

2019 Annual Action Plan for Housing and Community Development (Draft)

Public Hearings

March 6, 2019 Batesville

March 13, 2019 Columbus

March 14, 2019 Jackson

March 20, 2019 Biloxi

March 26, 2019 Natchez



U. S. Department of Housing and Urban Development (HUD) is responsible for:

- Monitoring the State (MDA and MHC) to ensure compliance with the CDBG, ESG, HOME, HOPWA and HTF programs requirements.
- To ensure the State has implemented the funded grant programs within the program guidelines and regulatory requirements.



The State is responsible for:

- Receiving federal funds from the U.S. Department of Housing and Urban Development (HUD). With this annual allocation, the Mississippi Development Authority (MDA) administers the Community Development Block Grant (CDBG) program and the Mississippi Home Corporation (MHC) administers the Emergency Solutions Grants (ESG), Home Investment Partnership Program (HOME), Housing Opportunities for Person with Aids (HOPWA) and the Housing Trust Fund (HTF) programs.
- Conducted the Analysis of Impediments to Fair Housing Choice.
- Developing the Five-Year Consolidated Plan (2015-2019) and the Annual Action Plans;

- Designing the federal funded programs within statutory and regulatory parameters;
- Setting priorities and deciding what activities to fund;
- Distribute the funding according to the method of distribution established;
- Establish financial management, recordkeeping, reporting, monitoring, audit and closeout systems for the specific grant programs;
- Ensuring regulatory and programmatic compliance by state sub-recipients (Local Units of Government);
- Ensuring that the allocated federal funds are used for eligible activities that benefit low and moderate income persons; and
- Ensuring that the State and sub-recipients Affirmatively Further Fair Housing.

2017 Consolidated Annual Performance and Evaluation Report (CAPER)

- Reporting Period: **July 1, 2017 - June 30, 2018**
- CDBG Economic Development Program created 641 jobs.
- CDBG funds were also used by local governments to provide public facilities and infrastructure improvements in low and moderate income areas. 44,314 persons were assisted for this purpose during program year 2017.



- The statute also requires that 70% of all CDBG funds benefit persons of low and moderate income over a period of one to three years.
- At the end of program year 2017, 100% of CDBG funds for the three year period benefitted low and moderate income persons.
- The State certified that CDBG funds will be used for activities benefiting low and moderate income persons over the 2015-2017 three-year period.
- As a result of our HUD's analysis, HUD determined the State is in compliance with the statutes and has the continuing capacity to implement and administer the programs for which HUD assistance is received.





ACCOMPLISHMENTS FOR 2018 CDBG

Program Categories	Category	Projects Funded	Project Amounts	
Public Facilities				
	Regular	13	\$ 5,611,238	
	Small Government	51	\$ 19,179,098	
	Emergency		\$ 0	
Economic Development	Public Improvements	3 as of 3/6/19	\$3,202,000	
State Administration			\$800.000	



CDBG 2019 Overview

- Eligible Applicants: Incorporated municipalities and counties (excluding entitlements: Biloxi, Gulfport, Hattiesburg, Jackson, Moss Point, and Pascagoula)
- National Objective: Benefit 51% Low and Moderate Income Individuals or Families
- Economic Development Projects
 - Minimum Job Creation: 20 net new jobs created
 - Grant Amount: Maximum of \$20,000 per job up to \$2,500,000
- Public Facilities Projects
 - Small Government Category- local governments less than 3,500 pop.
 - Maximum Grant Size \$450,000
 - Regular Government Category- all local units of government
 - Maximum Grant Size \$600,000



2019 CDBG Proposed Budget Estimate (based on 2018 Annual Allocation)

Proposed Categories			Allocation
Public Facilities			\$12,091,669
	Regular	\$ 3,833,059	
	Small Government	\$ 8,258,610	
	Additional Funding		TBD
Economic Development	Public Improvements		\$12,000,000
State Administration			\$ 800,000
Total Allocation			\$24,891,669

CDBG APPLICATION DATES

Public Facilities:

- Applications for Regular and Small Government are due:

May 13-17, 2018

Economic Development:

- Applications for Economic Development will be accepted throughout the year.



