**Summary of Changes to the Five Year Consolidated Plan for the ESG, HOME, & HOPWA Programs**

**I. EXECUTIVE SUMMARY**

**HOUSING AND HOMELESS NEEDS ASSESSMENT**

Results from the 2015 Housing and Community Development Needs Survey showed that ~~first time~~  home-buyer assistance, homeowner ~~housing~~ rehabilitation and energy efficient retrofits were considered to have a high need for funding, along with rental housing for very low-income households.

**HOUSING STRATEGIES**

***1. Enhance quality affordable housing through new construction and substantial rehabilitation***

The State will promote the construction of new multi-family housing and substantial ~~renovation~~ rehabilitation through CHDO set-aside Low Income Housing Tax Credits. Throughout the 5 Year Period, Tenant Based Rental Assistance will be utilized in response to the State of Mississippi’s Plan presented to the U. S. Department of Justice.

Outcome: Availability/Accessibility

Objective: Provide Decent Affordable Housing Annual Funding: up to **$2,000,000**

Five-Year Goal:

Rental Units Added 220 Households Housing Units

**3. Enhance availability of affordable housing by promoting homeownership**

The State will promote homeownership through funding ~~homeowner~~ homebuyer assistance, including down-payment assistance and closing costs. This activity may be carried out through set-aside allocations through Mississippi Home Corporation and/or University of Southern Mississippi – Institute for Disability Studies.

Outcome: Affordability

Objective: Provide Decent Affordable Housing Annual Funding: up to HOME $1,000,000

Five-Year Goal:

Direct Financial Assistance to Homebuyers 785 Households Assisted

***4. Enhance housing and services for persons with HIV***

The State will enhance ~~the~~ housing and services available to persons with HIV/AIDS and their families through the HOPWA program. HOPWA program components include: STRMU, TBRA, short-term supportive housing, master leasing, permanent housing placement, housing information, supportive services, resource identification and technical assistance. Additional eligible activities including acquisition, construction, or rehabilitation of structures used for eligible HOPWA activities may be utilized during the period covered by this Consolidated Plan.

Outcome: Availability/Accessibility

Objective: Create Suitable Living Environments

Annual Funding: HOPWA $900,000

Five-Year Goal:

Homelessness Prevention 1,500 Persons Assisted HIV/AIDS Housing Operations 2,025 Households Housing Units

**II*.* CONSOLIDATED PLAN DEVELOPMENT PROCESS**

**C. GEOGRAPHIC AREA**

Mississippi’s Consolidated Plan covers the non-entitlement areas of the state. The entitlements in Mississippi include Biloxi, Gulfport, Hattiesburg, Jackson, Moss Point and Pascagoula. These communities also receive Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), or Emergency ~~Shelter~~Solutions Grant (ESG) Programsfunding directly from HUD. While these geographic areas are responsible for preparing their own Consolidated Plans, they may not receive resources as all funding sources as does the State of Mississippi. For example, the Mississippi Department of Health is the statewide administering agent for the Housing Opportunities for Persons With AIDS (HOPWA) program. Still, for the purposes of portraying housing and community development needs as accurately as possible, these communities were eliminated from several sources of data in this document. Consequently, the geographic areas most often addressed throughout this Consolidated Plan are represented in Map I.1, on the following page.

The State has two HOME Entitlement Cities: the City of Jackson and City of Hattiesburg; and a Consortium that includes all of Harrison County that have been designated by HUD as Participating Jurisdictions (PJs). These PJs are not eligible for State allocation funding. ~~however, the only exception to this will be those associated with the Mississippi Health Care Zone Act Initiative.~~

**VII*.* STRATEGIC PLAN**

**H. STRATEGIC GOALS OF THE MISSISSIPPI CONSOLIDATED PLAN**

**HOUSING STRATEGIES:**

1. Enhance the quality affordable housing through new construction and substantial rehabilitation
2. Preserve the affordable housing stock through rehabilitation
3. ~~Enhance availability of affordable housing by promoting homeownership~~
4. Promote Homeownership ~~for the Disabled with the Disabled Housing Initiative~~

**APPENDIX A: CITIZEN PARTICIPATION PLAN**

**Mississippi Citizen Participation n Plan**

**INTRODUCTION**

The ~~State of Mississippi~~ Mississippi Home Corporation has developed and will follow a detailed **Citizen Participation Plan** in accordance with the requirements found in Section 104 (a)(2) and (a)(3) of Title I of the Housing and Community Development Act of 1974, as amended, ~~24 CFR Part 570.486 of the State CDBG Regulations~~, and the State Consolidated Plan Regulations at 24 CFR Part 91.115~~, which provides for, and encourages, Citizen Participation and which emphasizes participation by persons of low and moderate income, particularly residents of predominantly low and moderate income neighborhoods, slum or blighted areas, and areas in which the State of Mississippi~~

