



HOME Investment Partnerships Program 2026 Homeowner Rehabilitation Program

PHASE I COMPLIANCE MANUAL

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PROGRAM OVERVIEW

The HOME Investment Partnerships Program (HOME) is a federally funded grant program authorized under [24 CFR Part 92](#), created by the National Affordable Housing Act of 1990 (NAHA). The program strengthens public and private partnerships to expand the supply of safe, decent, sanitary, and affordable housing for low-income households in state and local communities.

HOME funds are awarded to state and local governments designated as Participating Jurisdictions (PJs) and may be used to support a variety of eligible affordable housing activities. One such activity is the Homeowner Rehabilitation Program, which allows participating communities to use HOME funds to rehabilitate or reconstruct owner-occupied homes that are substandard or in need of significant repairs.

Through the Homeowner Rehabilitation Program, local governments help preserve safe, decent, and affordable housing while improving housing conditions and enhancing the quality of life for eligible homeowners.

The HOME Program was created to assist communities by:

- Providing low- and very low-income households with decent, safe, sanitary, and affordable housing;
- Allowing communities to develop and implement comprehensive strategies for achieving decent, affordable housing;
- Strengthening partnerships among government agencies, nonprofit organizations, planning and development districts, and private-sector partners to increase the availability of decent and affordable housing within their communities; and
- Providing communities with various forms of technical and financial assistance to support affordable housing initiatives.

The Department of Housing and Urban Development (HUD) allocates funds by formula among eligible state and local governments to strengthen public-private partnerships and expand access to affordable housing.

Participating Jurisdictions (PJs) may use HOME funds to implement housing strategies that include homebuyer assistance, Homeowner Rehabilitation, multifamily rental housing, and tenant-based rental assistance for low- and very low-income households.

Households must meet applicable income-eligibility requirements based on household size and the area in which the housing unit is located.

The HOME Program is designed to:

- Expand the supply of decent, safe, sanitary, and affordable housing;

- Strengthen the ability of states and units of general local government to design and implement strategies for achieving an adequate supply of affordable housing;
- Provide Participating Jurisdictions (PJs), on a coordinated basis, with various forms of federal housing assistance;
- Ensure compliance with all applicable federal and state laws, regulations, and requirements by all parties involved in projects funded through the HOME Program.

Purpose of the Manual

This HOME Homeowner Rehabilitation Program Manual provides guidance for developing and explaining applicable federal and state requirements. This manual also outlines the key steps necessary to develop a successful application, including:

- Procure a Project Administrator, if applicable;
- Obtain governing board approval to apply for funding;
- Conduct required Citizen Participation Hearings;
- Complete the Homeowner Rehabilitation Program application; and
- Submit the application within the established application timeline.

Program Responsibilities and Compliance

The primary responsibility of the grantee is to administer the Homeowner Rehabilitation Program in accordance with all applicable federal and state regulations and to ensure that each project meets the objectives of the HOME Program, as well as the State's housing objectives.

Grantees are responsible for fulfilling all program requirements and maintaining compliance throughout the life of the grant. If a grantee receives funding but fails to meet its responsibilities or comply with applicable requirements, the Mississippi Home Corporation (MHC) may suspend, withhold, reduce, or withdraw the grant and may require repayment of HOME funds.

This manual is organized and designed to provide communities with information and resources to take advantage of the opportunities available through the Homeowner Rehabilitation Program. All materials contained in this manual are intended to assist communities in successfully implementing eligible activities and improving the availability and quality of affordable housing.

Project Structure and Eligible Activities

MHC will commit funds for eligible homeowner rehabilitation, reconstruction, and replacement projects. Projects may be structured as either 100% **Rehabilitation** or **Rehabilitation and Replacement**. **100% Reconstruction projects are NOT an eligible option.**

Application Eligibility and Compliance Requirements

Open HOME Projects:

Any Planning and Development District, nonprofit organization, or private administrator administering two or more open HOME-funded projects that have not achieved a minimum of 75% expenditure of the total HOME funds across all open projects as of **September 30, 2026**, will be ineligible to apply for the 2026 HOME funding cycle.

Outstanding Compliance Findings:

Any applicant, application preparer, or other party associated with a previously funded HOME project that has unresolved audit findings, monitoring findings, or other outstanding compliance deficiencies will be ineligible for consideration for additional HOME funding.

Debarment or Suspension:

HOME Homeowner Rehabilitation applications prepared or submitted by an application preparer who is subject to a pending debarment or suspension proceeding by a federal or state agency will not be accepted or reviewed for funding consideration.

POLICIES AND PROCEDURES

Affirmative Marketing Procedures

All local units of government, nonprofit organizations, and Planning and Development Districts that participate in or receive Homeowner Rehabilitation funds must comply with [24 CFR Part 92 Subpart H 92.351 \(a\)\(1\)](#). To comply, Recipients must adopt affirmative marketing procedures and requirements.

Each Recipient must display in public view English and Spanish version posters affirming Equal Housing Opportunity as amended under the Fair Housing Amendments Act of 1988. In areas where Vietnamese language is prevalent, this version of the poster must be displayed.

The State requires grant recipients to establish appropriate procedures and requirements to market HOME projects affirmatively and to assess the results of their efforts in accordance with the HOME program regulations. Affirmative marketing steps must consist of actions to provide information and attract eligible citizens without regard to race, color, national origin, sex, religion, familial status, or disability. The affirmative marketing requirements and procedures adopted must include:

(i) Methods for informing the public and homeowners about Federal fair housing laws and the Recipient's affirmative marketing policy (e.g., the use of the Equal Housing Opportunity logotype or slogan in press releases and solicitations for owners, and written communication to fair housing and other groups);

(ii) Grant recipients must implement targeted outreach strategies to inform and encourage applications from homeowners who might not otherwise seek assistance. To maximize participation, recipients are encouraged to partner with community organizations, faith-based organizations, employment centers, fair housing counseling agencies, social service providers, and other local resources to effectively reach eligible homeowners.

(iii) Records that will be kept describing actions taken by Recipients to affirmatively market the program and records to assess the results of these actions (e.g., copies of newspapers, letters, roster of telephone calls, etc.);

(iv) Grant recipients shall maintain a current and accurate list of all homeowners who apply for assistance under the Homeowner Rehabilitation Program from the date an application is submitted through the end of the applicable compliance period. This list must be updated as necessary and kept in accordance with all program recordkeeping and reporting requirements.

(v) Grant recipients shall maintain documentation describing the affirmative marketing activities undertaken and the results of those efforts. Records must be retained in the program files and be sufficient to demonstrate compliance with applicable affirmative marketing requirements.

Minority and Women Business Outreach

Mississippi Home Corporation (MHC) strongly encourages the promotion and participation of Minority and Women Business Enterprises (MBE/WBE) in every aspect of the HOME program. To ensure total support from all citizens and grantees, the following requirements will be a part of each recipient's program goals:

- ☐ Public Law 95-507
- ☐ Executive Orders 11625 and 12432 (MBE)
- ☐ Executive Order 12138 (WBE)

The State certifies that HOME program funds will be awarded in accordance with the non-discrimination and equal opportunity requirements outlined in the program regulations. The State's Minority Business Directory is available at <https://mississippi.org/small-and-minority-business-resources/>.

In keeping with HUD policy and that of MHC, all grant recipients of HOME funds are required to take the following actions:

- ☐ Contact at least two minority- or women-owned businesses by certified mail and allow them the opportunity to submit a proposal or bid to provide any needed service.
- ☐ Forward a copy of the Request for Proposal (RFP) or Invitation to Bid (IFB) to the Mississippi Procurement Technical Assistance Program in accordance with the Mississippi Code §31-7-13 for electronic dissemination to MBE/WBE through an automated Bid Management Program.

- ❑ Maintain records to document the extent of MBE/WBE contracting and subcontracting.
- ❑ The current governing board shall adopt a resolution establishing local participating goals for Minority Business Enterprises (MBEs) and Women Business Enterprises (WBEs). The resolution must be signed by the current Chief Elected Official and adopted during the **current program year**.

It is recommended that the local participation goals be established at levels no less than the applicable Federal goals of **five percent (5%) for MBE's and five percent (5%) for WBE's**.

- ❑ Submit a copy of the resolution to MHC. The resolution must be signed by the current chief elected official.
- ❑ Incorporate the goal statement in all bid packets.

FEDERAL REQUIREMENTS

All recipients are required to comply with all applicable federal and state laws, regulations, policies, and requirements. The following section provides a brief overview of the major requirements that may apply to recipients and their HOME-funded activities.

