

# MISSISSIPPI HOME CORPORATION



**2023 HOME Investment Partnerships Program(HOME) &  
National Housing Trust Fund  
(HTF) Program  
HTF Application Training**



735 Riverside Dr. / Jackson, MS / 601.718.4642 / [mshomecorp.com](http://mshomecorp.com)



- ▢ The Mississippi Home Corporation (MHC), is a 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.
- ▢ MHC is responsible for administering the HOME and HTF Programs.



# TRAINING AGENDA

- Welcome
- Overview
- Notice of Funding Availability
- HOME RENTAL/HTF/CHDO Application Process/Timeline
- Homeowner Occupied Rehabilitation/Disaster Recovery
- Cross Cutting Session Requirements
- Environmental
- Q & A



# NOTICE OF FUNDING AVAILABILITY (NOFA)

- ❑ Mississippi Home Corporation announces the availability of funds for the following programs under the HOME Investment Partnership (HOME) Program:
  - HOME-Rental Program: \$4,848,219
  - HOME-CHDO Program: \$9,286,740
  
- ❑ HOME funds distributed by this notice are intended to leverage other affordable housing funds to maximize the resources available for the development of affordable housing opportunities. Funded recipients will be required to comply with maximum per unit subsidy amounts, rent and income limits, property standards, and affordability periods.



# HOME PROGRAM BACKGROUND

The HOME Investment Partnerships Program (HOME) provides an annual allocation from HUD to MHC – we partner with local nonprofit and for-profit organizations, developers, and local units of government to fund multi-family and single-family activities such for construction and rehabilitation of affordable housing. HOME funds assist households at or below 80% of area median income(AMI).



# HOME PROGRAM GOALS

- 1. Consolidated Planning**
- 2. Expands and strengthen partnerships among all levels of government and the private sector in the development of affordable housing**
- 3. Technical assistance activities and set-aside for qualified community-based nonprofit housing groups and to build the capacity of these partners.**



# HTF PROGRAM OVERVIEW

- The Housing Trust Fund Program (HTF) primary focus is to close the gap between the number of extremely low-income renter household and the number of homes renting at prices they can afford.
- HTF funds assist households at or below 30% of area median income (AMI).
- Target at least 10% of the units to address prevention, reduction, and expansion of permanent housing for the homeless and persons with disability populations
- HTF funds must be combined with other federal or non-federal sources.



# HTF PROGRAM GOALS

- (1) To increase and preserve the supply of decent, safe, and sanitary affordable housing
- (2) The targeted population is for extremely low-income and very low-income households, including homeless families.





# HOME/HTF REGULATIONS

- HOME is regulated by 24 CFR Part 92
- HTF is regulated by 24 CFR Part 93
- Both can be found at [www.ecfr.gov](http://www.ecfr.gov)
- Other resources at [www.hudexchange.info](http://www.hudexchange.info)



# POLICIES AND PROCEDURES MANUALS

- ▶ **The 2023 HOME RENTAL/CHDO Application Guide** is a tool used to assist with the administration of HOME Rental and CHDO activities.
- ▶ **The 2023 Allocation Plan** is used as a tool to administer HTF Program activities.

[www.mshomecorp.com](http://www.mshomecorp.com)



# **POLICIES AND PROCEDURES MANUALS CONT'D**

**The HOME Rental/CHDO Application Guide and HTF ALLOCATION PLAN are both a collection of guidance and instructional materials, relevant information, forms, requirements, and other data necessary for submission of successful & competitive applications which can be found on the MHC's website.**



# POLICIES AND PROCEDURES MANUALS

The screenshot shows the Mississippi Home Corporation website. The top navigation bar includes links for 'About MHC', 'News', 'Resources', and 'Contact Us', along with social media icons for Twitter, Facebook, YouTube, LinkedIn, and Instagram. A 'Translate »' button is located in the top right corner. Below this is a secondary navigation bar with categories: 'Homebuyers', 'Lenders/Realtors', 'Developers', 'Compliance', and 'Federal Grants'. A dropdown menu is open under 'Developers', listing 'Housing Tax Credit Program', 'Construction Lending', 'Rental Development', 'Rehabilitation', and 'Properties for Sale'. The 'Rental Development' option is highlighted in blue. A large banner on the left asks 'ARE YOU IN NEED OF SHELTER AND REHOUSING ASSISTANCE DUE TO RECENT STORMS? HAVE NO OTHER RESOURCE' and includes an illustration of hands. A green arrow points from this banner to the 'Rental Development' menu item. To the right, another banner says 'RECOVERY CAN HELP!' and provides contact information for Runda Chapman. At the bottom, there are icons for 'Member Login', 'Today's Rates', and 'Calendar'.

MISSISSIPPI HOME CORPORATION

About MHC ▾ News ▾ Resources ▾ Contact Us

Homebuyers ▾ Lenders/Realtors ▾ Developers ▾ Compliance ▾ Federal Grants ▾

Housing Tax Credit Program

Construction Lending

**Rental Development**

Rehabilitation

Properties for Sale

RECOVERY CAN HELP!

PLEASE CONTACT  
RUNDA CHAPMAN  
A.CHAPMAN@MSHC.COM  
601-718-4633

WE CAN HELP YOU PUT DOWN  
and finance an **affordable**

As Mississippi's Housing F...  
our mission is to enhance Mississippi's  
long-term economic viability by financing  
safe, decent, affordable housing and

Member Login Today's Rates Calendar

31

Recent News

<https://www.mshomecorp.com/developers/rental-development/>



# POLICIES AND PROCEDURES MANUALS



Homebuyers

Lenders/Realtors

Developers

Compliance

Federal Gr

Translate »

## Rental Development

### Allocation Plan

### Housing Trust Fund

Address the affordable rental housing needs of extremely low and very low-income households, while giving priority to projects that address critical housing needs with an emphasis on the prevention, reduction, and elimination of permanent housing opportunities for persons experiencing homelessness and persons with serious mental illness.

### HOME Rent

### Application Guide

Part of the [HOME Investment Partnership Program](#). Benefits low and very low-income households by funding construction or rehabilitation of affordable rental housing. Applications are accepted from for-profit and non-profit organizations with the capacity and demonstrated experience in producing/developing affordable housing.

### Community Housing Development Organizations (CHDO)

Part of the [HOME Investment Partnership Program](#). Funding provides eligible non-profit organizations that act in the capacity of Owner and/or Developer to undertake HOME activities in the development of low-income housing or substantial rehabilitation of multi-family rental units.



# POLICIES AND PROCEDURES MANUALS

## HOME Rental Program

HOME Rental benefits low and very low-income households by funding construction or rehabilitation of affordable rental housing. Applications are accepted from for-profit and non-profit organizations with the capacity and demonstrated experience in producing/developing affordable housing. Income and Rent limits apply to housing units funded through Rental. These limits are updated annually and limits are based on location and size of households.

### Application Guide

#### Eligibility

Organizations eligible to receive funding through the Home Investment Partnerships Program (HOME) are non-profit and for-profit organizations with demonstrated development and capacity with creating, rehabilitating or preserving affordable housing. The eligible activities are construction, acquisition and or rehabilitation of rental housing development. Eligible project types are multi-family and single-family rental housing.

#### Plan Priorities

Rental housing needs of extremely low to very-low income households.  
Target 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 serious mental illness.  
Be located within priority areas defined by the State's Consolidated Plan and/or low and moderate opportunity areas.  
Documented need for rental housing affordable to extremely low-income households in the market area served by the property.