~~proposes to use Federal funds.~~

~~In order to provide economic opportunities for low and moderate income persons, the State of Mississippi actively seeks to build partnerships in which those citizens most affected and participate in the development and implementation of the Federal programs administered by the State.~~ This Citizen Participation Plan is intended to establish the policy and procedures for Citizen Participation in compliance with 24 CFR 91.115 and will:

* provide citizens with reasonable and timely access to local meetings, information, and records related to the Mississippi ~~Development Authority's~~ Home Corporation’s proposed and actual use of funds;
* provide for public hearings to obtain citizens’ views and to respond to proposals and questions at all stages of the HUD Federally-funded programs, including at least the development of needs, review of proposed activities, and review of program performance;
* provide for timely written responses to written comments, complaints, and grievances;
* identify how the needs of non-English speaking residents will be met in the case of public hearings where a significant number of non-English speaking residents can be reasonably expected to participate.

**NON-COMPETITIVE SET-ASIDE PROGRAMS**

For non-competitive set-aside awards, which are conducted in accordance with the State’s citizen participation process, through either the Consolidated Plan or the Annual Action Plan processes, the State will not require a single citizen participation process consisting of a ~~or second~~ public hearing for the non-competitive set aside sub-recipients.

~~Examples of the non-competitive awards are: The~~ **~~Home of Your Own (HOYO)~~** ~~Program at the University of Southern Mississippi Institute for Disability Studies and The~~ **~~Home Loan Plus (HLP)~~** ~~Program at the Mississippi Development Authority.~~ These set-aside funds are available statewide to program eligible applicants except those who reside within the Consortium of Biloxi/Gulfport and the Entitlements of Hattiesburg and Jackson.

**DEVELOPMENT OF THE CONSOLIDATED PLAN AND ONE-YEAR ACTION PLAN**

Before the ~~State of Mississippi~~ Mississippi Home Corporation adopts the Consolidated Plan and One-Year Action Plan, citizens, local units of government, public agencies (businesses, developers, community-based organizations, faith-based organizations), and other interested parties are given an opportunity to provide input on housing and community development needs and priorities as part of the preparation of the Consolidated Plan and One-Year Action Plan. Citizens will also have an opportunity to participate in the development of the Consolidated Plan and One-Year Action Plan, during the Public Hearings and through written comments.

At the Public Hearings, citizens receive information about the programs involved in the Plan, including the amount of assistance the State of Mississippi expects to receive and the range of activities that may be undertaken, including the estimated amount that will benefit persons of low and moderate income and the plans to minimize displacement of persons and to assist any persons displaced, along with a proposed timeline.

The ~~State of Mississippi~~ Mississippi Home Corporation will publish notices regarding the schedule of Public Hearings for the Consolidated Plan and Action Plan through ~~statewide and regional newspapers of general circulation and other publications directed to, or reaching minorities, along with Community Services Division Instructions~~ The Clarion-Ledger and www.mshc.com. ~~MDA~~MHC will publish a notice of the Public Hearing(s) not less than fourteen (14) days and no more than twenty (20) days prior to the date of the Public Hearing(s) in the legal or non-legal section of a newspaper of general circulation. Public Hearing announcements will also be published on ~~the Mississippi Development Authority’s (MDA) website,~~ [~~www.mississippi.org/csd.~~](http://www.mississippi.org/csd)Mississippi Home Corporation’s website, www. mshc.com.

All Public Hearings will be held at times and locations accessible and convenient to potential and actual beneficiaries. ~~The Mississippi Development Authority~~ Mississippi Home Corporation will make a translator available at all Public Hearings based upon individual(s) request or where a significant number of non- English speaking persons or interest groups notify ~~MDA’s Community Services Division Compliance Bureau~~ MHC at least ~~three (3)~~ five (5) business days prior to the Public Hearing and request appropriate translation service. ~~MDA~~ MHC will make special arrangements for the attendance of persons with disabilities who notify ~~MDA~~ MHC at least ~~three (3)~~ five (5) business days prior to the Public Hearings and identify and request the special accommodations needed. However, all Public Hearings will be held at accessible locations.