Cost Principles for State and Local Governments – All contracts funded with HOME Investment Partnerships Program (HOME) funds shall comply with the applicable regulations, policies, guidelines, and requirements outlined in [24 CFR Part 200](#), Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards, as applicable.

Closeouts – HOME funds for each federal fiscal year, including the original allocation and any funds reallocated from that fiscal year's appropriation, shall be closed out upon satisfaction of all applicable requirements outlined in [24 CFR Part 92.507](#).

Recordkeeping – Each recipient shall establish and maintain adequate records sufficient to enable the State to determine whether the recipient has complied with all applicable recordkeeping and reporting requirements outlined in [24 CFR Part 92.508](#).

Conflict of Interest – Recipients must comply with the conflict-of-interest requirements outlined in [24 CFR Part 92.356](#). No person who exercises decision-making responsibilities with respect to the HOME Program may obtain a financial or other benefit from a HOME-assisted activity, either for themselves or for persons with whom they have family or business ties. Applicants will comply with all applicable federal requirements, as well as the policies and procedures established by MHC.

Displacement, Relocation and Acquisition – Recipients must comply with the displacement, relocation, and acquisition requirements of [24 CFR Part 92.353](#) and all applicable HOME Program policies and procedures established by MHC. When displacement or relocation is triggered, eligible relocation costs will be deducted from the activity's construction budget.

Applicants shall submit written displacement and relocation policies and procedures for review and approval. Before the award or reimbursement of any funds associated with displacement or relocation activities, the applicant must execute a written agreement establishing the applicable requirements and responsibilities.

FEDERAL LAWS THAT APPLY TO HOME

Recipients shall administer all programs and activities relating to housing and community development in a manner to affirmatively further fair housing.

Cranston-Gonzalez National Affordable Housing Act of 1990 - This Act authorized the HOME Program. All applicable provisions of the Act shall be adhered to by recipients.

The purposes of this Act are:

- ❑ to help families not owning a home to save for a down payment for the purchase of a home;
- ❑ to retain, wherever feasible, as housing affordable to low-income families, those dwelling units produced for such purpose with Federal assistance;
- ❑ to extend and strengthen partnerships among all levels of government and the private sector, including for-profit and non-profit organizations, in the production and operation of housing affordable to low-income and moderate-income families;
- ❑ to expand and improve Federal rental assistance for very low-income families; and
- ❑ to increase the supply of supportive housing, which combines structural features and services needed to enable persons with special needs to live with dignity and independence.

Title VI of the Civil Rights Act of 1964 – This Act provides that no person in the United States shall on the grounds of race, color, or national origin, be excluded from participation, be denied the benefits of, or otherwise be subjected to discrimination under any program or activity for which the recipient receives federal financial assistance.

Fair Housing Act or Title VIII of the Civil Rights Act of 1968 – This Act prohibits discrimination against certain classes of people (protected classes). The protected classes are race, color, religion, sex, national origin, disability, and familial status. This Act defines who is protected, what type of housing is covered by the law, and what types of actions constitute illegal discrimination. The requirements of the Fair Housing Act apply to housing regardless of whether it is developed or otherwise assisted with Federal funds.

Section 504 of the Rehabilitation Act of 1973 – This Act provides that no qualified individual with a disability be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any program or activity receiving Federal financial assistance.

Americans with Disabilities Act (ADA) – Title II of the Americans with Disabilities Act (ADA) prohibits discrimination against persons with disabilities in all programs, activities, and services of a public entity (i.e., state or local government; or department, agency, special purpose district, or other instrumentality of a state, or states, or local government). The prohibitions against discrimination under Title II of the ADA are essentially the same as those in Section 504, except they apply to all programs, activities, and services of a public entity, not just those funded with Federal financial assistance.

- **Title III of the ADA** prohibits discrimination based on disability in public accommodations and commercial facilities. These do not include housing but do include the rental office of a facility (such as childcare) located in the housing project that is open to the public.

Age Discrimination Act of 1975 – Prohibits discrimination based on age in programs or activities receiving Federal financial assistance, directly or through contractual, licensing, or other arrangements that use age distinctions or take any other actions which have the effect, based on age, of:

- ❑ Excluding individuals from receiving the benefits, subjecting them to discrimination under a program or activity receiving Federal financial assistance; or
- ❑ Denying or limiting individuals' opportunity to participate in any program or activity receiving Federal financial assistance.

Executive Order 11063, Non-Discrimination – Directs HUD and all other executive departments and agencies to take appropriate action to promote the abandonment of discriminatory practices with respect to property or facilities owned or operated by the Federal Government or provided with Federal financial assistance in the sale, leasing, rental, or other disposition of such property or facilities.

Executive Order 12892, Equal Opportunity in Housing – Provides that programs and activities relating to housing and urban development (including any Federal agency having regulatory or supervisory authority over financial institutions) shall be administered in a manner affirmatively to further the purposes of the Act and shall cooperate with the Secretary of Housing and Urban Development, who shall be responsible for exercising leadership in furthering the design and delivery of Federal programs and activities.

The Architectural Barriers Act of 1968 – Requires buildings and facilities that are constructed by or on behalf of, or leased by the United States, or buildings financed, in whole or in part, by a grant or loan made by the United States to be accessible to persons with mobility impairments.

National Environmental Policy Act and 24 CFR Part 58 – This Act provides for the identification of environmental impacts of proposed projects utilizing federal funds. This includes the preparation of environmental assessments and, where necessary, environmental impact statements. All construction projects will require an environmental review.

Lead-Safe Housing Regulation – Under this Act, the construction or rehabilitation of residential structures or non-dwelling facilities commonly used by children under six years of age, with federal assistance, shall show compliance with regulations contained in [24 CFR Part 35](#).

The State will continue to address the reduction of lead-based paint hazards in a manner consistent with the current activities at the Department of Health. These activities include, but are not limited to, the following:

- All properties built before 1978 must pass a visual lead-safe inspection.
- The state will continue its efforts to reduce the hazards of lead-based paint through a coordinated outreach effort to provide lead-based paint hazard reduction information to construction contractors.

The State of Mississippi will abide by HUD's requirement for notification, evaluation, and reduction of lead-based paint hazards in federally owned residential property and housing receiving federal assistance (Lead Safe Housing Act [24 CFR Part 35](#)).

Government-Wide Restriction on Lobbying – This Act ensures that no federal funds will be paid for influencing or attempting to influence an officer or employee of any agency or Member of Congress, in conjunction with the awarding of any federal contracts, grants, loans, etc.

Section 3 of the Housing and Urban Development Act of 1968 – As amended, requires that to the greatest extent feasible opportunities for training and employment be given to lower-income residents of the project area and contracts for work in connection with the project be awarded to eligible business concerns which are in, or owned in substantial part by, persons residing in the area of the project. (12 U.S.C. 1701u) Executive Orders 11625, 12432, and 12138

- **Employment:** Under the Section 3 program, HUD requires contractors and subcontractors to use their best efforts to give low-and very low-income persons the training and employment opportunities generated by public housing development, operating subsidies, and modernization assistance. For other programs that provide housing and community development assistance, HUD is required to ensure that, to the greatest extent feasible, opportunities for training and employment arising in connection with housing rehabilitation, housing construction, or other public construction are given to such persons in the metropolitan area or nonmetropolitan area or nonmetropolitan county. For both categories, the law establishes priorities among eligible persons.
- **Contracting:** Section 3 also requires contractors and subcontractors to make their best efforts to award contracts to businesses that provide economic opportunities for low and very low-income persons. In providing housing and CD assistance under other programs, HUD is required to ensure that contracts awarded for work in connection with housing rehabilitation, housing construction, or other public construction are given to businesses that provide economic opportunities for such persons in the metropolitan area or nonmetropolitan county. For both categories, the law establishes priorities among eligible persons.

GENERAL REQUIREMENTS

Recipients are required to carry out their projects in accordance with the regulations for the HOME Investment Partnerships Program, Final Rule, [24 CFR Part 92](#), as amended, and with other applicable federal and state laws and provisions which can be found at www.hud.gov.

The HOME Program Description, Final Rule, application package, and any subsequent changes, additions, clarifications, requirements, and assurances issued by the State or HUD relating to the HOME Rehabilitation program shall govern the operation of the program. Should any questions of interpretation of any rule, requirement, or regulation arise, the State's decision shall be final.

To be eligible to apply for **2026 HOME Rehabilitation funds**, an applicant must have no unresolved audit findings, monitoring findings, or other outstanding compliance issues identified by any state or federal agency.