#### Maximum Award

Maximum Award per applicant will be determined by performing a subsidy layering review which involves reviewing the applicant's sources and uses, development costs, debt service coverage, and operating expenses.

#### Applications Process

The application process consists of two steps:

- 1) Threshold Review - An application must meet all threshold requirements in order to be eligible for reservation of HOME funds.
- 2) Application Scoring - An application must score a minimum of 75 on a 100 point scale to be considered for a HOME Award. Applications are scored based on selection criteria.

#### MHC Staff Contact

##### **Kim Stamps**

*Assistant Vice President of Grants Management*

601-718-4638

##### **Michael Surratt**

*Housing Grant Officer*

601-718-4658

#### Bulletins

#23-006: Income Limits (06/15/2023)

#23-005: Rent Limits (06/13/2023)

#23-003: NOFA (06/13/2023)

#23-002: Appeals Process (2/24/2023)

#23-001: Waivers for 9% LIHTC Developments applying for HOME and/or HTF funds (2/23/2023)

#21-008: Financial Feasibility Form Revision (12/29/21)

#21-006: Maximum per Unit Subsidy & #21-007: On-Site Rental Inspections (10/19/21)

#21-003 HOME Program 2021 Rent Limits (5/4/21)

#20-008 CARES Act Eviction Moratorium-Eviction



# POLICIES AND PROCEDURES MANUALS



## Application Guide



### Need to Qualify?

Notice of Funding Availability 2022 (2/8/2023)  
Notice of Funding Availability 2022 (9/14/2022)  
Notice of Funding Availability 2021 (10/13/2021)  
HOME Rental & CHDO Set-Aside Fact Sheet

### Need to Apply?

2022 Application Guide  
2022 Scoring Criteria & Rating Factors  
2021 Application Rating Form

HOME Rental Forms

HOME Rental Exhibits

HOME/HTF Online Application

2023  
2022  
2021  
2020  
2019  
2018  
2017

### Rent

2023  
2022  
2021  
2020  
2019  
2018  
2017

### Already Awarded?

Close Out Package  
Rental Setup Form

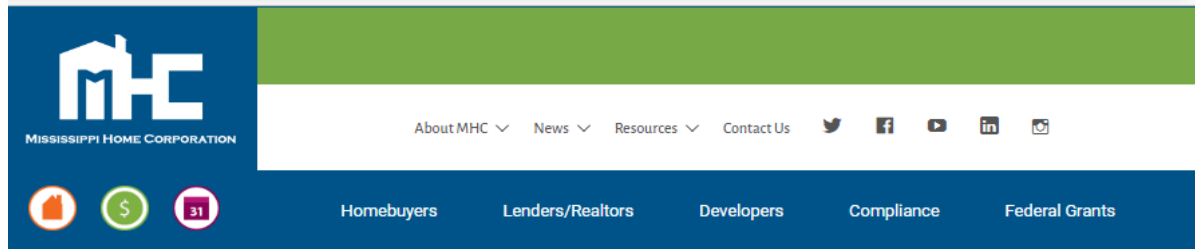
### Applicant List

2023 Updated 07/18/2023

### Funded Awards



# POLICIES AND PROCEDURES MANUALS



## Housing Trust Fund

Funding is designated for the production, preservation, rehabilitation, or operation of rental housing. HTF will address the affordable rental housing needs for extremely low (30% of AMI) and very low-income (50% AMI) households, while giving priority to projects that address critical housing needs with an emphasis on the prevention, reduction, and expansion of permanent housing opportunities for persons experiencing homelessness and persons with serious mental illness.

### Eligibility

Organizations eligible to receive funding through the Housing Trust Fund are non-profit organizations with demonstrated development and capacity in creating, rehabilitating, or preserving affordable housing. The eligible activity is the construction or rehabilitation of the rental property. Eligible project types include multi-family and single-family rental housing.

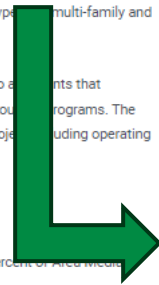
MHC will use a ranking process to select projects for funding. Higher preference will be given to applicants that incorporate significant funding from other sources such as LIHTC and other federal and local housing programs. The maximum award per applicant will be determined by reviewing the financial feasibility of the project including operating revenues.

### Plan Priorities

Rental housing needs of extremely low-income households, with incomes between 0 and 30 percent of Area Median Income (AMI).  
Target 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.  
Be located within priority areas defined by the State's Consolidated Plan and/or low and high opportunity areas.  
Documented need for rental housing affordable to extremely low-income households in the market area served by the property.

### Maximum Award

## Allocation Plan



### Bulletins

- [#23-004: 2023 Income & Rent Limits \(06/15/2023\)](#)
- [#23-003: NOFA \(06/13/2023\)](#)
- [#23-002: Appeals Process \(2/24/2023\)](#)
- [#23-001: Waivers for 9% LIHTC Developments applying for HOME and/or HTF funds \(2/23/2023\)](#)

### Allocation Plan

- [2022](#)
- [2021](#)
- [2020](#)
- [2019](#)
- [2018](#)

### Rental Limits

#### Income

- [2023](#)





# ELIGIBLE ACTIVITIES

- 1) **New Construction/acquisition of Rental Housing**
- 2) **Substantial rehabilitation of Rental Housing**



# ELIGIBLE APPLICANTS

- Non-profit organizations
- For-profit developers
- All applicant must have prior affordable housing experience



# MAXIMUM AWARD

## MAXIMUM AWARD

- The maximum award will be determined by performing a subsidy layering review
- Funds serve as “GAP” Financing between committed sources and total development cost.
- Awards are offered as a loan with **15-year term** and amortization with payments limited to **20% of Cash Flow**



# MAXIMUM AWARD

## SUBSIDY LAYERING ANALYSIS

- Ensures that the program does not invest more funds than what is necessary to the project
- Ensure that the owner's/developer's profit or return on his/her investment is appropriate and reasonable
- Verifiable sources and uses of funds
- Assess, at minimum, the current market demand in the neighborhood in which the project will be located.



# MAXIMUM AWARD

## SUBSIDY LAYERING ANALYSIS, cont.

- Evaluate the qualifications of the developer, including experience and financial capacity.
- Verify that there are firm written financial commitments for the project.
- Statutory maximum per unit subsidy as determined by HUD



# ELIGIBLE PROJECT COST

- Acquisition
- Development hard costs
- On-Site Improvements
- Demolition
- Project Related Soft Costs



# INELIGIBLE PROJECT COST

- **Off-site infrastructure costs not related to utility hookups.**
- **Ongoing operating and maintenance funding.**
- **Rental assistance (project or tenant-based)**
- **Delinquent taxes or fees.**
- **Equipment purchases.**
- **Refinancing (payoff of bridge financing is allowable if costs are eligible).**
- **A project already assisted with HTF/HOME funds.**
- **Capitalization of operating or replacement reserves.**
- **Relocation payments.**



# INELIGIBLE PROJECT

- **Projects where construction is already started.**
- **Projects that have been awarded 9% LIHTC except where the HOME or HTF application and the 9% LIHTC application are received at the same time. HOME and/or HTF funds must be included as a source on the LIHTC application.**





# MAXIMUM PER UNIT SUBSIDY LIMITS

- The amount of funds requested cannot exceed the maximum per unit subsidy limits.
- **Sources/uses of funds:**
  - As part of the application process, applicants should submit a sources/uses of funds statement for the project with supportive documentation.
  - This should reflect the project development budget and list all proposed sources and uses of funds.
  - Maximum Subsidy Limits: [www.mshomecorp.com/federal-programs](http://www.mshomecorp.com/federal-programs)



# HTF FUNDED UNIT ALLOCATION

- **Minimum 20% set-aside as HTF units**
- **Minimum 10% set-aside as Special Needs Units**



# APPLICANT RESPONSIBILITY

- Applicants must address affordable rental housing needs, while also giving priority to projects that address prevention, reduction and expansion of permanent housing opportunities for individuals experiencing homelessness and persons with serious mental illness.