Draft Plan Availability

April 1, 2019

www.mississippi.org/csd

www.mshomecorp.com

Public Comment Period

April 1, 2019

to

April 30, 2019

Public Comments

**Mississippi Home
Corporation
735 Riverside Dr.
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CDBG CONTACTS

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MISSISSIPPI HOME CORPORATION



2019 Annual Action Plan and 2018 Program Performance



735 Riverside Dr. / Jackson, MS / 601.718.4642 / mshomecorp.com





- ▶ **The Mississippi Home Corporation (MHC), State Housing Finance Authority.**
- ▶ **MHC was created by the Mississippi Home Corporation Act of 1989 to address housing needs for low-and-moderate income Mississippians.**
- ▶ **MHC's mission is to enhance Mississippi's long-term economic viability by financing safe, decent, affordable housing and helping working families build wealth.**



RESPONSIBLE ENTITY

MHC administers the following programs:

- 🏠 **Emergency Solutions Grant Program (ESG)**
- 🏠 **HOME Investment Partnerships Program (HOME)**
- 🏠 **Housing Opportunities for Person with AIDS Program (HOPWA) and;**
- 🏠 **National Housing Trust Fund (HTF)**



EMERGENCY SOLUTIONS GRANT (ESG) PROGRAM



EMERGENCY SOLUTIONS GRANT

The ESG program provides funding to: (1) engage homeless individuals and families living on the street: (2) improve the number and quality of emergency shelters for homeless individuals and families; (3) help operate these shelters: (4) provide essential services to shelter residents; (5) rapidly rehouse homeless individuals and families; and (6) prevent families/individuals from becoming homeless.



2018 PROGRAM YEAR ESG ACCOMPLISHMENTS

\$2,214,775

- 14 Projects Awarded

of
persons
served

- Emergency Shelter = 1401
- Rapid Re-Housing = 955
- Homeless Prevention = 505
- Street Outreach = 111



ESG ESTIMATED 2019 ALLOCATION

▣ **The estimated allocation for 2019 is \$2,214,775 with the following eligible activities:**

- **Emergency Shelter - \$715,616**
- **Street Outreach - \$129,824**
- **Rapid Re-Housing Assistance - \$758,453**
- **Homeless Prevention - \$358,327**
- **Homeless Management Information System (HMIS) - \$152,555**
- **State Administration - \$100,000**

Funds used for street outreach and emergency shelter activities will be limited to 60% of the total award.



ESG APPLICATIONS

- ▣ **Eligible applicants – non-profit organizations**
- ▣ **MATCH Required – must equal amount of funds awarded**
- ▣ **Notice of Funding Availability: TBD**
- ▣ **Application Due Date: TBD**
- ▣ **ESG Funds Commitment Deadline: Within 60 days from the date HUD signs the grant agreement.**
- ▣ **ESG Implementation Workshop: TBD**



HOUSING OPPORTUNITIES FOR PERSONS WITH AIDS (HOPWA) PROGRAM



2018 PROGRAM YEAR HOPWA ACCOMPLISHMENTS

ACTIVITY	NUMBER OF PERSONS SERVED
Short-Term Rent, Utility, and Mortgage Assistance	110
Tenant-Based Rental Assistance	167
Permanent Housing Placement	129
Master Lease Awarded	31
	\$1,226,272



HOPWA 2019 ALLOCATION

- ▢ **The estimated 2019 allocation is \$1,313,577**
- ▢ **\$656,789 or 50% of total grant**
 - ▢ **Short-term rent, mortgage and utility assistance**
 - ▢ **Tenant-based rental assistance**
 - ▢ **Short-term supportive housing**
 - ▢ **Master leasing**
- ▢ **\$394,073 or 30% of total grant**
 - ▢ **Permanent housing placement**
 - ▢ **Housing information**
 - ▢ **Supportive services**
 - ▢ **Resource identification**
 - ▢ **Technical assistance**
- ▢ **\$262,715 or 20% of total grant**
 - ▢ **Acquisition, construction, or rehabilitation of structures**



HOME INVESTMENT PARTNERSHIPS (HOME) PROGRAM



HOME PROGRAM ACTIVITIES

- ▣ Homeowner Rehabilitation
- ▣ Homebuyer Assistance Set-Aside
- ▣ HOME Rental Housing Development Set-Aside
- ▣ Community Housing Development Organization Set-Aside (CHDO)
- ▣ CHDO Operating Expense
- ▣ State Administration