Applicants that have previously received HOME Rehabilitation funds must have submitted an acceptable project closeout package no later than **September 30, 2026**. In addition, the applicant must have received an official written notification confirming that the project has satisfied all applicable closeout requirements before applying for 2026 HOME Rehabilitation funds.

A copy of the official closeout notification letter must be included with the application. Applications submitted without the required closeout documentation may be deemed ineligible for consideration.

APPLICATION REVIEW AND FUNDING DETERMINATION

During the application review process, MHC will verify the accuracy and completeness of the information provided and assess the **feasibility, readiness, and overall viability of the proposed project**. Information obtained through the review and verification process may result in the **disqualification of an application or an adjustment to the requested funding amount**.

Any adjustment to the funding request will be based on the verification of eligible project costs, the reasonableness of proposed expenses, and the availability of HOME funds.

MHC reserves the right to **increase or decrease the points awarded under any rating factor** based on information obtained or verified during the application review process. Such adjustments may affect the applicant's overall score, ranking, eligibility, or funding recommendation.

In the event two or more projects receive the same number of points, MHC will use the following criteria to determine the final selection:

- Tiebreaker 1: The project with the earliest submission of a complete application will be selected.
- Tiebreaker 2: The project located in the county with the highest poverty rate will be selected.
- Tiebreaker 3: The project with the lowest proposed cost per unit will be selected.

OUTSTANDING MHC COMPLIANCE ISSUES

HOME Rehabilitation applications prepared by an application preparer who is subject to a pending suspension or debarment proceeding by a federal or state agency will not be accepted or reviewed for funding consideration.

If a Local Unit of Government (LUG) has any **unresolved compliance, financial, or administrative concerns with MHC**, MHC may, at its discretion, decline to review the application. The application may be deemed **ineligible and disqualified from consideration for funding** until all outstanding concerns have been satisfactorily resolved.

Such concerns include, but are not limited to, **delinquent loan payments, failure to submit required reports or documentation, unresolved monitoring findings, or failure to comply with applicable MHC program requirements.**

PUBLIC HEARING AND CITIZEN PARTICIPATION REQUIREMENTS

A Public Hearing must be conducted at least seven (7) calendar days before the submission of the application. The applicant must include the following documentation with the application:

- Proof of publication of the Public Hearing notice;
- The official attendance roster; and
- Minutes of the Public Hearing, signed by the applicant's Chief Elected Official.

The applicant must publish notice of the Public Hearing in a **newspaper of general circulation** no less than **fourteen (14) and no more than twenty (20) calendar days** before the scheduled hearing date. For purposes of calculating the notification period, **the day following publication is considered day one (1)**. Weekends and holidays shall be included in calculating the fourteen (14)- to twenty (20)-day notification period.

Public Hearings May Not Be Conducted On State Or Federal Holidays

All Citizen Participation activities must be conducted in accordance with the **State's applicable Citizen Participation Plan** and all applicable HOME program requirements. Failure to comply with these requirements may result in the application being deemed **ineligible or disqualified from consideration for funding.**

HOMEOWNER REHABILITATION APPLICATION INFORMATION

APPLICATION DEADLINE

Homeowner Rehabilitation/Reconstruction **Phase I applications are due October 23, 2026, by 4:00 p.m.**

HOME funds will be awarded statewide to eligible local units of government, nonprofit organizations, and Planning and Development Districts through a competitive application process.

Phase I applications will be evaluated and ranked according to established criteria consistent with the housing needs identified in the **2026 Annual Action Plan**. Applications that rank within the available funding range will advance to the **Phase II application process**.

PHASE II APPLICATION PROCESS

The Phase II process will include the identification of specific housing units proposed for potential assistance and the submission of additional information necessary for the evaluation and consideration of the proposed projects.

GRANT AWARD AMOUNT

A total of \$6,600,000 is available under the Homeowner Rehabilitation/Reconstruction category. Funding is contingent upon the availability of HOME funds to the State of Mississippi from the **U.S. Department of Housing and Urban Development (HUD)**.

The maximum grant award is \$600,000, based on the number of units proposed and the type of eligible activity.

- **Reconstruction/Replacement:** Up to **\$150,000 per unit*** in hard construction costs.
- **Rehabilitation:** Up to **\$60,000 per unit*** in hard construction costs.
- **Historical Rehabilitation:** Up to **\$70,000 per unit*** in hard construction costs.

All funded awards must consist of **100% rehabilitation, rehabilitation/reconstruction, or rehabilitation/replacement activities**.

*** The Mississippi Home Corporation (MHC) reserves the right to approve waivers on a case-by-case basis when warranted by the condition of the property or the documented need for additional funds.**

2026 PHASE I APPLICATION SUBMISSION REQUIREMENTS

Phase I applications must be submitted in the following format:

- One (1) original application

SUBMISSION AND BINDING REQUIREMENTS

- All application documents must be securely bound together in an **8.5 x 11 in. or 8.5 x 14 in. folder or notebook**.
- Applications **MUST** be submitted in the required format to ensure that all documentation remains organized and secure throughout the review process.
- Each section of the application must be clearly separated by tabs, with each tab labeled to identify the information contained within that section.

PRE-ELIGIBILITY REQUIREMENTS

Applicants must meet all applicable pre-eligibility requirements listed below to be considered for funding under the HOME Program. Failure to satisfy any of these requirements may result in the application being deemed ineligible for further consideration.

Eligible Applicant

The Applicant must be one of the following eligible entities:

- Local Unit of Government
- Nonprofit Organization
- Planning and Development District

No Unresolved Findings or Compliance Issues

The applicant must have **no unresolved audit findings, monitoring findings, or other outstanding compliance issues** identified by a state or federal agency. All findings or issues must be satisfactorily resolved before application submission.

No Open HOME Projects

The Applicant must have no open HOME-funded projects at the time of application.

Previous Project Closure

Any previously funded projects must be fully completed and formally closed in accordance with applicable program requirements before submission of a new application.

Public Notification

The applicant must provide public notice of its intent to apply for HOME funds in accordance with the applicable requirements of the Citizens Participation Plan. Applicants must maintain and submit documentation demonstrating compliance with the required public notification process as part of the application.

Audit and Financial Requirements

Applicants must satisfy all applicable audit and financial reporting requirements. The application must include the required Funding Certification and applicable audit documentation in accordance with MHC and federal requirements.

THRESHOLD REQUIREMENTS

All applicants must satisfy the following threshold requirements to be eligible for consideration under the Homeowner Rehabilitation/Reconstruction Program. Threshold requirements are mandatory and must be met when you submit your application. Applications that fail to meet any threshold requirement may be determined ineligible and will not proceed to the application review and rating process.

Eligible Applicant

The applicant must be an eligible entity, as defined by the HOME Program, and must be one of the following:

- Local Unit of Government;
- Nonprofit Organization; or
- Planning and Development District

Previous HOME Funding

Applicant must not have an open HOME-funded project. Any previously awarded HOME-funded project must be fully completed and formally closed before submitting a new application.

Audit, Monitoring, Investigative Findings

The applicant must have no unresolved audit findings, monitoring findings, or unresolved investigations by any state or federal agency. The absence of a required audit constitutes an audit finding and must be resolved before submitting the application.

Citizen Participation

The applicant must comply with all applicable Citizen Participation Requirements and must provide documentation demonstrating that a public hearing was conducted at least seven (7) calendar days before the application submission deadline.

Required documentation must include:

- Proof of Publication;
- Signed minutes of the public hearing; and
- Attendance roster

The public hearing notice must be published **no fewer than fourteen (14) and no more than twenty (20) calendar days** before the public hearing. Weekends and legal holidays are included when calculating the notification period.

For purposes of calculating the notification period, **the day after the newspaper publication date is considered Day One (1).**

PROJECT ADMINISTRATOR REQUIREMENTS

The Project Administrator shall submit the following organizational and qualification documents as part of its application to participate in the Homeowner Rehabilitation Project.

Background and History of the Organization

Provide a brief narrative describing the organization's history, mission, purpose, years of operation, service area, relevant housing and community development experience, and experience administering government-funded or housing rehabilitation programs.

Organization Chart

Provide a current organizational chart identifying the governing body, executive leadership, program management, administrative staff, and other personnel responsible for implementing and overseeing the Homeowner Rehabilitation Project.

Certificate of Organization

Provide a copy of the organization's current Certificate of Organization, incorporation document, or other official document establishing the organization as a legally recognized entity.

Certificate of Good Standing

Provide a current Certificate of Good Standing issued by the appropriate state agency demonstrating that the organization is active and authorized to conduct business in the state.

