. The Coordinated Entry process standardizes the way individuals and families at risk of homelessness or experiencing homelessness are assessed for and referred to the housing and services that they need for housing stability. Each CoC is required to implement a centralized or coordinated assessment system in order to be eligible for other State and federal funding. All ESG applicants/subrecipients are required to be a member of their local CoC. Additionally, each ESG subrecipient is required to enter designated data into HMIS and accept referrals from the Centralized or Coordinated Entry System (CES). Only domestic violence agencies and legal agencies are exempt from entering data into HMIS.

All three CES in Mississippi have the capacity to document homelessness for program eligibility.

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 is done through a competitive process, and they are allocated based on the scoring criteria. The nonprofit agencies, local units of government, the three Continuums of Care and their member homelessness services provider organizations, and faith-based organizations are also eligible to submit applications in the ESG program. Approved agencies must meet the threshold requirements.

Points will be given to applying agencies based on:

- Financial Score and Controls
- Agency Capacity and Controls
- Needs Assessment

- Participation with the local Continuum of Care, HMIS, Coordinated Entry
 - Program reporting methods and data monitoring to include required reporting elements, income growth, service planning, case management contact, supportive services provided, and returns to homelessness within 1 to 12 months.
 - The proposed program goals align with the State's ConPlan goals.
 - Program plans that include best practices and models that ensure housing stability, strategies to increase household income, and a holistic approach to services.
 - Ability to partner and collaborate with other state agencies and community partners to increase resources. Agencies are also encouraged to partner with HOME and HTF developers that target the homeless, extremely low-income, and disabled populations.
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.

Goal : ESG activity. Enhance Housing Stability & Homelessness Prevention Programs

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

Measurement: Number of formerly homeless individuals housed. Expect to serve 800 individuals with ESG.

- Decrease in the number of chronic homeless individuals identified.
- Decrease in the number of homeless individuals and households identified.

(use CoC or PIT data)

Measurement: The percentage of formerly homeless individuals that maintain stable housing for 6+ months. Expect that 50% or more of formerly homeless individuals served by ESG will maintain housing.

Measurement: Number of individuals who increased income while in the program. Expect that 25% of households will increase income while in the ESG program.

ESG will be used with HOME-ARP to expand resource availability.

**Housing Trust Fund (HTF)
Reference 24 CFR 91.320(k)(5)**

1. How will the grantee distribute its HTF funds? Select all that apply:

☒ Applications submitted by eligible recipients

☒ Subgrantees that are HUD-CPD entitlement grantees

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".

NA

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".

To be eligible, a recipient may be an organization, agency or other entity (including a public housing agency, or a for-profit or a non-profit) that receives assistance from MHC as an owner or developer to carry out a NHTF-assisted project, which meets the requirements of 24 CFR Part 93.2 of the recipient. A recipient must:

- **Make acceptance assurance they will comply with all NHTF requirements during the entire affordability period;**

- Demonstrate ability and financial capacity to undertake, comply, and manage the eligible activity;
- Demonstrate familiarity with requirements of federal, state and any other housing programs used in conjunction with NHTF funds to ensure compliance, and
- Demonstrate experience and capacity to conduct the eligible NHTF activity in questions as evidenced by relevant history

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 will issue a NOFA and require eligible recipients to submit applications that contain a description of the eligible activities to be conducted with NHTF funds as required in 24 CFR Part 93.200. The NOFA shall specify the maximum amount of project funds available, any restrictions on uses of funds, general terms and conditions of funding allocations, threshold requirements, timeframe for submittal of applications, application requirements, and rating metrics. Application requirements include, but are not limited to, the following:

- Identification of applicants
- Project narrative
- Adequate information to determine applicant's eligibility
- Adequate information to determine project's eligibility
- Certification of compliance with federal and state requirements
- Resolution by the governing board authorizing the application and execution of all documents
- Site control
- Project readiness to proceed
- Financial Feasibility

Each applicant recipient will be required will be required to certify that housing assisted with NHTF funds will comply with federal and state NHTF requirements.

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".

1. Eligible Applicant
2. Eligible Project Type/Activity
3. Merits: Addressing State's Priority Housing Needs
4. Evidence of Affirmatively Furthering Fair Housing
5. Implementation of Supportive Services
6. Applicant's Experience

7. Certification of HTF Requirements

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".

N/A

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".