HOME 2019 ESTIMATED ALLOCATION

PROGRAM CATEGORIES	ALLOCATION
Homeowner Rehabilitation	\$ 3,350,911
Rental Housing	\$ 3,560,896
CHDO Set-Aside	\$ 1,561,180
CHDO Operating Expense	\$ 50,000
Homebuyer Assistance Set-Aside	\$1,000,000
State Administration	\$ 884,880
TOTAL ALLOCATION	\$ 10,407,867



HOMEOWNER REHABILITATION

- 1) Provide safe, decent, affordable housing by eliminating substandard conditions.
- 2) Eligible Activities
 - Rehabilitation- Repair major deficiencies affecting safety and habitability-\$40,000
 - Reconstruction- Replacement of existing housing unit-\$125,000



HOMEOWNER REHABILITATION

- ▣ Eligible applicants – Local Units of Government.
- ▣ Household income < 80% of area median income (AMI).
- ▣ Funds distributed through a competitive process.
- ▣ Grant
- ▣ Affordability Period
- ▣ Supportive Services



2018 PROGRAM YEAR HOMEOWNER REHABILITATION/RECONSTRUCTION

\$7,667,490

Projects Awarded – 19

- \$4,600,494 Reconstruction
- \$3,066,996 - Rehabilitation



2018 PROGRAM YEAR HOMEOWNER REHABILITATION/RECONSTRUCTION

\$1,589,180

Disbursed Amount

#Units Completed & Occupied (16)
#Beneficiaries (29)



HOME RENTAL DEVELOPMENT

- ▣ Set-Aside
- ▣ Provide rental housing for low to very low income households.
- ▣ Eligible activities:
 - 1) New construction
 - 2) Acquisition/Rehabilitation/ Substantial rehabilitation
 - 3) “GAP” Financing



HOME RENTAL DEVELOPMENT

- △ Eligible applicants – for profit & non-profit organizations with demonstrated experience and capacity.
- △ Household income < 60% area median income with priority needs addressing the seriously mentally ill population in response to the state’s CHOICE Olmstead Initiative.
- △ Funds distributed through a competitive process.
- △ **Maximum Award-\$500,000**
- △ Cash Flow Loan



2018 PROGRAM YEAR HOME RENTAL ACCOMPLISHMENTS

\$1,400,000

- #Applications Awarded-3

- # Total Development Units- 86
- # HOME-Assisted - 50
- # HOME-Assisted Special Needs - 6



COMMUNITY HOUSING DEVELOPMENT ORGANIZATIONS (CHDO) SET-ASIDE



CHDO SET-ASIDE

▢ Provide funds for the development of **Multi-family and Single Family Rental & Homeownership Housing.**

▢ **Eligible Activities:**

- 1) New construction**
- 2) Acquisition/Rehabilitation/Substantial rehabilitation**
- 3) CHDO Operating Expense**
- 4) GAP Financing**



CHDO SET-ASIDE

▣ Eligible applicants:

- 1) Non-profit organizations demonstrating capacity as indicated by HUD Regulations
 - 2) Status-501 (c) (3)
 - 3) CHDO Certification
- ▣ Household income < 80% area median income with priority needs addressing the seriously mentally ill population in response to the state's CHOICE Olmstead Initiative.
- ▣ Funds distributed through a competitive Process.
- ▣ Maximum Award-\$500,000
- ▣ Cash Flow Loan



2018 HOME PROGRAM YEAR CHDO ACCOMPLISHMENTS

\$1,000,000

- # Applications Awarded-2

- # Total Development Units- 37
- # HOME-Assisted Rental - 6
- # HOME-Assisted Homeownership - 8
- #Special Needs - 2



HOME (HOMEBUYER ASSISTANCE)

- ▣ Estimated Award \$1.1 million
- ▣ Set-Aside Funds/Grant
- ▣ Assist eligible households with homeownership by providing down payment, principal reduction and closing cost assistance.
- ▣ Eligible Activity- Acquisition of existing and newly constructed homes.
- ▣ Household income < 80% of area median income (AMI).