Staff and Board Roster

Provide a current listing of the organization's Board of Directors and key staff. The roster should include each individual's name, title/position, and, where appropriate, relevant responsibilities and experience.

IRS Determination Letter – Nonprofit Organizations Only

Nonprofit organizations shall provide a copy of their current IRS Determination Letter verifying their federal tax-exempt status, such as recognition under Section 501(c)(3) of the Internal Revenue Code.

Resumes for all Key Staff Members

Provide current resumes for personnel who will have significant responsibility for administering the Homeowner Rehabilitation Project. Resumes should demonstrate relevant experience in areas such as housing rehabilitation, program administration, construction management, financial management, grant administration, compliance, homeowner assistance, and/or HUD-funded programs.

PROGRAM APPLICATION TIMELINE

EVENT	DUE DATE
Notice of Funding Availability (NOFA)	June 10, 2026
Phase I Application Workshop	August 19, 2026
Phase I Application Open	August 31, 2026
Phase I Application Deadline	October 23, 2026
Application Review Period	October 26 - November 6, 2026
Funding Announcement Notifications	December 9, 2026
Phase II Application and Implementation Workshop	January 12, 2027
Phase II Applications Deadline	March 31, 2027

MISSISSIPPI HOME CORPORATION

HOME INVESTMENT PARTNERSHIPS PROGRAM

2026 HOME HOMEOWNER REHABILITATION

PHASE I APPLICATION



MISSISSIPPI HOME CORPORATION

**735 Riverside Drive
Jackson, Mississippi 39202
601-718-4642
www.mshomecorp.com**

APPLICATION INSTRUCTIONS

The 2026 HOME Program application forms provide a standardized format for presenting proposed project information for evaluation in accordance with applicable program requirements, threshold criteria, and scoring factors.

These instructions are intended to assist applicants in preparing a complete, accurate, and well-organized application that provides all information necessary for MHC to evaluate the proposed application.

Applicants are responsible for ensuring that the application includes all required narratives, forms, certifications, attachments, and exhibits. Incomplete applications or applications that do not comply with the required submission format may be deemed ineligible for consideration.

The **signed original application**, including all required documents, attachments, and exhibits, must be submitted to:

**Mississippi Home Corporation
ATTN: Jackie Cobbins
735 Riverside Drive
Jackson, Mississippi 39202**

Questions regarding the submission of the application may be directed to Jackie Cobbins at 601-718-4635 or jackie.cobbins@mshc.com, or to Maria Allen at 601-718-4651 or at maria.allen@mshc.com.

HOMEOWNER REHABILITATION APPLICATION INFORMATION

Applicants must submit a fully completed application to include the items listed below. Failure to submit a complete application may disqualify the application from being considered for funding.

REQUIRED APPLICATION DOCUMENTS

1. Application Information Form	☐ Attached
2. Project Description	☐ Attached
3. Citizen Participation Plan	☐ Attached
4. Affirmative Fair Housing Marketing Plan – Section A	☐ Attached
5. Certifications/Assurances – Section B & C	☐ Attached
6. Chief Executive Office’s Self-Certification – Section D	☐ Attached
7. Application Preparer’s Certification – Section E	☐ Attached
8. Conflict of Interest Certification – Section F	☐ Attached
9. Board Resolution to Submit HOME Application	☐ Attached
10. Procurement Procedures/Results – Administration Services	☐ Attached
11. HUD Form 2880 www.hud.gov/sites/documents/2880.pdf	☐ Attached
12. Organization Administering Project	☐ Attached
13. Concerted Revitalization Plan	☐ Attached
14. Descriptive Supportive Services Forms	☐ Attached
15. Single Audit Report or Funding Certification Form	☐ Attached
16. Applicants’ Self-Rating Form	☐ Attached
17. Project Administrator’s Requirement Documents	☐ Attached

PHASE I APPLICATION

Applicant Entity: Entity Name: _____ Chief Elected Official: _____ Mailing Address: _____ Physical Address: _____ City/State/Zip + 4 digits: _____ County: _____ Congressional District: _____ Business Phone Number: _____ Email Address: _____ UEI Number: _____ Federal Tax ID Number: _____ Fiscal Year End Date: _____	Project Administrator Information: Preparer: _____ Mailing Address: _____ Physical Address: _____ City/State/Zip + 4 digits: _____ County: _____ Business Phone Number: _____ Email Address: _____ UEI Number: _____ Fiscal Year End Date: _____ UEI Number: _____ Federal Tax ID Number: _____
PROJECT DESCRIPTION _____ _____ _____	
PROGRAM COST INFORMATION HOME funds requested: \$ _____ Amount of other funds: \$ _____ Total project cost: \$ _____	Applicant/Project Type: _____ 100% Rehabilitation Project: _____ 50% Rehabilitation and Reconstruction: _____
THRESHOLD AND PAST PERFORMANCE	
Applicant Previously Funded? ☐ Yes ☐ No If Yes, please identify:	
Year _____ Contract Number: _____ Contract Amount: _____ Grant Audited/Closed: _____	

PHASE I APPLICATION

1. Describe the proposed project and include the estimated number of units to be addressed.

Applications must include the number of rehabilitations, reconstructions, and/or replacements of manufacturers' housing units.

2. Is the applicant in compliance with the **State's Citizen Participation Plan?**
(Attach proof of publication, signed minutes of the public hearing, and roster)
3. Submit signed **Affirmative Fair Housing Marketing Plan adopted by the Board, Section A.** (Letter must reference the 2026 HOME Program year. Label and specify.)
4. Submit signed **Certifications/Assurances, Section B and C.**
(Label and specify documentation location within application package.)
5. Submit executed **Self-Certification, Chief Executive Officer's, Section D.**
(Label and specify documentation location within application package.)
6. Submit executed **Application Preparer's Certification, Section E.**
(Label and specify documentation location within application package.)
7. Provide **Conflict of Interest Certification, Section F.**
(Label and specify documentation location within application package.)
8. Provide a copy of the **Board's Resolution** to submit.
(Label and specify documentation location within application package.)
9. Provide proof of procurement procedures and results for **Administrative Services**, if applicable.
(Label and specify documentation location within application package.)
10. Executed **HUD Form 2880.**
(Label and specify documentation location within application package.)
11. **Organization Administering the Housing Activity**
12. Indicate **MBE/WBE Contracts** in previously funded HOME projects.

HOME Project No.	Name of MBE/WBE Contractor	Amount of Contract	Percentage of Grant

SECTION A: AFFIRMATIVE FAIR HOUSING MARKETING PLAN

The agreement must specify the State recipient's affirmative marketing responsibilities in accordance with §92.351, if the HOME funds received by the State recipient will be used for housing containing five or more assisted units.

A. Each grant recipient shall display in public view posters affirming Equal Housing Opportunity as amended under the Fair Housing Amendments Act of 1988.

B. The State certifies that HOME program funds will be awarded in accordance with the nondiscrimination and equal opportunity requirements outlined in the program regulations. The State will provide the recipients with all applicable nondiscrimination laws. Recipients will be provided with procedures outlining corrective action for non-compliance, as well as copies of the State's Minority Business Directory to be used in selection and award of contracts for HOME activities.

C. The State will require grant recipients to establish appropriate procedures and requirements to affirmatively market units in the HOME projects and to assess the results of their efforts in accordance with the HOME program regulations. Procedures and requirements must include the following:

1. The methods for informing the public, owners, and potential tenants about the federal fair housing laws and the grant recipient's affirmative marketing policy.
2. The requirements and practices for owners to follow in complying with the grant recipient's affirmative marketing procedures and requirements.
3. The special outreach procedures are to be used by owners to inform and solicit applications from persons in the housing market area who would not otherwise apply. The owner may wish to use community organizations, places of worship, employment centers, fair housing counseling agencies, social service centers, and other resources for this outreach.
4. The owner must maintain a listing of all tenants residing in each unit at the time of application submittal through the end of the compliance period.
5. The owner must maintain a file containing all marketing efforts (i.e., copies of newspapers, calls, letters, etc.)
6. Records must be kept on file describing efforts and results of grant recipients and owners in affirmatively marketing units.
7. Owner advertisement of vacant units must contain the fair housing opportunity logo or statement.