# READINESS TO PROCEED



# READINESS TO PROCEED

- **The applicant must demonstrate the ability to commit HOME and/or HTF dollars and undertake funded activities in a timely manner. Funds must be committed within 24 months and expended within the written agreement contract date.**
- **For new construction or rehabilitation, construction must start within 12 months of the date of the contract between the recipient and MHC.**
- **MHC will not fund any project that does not indicate in its application the ability to adhere to this requirement.**





# APPLICATION PROCESS



# APPLICATION PROCESS

- The application process consist of two steps:
  1. **Threshold Review-** An application must meet all threshold requirements in order to be eligible for reservation of funds.
  2. **Application Scoring-** An application must score a minimum of 75 on a 100-point scale to be considered for an award.
- Applications are scored based on selection criteria.



# APPLICATION TIMELINE

- Applications for federal programs must be received no later than **September 15, 2023, by 5:00 p.m.** Late applications will not be permitted.
- The list of applicants awarded funds will be published on MHC's website and all applicants will be notified in writing.
- HOME/CHDO Application Guide, HTF Allocation Plan, applications and forms necessary to file an application may be downloaded from the MHC's Web page at [www.mshomecorp.com/federal-programs/](http://www.mshomecorp.com/federal-programs/) or by contacting Michael Surratt or Julie Brooks.





# TIMELINE

EVENT	DEADLINE
Notice of Funding Availability (NOFA)	August 9, 2023
Application Workshop	August 10, 2023
Application Cycle Begins	August 10, 2023
Public Notification Window	August 10, 2023 - September 1, 2023
Public Hearing Deadline	September 8, 2023
Application Cycle Due Date	September 15, 2023, at 5:00 p.m. (CST)
Awards Announced	By December 15, 2023





# THRESHOLD FACTORS



# THRESHOLD FACTORS

<b>(1)</b>	<b>Eligible Applicant</b>
<b>(2)</b>	<b>Eligible Project Type/Activity</b>
<b>(3)</b>	<b>Merits: Addressing State's Priority Housing Needs</b>
<b>(4)</b>	<b>Evidence of Affirmatively Furthering Fair Housing</b>
<b>(5)</b>	<b>Implementation of Supportive Services</b>
<b>(6)</b>	<b>Applicants Experience</b>
<b>(7)</b>	<b>Certification of HOME/HTF Requirements</b>



# SCORING FACTORS

<b>(1) Geographic Diversity</b>	<b>Up to 15 pts</b>
<b>(2) Rental Assistance</b>	<b>10 pts</b>
<b>(3) System for Award Management (SAM)</b>	<b>5 pts</b>
<b>(4) Supportive Service Commitment</b>	<b>Up to 20 pts</b>
<b>(5) High Opportunity Areas</b>	<b>Up to 10 pts</b>
<b>(6) Section 504 Compliant Units</b>	<b>Up to 20 pts</b>
<b>(7) Energy Efficiency Plan</b>	<b>10 pts</b>
<b>(8) Development Amenities</b>	<b>Up to 10 p t s</b>
<b>Total</b>	<b>100 pts</b>



# SCORING & RATING FACTORS

- 1) **Geographic Diversity: (15 points)** Geographic diversity as required in the Consolidated Action Plan – Projects that focus and achieve the most impact on the State’s priorities in rural and urban areas of the State.
  
- 2) **Rental Assistance: (10 Points)** Acceptable rental assistance is limited to assistance contracted by HUD and/or USDA for period of affordability documented on the HOME application. If awarded funds, applicant must certify that it will provide rental assistance acceptable to MHC or that it will adjust tenant’s rent to maintain affordability for the tenants. This certification is part of the written agreement that commits funds to the development.
  - **NOTE:** To be eligible to receive points, the applicant must include a copy of an executed agreement between the ownership entity and the funding entity that includes the amount of rental assistance that will be provided, the number of units assisted, its duration, and any qualifying terms and/or conditions.



# SCORING & RATING FACTORS

**3) System for Award Management: (5 Points)** To receive points, the applicant must have registered in the System for Award Management (SAM) and received a Unique Entity Identifier (UEI).

- All organizations doing business with the federal government and who will receive federal funds or a subaward must have a UEI number issued via [www.SAM.gov](http://www.SAM.gov) as well as a valid registration on [www.SAM.gov](http://www.SAM.gov).
- The unique entity identifier used across the federal government changed from the DUNS number to the Unique Entity ID (generate by SAM.gov.).
- The Unique Entity Identifier is a 12-character alphanumeric ID assigned to an entity by SAM.gov.
- Registration is renewed yearly in the SAMs system.



# SCORING & RATING FACTORS

**4) Supportive Services Commitment: (Up to 20 Points)** To be considered for points under this category, applicants must incorporate facilities and services that stabilize living environments and enhance quality of life for the following special needs categories, which are identified in the State's Consolidated Plan as high priority and targeted populations: (1) Persons with Serious Mental Illness; (2) Persons with Disabilities ; (3) Persons released from incarceration; (4) Homeless Elderly 55+; (5) Youth Homeless or aging out of the Foster Care System

Applicants are required to submit with application a Supportive Services Plan appropriate to the target populations selected. The Plan must include a narrative describing how the proposed services meet the needs of the target population(s). Points are assigned per each selection.

- a. The number of HOME units designated for special needs population(s) must exceed the minimum requirement by at least one (1) unit. 5 points
- b. Development contracts with a service provider or hires staff to deliver the services provided for special needs population selected in the application. 15 points



# SCORING & RATING FACTORS

**5) High Opportunity Areas:(Up to 10 Pts)** Projects developed in High Opportunity Areas where there is availability of sustainable employment, a low poverty rate, high- performing schools, housing accessible to hospitals; employment centers; transportation corridors and hubs.

**6) Section 504 Compliant Units: (Up to 20 Points)** To be considered for points under this category, applicants of multi-family, new construction or rehabilitation developments must increase the number of mobility units above the minimum required under Section 504 regulation by one (1) or more units.

- 1) Development provides one (1) additional mobility unit: 10 points.
- 2) Development provides two (2) or more additional mobility units: 20 points





# SCORING & RATING FACTORS

**7) Energy Efficiency Plan: (10 Points)** Rental developments are designed and built to a level of energy efficiency that meets or exceeds the levels required to qualify for the Energy Efficiency/Green Sustainable Design. Examples of energy efficiency, but not limited to high-efficiency heating & cooling equipment & controls, energy-efficient lighting upgrades & controls, programmable thermostats, insulation improvement, air-sealing & weatherization. The following must be submitted with the application to receive points under this category:

- a. Energy Efficiency Plan outlining the method to reduce the energy cost for tenants.
- b. Estimated cost savings proposal per unit
- c. Building Plans & Specifications
- d. Contract with service provider



# SCORING & RATING FACTORS

**8) Development Amenities: (Up to 10 Points)** Developments will be awarded two points per development amenity up to a maximum of ten points.

- Amenities must be appropriate to the proposed tenant population. All proposed amenities must be selected on the application and notated and highlighted on the Plans/Drawings or Physical Needs Assessment.
- Applicants must adhere to all amenities selected on the application, regardless of whether points are awarded.
- Building components installed to qualify for Section 504-compliant unit points do not qualify as Development Amenities.