Timely Undertaking –According to the HTF Scoring Criteria #8

The applicant must certify that they will meet one or both of the following readiness criteria:

- 1) Firm commitments for all funding sources at application submission
- 2) Completed Environmental Provisions

Pre-Closing Conditions

Once the applicant meets the conditions delineated in the reservation letter, the applicant will be required to provide an updated budget, project schedule, and final sources. An HTF commitment letter with an expected loan closing date will be sent. For applicants applying for HTF funds before the receipt

of all other funding sources, the loan closing may be contingent on:

1. The applicant's receipt of a 4% Tax-Exempt Bond 42M letter
2. Executed Housing Assistance Payments (HAP) contract if receiving project-based rental assistance/vouchers
3. Final award letters from all other funding sources
4. Acceptable final underwriting analysis comparable to syndicator's closing model

A Notice to Proceed with Loan Closing will be sent to MHC attorneys to initiate the loan closing process. The loan closing is expected within 30 days of the notice to proceed.

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".

N/A

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".

N/A

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".

N/A

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".

N/A

4. Does the grantee's application require the applicant to include a description of the eligible activities to be conducted with HTF funds? If not distributing funds by selecting applications submitted by eligible recipients, select "N/A".

Yes

5. Does the grantee's application require that each eligible recipient certify that housing units assisted with HTF funds will comply with HTF requirements? If not distributing funds by selecting applications submitted by eligible recipients, select "N/A".

Yes

6. Performance Goals and Benchmarks. The grantee has met the requirement to provide for performance goals and benchmarks against which the grantee will measure its progress, consistent with the grantee's goals established under 24 CFR 91.315(b)(2), by including HTF in its housing goals in the housing table on the SP-45 Goals and AP-20 Annual Goals and Objectives screens.

Yes

7. Maximum Per-unit Development Subsidy Amount for Housing Assisted with HTF Funds. Enter or attach the grantee's maximum per-unit development subsidy limits for housing assisted with HTF funds.

The limits must be adjusted for the number of bedrooms and the geographic location of the project. The limits must also be reasonable and based on actual costs of developing non-luxury housing in the area.

If the grantee will use existing limits developed for other federal programs such as the Low Income Housing Tax Credit (LIHTC) per unit cost limits, HOME's maximum per-unit subsidy amounts, and/or Public Housing Development Cost Limits (TDCs), it must include a description of how the HTF maximum per-unit development subsidy limits were established or a description of how existing limits developed for another program and being adopted for HTF meet the HTF requirements specified above.

The maximum per-unit subsidy limits for HTF will be set at MHC's applicable HOME maximum per-unit subsidy limits. They will be applied statewide and are adjusted by the number of bedrooms per unit. These limits can be found in the attached table below.

8. Rehabilitation Standards. The grantee must establish rehabilitation standards for all HTF-assisted housing rehabilitation activities that set forth the requirements that the housing must meet upon project completion. The grantee's description of its standards must be in sufficient detail to determine the required rehabilitation work including methods and materials. The standards may refer to applicable codes or they may establish requirements that exceed the minimum requirements of the codes. The grantee must attach its rehabilitation standards below.

In addition, the rehabilitation standards must address each of the following: health and safety; major systems; lead-based paint; accessibility; disaster mitigation (where relevant); state and local codes, ordinances, and zoning requirements; Uniform Physical Condition Standards; Capital Needs Assessments (if applicable); and broadband infrastructure (if applicable).

All HTF funded projects must meet the property standards outlined in 93.301. The rehabilitation standards are set in a separate attachment.

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

10. HTF Affordable Homeownership Limits. If the grantee intends to use HTF funds for homebuyer assistance and does not use the HTF affordable homeownership limits for the area provided by HUD, it must determine 95 percent of the median area purchase price and set forth the information in accordance with §93.305. If the grantee will not use HTF funds to assist first-time homebuyers, enter "N/A".

☒ The grantee has determined its own affordable homeownership limits using the methodology described in § 93.305(a)(2) and the limits are attached.

<TYPE=[section 3 end]>

N/A

11. Grantee Limited Beneficiaries or Preferences. Describe how the grantee will limit the beneficiaries or give preferences to a particular segment of the extremely low- or very low-income population to serve unmet needs identified in its consolidated plan or annual action plan. If the grantee will not limit the beneficiaries or give preferences to a particular segment of the extremely low- or very low-income population, enter "N/A."

Any limitation or preference must not violate nondiscrimination requirements in § 93.350, and the grantee must not limit or give preferences to students. The grantee may permit rental housing owners to limit tenants or give a preference in accordance with § 93.303(d)(3) only if such limitation or preference is described in the action plan.