SECTION B: CERTIFICATIONS/ASSURANCES

By signing this application for HOME Homeowner Rehabilitation Program funds, the applicant certifies the following statements to be true and correct:

- The submission of program description is authorized under State and local law, and the applicant possesses legal authority to carry out the HOME Homeowner Rehabilitation Program described therein, in accordance with the HOME Homeowner Rehabilitation Program Regulations.
- Its HOME Homeowner Rehabilitation Program was developed after consultation with the public and its description of program activities has been made available to the public.
- The locality has established written policies and procedures concerning temporary displacement and relocation assistance in accordance with program regulations. This written policy will be used in connection with the program and will be made available to the public.
- The locality has established a written Affirmative Marketing Policy to ensure affirmative marketing of housing units. The locality will operate its program in accordance with the Federal Fair Housing Law and the Civil Rights Act of 1964 and program regulations on nondiscrimination, equal opportunity, and affirmative marketing.

To the best of my knowledge and belief, I certify that all data contained in this application and all supportive documentation are true and correct, and its submission has been duly authorized by the governing body of the City/Town/County of_____.

WARNING: Title 18, Section 1001 of the U.S. Code states that a person is guilty of a felony for knowingly and willingly making false or fraudulent statements to any department of the United States Government.

Signature, Chief Elected Official

Date

Name/Title (Typed)

Telephone Number

SECTION C: CERTIFICATIONS/ASSURANCES

The recipient hereby assures and certifies that:

- A. It possesses legal authority to receive the grant, and to execute the proposed program.
- B. Its governing body has duly adopted or passed as an official act a resolution, motion, or similar action which authorized the filing of the application.
- C. Its program has been developed to give maximum feasible priority to activities which will benefit low- and very low-income persons.
- D. It will:
 - 1. Comply with Section 104(f) of the Housing and Community Development Act of 1974, as amended, which requires compliance with the policies of the National Environmental Policy Act of 1969 (NEPA) and other provisions of law which further the purposes of the National Environmental Policy Act. Such other provisions of law which further the purposes of the NEPA are specified in regulations issued pursuant to Section 104(f) of the Housing and Community Development Act of 1974, as amended, and are contained in 24 CFR Part 58; and
 - 2. Assume all the responsibilities for environmental review, decision-making, and action as specified and required in regulations issued by the Secretary of Housing and Urban Development pursuant to Section 104(f) of the Housing and Community Development Act of 1974, as amended, and published in 24 CFR Part 58.
- E. Its chief executive officer or other officer of the recipient:
 - 1. Consents to assume the status of a responsible federal official under the National Environmental Policy Act of 1969 (NEPA) and other provisions of federal law, as specified in 24 CFR Part 58; and
 - 2. Is authorized and consents on behalf of the applicant and himself/herself to accept the jurisdiction of the federal courts for enforcement of his/her responsibilities as such an official.
- F. It will, in connection with its performance of environmental assessments under the National Environmental Policy Act of 1969, comply with Section 106 of the National Historic Preservation Act of 1966 (16 U.S.C. 470), Executive Order 11593, and the Preservation of Archeological and Historic Data Act of 1966 (16 U.S.C. 469 a-1, et seq) by:
 - 1. Consulting with the State Historic Preservation Officer to identify properties listed in or eligible for inclusion in the National Register of Historic Places that are subject to adverse effects of the proposed activities; and
 - 2. Complying with all requirements established by HUD to avoid or mitigate adverse effects upon such properties.

- G. It will comply with Executive Order Number 12898, issued February 11, 1994, by:
1. Focusing attention on the environment and health conditions in minority and low-income communities; and
 2. Fostering non-discrimination in federal programs that substantially affect human health and the environment; and
 3. Providing minority and low-income communities with access to information on, and opportunities for public participation in, matters relating to human health and the environment.
- H. **Procurement and Audit** – It will comply with the regulations, policies, guidelines, and requirements of 24 CFR Part 85 and OMB Circulars A-87, A-133, and MHC Policy Statements as they relate to the application and use of federal funds.
- I. It will comply with:
- a. Title VI of the Civil Rights Act of 1964 (Public Law 88-352) and the regulations issued pursuant thereto (24 CFR Part 1), which provides that no person in the United States shall on the grounds of race, color, familial status, or national origin, be excluded from participation in, be denied the benefits of, or be otherwise subjected to discrimination under any program or activity for which the applicant receives federal financial assistance and will immediately take any measures necessary to effectuate this assurance. If any assurance shall obligate the applicant, or in the case of any transfer of such property, any transferee, for the period during which the real property or structure is used for a purpose for which the federal financial assistance is extended, or for another purpose involving the provision of similar services or benefits.
 - b. Title VIII of the Civil Rights Act of 1968 (Public Law 90-284), as amended, administering all programs and activities relating to housing and community development in a manner to affirmatively further fair housing in the sale or rental of housing, the financing of housing, and the provision of brokerage services.
 - c. Executive Order 11063, as amended by Executive Order 12259, on equal opportunity in housing and nondiscrimination in the sale or rental of housing built with federal assistance; and
 - d. Executive Order 11246 and the regulations issued pursuant thereto (24 CFR Part 130 and 41 CFR Chapter 60), which provides that no person shall be discriminated against based on race, color, religion, sex familial status, or national origin in all phases of employment during the performance of federal or federally assisted construction contracts, Contractors and subcontractors on federal and federally assisted construction contracts shall take affirmative action to ensure fair treatment in employment, upgrading, demotion, or transfer; recruitment or recruitment advertising; layoff or termination; rates of pay or other forms of compensation; and selection for training and apprenticeship.

- J. It will comply with the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, and Federal Implementing regulation at 49 CFR Part 24, and the requirements of Section 570.496a (including the requirement to provide a certification that the recipient is following a residential anti-displacement and relocation assistance plan under Section 104(d)) of the Act.
- K. It will establish a written Code of Standards of conduct to prohibit any of its officers, employees, and agents from using his/her position in any manner or matter which would have the purpose or effect of a conflict of interest, real or apparent. Conflict of Interest Provisions-24CFR 92.356 states that no person who exercises decision-making responsibilities of the program may benefit from a HOME-assisted activity, either for themselves or those with whom they have family or business ties. To properly implement this provision, it will fully comply with the requirements of 24 CFR Part 85.36 (3), "Code of Conduct."
- L. It will comply with the provisions of the Hatch Act (5 U.S.C. 1501 et seq), which limits the political activity of employees.
- M. It will give the State of Mississippi, HUD, and the Controller General, through any authorized representatives, access to and the right to examine all records, books, papers, or other documents related to the grant.
- N. It will comply with Section 110 of the Housing and Community Development Act of 1974, as amended, which requires that all laborers and mechanics employed by contractors or subcontractors on construction work assisted under the Act shall be paid at rates not less than those prevailing on similar construction in the locality as determined by the Secretary of Labor in accordance with the Davis-Bacon Act, as amended (40 U.S.C. 276a-276a-5), and it will comply with the Contract Work Hours and Safety Standards Act (40 U.S.C. 327 et seq). (However, these requirements apply to the rehabilitation of residential property only if such property is designed for residential use of eight or more families.)
- O. It will comply with the applicable requirements of the Copeland Act (40 U.S.C. 276c).
- P. It will comply with Section 109 of the Housing and Community Development Act of 1974, as amended, which requires that no person in the United States shall on the grounds of race, color, national origin, or sex be excluded from participation in, be denied the benefits of, or be subjected to discrimination, under any program or activities funded in whole or in part with HOME funds made available pursuant to the Act. Section 109 further provides that any prohibition against discrimination based on age under the Age Discrimination Act of 1975 (42 U.S.C. 6101 et seq), or with respect to an otherwise qualified handicapped individual as provided in Section 504 of the Rehabilitation Act of 1973 (29 U.S.C. 794), shall also apply to any such program or activity.
- Q. It will comply with Title IV of the Lead-Based Paint Poisoning Prevention Act (42 U.S.C. 4831), which prohibits the use of lead-based paint in residential structures constructed or rehabilitated with federal assistance in any form.
- R. It will adopt and enforce a policy of prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in nonviolent civil rights demonstrations; and enforcing applicable State and local laws against physical barring

entrance to or exit from a facility or location which is the subject of such nonviolent civil rights demonstrations within its jurisdiction.