# APPLICATION REQUIREMENTS & SELECTION CRITERIA



# APPLICATION REQUIREMENTS

- Applications are reviewed for completeness.
- All required documentation must be included in online application.
- Applicants will be notified if documentation provided is unclear and will have a cure period to clarify requested items. This does not apply to missing items.
- Applications must score a minimum of 75 on a 100-point scale to be considered for funding.
- Regardless of strict numerical ranking, the Selection Criteria does not operate to vest in an applicant or development any right to a reservation or allocation of funds in any amount.



# FUNDING ANNOUNCEMENTS

- **Applicants will be notified of approvals and denials in writing.**
- **MHC's appeal process must be followed and submitted in writing.**



# APPLICATION CHECKLIST REQUIREMENT

**Documents are located on  
Mississippi Home Corporation's Website  
at:**

**[www.mshomecorp.com/federal-  
programs/](http://www.mshomecorp.com/federal-programs/)**



# FORMS

- (1) Statement of Application and Certification for HOME & HTF**
- (2) Applicant/ Owner Authorization**
- (3) Application Preparer's Certification**
- (4) Application Rating Form**
- (5) Financial Feasibility Forms**
- (6) Initial Site Assessment Form**
- (7) Project Completion Schedule**



# FORMS

- (8) Environmental Checklist**
- (9) Certification of Consistency with the Consolidated Plan**  
**(HUD Form 2991) NOTE: form must be submitted and signed by David Hancock**
- (10) Developer Experience**
- (11) Management Experience**
- (12) Supportive Services Certification Form**
- (13) Contractor's Bid Authorization**
- (14) Physical Needs Assessment Form**





# FORMS

- (15) Description of Materials**
- (16) Construction Certification Form**
- (17) Applicants Self Certification**
- (18) Certifications & Assurances**
- (19) Affirmative Fair Housing Marketing Plan Multifamily (HUD Form 935.2.A)**
- (20) Affirmative Fair Housing Marketing Plan Single family (HUD Form 935.2.B)**
- (21) Applicant/Recipient Disclosure/Update Report (HUD Form 2880)**
- (22) Special Needs Certification**



# SUMMARY

**In order to be considered for funding, the following conditions must be met:**

- **The applicant must have site control as evidenced by a signed purchase agreement or vesting title to the property for Rental projects.**
- **The project must serve eligible households.**
- **The project and cost must be eligible.**
- **The project must meet minimum period of affordability.**
- **The project must meet layering review criteria and not be deemed to be over-subsidized.**
- **The project must meet MHC's timeliness requirements.**
- **The project must meet all relevant federal requirements.**



# BREAK: 10 MINUTES



# COMMUNITY HOUSING DEVELOPMENT ORGANIZATION CHDO



# COMMUNITY HOUSING DEVELOPMENT ORGANIZATION (CHDO)

- ▣ The State's HOME Program uses least 15% of its total HOME allocation as a set-aside for Community Housing Development Organizations (CHDOs).
- ▣ This funding provides eligible non-profit organizations that act in the capacity of Owner, Sponsor, and/or Developer to undertake HOME activities in the development of low-income housing or substantial rehabilitation of multi-family rental units.



# COMMUNITY HOUSING DEVELOPMENT ORGANIZATION (CHDO)

- 🏠 In order to be eligible for the CHDO Set-Aside funding, non-profit organizations must be Certified through the State.
- 🏠 Organizations eligible are non-profits with demonstrated development and capacity experience with creating, rehabilitating, or preserving affordable housing.



# COMMUNITY HOUSING DEVELOPMENT ORGANIZATION (CHDO)

- Eligible Activities:
  - Construction, acquisition, and or rehabilitation of rental housing development
  - Single-family homeownership housing.
- Eligible project types are multi-family and single-family rental housing.



# HOW TO BECOME A CHDO

- A legally incorporated tax-exempt non-profit organization
- An independent organization free of undue control by for-profit or governmental entities
- Accountable to the low-income community it serves
- Capable of undertaking the development of affordable housing (capacity)
- Must define service area
- Define the proposed project





# HOW TO BECOME A CHDO

🏠 To apply for CHDO Status visit:

<https://www.mshomecorp.com/federal-programs/home/CHDO/>



# CHDO ROLES

- Homebuyer Housing
  - Developer
  - Sponsor
  
- Rental Housing
  - Owner
  - Developer
  - Sponsor





# HOMEOWNER REHABILITATION & DISASTER RECOVERY



# HOUSING COVERED

- The Homeowner Rehabilitation and Disaster Recovery Programs are designed to provide safe, decent, and affordable housing to low and very low-income eligible homeowners.
- Funds are distributed Statewide in accordance with the annual One-Year Action Plan.
- Provide funding to assist communities with housing improvements.



# DISTRUBTION PROCESS

- Funding decisions are based on applicant scoring.
- Application Preparation fees are no longer eligible as a one-time payment.



# HOMEOWNER REHABILITATION vs DISASTER RECOVERY

Homeowner Rehabilitation	Disaster Recovery
All Local Units of Government	Counties Only
Competitive Process	Non-Competitive Process
100% Grant	100% Grant
No Match Required	No Match Required – Gap Funds may apply
Annual Allocation Cycle	Disaster Declared



# PHASE I

## Homeowner Rehabilitation and Disaster Recovery



**HOMEOWNER REHABILITATION  
APPLICATIONS DUE**

**WEDNESDAY, OCTOBER 19, 2023  
3:00 P.M.**

**NO EXCEPTIONS**





## **DISASTER RECOVERY APPLICATIONS ACCEPTED WHEN DISASTER DECLARED IN THE STATE**



# HOMEOWNER REHABILITATION & DISASTER RECOVERY APPLICATIONS TIMELINE

EVENT	DEADLINE
Notice of Funding Availability (NOFA)	August 9, 2023
Phase I Application Workshop	August 10, 2023
<b>Phase I Applications Due Date</b>	<b>October 19, 2023</b>
Application Review Period	October 19, 2023 - November 16, 2023
Funding Announcement Notifications – via MHC’S Website	December 13-14, 2023
Phase II Application & Implementation Workshop	January 11, 2024
Phase II Applications Due Date	March 28, 2024



# 2023 HOME FUNDS AVAILABILITY

PROGRAM CATEGORIES	ALLOCATION
Homeowner Rehabilitation	\$3,000,000
Maximum Award up to \$600,000	
<b>ELIGIBLE ACTIVITIES</b>	
Rehabilitation	Reconstruction/Replacement
Projects MUST consist of 100% Rehabilitation <b>OR</b> Rehabilitation and Reconstruction 100% Reconstruction is <b>NOT</b> allowed	



# 2023 HOME FUNDS AVAILABILITY

PROGRAM CATEGORIES	ALLOCATION
Disaster Recovery Program	\$550,000
Maximum Award up to \$100,000	
<b>ELIGIBLE ACTIVITIES</b>	
Rehabilitation	Reconstruction/Replacement
Repair, rehabilitation of single-family owner-occupied housing, replacement of owner-occupied manufactured housing	



# APPLICATION FORMAT

- One (1) Original Application
- Application **MUST** be bind in an 8.5x11 or 8.5x14 inch folder or notebook
- All sections **MUST** be identified by tabs



# PHASE I APPLICATION REQUIRED DOCUMENTATION

No	Required Documentation
1.	Project Description
2.	Citizen Participation Plan
3.	Affirmative Fair Housing Marketing Plan
4.	Certifications/Assurances, Section B and C
5.	Chief Executive Officer's Self-Certification
6.	Application Preparer's Certification
7.	Conflict of Interest Certification
8.	Executed Board Resolution