MHC will give preference to developments who commit to developing units for small households, single-persons, 1-4 person households and extremely low households and/or those who are experiencing homelessness.

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."

N/A

Discussion:

Appendix - Alternate/Local Data Sources

1	Data Source Name 2024 CoC Housing Inventory Count
	List the name of the organization or individual who originated the data set. MS-500 Jackson/Rankin, Madison Counties CoC MS-501 Mississippi Balance of State CoC MS-503 Gulfport/Gulf Coast Regional CoC
	Provide a brief summary of the data set. The 2024 Housing Inventory Count is used.
	What was the purpose for developing this data set? Tally of total homeless housing options
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? Within coverage areas of CoCs
	What time period (provide the year, and optionally month, or month and day) is covered by this data set? 2024
	What is the status of the data set (complete, in progress, or planned)? Complete
2	Data Source Name TEST
	List the name of the organization or individual who originated the data set.
	Provide a brief summary of the data set.
	What was the purpose for developing this data set?

	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p>
3	<p>Data Source Name</p> <p>2016: ACS 5-Year Estimates Data Profiles</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>United States Census Bureau. Survey/Program: American Community Survey. ACS. https://data.census.gov/Mississippi</p>
	<p>Provide a brief summary of the data set.</p> <p>The data set contains Selected Housing Characteristics for the 2016: ACS 5-Year Estimates Data Profiles for the State of Mississippi.</p>
	<p>What was the purpose for developing this data set?</p> <p>To determine the number of vacant units statewide that are suitable for rehab and not suitable for rehab, including abandoned vacant units that are suitable for rehab and not suitable for rehab. To also determine the number of REO units statewide that are suitable for rehab and not suitable for rehab, including abandoned REO units that are suitable for rehab and not suitable for rehab.</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>The 2016: ACS 5-Year Estimates Data Profiles are comprehensive. Data is collected statewide among all populations.</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>The 2016: ACS 5-Year Estimates Data Profiles covers 2012-2016.</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>The 2016: ACS 5-Year Estimates Data Profiles is complete.</p>
4	<p>Data Source Name</p> <p>2018: HOPWA Administrative Data</p>

	<p>List the name of the organization or individual who originated the data set.</p> <p>AIDSVu: Emory University's Rollins School of Public Health; Mississippi State Department of Health</p> <p>Provide a brief summary of the data set.</p> <p>AIDSVu is an interactive online mapping tool that visualizes the impact of the HIV epidemic on communities across the United States to increase disease awareness and promote data-driven public health decision-making. AIDSVu is presented by Emory University's Rollins School of Public Health in partnership with Gilead Sciences, Inc. and the Center for AIDS Research at Emory University (CFAR). Mississippi State Department of Health: Integrated HIV Statewide Coordination Statement of Need/Prevention & Care Plan was designed to fulfill Federal Guidelines of the Ryan White HIV/AIDS Program (RWHAP) and provide critical information to help accelerate progress toward reaching the goals of the National HIV/AIDS Strategy (NHAS).</p> <p>What was the purpose for developing this data set?</p> <p>These sources aim to prevent new HIV infections, increase access to care, improve health outcomes, and reduce HIV-related disparities.</p> <p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>The AIDSVu: Emory University's Rollins School of Public Health; Mississippi State Department of Health reports are statewide and collect data on all populations.</p> <p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>2018</p> <p>What is the status of the data set (complete, in progress, or planned)?</p> <p>The data sets are complete.</p>
5	<p>Data Source Name</p> <p>Civilian Labor Force Profile</p> <p>List the name of the organization or individual who originated the data set.</p> <p>ESRI</p> <p>Provide a brief summary of the data set.</p> <p>The data set includes 2024 Labor Force information for the state of Mississippi.</p> <p>What was the purpose for developing this data set?</p> <p>HUD CHAS data unavailable.</p> <p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>Data set generated on May 12, 2025.</p>

	<p>Briefly describe the methodology for the data collection.</p>
	<p>Describe the total population from which the sample was taken.</p>
	<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p>
6	<p>Data Source Name Civilian Labor Force Profile 2</p>
	<p>List the name of the organization or individual who originated the data set. ESRI</p>
	<p>Provide a brief summary of the data set. A comprehensive review of Mississippi's Civilian Labor Force.</p>
	<p>What was the purpose for developing this data set? HUD CHAS data set unavailable</p>

How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?