- S. The recipient shall remain fully obligated under the provisions of the “Statement of HOME Award” notwithstanding its designation of any third party or parties of the undertaking of all or any parts of the program with respect to which assistance is being provided under the “Statement of HOME Award” to the recipient. Any recipient who is not the applicant shall comply with all lawful requirements of the applicant necessary to ensure that the program with respect to which assistance is being provided under the “Statement of HOME Award” to the recipient is carried out in accordance with the applicant’s assurances and certifications to comply with all applicable laws, regulations, and other requirements.
- T. The chief elected official certifies, to the best of his or her knowledge and belief, that:
1. No federally appropriated funds have been paid or will be paid, by or on behalf of the undersigned, to any person for influencing or attempting to influence an officer or employee of any agency, a member of Congress, an officer or employee of Congress, or an employee of a member of Congress in connection with the awarding of any federal contract, the making of any federal grant, the making of any federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any federal contract, grant, loan, or cooperative agreement.
 2. If any funds other than federally appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a member of Congress, an officer or employee of Congress, or an employee of a member of Congress in connection with this federal contract, grant, loan, or cooperative agreement, the undersigned shall complete and submit standard Form-LLL, “Disclosure Form to Report Lobbying,” in accordance with its instructions.
 3. The undersigned shall require that the language of this certification be included in the award documents for all sub-awards at all tiers (including subcontracts, sub-grants, and contracts under grants, loans, and cooperative agreements) and that all sub-recipients shall certify and disclose accordingly.
- U. It will comply with the applicable requirements of 24 CFR 92.504(c)(1), 24 CFR 92.504(c)(3), 24 CFR 92.504(c)(5):
1. **Program income.** Program Income, as the term is used in the context of HUD regulations, is the income derived because of the use of the HOME Program funds provided under this contract. Program Income derived from the use of HOME funds must be returned to MHC. All Program Income, if any, shall be used to cover the expenses incurred in the implementation of this contract, before requesting disbursement of additional HOME funds.
 2. **Uniform administrative requirements.** The recipient will comply with applicable uniform administrative requirements, as described in §92.505.
 3. **Project requirement.** The recipient will comply with project requirements in subpart F of this part, as applicable in accordance with the type of project assisted.

4. **Other Program requirements.** The recipient must agree or consent to carry out each activity in compliance with all Federal laws and regulations described in subpart H of this part, except that the recipient does not assume the State's responsibilities for release of funds under §92.352 and the intergovernmental review process in §92.357 does not apply to the State recipient.
5. **Requests for disbursement of funds.** The State recipient may not request disbursement of HOME funds under this agreement until the funds are needed for payment of eligible costs. The amount of each request must be limited to the amount needed. Available program income must be disbursed before the State recipient requests funds from the State.
6. **Records and reports.** The Recipient shall include in all contracts with participating parties who receive grant funds provisions requiring that they:
 - a. Keep and maintain books, records, and other documents relating directly to the recipient and disbursement of grant funds.
 - b. Allow any authorized representative from MHC, HUD, and/or the Controller General of the United States, at all reasonable times, to have access and the right to inspect, copy, audit, and examine such books, records, and other documents of participating parties until the completion of all close-out procedures involving this grant and the final settlement and conclusion of all issues arising out of this grant.
 - c. In addition to audits, records, books, and documents, the Recipient shall maintain and keep on file information regarding household characteristics of those receiving housing assistance. The Recipient shall use the Homeownership Rehab Set Up and Completion Form to provide this information. In addition, the Recipient must provide on this form the number of female-headed households.
 - d. Records must be retained for a period of not less than five (5) years from the final close-out date of this contract. This applies to all financial and programmatic records, supporting documents, statistical and other records of grantees or sub-grantees. MHC has the right to continue monitoring this project for the extended period of affordability as outlined in the Recipient's HOME application to comply with regulations found at 24 CFR Part 92.252.
7. **Enforcement of the agreement.** The agreement must provide for a means of enforcement of affordable housing requirements by the State or the intended beneficiaries if the State recipient will be the owner at project completion of the affordable housing. The means of enforcement may include liens on real property, deed restrictions, or covenants running with the land. The affordability requirements in §92.252 must be enforced by deed restriction. In addition, the agreement must specify remedies for breach of the HOME requirements. The agreement must specify that, in accordance with 24 CFR 85.43, suspension or termination may occur if the State recipient materially fails to comply with any term of the agreement. The State may permit the agreement to be terminated for convenience in accordance with 24 CFR 85.44.

- V. **Building Standards.** The recipient agrees to and understands that project activities shall comply with the applicable codes and standards approved by the International Residential Code of the International Code Council (ICC), and the Model Energy Codes, or locally adopted codes, whichever is more stringent.
- W. **Budget.** The Recipient agrees to and accepts the budget forms attached to the contract. The budget forms shall constitute the true and correct budget for the HOME project and are hereby incorporated and made a part of this contract. No modifications shall be made without prior written approval from MHC.
- X. **Flood Insurance.** If applicable, the Recipient agrees to comply with the provisions of the Flood Disaster Protection of 1973 (42 U.S.C. 4001-4128) with respect to obtaining flood insurance on any housing located in a floodplain.
- Y. **Termination for Cause.** All contracts between the sub-grantee and third party should contain a “termination for cause” clause. A basis for termination for cause can be suspension and debarment.

WARNING: Title 18, Section 1001 of the U.S. Code states that a person is guilty of a felony for knowingly and willingly making false or fraudulent statements to any department of the United States Government.

Signature, Chief Elected Official

Name/Title (Typed)

Date

SECTION D: CHIEF EXECUTIVE OFFICE'S SELF-CERTIFICATION

To the best of my knowledge and belief, the applicant has no outstanding serious audit or monitoring findings, no delinquent audits, closeouts have been submitted on previous funded HOME projects, and all data contained in this application is true and correct. Its submission has been duly authorized by the governing body. I certify that all requirements of the State's Citizen Participation Plan are being followed.

WARNING: Title 18, Section 1001 of the U.S. Code states that a person is guilty of a felony for knowingly and willingly making false or fraudulent statements to any department of the United States Government.

Signature, Chief Elected Official

Title (typed)

Name (typed)

Date

Office Telephone Number

Other Telephone Number

SECTION E: APPLICATION PREPARER'S CERTIFICATION

I certify that I am not presently debarred, suspended, proposed for debarment, declared ineligible, or voluntarily excluded from participation in the HOME Investment Partnerships program, and I also affirm that all data contained in this application is true and correct.

WARNING: Title 18, Section 1001 of the U.S. Code states that a person is guilty of a felony for knowingly and willingly making false or fraudulent statements to any department of the United States Government.

Signature, Applicant Preparer

Company

Name (typed)

Date

SECTION F: CONFLICT OF INTEREST CERTIFICATION

Conflict of Interest Provisions – [24 CFR 92.356](#) states that no person who is an employee, agent, consultant, officer, elected or appointed official of the Recipient or Sub-Recipient who exercises any functions or responsibilities with respect to HOME activities, is in a position to participate in the decision-making process, or gains inside information concerning such activities may: obtain a financial interest or benefit from a HOME activity; have a financial interest in any contract with respect to a HOME activity or its proceeds for themselves or those they have business or immediate family ties (relatives).

It is the responsibility of the Chief Elected Official and the Application Preparer to properly disclose whether a “Conflict of Interest” has occurred. The Grant Recipient may be required to repay program funds using non-federal funds. Failure to repay may result in further participation in the HOME programs.

Warning: If you knowingly make a false statement on this form, you may be subject to civil or criminal penalties under Section 1001 of Title 18 of the United States Code. In addition, any person who knowingly and materially violates any required disclosures of information, including intentional non-disclosure, is subject to a civil money penalty not to exceed \$10,000 for each violation. I certify that this information is true and complete.

Signature, Chief Elected Official

Date

Name (typed)

Date

Signature, Application Preparer

Date

AUDIT REQUIREMENTS

The Federal Office of Management and Budget (OMB) [2 CFR Part 200](#) requires that a state, local government, or non-profit organization expending \$1,000,000 or more a year in **total cumulative** Federal funds must have a Single Audit made in accordance with the Single Audit Act. This audit report must be submitted and received by the Federal Clearinghouse designated by OMB and the Federal awarding agency or pass-through entity, **no later than nine months following the end of the grant recipient's fiscal year in which the Federal funds were expended.**

All applicants are required to submit a Single Audit.

If a Single Audit **is** required, and any of the funds expended were received through the HOME Investment Partnerships Program or Emergency Solutions Grant Program, a copy of the Single Audit report must be submitted to Mississippi Home Corporation (MHC) **no later than nine months following the end of the grant recipient's fiscal year in which the Federal funds were expended.**

If a Single Audit **is not** required, and any of the funds expended were received through the HOME Investment Partnerships Program or Emergency Solutions Grant Program, an acceptable Funding Certification Form (for that year only) must be submitted to MHC. It must be received **no later than nine months following the end of the grant recipient's fiscal year in which the Federal funds were expended**, but no sooner than the end of the same fiscal year.