# PHASE I APPLICATION REQUIRED DOCUMENTATION

No	Required Documentation
9.	Procurement Procedures/Results – Administrative Services
10.	HUD Form 2880 <a href="http://www.hud.gov/sites/documents/2800.pdf">www.hud.gov/sites/documents/2800.pdf</a>
11.	Organization/Consultant Adminstrating the Project
12.	MBE/WBE Project Verification
13.	Concerted Revitalization Plan
14.	Descriptive Supportive Services Forms
15.	Single Audit Report or Funding Certification Form
16.	Applicants' Self-Rating Form



# PHASE I APPLICATION RATING FACTORS

<u>Application Scoring Factors</u> Applications <b>MUST</b> Score a Minimum of 175 Points		<u>Maximum Points</u>				
1.	Documentation of Need	25 Points				
2.	Concerted Revitalization Plan	30 Points				
3.	Previously Funded	65 Points				
4.	MBE/WBE <table border="1" data-bbox="834 672 1091 751"> <tr> <td></td> <td></td> </tr> <tr> <td></td> <td></td> </tr> </table>					40 Points
5.	Project Timely Completion	60 Points				
6.	Administrator Project Management Experience	22 Points				
7.	Community Supportive Services	10 Points				
<b>Maximum Points</b>		<b>252 Points</b>				







# CONTACT INFORMATION



**Jackie Cobbins**

**Program Manager**

**(601) 718-4635**

**[jackiecobbins@mshc.com](mailto:jackiecobbins@mshc.com)**



# Any Questions





# CROSS CUTTING REQUIREMENTS



# CROSS CUTTING REQUIREMENTS

- Fair Housing/AFFH
- Environmental
- Section 3
- Tenant Selection
- VAWA
- Site & Neighborhood Standards
- Lead Based Paint
- Relocation
- Labor Standards
- MBE/WBE





# FAIR HOUSING



# WHAT IS FAIR HOUSING?

Fair Housing is the right to choose housing free from unlawful discrimination.



# WHAT IS FAIR HOUSING?

- Prohibits housing discrimination based on your race, color, national origin, religion, sex (including gender identity and sexual orientation), familial status or disability.
- Created to ensure that everyone has equal access to housing
- Prohibits discrimination in the sale, rental, and financing of dwellings, and other housing-related transactions



# DISABILITY DEFINITION

Under the Fair Housing Act a person with a disability includes:

- A physical or mental impairment that substantially limits one or more major life activities
- Individuals who are perceived as having such an impairment;
- Individuals with a record of such an impairment.

Remember the term “major life activity” means those activities that are of central importance to daily life, which includes but is not limited to seeing, hearing, walking, breathing, performing manual tasks, caring for one’s self, learning, and speaking.





# HOUSING COVERED

- Apartments, houses, houseboats, homeless shelters, and migrant farmworker housing.
- Any residential building or vacant land available sale or lease
- Any place to which a person “intends to return.”



# TRANSACTIONS COVERED

- Residential home sales and rentals
- Homeowners Insurance- Discrimination in homeowners insurance occurs when an insurance company or agent unlawfully treats current or prospective homeowners differently because of one of the seven protected classes
- Denial of Reasonable Accommodations or Modifications
- Mortgage Loans- any stage of the mortgage process- approvals/denials, property appraisals, terms (interest rates, fees, etc)
- Realtors
- Landlords
- Newspapers and ads- Generally, a housing advertisement should describe the property itself, and not the potential occupant
- All Areas Connected with Residential Housing



# ACTIONS THAT CAN VIOLATE THE LAW

- Differential treatment: Treating someone differently because of race, color, religion, sex, national origin, disability or because they have children.
  - For example, charging people of color a higher rent or deposit for the same unit rent or refusing to allow children access to the pool or community room.
- Set different terms, conditions, or privileges for sale or rental of a dwelling.
- Policy of one heart beat per bedroom / Zoning
- Harass, coerce, intimidate, or interfere with anyone exercising or assisting someone else with his/her fair housing rights



# REFUSE TO RENT OR NEGOTIATE

- Failing to accept or consider a bonafide offer;
- Refusing to sell or rent or negotiate for sale or rental;
- Using different qualifications criteria or applications, standards, procedures; and
- Evicting tenants because of race, etc...or because of the race of tenant's guest.
- Refuse to make certain accommodations for a person with a disability, if the accommodation may be necessary to afford such a person a reasonable and equal opportunity to use and enjoy a dwelling.



# DISCRIMINATE IN TERMS OR CONDITIONS

- Using different provisions in leases or contracts;
- Failing or delaying maintenance or repairs;
- Failing to process an offer or communicate an offer accurately; or
- Limiting use of privileges, services, facilities of an owner, tenant or a person associated with him or her.
- Assigning certain applicants to particular areas of the complex



# UNTRUTHFUL INFORMATION

- Indicating through words or conduct that a unit which is available for inspection, sale or rental has been sold or rented because of any of the protected classes.
- Limiting information by word or conduct regarding suitably priced dwellings available for inspection.
- Manager only quotes highest priced apartments as available.
- Tell you housing is unavailable when in fact it is available



# ACCESSIBILITY

- Accessible building entrance on an accessible route
- Accessible and usable public and common use areas
- Usable doors
- Accessible route into and through the covered unit
- Light switches, electrical outlets, thermostats, and other environmental controls in accessible locations
- Reinforced walls for grab bars
- Usable kitchens and bathrooms
  - Stoves



# REASONABLE ACCOMMODATIONS

- A change in rule, policy, or procedure necessary to allow a person with a disability to fully utilize their housing.
  - Examples include: Change in due date of rent; Reserved Handicap Parking; Service/Assitive animal; Transfer to ground floor unit.
- The housing provider is required to pay for this change, although there may be no actual cost.
- The requested accommodation(s) must be made if it is reasonable.
- The requested accommodation(s) must be acted upon within a reasonable time
- There must be a connection between the reasonable accommodation and the disability





# REASONABLE MODIFICATIONS

- A structural change in the property to allow a person with a disability to fully utilize their housing.
- The Fair Housing Act provides that while the housing provider must permit the modification, the tenant is responsible for pay the cost of the modification.
- Reasonable modifications can include structural changes to the interiors and exteriors of the dwellings and to common and public use areas.
- Landlord may require assurances that work will be done “in a workmanlike manner” and required building permits will be obtained, when applicable.
- Landlord may reasonably require renter to restore the interior of the unit, except for reasonable wear and tear, including a deposit to pay for the restoration.



# RECIPIENTS & SUB-RECIPIENTS OF HOME FUNDS

- Agencies receiving funding under the HOME/HTF programs shall utilize Affirmative\_Marketing procedures to ensure non-discrimination in housing or service directly or indirectly
- Shall not discriminate against any individual or family because of race, color, national origin, religion, gender, disability, familial status or presence of children in a household, sexual orientation, gender identity, or marital status.
- Required to provide assurance that the program will be conducted and administered in conformity with Civil Rights & Program Requirements.



