MISSISSIPPI HOME CORPORATION

2026 Scoring Criteria & Rating Factors

HOME Rental

MHC will score each application based on the selection criteria listed below. An application must score a minimum of seventy-five (75) points to be considered for an award.

	CRITERIA	AVAILABLE POINTS
1.	Geographic Diversity	**Up to 15 pts**
2.	Cost Per Unit	**10 pts**
3.	Critical Teacher Shortage Area	**5 pts**
4.	Supportive Service Commitment	**Up to 10 pts**
5.	High Opportunity Areas	**Up to 10 pts**
6.	Universal Design Features	**Up to 15 pts**
7.	Mixed Income Developments	**10 pts**
8.	Readiness to Proceed	**Up to 15 pts**
9.	Small Households	**10 pts**
	TOTAL	**100 pts**

1. Geographic Diversity- up to 15 Pts

Geographic diversity - Projects that focus and achieve the most impact on the State's priorities in rural and urban areas of the State.

1) Projects developed are in locations that are considered poverty-driven and address the affordable rental housing needs for very low-income (VLI) (60 % of AMI) households. **Five (5) points are awarded to developments located in counties or census tracts with a poverty rate above 30 percent**.

   a. Exhibit 1- Persons in Poverty by County
   b. Exhibit 2- Census Tracts Over 30% Poverty

2) Address critical housing needs with an emphasis on the prevention, reduction, and expansion of permanent housing opportunities for persons experiencing homelessness and persons with serious mental illness. **Up to five (5) points awarded to the project based on the number of persons in the county who are counted as homeless or who have entered a Mississippi State Hospital from the county**.

Developments that will serve both populations will be awarded points based on the county's highest points in either category.

a. Exhibit 3- County Admissions to State Hospital
b. Exhibit 4- Persons Homeless by County

3) Projects will be funded according to the shortage or strong evidence of an inadequate supply of rental housing affordable to very low-income (VLI) households. **Five (5) Points are awarded**.

Documented by market study. The analysis must document the need for rental units affordable to VLI households in the market served by the property. The analysis must include a clear statement that the market can absorb the units being proposed. The market study shall assume the new supply from the project will be at least 10% of the units in the development or a higher percentage established by the applicant.

2. Cost Per Unit – 10 pts

In developing the Maximum Construction Cost (MCC) per unit standard, MHC has examined building construction and land costs in the state, including variations in such costs within the state. MHC has also examined statistical cost data on completed tax credit developments. MCC per unit limits have been established based on data obtained in previous tax credit applications and the actual construction cost reported for recent tax credit deals. MHC will measure the MCC per unit by these standards.

Developments whose construction costs fall below or exceed these limits will be subject to scoring adjustments as follows:

1) Less than MCC limit per unit: **10 points**
2) Up to 10% over MCC limit per unit: **-10 points**

3. Critical Teacher Shortage Area – 5 pts

The Mississippi Employer-Assisted Housing Teacher Program is a special home loan program that is available to licensed teachers who render services in geographical areas of the state that are designated by the State Board of Education as having a critical shortage of teachers. **Five (5) points are awarded to projects that are within a State-designated critical shortage area school district**. (Exhibit 5- Critical Shortage Areas)

4. Supportive Services Commitment – up to 10 Pts

To be considered for points under this category, applicants must incorporate facilities and services that stabilize living environments and enhance quality of life for the following special needs categories, which are identified in the State's Consolidated Plan as high priority and targeted populations: (1) Extremely low-income households (30% AMI) and homeless individuals, and (2) Small households (single person or 1-4 persons).

Supportive services for 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. Applicants are required to submit data—obtained through a community survey or needs assessment—that clearly identifies the supportive service needs of the targeted population. To support this requirement, applicants may collaborate with MHC-approved supportive service providers to collect the necessary data (Exhibit 9-MHC-Approved Agencies).

Applicants are required to submit with the application a Letter of Commitment from an MHC approved Supportive Services Provider. The Letter of Commitment between the Property and the Supportive Service Provider must identify the services that will be provided relevant to the needs of the population being served. Applicants may receive up to **10 points** in this category. Points are assigned for each selection.

1) The number of HOME units designated for special needs population must exceed the minimum requirement by at least one unit. **5 points**
2) Commitment letter from a service provider to deliver the services provided for the special needs population selected in the application. **5 points**

Examples of supportive services may include, but are not limited to, the following to enhance the target population(s) quality of life and independence:

1) Provide services that will enhance life skills and level of education for the targeted populations.
2) Provide services related to job training and employment readiness.
3) Provide nutritional /health wellness services.
4) Provide supportive services for residents released from incarceration to accomplish adjustment back into society, job placement, and educational and financial literacy.
5) Provide supportive services for emancipated youth, and youth aging out of the foster care system.
6) Provide supportive services for residents who are homeless or at risk of homelessness.
7) Provide transportation.

5. High Opportunity Areas – up to 10 pts

Projects developed in High Opportunity Areas where there is availability of sustainable employment, a low poverty rate, high-performing schools, housing accessible to hospitals; employment centers; transportation corridors and hubs.

Points will be awarded based on the following:

1) Areas that include a high concentration of extremely low-income populations and a shortage of affordable housing in the geographical area as documented in the market study - **2 points** (Documented by market study)
2) High-performing school districts: defined as areas that have a public school district with a "B" or higher rating as listed in the Mississippi Department of Education's Accountability Results - **3 points** (Exhibit 6- AB School Districts)
3) Housing is accessible to transportation corridors and hubs. Counties served by a scheduled bus service or providers operating with grants funded by the Federal Transit Administration. – **1 point** (Exhibit 7- Counties Served by Public Transit)
4) Housing is accessible to hospitals. The project is in a county with a hospital. - **2 points** (Documented by market study)
5) Housing is accessible to employment centers. The project is in a county with new hire growth over 1.38% for the twelve months ending June 2025. - **2 points** (Exhibit 8- New Hires by County)

6. Universal Design Features – up to 15 pts

Must incorporate at minimum (2) features from the Universal Design Standards in all HOME-assisted units. Must be evidenced in the plans/specs and certified by the architect at the time of application and at project completion.

Design Feature	Available Points
Pull/lever handles on all doorknobs/cabinets in unit	**1 point**
All rocker light switches	**1 point**
Contrasting edge bands on countertops in kitchen	**1 point**
Varied height cabinets in kitchen	**2 points**
Touch/touchless water faucets in bathroom(s) & kitchen	**3 points**
36” wide front door/32” wide interior doors	**3 points**
Zero step entryway	**2 points**
Grab bars near toilets/bathtub	**1 point**
Adjustable height showerhead	**1 point**

7. Mixed Income Developments – 10 pts

At least 20% of the total units must be leased at market rate. Must be identified in the application.

8. Readiness to Proceed – up to 15 pts

The applicant must meet one or both of the following readiness criteria:

1) Firm commitments for all funding sources at application submission – **10 points**
2) Ability to submit the completed environmental review with the application – **5 points**

Firm commitment letters must be uploaded with the application. Attach the completed environmental review to the application.

9. Small Households – 10 pts

The applicant agrees that 30% of assisted units are 1-2 bedrooms as evidenced in the application.

Other Point Deductions

1) Missing Documentation: **-2 points** per document submitted after the application deadline, but on or before the deadline in the notice from MHC. Failure to submit the missing documentation by the deadline in the notice will result in the application being rejected.
2) Mislabeled Documentation: **-5 points** if supporting documentation is not easily identifiable.