While a qualified Funding Certification Form will exempt the grant recipient from submitting a Single Audit to MHC for the specified fiscal year, it does not exclude the grant recipient from any other requirements of audits or financial statements as requested by MHC or any other Agency or Authority.

A **Single Audit** or a **Funding Certification Form** must be submitted with the Phase I application as part of the threshold requirements.

Future Audits/Funding Certification Forms should be mailed to:

Mississippi Home Corporation
Attention: Jackie Cobbins
735 Riverside Drive
Jackson, Mississippi 39202
Jackie.cobbins@mshc.com

FUNDING CERTIFICATION FORM

Organization: _____ **Fiscal Year End:** _____
Month Day Year

☐	We have exceeded the federal expenditure threshold of \$1,000,000. We will have our Single Audit or Program Specific Audit completed and will submit by _____, which is no later than nine (9) months after the end of the audited fiscal year.
☐	We did not exceed the \$1,000,000 federal expenditure threshold required for a Single Audit or a Program Specific Audit to be performed this fiscal year. <i>(Fill out schedule below)</i>

Must be filled out if Single Audit or Program Audit is not required:

Federal Funds							
Federal Grantor		Pass-through Grantor		Program Name & CFDA Number		Contract Number	Expenditures
Total Federal Expenditures for this Fiscal Year							\$

Authorized Signature <i>(Executive Director, Mayor, Board President)</i>	Printed Name	Title
Mailing Address:	City, State	Zip Code
Email Address:	Phone Number	Fax Number
Chief Financial Officer / Comptroller	Phone Number	Fax Number

Failure to submit this completed form or a completed Single Audit package as described in the audit requirements by the required due date will affect eligibility for future funding.

CITIZEN PARTICIPATION REQUIREMENTS

All Local Units of Government, nonprofit organizations, and Planning and Development Districts must meet all applicable citizen participation requirements before applying for HOME funds. It is the responsibility of the Local Units of Government, nonprofit organizations, and Planning and Development Districts to provide documentation demonstrating that all requirements have been met and that a written, adopted Citizen Participation Plan is in place that assures the following:

- Encourages citizen participation, with emphasis on participation by persons of low and moderate income, who are residents of areas in which the HUD funds are proposed to be used.
- Ensures reasonable and timely access to local meetings for residents, consistent with applicable accessibility and reasonable accommodation requirements. The plan must also provide residents with information regarding the process for submitting written complaints and grievances.
- Provides technical assistance to groups representative of persons of low- and moderate-income who request assistance in developing proposals, including proposed strategies and actions to affirmatively further fair housing. The level and scope of assistance provided should be determined based on the needs of the requested group.
- Provide for a minimum of two public hearings, each at a different stage of the program, for the purpose of obtaining residents' views and responding to proposals and questions. Collectively, the public hearings must address community development and housing needs, including affirmatively furthering fair housing; the development of proposed activities; and a review of program performance. The public hearings addressing community development and housing needs must be held before applying to the State. Reasonable notice of each hearing must be provided, and hearings must be held at times and at accessible locations convenient to potential or actual beneficiaries, with appropriate accommodations for persons with disabilities. Public hearings must also be conducted in a manner that meets the needs of non-English-speaking residents when a significant number of non-English-speaking residents can reasonably be expected to participate.
- Provide citizens with reasonable advance notice of proposed activities included in an application and a meaningful opportunity to submit comments on those activities.
- Provide citizens with the information regarding the submission of complaints and grievances, including the address, telephone number, and designated times for submitting complaints and grievances. Written complaints and grievances must receive a timely written response within fifteen (15) business days.

The provision and implementation of a Citizen Participation Plan shall not be construed as limiting or restricting the responsibility or authority of a potential grantee to develop and implement its community development program(s). All applicants and grantees are required to adopt a Citizen Participation Plan and provide documentation demonstrating compliance throughout the term of the grant agreement.

The following section outlines the required components of the Citizen Participation Plan and the information necessary to satisfy these requirements.

CALCULATION OF TIME FOR PUBLIC HEARINGS

When calculating any required publication period for a HOME project, the first day of the publication shall not be counted in determining the required number of days.

Publication Example: For a Citizen Participation Public Hearing requiring 14 to 20 days of public notice and scheduled for February 10, the Grantee shall calculate the publication period as follows:

- Earliest permissible advertisement date: January 20 (20 days)
- Latest permissible advertisement date: January 26 (14 days)

Applicants shall not schedule public hearings or bid openings on Sundays or holidays. If a public comment period ends on a Saturday, Sunday, or holiday, the comment period shall be extended through the end of the next business day that is not a Saturday, Sunday, or holiday.

SAMPLE

PUBLIC HEARING NOTICE FOR INITIAL HEARING HOMEOWNER REHABILITATION

The **(City/County/Town/CHDO/PDD)** of Mississippi is considering applying to the Mississippi Home Corporation for funding through the HOME Investment Partnership Program – Homeowner Rehabilitation Program. The State of Mississippi has allocated \$6,000,000, which will be made available to cities, towns, and counties on a competitive basis to undertake homeowner rehabilitation activities.

These funds may be used for activities that provide affordable housing opportunities for low- and very low-income persons. More specific information regarding eligible activities, program requirements, and the rating system will be provided at a public hearing to be held at **(Location/Address)** on **(Date)** at **(Time)**.

The purpose of the public hearing is to obtain citizen input regarding the development of the application. The hearing will be held at an accessible facility. All comments and input are welcome and must be submitted in writing.

If a translator is needed for persons who do not speak English, please contact **(Name)** at **(Telephone Number)** at least five (5) days before the meeting so that appropriate accommodations can be made.

The **(City/County/Town/CHDO/PDD)** does not discriminate based on disability in the admission to, access to, or treatment or employment in its programs or activities. The applicant shall include any additional information necessary to comply with applicable program requirements.

INITIAL PUBLIC HEARING

- An initial public hearing must be conducted in the proposed project area to inform local citizens of the applicant's intent to apply for funding and to obtain local citizen input. The public hearing **must be held no less than seven (7) days before the application submission deadline**. The public hearing must be conducted at a time and location that is accessible and convenient to all citizens.
- The applicant must publish notice of the initial public hearing **no less than fourteen (14) days and no more than twenty (20) days before the hearing date** in either the legal or non-legal section of a newspaper of general circulation. The notice must identify the specific activities proposed to be undertaken if the project is funded. In addition to newspaper publication, the applicant must make every reasonable effort and is encouraged to use additional methods of notifying the public of the public hearing.
- During the public hearing, the applicant must provide citizens with information regarding the amount of funding available statewide for proposed community development activities; the types of eligible activities that may be undertaken; the amount of HOME funds expected to benefit very low- to low-income persons; the proposed HOME activities that are likely to result in displacement; and the applicant's plans to minimize displacement and to assist displaced persons.
- The applicant must inform citizens that written comments will be accepted regarding the proposed use of funds and the areas to be targeted for assistance. The applicant must provide a reasonable period of time and a convenient location for submission of written comments. Technical assistance must be provided, as appropriate, to representatives of very low- to low-income persons in developing program input.
- The applicant must maintain documentation in its local files demonstrating that the public hearing was conducted. Documentation must include the actual public hearing notice, original proof of publication, an attendance roster, and detailed meeting minutes. This documentation must be included with the Phase I application. The applicant must also retain the attendance roster and meeting minutes in its files and make them available for public review. All pertinent records, including written citizen comments, must be maintained and made available for review by the Mississippi Home Corporation (MHC) at the applicant's primary office. These records must also be available for review during an on-site monitoring visit. The Chief Elected Official or Executive Director of the applicant must sign the written minutes of the public hearing.
- In determining the proposed project location and the needs to be addressed by the project, the applicant must consider citizen input received during the public hearing, as well as written comments received within the designated comment period following the public hearing.

- MHC encourages applicants to establish a local task force composed of residents of the proposed project area. If sufficient local interest does not exist to establish a task force, the recipient must nevertheless conduct a public hearing during the project implementation.
- The recipient must document its citizen participation process. Such documentation should describe the methods used to obtain citizen input throughout the project and must include records of all public hearings conducted during the project.