# AFFIRMATIVE OUTREACH

## Must be committed to an Affirmative Action Program

- Develop and implement a written Affirmative Marketing Outreach Procedures, communication tools and materials to:
  - Ensure persons without regard to race, color, creed, ethnicity, religion, sex, age, national origin, familial status, or disability, know how to obtain access to assistance
  - Ensure effective communication with persons with disabilities
- Consistent with Title VI and Executive Order 13166- Programs & activities for Limited English Proficiency (LEP) persons- Marketing and outreach documentation available in different languages



# EXAMPLES OF AFFIRMATIVE OUTREACH

- Inclusive Outreach-Ensure that current methods of outreach do not intentionally or unintentionally exclude protected groups and classes
- Display the Equal Housing Opportunity logo or the phrase “Equal Housing Opportunity” and the accessibility logo in any advertising and all written communications.
- FHEO posters must be posted in the Sub-Recipient’s place of business and located in plain view for those entering and existing the building or near the common thoroughfare.



# FAIR HOUSING & EQUAL OPPORTUNITY (FHEO) POSTERS & DISPLAYS

U. S. Department of Housing and Urban Development



**EQUAL HOUSING  
OPPORTUNITY**

**We Do Business in Accordance With the Federal Fair  
Housing Law**

(The Fair Housing Amendments Act of 1988)

**It is illegal to Discriminate Against Any Person  
Because of Race, Color, Religion, Sex,  
Handicap, Familial Status, or National Origin**

- In the sale or rental of housing or residential lots
- In the provision of real estate brokerage services
- In advertising the sale or rental of housing
- In the appraisal of housing
- In the financing of housing
- Blockbusting is also illegal

Anyone who feels he or she has been discriminated against may file a complaint of housing discrimination:  
1-800-669-9777 (Toll Free)  
1-800-927-9275 (TTY)  
[www.hud.gov/fairhousing](http://www.hud.gov/fairhousing)

U.S. Department of Housing and Urban Development  
Assistant Secretary for Fair Housing and Equal Opportunity  
Washington, D.C. 20410

Previous editions are obsolete

form HUD-928.1 (6/2011)

U. S. Department of Housing and Urban Development  
Departamento de la Vivienda y el Desarrollo Urbano de los EE.UU.



**EQUAL HOUSING  
OPPORTUNITY  
IGUALDAD DE OPORTUNIDADES  
EN LA VIVIENDA**

**Nuestras prácticas de negocios cumplen la ley federal  
de equidad en la vivienda**

(Enmienda a la ley de Equidad en la vivienda de 1988)

**Es ilegal discriminar contra ninguna persona a  
causa de su raza, color, religión, sexo,  
discapacidad, situación familiar u origen nacional**

- En la venta o el alquiler de viviendas o lotes residenciales
- En la provisión de servicios de corredores de bienes raíces
- En la publicidad relacionada con la venta o el alquiler de viviendas
- En la tasación de viviendas
- En la financiación de la vivienda
- Las tácticas de intimidación (Blockbusting) también son ilegales

Cualquier persona que crea que ha sido discriminada puede presentar una reclamación de discriminación en la vivienda:  
1-800-669-9777 (Línea gratuita)  
1-800-927-9275 (TTY)  
[www.hud.gov/fairhousing](http://www.hud.gov/fairhousing)

U.S. Department of Housing and Urban Development  
Assistant Secretary for Fair Housing and Equal Opportunity  
Washington, D.C. 20410

Las ediciones anteriores son obsoletas  
Previous editions are obsolete

formulario HUD-928.1 (6/2011) - Spanish  
form HUD-928.1 (6/2011)



# FAIR HOUSING COMPLAINT

## How to report Violations?

- ▢ Any person who believes he or she has experienced discrimination may file a complaint by contacting HUD's Office of Fair Housing and Equal Opportunity at (800) 669-9777 (voice) or (800) 927-9275 (TTY).
- ▢ Housing discrimination complaints may also be filed by going to [www.hud.gov/fairhousing](http://www.hud.gov/fairhousing).  
[https://portal.hud.gov/hudportal/HUD?src=/topics/housing\\_discrimination](https://portal.hud.gov/hudportal/HUD?src=/topics/housing_discrimination)
- ▢ The United States Department of Housing & Urban Development (HUD) ([HUD.gov](http://HUD.gov))



# FAIR HOUSING INFORMATION

For more information and resources on Fair Housing visit the HUD Exchange:

- 🏠 Fair Housing and Civil Rights Laws
- 🏠 Guidance
- 🏠 Tools
- 🏠 <https://www.hudexchange.info/programs/fair-housing/>





# ENVIRONMENTAL





# ENVIRONMENTAL REVIEW RECORDS (ERR) OR ENVIRONMENTAL PROVISIONS

- Overview
- Requirements
- Forms
- Resources for technical assistance
- Questions



# ENVIRONMENTAL OVERVIEW

What is an Environmental Review Record?

- **Environmental Review Process**
  - HUD regulations at 24 CFR Part 58

What is an Environmental Provision?

- **Environmental Provision**
  - Property Standards at 24 CFR § 93.301(f)(1) and (2)



**HOME**

**HOUSING TRUST  
FUNDS**

# **FUNDING SOURCE**

**HOW WILL THE FUNDS BE USED?**

**CLEARANCE & PROVISION  
NO FUNDS CAN BE**

**HOME INVESTMENT PARTNERSHIPS PROGRAM**



# Part 58 Environmental Assessment

Categorically  
Excluded,  
Subject to 58.5

SUGGESTED  
FORMATS

## DETERMINATION

### WHAT FORMATS TO USE?

Environmental Assessment

Phase I



# National Environmental Policy Act The National Environmental Policy Act (NEPA) of 1969

- **Created:** All federally funded projects and activities must have documentation to show that they are in compliance with all NEPA Laws and all other environmental laws and authorities.
- **Maintaining Records:** The ERR must be maintained at project Grantee location and available to the public.
- **Timing:** The ERR will vary in length and content depending upon the level of review required (based upon the types of project activities). Average, an environmental assessment for a project usually takes at least 90 days to complete.
- **Funding:** Part 58 HUD funds cannot be committed to a project until the environmental review is complete, and the environmental clearance received.



# Housing Trust Funds - Notice: CPD-16-14

- **Recordkeeping and Resources:** The state, state-designated entity, or subgrantee administering HTF must maintain documentation demonstrating that each project meets the HTF Environmental Provisions at project completion [§93.407(a)(2)(iv)].
- **Timing:** Phase I
- **Funding:** HTF Environmental Provisions must be completed prior to commitment of other HUD funding. If a project cannot meet the HTF Environmental Provisions, the project cannot be funded by HTF.
- **Combining with Other HUD Funding Sources**



# RESOURCES FOR TECHNICAL ASSISTANCE

Definitions, forms and step-by-step instructions on how to complete the environmental reviews and the environmental provision are provided on the HUD Exchange website.

- <https://www.mshomecorp.com>
- <https://www.hudexchange.info>



# HIGHLIGHTS

H1	H2	H3	H4
Funds are NOT to be expended until Environmental Review Clearance or Environmental Provisions has been received.	Please use updated information (COVID, expired forms, adding email address to RROF Public notices)	Environmental Level of Review Process is determined by the activity for HOME & HTF Projects	Resources: HUD Exchange MHC Website





# CONTACT INFORMATION

**Shirley Thompson**

**Environmental Impact Officer**

**(601) 718-4685**

**[Shirley.thompson@mshc.com](mailto:Shirley.thompson@mshc.com)**





# SECTION 3



# SECTION 3: 24 CFR 75

- ❑ Owners and developers of housing construction/rehabilitation projects receiving \$200,000 or more in aggregate HUD funding (including HOME or HTF as well as CDBG or other similar funding from a local government) are subject to the requirements of Section 3 of the Housing and Community Development Act of 1968 as outlined in 24 CFR 75.
- ❑ The purpose of Section 3 is to provide economic opportunities, particularly employment, generated by HUD-assisted development activity, to low- and very low-income persons. In practice, MHC expects all HOME/HTF rental projects to be subject to Section 3. Projects subject to Section 3 are required to take steps to achieve HUD-specified benchmarks (and maintain records and provide reporting) on total labor hours worked including by eligible “Section 3 workers” (25% of total labor hours) and by “Targeted Section 3 workers” (5% of total labor hours).