NATIONAL HOUSING TRUST FUND (HTF) PROGRAM



NATIONAL HOUSING TRUST FUND (HTF) OVERVIEW

2019 Estimated Award - \$3,000,000

HTF PRIORITIES

- 1) Rental housing needs of extremely low income households, 0 - 30 % of Area Median Income (AMI).**
- 2) At least 10% of units in each property to address prevention, reduction, and expansion of permanent housing opportunities for persons experiencing homelessness and persons with disabilities targeted under Mississippi's Olmstead Initiative.**
- 3) Located within priority areas defined by the State's Consolidated Plan and/or low and high opportunity areas.**
- 4) Documented need for rental housing affordable to extremely low-income households in the market area served by the property.**



NATIONAL HOUSING TRUST FUND (HTF) OVERVIEW

ELIGIBLE APPLICANTS

- **Non-Profit Organizations and For Profit Organizations**
- **Requires demonstrated development experience and capacity with creating, rehabilitating, or preserving affordable housing.**

ELIGIBLE ACTIVITIES

- **Construction**
- **Rehabilitation**

ELIGIBLE PROJECT TYPES

- **Multi-family rental housing**
- **Single family rental housing**



NATIONAL HOUSING TRUST FUND (HTF) OVERVIEW

PERIOD OF AFFORDABILITY

- **Minimum Period of Affordability is 30 years**
- **Maximum Award is \$1.5 million**
- **Funds distributed through a competitive Process**
- **Cash Flow Loan**



2018 PROGRAM YEAR HTF ACCOMPLISHMENTS

\$3,081,418-
Development

6 Projects Awarded

267-Total
Development
Units

- HTF-Assisted - 70
- HTF-Assisted Special Needs -9



2018 PROGRAM YEAR HTF ACCOMPLISHMENTS

\$3,450,000

4 Projects Committed

594-Total
Development
Units-

#HTF-Assisted -121

#HTF-Assisted-Special Needs -14



APPLICATION PERIOD

- 🏠 **ESG – Application Deadline TBD**
- 🏠 **HOME Homeowner Rehabilitation- TBD**
- 🏠 **HOPWA – RFP Deadline -TBD**
- 🏠 **HOME Rental & CHDO – TBD**
- 🏠 **HTF – TBD**

(Based on HUD's Release of Funds)



FAIR HOUSING ACT



FEDERAL & CIVIL RIGHTS LAWS

- Prohibits housing discrimination based on your race, color, national origin, religion, sex, familial status or disability.
- Created to ensure that everyone has equal access to housing regardless of their race, national origin, religion, sex, color, disability, familial status
- Protect Individuals right to rent, buy a home, obtain a mortgage, or purchase homeowners insurance free from discrimination.



FAIR HOUSING ACT

- **The Fair Housing Act declares that it is “the policy of the United States to provide constitutional limitations for fair housing throughout the United States”.**
- **HUD oversees, administers, and enforces the federal Fair Housing Act.**
- **As a requirement for participating in HUD’s housing and community development programs, agencies receiving federal funding shall utilize affirmative marketing procedures to ensure non discrimination in housing or service directly or indirectly.**



AFFIRMATIVELY FURTHERING FAIR HOUSING

Must be committed to an Affirmative Action Program

Develop and implement a written Affirmative Marketing Outreach Procedures, communication tools and materials to:

- 1) Ensure persons without regard to race, color, ethnicity, religion, sex, age, national origin, familial status, or disability how to obtain access to facilities, & assistance.
- 2) Outreach programs & activities for Limited English Proficiency (LEP) persons
- 3) Marketing and outreach documentation available in different languages



CONNECTING ACTIVITIES TO AFFH

- ▢ Outreach to minority publications and communities
- ▢ Incentives for use of Minority/Women Owned Businesses
- ▢ Incentives for providing supportive services to beneficiaries
- ▢ Implement strategies for asset and wealth building
- ▢ Incentives for addressing lack of housing for homelessness and serious mental ill populations
- ▢ Inform public of actions/activities to Affirmatively Further Fair Housing
- ▢ Conduct workshops throughout the state, especially in minority and low-income communities



FAIR HOUSING AGENCY CONTACTS

Office of Fair Housing & Equal Opportunity

Atlanta Regional Office

Department of Housing & Urban Development

U. S. Department of Housing and Urban Development Southeast Office

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Telephone: (404) 331-5001

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Toll Free: (800) 225-5342

Website: <http://www.HUD.gov/offices/fheo/online-complaint.cfm>

Website: <http://www.HUD.gov>



PUBLIC COMMENTS

Draft Plan Availability

- April 1, 2019
- [www.mshomecorp.com/2019 Plan](http://www.mshomecorp.com/2019Plan)
- www.mississippi.org/csd

Public Comment Period

- April 1, 2019 – April 30, 2019

Public Comments should be submitted to:

- Mississippi Home Corporation
- Attn: Lillie Naylor
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CONTACT INFORMATION



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