SECOND PUBLIC HEARING – AWARD NOTIFICATION

Local units of government must inform citizens of the award of a 2026 HOME Rehabilitation Grant and provide an opportunity for citizens to review program performance. The following methods must be followed:

- A second public hearing must be conducted to provide citizens with an update on program performance and the status of the HOME Rehabilitation project. The hearing must be conducted in the community where the project is located and at a time and location that is accessible to persons with disabilities.
- The grantee must use the same method of public notification used for the initial public hearing. Publication in a newspaper of general circulation is required; however, the requirement to provide public notice **no less than fourteen (14) days and no more than twenty (20) calendar days before the hearing does not apply to the second public hearing**. Recipients are encouraged to use additional methods of notification to reach residents and other interested persons in the project area.
- **Records of the second public hearing must be retained in the recipient's local files. The records must include a copy of the actual public hearing notice, the attendance roster, and a copy of the meeting minutes bearing the signature of the recipient's Chief Executive Officer.**
- The recipient must document the methods used to conduct outreach and obtain citizen input throughout the project. Such documentation must include records of all public hearings and other public meetings conducted as part of the citizen participation process.

CRITERIA FOR SELECTION OF APPLICATION

Application Review, Scoring, and Appeal Process

Applications will be evaluated and scored strictly on the information and documentation submitted with the application in support of each applicable scoring criterion. Applicants will not be permitted to submit additional documentation or information during the review process.

At MHC's discretion, applicants may be contacted to clarify information contained in the application when necessary. Such clarification may not be used to provide new information, documentation, or substantive revisions to the application.

Minimum Threshold Score

Applications must receive a minimum score of **60 points** to be eligible for funding consideration. Applications that received lower than 60 points will not be considered for an award.

Appeals

Applicants may appeal a funding decision only when an error is alleged to have occurred on the part of MHC during the application review or scoring process.

Any appeal must be limited to the information and documentation contained in the original application. No new or additional documentation, information, or revisions will be accepted as part of the appeal process.

APPLICATION SCORING FACTORS

Scoring factors for the 2026 Homeowner Rehabilitation Categories are based on the following:

SELECTION CRITERIA		AVAILABLE POINTS
1.	Project Team Capacity	Up to 35 points
2.	Community Need	Up to 45 Points
3.	Quality of Life Improvement	Up to 20 Points
Total		100 Points

SCORING CRITERIA		BONUS POINTS
1.	Community Housing Development Organization	2 Points
2.	Minority and Women Business Enterprise	2 Point
3.	Leveraging	1 Point
Total		5 Points

SELECTION CRITERIA

PROJECT TEAM CAPACITY

Key members of the Project Team include the applicant and the project administrator. Up to 35 points will be awarded to applications that demonstrate the project team has a strong capacity to manage a homeowner rehabilitation program. To meet this criterion, one of the following must be met.

Previous Award

An applicant may receive points if a key member of the Project Team received a previous award or awards under the Homeowner Rehabilitation Program and:

- the award was funded within the past ten years; and
- the projects completed under the award were completed and closed out; and
- all members of the Project Team are currently in good standing with MHC.

Management of Other Affordable Housing Programs

Project Teams that can demonstrate experience managing other affordable housing programs involving the rehabilitation or construction of owner-occupied housing, budget management, construction procurement, and compliance with federal regulations may receive points.

Projects Completed Points Table

Projects Completed and Closed	Points
10 or more	35 points
>5 <10	25 points
>0 < 5	15 points

COMMUNITY NEED

Projects may receive up to 20 points based on the count's poverty rate. Poverty rates will be determined by the most current American Community Survey (ACS) Poverty Status for the past 12 months.

Poverty Rate	Points
30.1 and above	20 points
25.1 – 30	15 points
20.1 – 25	10 points
20 and below	5 points

Concerted Revitalization Plan – Up to 10Points

- **Up to ten (10) points** may be awarded if the proposed project is located within a community that has an approved **Concerted Revitalization Plan**. The Plan must specifically identify **housing rehabilitation** as one of its stated **goals or objectives**. To receive points, the applicant must submit a copy of the Concerted Revitalization Plan with the application. The specific goal or objective addressing housing rehabilitation must be clearly highlighted or otherwise identified within the submitted plan.

Homeowner Waitlist – Up to 15 Points

- **Up to fifteen (15) points** may be awarded to applicants that provide a **waitlist of homeowners who have been pre-screened for program eligibility**. To receive points, the application must include a completed Homeowner Waitlist Form and the applicant's **Policies and Procedures for establishing, maintaining, and managing the homeowner waitlist**.
- The waitlist must demonstrate the applicant's ability to identify and assist eligible homeowners and must be maintained in accordance with applicable program requirements.

QUALITY OF LIFE IMPROVEMENT – MAXIMUM of 20 POINTS

- **Two (2) points** will be awarded for each eligible activity and/or service that will be provided to the assisted homeowner and household, up to a maximum of **twenty (20) points**.
- To qualify for points:
 - The activity or service must be provided by a third-party service provider;
 - The activity or service must remain available to the homeowner and household for a minimum of twelve (12) months following project completion; and
 - The activity or service must be relevant to and beneficial for the specific homeowner and household.

Applicants must clearly identify each proposed activity or service and describe how it will improve the homeowner's and household's quality of life. Supporting documentation should be included with the application.

Examples of Quality-of-Life Improvements are:

- Meals on wheels
- Transportation
- Housing Counseling (budget, credit counseling, disaster preparedness assistance, foreclosure prevention)
- Childcare and Family Services
- Elder Abuse Prevention Activities/Programs that focus on issues to help prevent abuse, fraud, and exploitation

- Reading programs for adults
- Mentoring programs for at-risk youths
- Legal Services
- Health Insurance Counseling
- Gentle Fitness Programs (e.g., chair yoga)
- Family Counseling Services
- Anti-Bullying
- After-School Care
- Behavioral Therapy Programs
- Special Needs Support
- Student Tutoring
- First Aid Training

A maximum of 10 points may be received. Applications receiving points must maintain documentation demonstrating that the required services were offered.

BONUS POINTS – MAXIMUM OF 5 POINTS

Community Housing Development Organization (CHDO) Participation – 2 Points

- **Two (2) Points** will be awarded if a Community Housing Development Organization (CHDO) is included as a member of the Project Team. The CHDO must commit to providing supportive services to the assisted homeowner for a minimum of one (1) year following completion of the project. A current copy of the **CHDO** certification must be submitted with the application to receive these points.

Minority Business Enterprise (MBE) or Women's Business Enterprise (WBE) Participation – 2 Points

- **Two (2) points** will be awarded if a key member of the Project Team is a certified **Minority Business Enterprise (MBE) or Women's Business Enterprise (WBE)**. A current copy of the applicable MBE or WBE certification **must be submitted** with the application to receive these points.

Leveraged Funding – 1 Point

- **One (1) point** will be awarded to projects that demonstrate the commitment or use of other funding sources to leverage HOME funds. Applicants must identify the leveraged funding source(s) and provide documentation demonstrating the availability or commitment of the additional funds.

POINT DEDUCTIONS

- **One (1) point** will be deducted for each required document that is missing, incomplete, or does not meet the applicable submission requirements. Point deductions will be applied during the application review and scoring process. Applicants are responsible for ensuring that all required documents are complete and included with the application at the time of submission.

TIEBREAKER CRITERIA

If two or more projects receive the same number of points, the following criteria will be used to determine the final selection.

- Tiebreaker 1: The project with the earliest submission of a complete application will be selected.
 - Tiebreaker 2: The project located in the county with the highest poverty rate will be selected.
 - Tiebreaker 3: The project with the lowest proposed cost per unit will be selected
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WEBSITES

MHC Website

www.mshomecorp.com

HUD Exchange

www.hudexchange.info

Final Rule

www.hudexchange.info/programs/home/home-final-rule/

Income Limits

www.hudexchange.info/manage-a-program/home-income-limits/

Set-Up and Completion Reports

www.hudexchange.info/resources/documents/HOME-Homeowner-Rehab-Set-Up-and-Completion-Form.pdf

HUD Part 5 Income Calculator

www.hudexchange.info/incomecalculator/dashboard/

Documents located on Mississippi Home Corporation's Website at:
www.mshomecorp.com/developers/rehabilitation/

- Homeowner Rehabilitation Manual and Application
- Certifications & Assurances
- Chief Executive's Certification
- Conflict of Interest Certification
- HUD Form 2880
- Affirmative Fair Housing Market Plan
- Supportive Services Certification Form
- Citizen Participation Agreement
- Audit Requirements
- Funding Certification Form
- Homeowner Acceptance Certification Form
- Homeowner Rehabilitation Builder's Warranty
- Section 3 – Form 60002a
- Change Order Form
- Closeout Package
- Quarterly Status Report Form
- ACH Credit Authorization Form
- Request for Cash Form
- W-9 Form
- Income Limits
- Reference Websites