# SECTION 3: SAFE-HARBOR BENCHMARKS



The graphic above shows three concentric circles. The smallest internal circle illustrates Targeted Section 3 workers, the mid-sized circle illustrates all Section 3 workers, and the largest external circle illustrates all workers.



$$\frac{\text{Section 3 labor hours}}{\text{Total labor hours}} = 25\% \quad \text{AND} \quad \frac{\text{Targeted Section 3 labor hours}}{\text{Total labor hours}} = 5\%$$



# SECTION 3: NEW FINAL RULE

Date	HUD Action
September 29, 2020	New Section 3 Final Rule
November 30, 2020	Start Date
December 1, 2000 – June 30, 2021	Non-Compliance Period (The new Section 3 Rule should be implemented by projects committed during this time, but HUD will not monitor these based on the new rule)
July 1, 2021	All projects committed after this date must comply with the new Section 3 rule



# SECTION 3: BUSINESS CONCERN

- A Section 3 business concern is a business that meets at least one of the following criteria, documented within the last six-month period:
  - At least 51 percent owned and controlled by low- or very low-income persons;
  - Over 75 percent of the labor hours performed for the business over the prior three-month period are performed by Section 3 workers; or
  - A business at least 51 percent owned and controlled by current public housing residents or residents who currently live in Section 8-assisted housing.
- Owners/developers are encouraged to utilize the Section 3 Opportunity Portal at <https://hudapps.hud.gov/OpportunityPortal/> to locate Section 3 businesses and workers, as well as post available job/contracting opportunities.



# SECTION 3: WORKERS

For a worker to qualify as a Section 3 worker, one of the following must be maintained:

- A worker's self-certification that their income is below the income limit from the prior calendar year;
- A worker's self-certification of participation in a means-tested program such as public housing or Section 8-assisted housing;
- Certification from a PHA, or the owner or property manager of project-based Section 8-assisted housing, or the administrator of tenant-based Section 8-assisted housing that the worker is a participant in one of their programs;
- An employer's certification that the worker's income from that employer is below the income limit when based on an employer's calculation of what the worker's wage rate would translate to if annualized on a full-time basis; or
- An employer's certification that the worker is employed by a Section 3 business concern



# TARGETED SECTION 3 WORKERS

For a worker to qualify as a Targeted Section 3 worker, one of the following must be maintained:

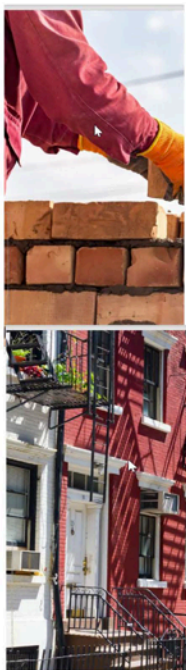
- An employer's confirmation that a worker's residence is within one mile of the work site or, if fewer than 5,000 people live within one mile of a work site, within a circle centered on the work site that is sufficient to encompass a population of 5,000 people according to the most recent U.S. Census;
- An employer's certification that the worker is employed by a Section 3 business concern; or
- A worker's self-certification that the worker is a YouthBuild participant.





# SECTION 3 SAMPLE CERTIFICATION FORM

## Section 3 Business Concern Certification for Contracting (Sample Form)



### About this Tool

**Description:** Businesses seeking a preference in contracting on applicable Section 3 projects may qualify as a Section 3 business concern if they meet the following criteria: At least 51 percent of the business is owned and controlled by low- or very low-income persons, or at least 51 percent of the business is owned and controlled by current public housing residents or residents who currently live in Section 8-assisted housing, or over 75 percent of the labor hours performed for the business over the prior three-month period are performed by Section 3 workers.

This tool is designed to help grantees and their subrecipients, contractors, and subcontractors comply with the Section 3 requirements and achieve the Section 3 goals. It is intended to be a sample form to help grantees certify and track Section 3 business concerns seeking a preference in contracting.

**How to Adapt this Document:** This document is intended to be used as a reference tool to help grantees certify Section 3 business concerns and provide the appropriate records to support the business' Section 3 status claims. Grantees are encouraged to adapt the form to fit the resources within their individual communities and to meet the needs of their program.

**Source of Document:** This document was developed by consultants affiliated with the consulting firm ICF.

**Disclaimer:** The following is a sample Section 3 Business Concern Certification form that PHAs or Community Development Offices may wish to use to begin developing their own form. They may work with their legal counsels to ensure it meets all local and state laws.

This resource will be part of a Section 3 Toolkit coming Fall of 2021. It will be hosted on the HUD Exchange at <https://www.hudexchange.info/>.

Updated as of: December 20, 2021



## Section 3 Business Concern Certification for Contracting (Sample Form)

**Instructions:** Enter the following information and select the criteria that applies to certify your business' Section 3 Business Concern status.

### Business Information

Name of Business \_\_\_\_\_  
Address of Business \_\_\_\_\_  
Name of Business Owner \_\_\_\_\_  
Phone Number of Business Owner \_\_\_\_\_  
Email Address of Business Owner \_\_\_\_\_

### Preferred Contact Information

Same as above  
Name of Preferred Contact \_\_\_\_\_  
Phone Number of Preferred Contact \_\_\_\_\_

### Type of Business (select from the following options):

Corporation     Partnership     Sole Proprietorship     Joint Venture

### Select from **ONE** of the following three options below that applies:

- At least 51 percent of the business is owned and controlled by low- or very low-income persons (Refer to income guidelines on page 4).
- At least 51 percent of the business is owned and controlled by current public housing residents or residents who currently live in Section 8-assisted housing.
- Over 75 percent of the labor hours performed for the business over the prior three-month period are performed by Section 3 workers (Refer to definition on page 4).

(frontside)



# SECTION 3 SAMPLE CERTIFICATION FORM

## Business Concern Affirmation

I affirm that the above statements (on the frontside of this form) are true, complete, and correct to the best of my knowledge and belief. I understand that businesses who misrepresent themselves as Section 3 business concerns and report false information to [insert name of recipient/grantee] may have their contracts terminated as default and be barred from ongoing and future considerations for contracting opportunities. I hereby certify, under penalty of law, that the following information is correct to the best of my knowledge.

Print Name: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

\*Certification expires within six months of the date of signature

Information regarding Section 3 Business Concerns can be found at [21 CFR 75.5](#)

## FOR ADMINISTRATIVE USE ONLY

Is the business a Section 3 business concern based upon their certification?  
 YES  NO

**EMPLOYERS MUST RETAIN THIS FORM IN THEIR SECTION 3 COMPLIANCE FILE FOR FIVE YEARS.**

(backside)

3



The City of (insert locality here)

Or

the (insert name here) Housing Authority

## Section 3 Income Limits

### Eligibility Guidelines

The worker's income must be at or below the amount provided below for an individual (household of 1) regardless of actual household size.

### Individual Income Limits for City of (insert locality here) FY 20 (insert year here)

Income Limits Category	FY 20 (enter year here) Income Limits
Extremely Low Income Limits (30%)	
Very Low Income Limits (50%)	
Low Income Limits (80%)	

See <https://www.huduser.gov/portal/datasets/il.html> for most recent income limits.