To afford the public and/or citizens the opportunity to examine and comment regarding the Draft Consolidated Plan/One Year Action Plan, the ~~State of Mississippi~~ Mississippi Home Corporation will publish a notice in statewide and regional newspapers of general circulation and other publications directed to, or reaching minorities, and will utilize various social media outlets, ~~along with Community Services Division Instructions~~ as well as MHC’s website, www.mshc.com. ~~The State of Mississippi~~ Mississippi Home Corporation will establish a 30-day public review and comment period. The notice will encourage all interested parties to participate and provide their comments and input on the Draft Consolidated Plan/One Year Action Plan. All public comments must be submitted in writing to ~~MDA~~ MHC. ~~The Draft Consolidated Plan/One Year Action Plan will also be published on the Mississippi Development Authority’s website,~~ [~~www.mississippi.org/csd.~~](http://www.mississippi.org/csd)

Upon request, ~~the Mississippi Development Authority~~ Mississippi Home Corporation will make available free copies of the Draft Consolidated Plan/One Year Action Plan. The comment section of the Plan(s) shall include said commentary and provide information regarding how the comment(s) were addressed or incorporated into the Plan(s). Following the 30-day comment period, ~~the Mississippi Development Authority~~ Mississippi Home Corporation will consider any comments or views of citizens received in writing while preparing the final Consolidated Plan. A summary of these comments or views will be attached to the Consolidated Plan.

The Consolidated Plan, including public comments made part of the plan, will be final after review and approval by the MHC Board of Directors.

**CONSOLIDATED PLAN AND ONE-YEAR ACTION PLAN AMENDMENTS**

The ~~State of Mississippi~~ Mississippi Home Corporation has defined Substantial Amendments to the Plan(s) as those proposed changes that require the following decisions:

* Addition or deletion of the established priorities of the Plan(s)
* Any change in the purpose or location of an identified project
* Any change in the scope of work of a project which will negatively impact the originally proposed results
* The allocation or re-allocation of more than 10%, unless provided for otherwise in the Plan
* Change in the planned beneficiaries

Those amendments which meet the definition of a Substantial Amendment are subject to public notification and public comment procedures. Citizens and Local Units of Government will be provided with reasonable notice and an opportunity to comment on proposed Substantial Amendments to the Plan(s). A notice and copy of the proposed Substantial Amendments will be available on the ~~MDA website~~ [~~www.mississippi.org/csd~~ MHC’s website, www.mshc.com.](http://www.mississippi.org/csd%20MHC's%20website,%20www.mshc.com.%20) In the event that Substantial Amendments to the Plan(s) are found necessary, a notice will be published by the aforementioned same procedures for a 30-day comment period and Public Hearing~~s~~ will be held at location~~s~~ and time~~s~~ accessible and convenient to citizens, Local Units of Government, public agencies, community-based organizations, faith-based organizations, and other interested parties.

**PERFORMANCE REPORTS**

The ~~State of Mississippi~~ Mississippi Home Corporation will submit all required Performance Reports to HUD prior to the deadline dates and times. The availability of the Performance Reports for public comment will be published throughout statewide and regional newspapers of general circulation and other publications directed to, or reaching minorities, ~~along with Community Services Division Instruction and will be made available on the MDA website at~~ [~~www.mississippi.org/csd~~](http://www.mississippi.org/csd) on MHC’s website, www.mshc.com. All comments received will be reviewed by ~~MDA~~ MHC and a written response will be mailed to each ~~citizen submitting a~~ comment submitted within 15 business days of receipt. A summary of the comments and responses will be included with the submitted Performance Reports.

**AVAILABILITY TO THE PUBLIC**

The Consolidated Plan, One-Year Action Plan, and other Performance Reports ~~are~~ will be made available to the public and can be obtained online at [~~www.mississippi.org/csd~~ www.mshc.com.](http://www.mississippi.org/csd%20www.mshc.com.%20) Copies may be obtained from the ~~Community Services Division located in the Woolfolk State Building, 501 North West Street, Suite #501, Jackson, MS 39201~~ Mississippi Home Corporation, 735 Riverside Drive, Jackson, MS 39202 during regular office hours of 8:00 a.m. to 5:00 p.m. Public access includes the availability of materials in a form accessible to persons with disabilities, upon request. In addition, a translator will be made available for non-English speaking residents in accessing information, upon request.