ESRI Methodology

Esri aggregates data from authoritative third-party providers and government sources, then processes and enhances it. Key sources include:

- U.S. Census Bureau – for foundational demographic data.
- American Community Survey (ACS) – for detailed population and housing statistics.
- Bureau of Labor Statistics (BLS) – for employment and income data.
- USPS – for vacancy and address data.
- Infogroup (now Data Axle) – for business listings and point-of-interest (POI) data.
- GfK MRI and Simmons – for consumer behavior and psychographic data.
- Michael Bauer Research (MBR) – for international data.

Data Modeling & Estimation Techniques

For small geographies (e.g., block groups, census tracts), Esri uses spatial modeling and statistical estimation techniques to downscale larger-area data or to update between census years. This includes:

- Data apportionment – Allocating data from larger geographies (like counties) to smaller ones using geographic boundaries and land use.
- Trend projection modeling – Forecasting future data (e.g., population growth) based on historical trends and patterns.
- Synthetic population generation – Creating detailed, probabilistic population datasets using microsimulation.

Tapestry Segmentation

This is Esri's proprietary lifestyle segmentation system, which classifies U.S. neighborhoods into 67 unique consumer segments based on:

- Demographics
- Consumer behavior
- Spending habits
- Media preferences

Cluster analysis techniques are used on large datasets (including survey responses, retail data, and household behaviors).

	<p>Quality Assurance & Validation</p> <p>Esri employs rigorous QA processes:</p> <ul style="list-style-type: none"> • Cross-verification of estimates with known benchmarks (e.g., Census totals). • Temporal consistency checks to ensure trends make sense over time. • Ground truthing, where feasible, through partnerships or customer feedback loops. <p>International Data</p> <p>For countries outside the U.S., Esri partners with local providers (like MBR or national statistics agencies). Esri ensures methodological consistency across regions by:</p> <ul style="list-style-type: none"> • Standardizing formats and definitions. • Adjusting for regional differences in data collection methodologies. <p>Summary</p> <p>In short, Esri uses a hybrid methodology that combines:</p> <ul style="list-style-type: none"> • Government and commercial data sources • Statistical modeling and estimation • Geospatial techniques (GIS-based apportionment) • Proprietary segmentation and analytics • Third-party and international partnerships <p>This allows Esri Business Analyst to provide accurate, timely, and localized data for business, marketing, and site selection analysis.</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>This data set was download on May 12, 2025. It covers the period up to 12/31/24.</p> <p>Source: Esri forecasts for 2024 and 2029</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>The data set is complete.</p>
7	<p>Data Source Name</p> <p>ACS Population Summary</p> <p>List the name of the organization or individual who originated the data set.</p> <p>ESRI</p>

<p>Provide a brief summary of the data set.</p> <p>A summary of Mississippi's Population.</p>
<p>What was the purpose for developing this data set?</p> <p>HUD CHAS data set unavailable</p>
<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>Data Note: N/A means not available. Population by Ratio of Income to Poverty Level represents persons for whom poverty status is determined.</p> <p>Household income represents income in 2022, adjusted for inflation.</p> <p>2018-2022 ACS Estimate: The American Community Survey (ACS) replaces census sample data. Esri is releasing the 2018-2022 ACS estimates, five-year period data collected monthly from January 1, 2018 through December 31, 2022. Although the ACS includes many of the subjects previously covered by the decennial census sample, there are significant differences between the two surveys including fundamental differences in survey design and residency rules.</p> <p>Margin of error (MOE): The MOE is a measure of the variability of the estimate due to sampling error. MOEs enable the data user to measure the range of uncertainty for each estimate with 90 percent confidence. The range of uncertainty is called the confidence interval, and it is calculated by taking the estimate +/- the MOE. For example, if the ACS reports an estimate of 100 with an MOE of +/- 20, then you can be 90 percent certain the value for the whole population falls between 80 and 120.</p> <p>Reliability: These symbols represent threshold values that Esri has established from the Coefficients of Variation (CV) to designate the usability of the estimates. The CV measures the amount of sampling error relative to the size of the estimate, expressed as a percentage.</p> <p>High Reliability: Small CVs (less than or equal to 12 percent) are flagged green to indicate that the sampling error is small relative to the estimate and the estimate is reasonably reliable.</p> <p>Medium Reliability: Estimates with CVs between 12 and 40 are flagged yellow-use with caution.</p> <p>Low Reliability: Large CVs (over 40 percent) are flagged red to indicate that the sampling error is large relative to the estimate. The estimate is considered very unreliable.</p>
<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>Source: U.S. Census Bureau, 2018-2022 American Community Survey</p>

	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>The data set is complete.</p>
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