**ACCESS TO RECORDS**

The Plan(s) provides for full and timely disclosure of program records and information consistent with applicable State and Federal laws regarding personal privacy and obligations of confidentiality. Documents relevant to the programs shall be made available at the ~~Mississippi Development Authority’s Community Services Division located in the Woolfolk State Building, 501 North West Street, Suite #501, Jackson, MS 39201~~ Mississippi Home Corporation, 735 Riverside Drive, Jackson, MS 39202, during regular office hours of 8:00 a.m. to 5:00 p.m., for citizen review upon a written public records request. Such documents include:

1. All mailings and promotional materials
2. Records of Public Hearings
3. All pertinent documents, including prior applications on hand, letters of approval, grant agreements, the Citizen Participation Plan, CAPERs, other Performance Reports required by HUD, and the proposed and approved application for the current year
4. Copies of the regulations and issuances governing the program(s)
5. Documents regarding other important program requirements, such as contracting procedures, environmental policies, fair housing and other equal opportunity requirements, and relocation provisions

**COMPLAINTS**

Any citizen desiring to file a complaint regarding the Consolidated Plan, One-Year Action Plan, Performance Reports, and any Amendments to ~~these plans~~ the ESG, HOME and HOPWA Programs, may do so. ~~The Mississippi Development Authority’s Community Services Division~~ Mississippi Home Corporation will provide a written response to all complaints received in writing within fifteen (15) business days. A record of complaints received will include the nature of the complaint, referrals made, and the final disposition. If the complainant is unable to file a complaint due to a disability, alternative filing methods will be allowed. All complaints and responses will be maintained with the program records for at least five years. This record will be included with the final document(s) submitted to HUD.

*If an interpreter/translator or any other accommodations are needed, please contact Dana Jones, Vice-President of Grant Management, Federal Programs at 601.718.4625.*

*All correspondence should be addressed to: ~~Mississippi Development Authority, Community Services Division, Post Office Box 849, Jack son, Mississippi 39205 -0849~~*

*Mississippi Home Corporation, Attn: Dana Jones, 735 Riverside Drive, Jackson, Mississippi 39202.*

**HOME PROGRAM CITIZEN PARTICIPATION REQUIREMENTS**

**LOCAL UNITS OF GOVERNMENT & NON-PROFIT ORGANIZATIONS ~~AND COMMUNI TY DEVELOPMENT ORGANIZATIONS (CHDOS)~~**

Each Local Unit of Government and Non-Profit Organization~~s/CHDOs~~ seeking ~~Federal~~ HOME funds ~~from CSD~~ shall meet the following requirements as ~~required by the State set~~ forth at 24 CFR 91.115(e) of the Housing and Community Development Act of 1974. For-profit organizations and developers seeking HOME funding in conjunction with Low Income Housing Tax Credits, will satisfy the Citizen Participation requirement with the Public Hearing held for the Qualified Allocation Plan. All Local Units of Government and Non-Profit Organization~~s/CHDOs~~ must meet all citizen participation requirements prior to submittal of an application for ~~Federal~~ HOME funds. It will be the Local Unit of Government’s/Non-Profit Organization’s responsibility to provide documentation ~~to CSD~~ demonstrating these requirements have been met and ~~have~~ a written adopted *Citizen Participation Plan is in place* that:

* Encourages *Citizen Participation* with particular 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, and in the case of a grantee described in Section 106(a) of the Act, provides for participation of residents in low and moderate income neighborhoods as defined by the local jurisdiction;
* Provides citizens with reasonable and timely access to local meetings, information, and records relating to the written complaints and grievances;
* Provides for technical assistance to groups representing persons of low and moderate income who request assistance in developing proposals with the level and type of assistance to be determined;
* Provides for reasonable opportunities to obtain citizens’ views, comments and responses to proposals, and questions at all stages of the program, including at least the development of needs, the review of proposed activities, and review of program performance. In order to comply with the *Citizen Participation* requirement, information must be posted on the applicant’s/grantee’s official website;

If applicant/grantee does not have an official website, the information must be posted in public places in the jurisdiction with directions as to where the information may be inspected. In addition to the web posting or advertising, the public can also be made aware of grant information by public service announcements and bulletins posted at public places. All comments must be responded to, in a timely manner and maintained;

* Public places. All comments must be responded to, in a timely manner and maintained;
* Provides for a timely written answer to written complaints and grievances, within fifteen (15) business days; and
* Identifies how the needs of non-English speaking residents will be met where a significant number of non-English speaking residents can be reasonably expected to participate.

The provision and implementation of a *Citizen Participation Plan* may not be construed to restrict the responsibility or authority of the potential grantee for the development and execution of its community development program(s). All applicants/grantees must adopt a *Citizen Participation Plan* and provide documentation of compliance throughout the term of the grant agreement. The components of the *Citizen Participation Plan* and the kind of information necessary to meet the requirements are discussed in the following section.

**THE INITIAL PUBLIC HEARING**

* An initial Public Hearing must be conducted in the proposed project area to inform the local citizens of the applicant's intention to apply for funds and to obtain local citizens' input. The Public Hearing will be held no less than **seven (7) days** prior to the 1st due date of an application submittal, at times and locations accessible and convenient to potential and actual beneficiaries.
* The applicant must publish a notice of the initial Public Hearing not less than **fourteen n (14) days and no more than twenty (20) days** prior to the date of the Public Hearing in the **legal or non-legal** section of a newspaper of general circulation. This notice must specify the **actual activities proposed** to be undertaken, should the project be funded. In addition to the newspaper publication, the applicants must make every effort and is encouraged to use additional methods of informing the public of the Public Hearing, especially those citizens residing in very-low to ~~moderate~~low income neighborhoods.
* During the Public Hearing, the applicant must furnish information to the citizens concerning the amount of funding available statewide for proposed community development activities, the types of eligible activities that may be undertaken, amount of ~~CDBG/~~HOME funds expected to benefit very-low to ~~moderate~~low income persons, the proposed ~~CDBG/~~HOME activities likely to result in displacement, and the applicant's plans to minimize displacement of persons and to assist displaced persons.
* The applicant must inform citizens that written comments will be accepted regarding the proposed use of funds and areas to be targeted for assistance and must provide a reasonable time period and location for submittal of written comments. Technical assistance must be provided to representatives of persons of very-low to ~~moderate~~ low income as appropriate in developing program input.
* The applicant must ensure that local files contain documentary evidence that the Public Hearing was held, including the actual notice, original proof of publication of the notice, the attendance roster and detailed minutes of the meeting. Copies of these documents must be submitted to the State with the application. The applicant must also retain the attendance roster and minutes of the meeting in the file for public review. All pertinent records, including written citizens' comments must be maintained and made available for review by ~~the State~~ MHC at the primary office of the applicant. Should the applicant receive an on-site visit, this information must be available for review. 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 needs to be addressed by the proposed project, the applicant must consider both citizen input that was received during the public meeting and the written comments that were received within the designated time frame after the public hearing.
* The State encourages the establishment of a local task force composed of residents from the project area. In the event that local interest is not sufficient to establish a task force, the recipient must still conduct a Public Hearing during the project's implementation.
* The recipient must document its citizen participation process. Such documentation should describe the method used to obtain citizen input throughout its project and include records of all Public Hearings.

**~~The Second Public Hearing~~**

* ~~After notification of funding award, a second Public Hearing must be conducted during the life of the project to provide a review of program performance. The Public Hearing should be held at times and locations accessible and convenient to potential and actual beneficiaries.~~ **~~MDA re comme nds that all Se cond Public He arings be he ld prior to 50% of proje ct comple tion.~~**
  + ~~The same method of notifying the public of the initial Public Hearing must be used for the second Public Hearing. Recipients are encouraged to use additional methods to notify persons in the area where the project is on-going.~~
* ~~Records of the meeting must be retained in the local files. These records must include a copy of the actual notices, the attendance roster, and a copy of the minutes of the Public Hearing that bear the signature of the recipient's Chief Elected Official or Executive Director.~~
* ~~The State encourages the establishment of a local task force composed of residents from the project area. In the event that local interest is not sufficient to establish a task force, the recipient must still conduct a Public Hearing during the project's implementation.~~
* ~~The recipient must document its citizen participation process. Such documentation should describe the method used to obtain citizen input throughout its project and include records of all Public Hearings.~~

**CALCULATION OF TIME FOR PUBLIC HEARINGS**

In calculating any period of publication required under a ~~CDBG/~~HOME project, the first day of the advertisement **shall not** be counted in the calculation.

**Publication Example:** For a 14 to 20 day Citizen Participation Public Hearing scheduled for February 10th, the Sub-recipient should calculate as follows:

**Earliest possible advertisement date: January 20th (20 Days) Latest possible advertisement date: January 26th (14 Days)**

Applicants/Sub-recipients **shall not** schedule hearings or bid openings on Sundays or ~~legal~~ holidays. Whenever a public comment period ends on a Saturday, Sunday, or ~~legal~~ holiday, grantees shall accept comments until the end of the next day that is not a Saturday, Sunday, or ~~legal~~ holiday.