### Section 3 Worker Definition:

- A low or very low-income resident (the worker's income for the previous or annualized calendar year is below the income limit established by HUD); or
- Employed by a Section 3 business concern; or
- A YouthBuild participant.

### Targeted Section 3 Worker Definition:

- Employed by a Section 3 business concern or
- Currently meets or when hired met at least one of the following categories as documented within the past five years:
  - A resident of public housing; or
  - A resident of other public housing projects or Section 8-assisted housing; or
  - A YouthBuild participant.

4



# SECTION 3: QUALITATIVE EFFORTS

Additional reporting if Section 3 benchmarks are not met:

- If the Owner's reporting indicates that the Developer has not met the Section 3 benchmarks described in 24 CFR 75.13, the Owner must report on the qualitative nature of its Section 3 compliance activities and those of its contractors and subcontractors. Such qualitative efforts may, for example, include but are not limited to the following:
- Engaged in outreach efforts to generate job applicants who are Targeted Section 3 workers.
- Provided training or apprenticeship opportunities.
- Provided technical assistance to help Section 3 workers compete for jobs (e.g., resume assistance, coaching).
- Provided or connected Section 3 workers with assistance in seeking employment including: drafting resumes, preparing for interviews, and finding job opportunities connecting residents to job placement services.
- Held one or more job fairs.
- Provided or referred Section 3 workers to services supporting work readiness and retention (e.g., work readiness activities, interview clothing, test fees, transportation, childcare).



# SECTION 3: QUALITATIVE EFFORTS

- Provided assistance to apply for/or attend community college, a four-year educational institution, or vocational/technical training.
- Assisted Section 3 workers to obtain financial literacy training and/or coaching.
- Engaged in outreach efforts to identify and secure bids from Section 3 business concerns.
- Provided technical assistance to help Section 3 business concerns understand and bid on contracts.
- Divided contracts into smaller jobs to facilitate participation by Section 3 business concerns.
- Provided bonding assistance, guaranties, or other efforts to support viable bids from Section 3 business concerns.
- Promoted use of business registries designed to create opportunities for disadvantaged and small businesses.
- Outreach, engagement, or referrals with the state one-stop system as defined in Section 121(e)(2) of the Workforce Innovation and Opportunity Act.



# HUD FORM 6002A

## Reporting on Section 3 Activities

U.S. Department of Housing and Urban Development  
Office of Field Policy and Management

OMB Control Number: 2501-0042  
(Exp. 06/30/2025)

Public reporting for this collection of information is estimated to average 3 hours per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed and completing and reviewing the collection of information. This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB Number. Section 3 of the Housing and Urban Development Act of 1968, as amended, U.S.C. 1701u, mandates that the Department ensure that employment and other economic opportunities generated by its housing and community development assistance programs are directed toward low- and very low-income persons, particularly those who are recipients of government assistance for housing. The regulations are found at 24 CFR Part 75. The information will be used by the Department to monitor program recipient's compliance with Section 3, to assess the results of the Department's efforts to meet the statutory objectives of Section 3, to prepare reports to Congress, and by recipients as a self-monitoring tool. The data is entered into a database and will be analyzed and made available to the public upon request. The collection of information involves recipients receiving Federal financial assistance for housing and community development programs covered by Section 3. The information will be collected annually to assist HUD in meeting its reporting requirements under Section 808(e)(6) of the Fair Housing Act and Section 916 of the HCDA of 1992. An assurance of confidentiality is not applicable to this form. The Privacy Act of 1974 and OMB Circular A-108 are not applicable. The reporting requirements do not contain sensitive questions. Data is cumulative; personal identifying information is not included.

### Identifying Information Regarding the Section 3 Report

Agency Name:

Address:

Contact Name:

Contact E-mail:

Housing Authority Code:

This is an agency-wide annual report      Housing Authority Fiscal Year:

Check here if there are multiple authorities applying Section 3 to this project and provide identifying information below.  
For public housing authorities, the ID number is the PIC Agency number.  
For CDBG/HOME participating jurisdictions, the ID number is the IDIS number.  
For RAD transactions, it is the PIC DDA number.

Name of Primary Authority:

ID Number:

Name of Primary Authority:

ID Number:

Are you a small PHA (under 250 units)

*If agency identified as a small public housing authority (with fewer than 250 public housing units) please elect whether you would like to complete the Section 3 labor hours or qualitative reporting.*

### Section 3 Labor Hours

Total Labor Hours:       Public Housing Targeted Worker Hours:

Section 3 Worker Hours:       Other Funding Targeted Worker Hours:

Formula: Did the reporting agency meet or exceed the safe harbor benchmarks? Yes/No

### Nature of Agency Efforts

*This section is not required if, based on the labor hours reporting above, the reporting agency met or exceeded the safe harbor benchmarks. Check all that apply. Maintain records available for HUD review to document any effort checked.*

- Engaged in outreach efforts to generate job applicants who are Targeted Section 3 workers.
- Provided training or apprenticeship opportunities.
- Provided technical assistance to help Section 3 workers compete for jobs (e.g., resume assistance, coaching).
- Provided or connected Section 3 workers with assistance in seeking employment including: drafting resumes, preparing for interviews, and finding job opportunities connecting residents to job placement services.
- Held one or more job fairs.
- Provided or referred Section 3 workers to services supporting work readiness and retention (e.g., work readiness activities, interview clothing, test fees, transportation, child care).
- Provided assistance to apply for/attend community college, a four-year educational institution, or vocational/technical training.
- Assisted Section 3 workers to obtain financial literacy training and/or coaching.
- Engaged in outreach efforts to identify and secure bids from Section 3 business concerns.
- Provided technical assistance to help Section 3 business concerns understand and bid on contracts.
- Divided contracts into smaller jobs to facilitate participation by Section 3 business concerns.
- Provided bonding assistance, guarantees, or other efforts to support viable bids from Section 3 business concerns.
- Promoted use of business registries designed to create opportunities for disadvantaged and small businesses.
- Other:  (mandatory field if Other is selected)





# TENANT SELECTION POLICIES & CRITERIA, INCLUDING VAWA



# TENANT SELECTION POLICIES & CRITERIA

- The Owner must have written tenant selection policies and criteria that meet HOME/HTF requirements. The policy must describe who can rent units (income restrictions, special populations, nondiscrimination against those with rental assistance), VAWA protections, the use of a waiting list, and applicant notification of reasons for rejection. Tenant selection policy & criteria must include the following:



# TENANT SELECTION POLICIES & CRITERIA

- Occupancy is limited to very low- and low-income households
- Description of preferences to particular population(s), if any
- No exclusion of applicants who hold rental assistance certificates or vouchers
- Required use of waiting list and selection of tenants in chronological order of application, to the extent possible
- Owners must give prompt written notice to rejected applicants, with the reason
- Compliance with VAWA protections





# WHAT IS VAWA?

The Violence Against Women Act (VAWA) is a federal law that, in part, provides housing protections for people applying for or living in units subsidized by the federal government and who have experienced domestic violence, dating violence, sexual assault, or stalking, to help keep them safe and reduce their likelihood of experiencing homelessness.



# VAWA PROTECTIONS

- Cannot be denied admission to or assistance
- Cannot be evicted nor have their assistance terminated reasons related to the VAWA violence/abuse
- Must have the option to stay
- Can request an emergency transfer from the housing provider for safety reasons
- Must be allowed to move with continued assistance



# VAWA PROTECTIONS

- Must be able to provide proof to the housing provider by self-certifying
- Must receive HUD's Notice of VAWA Housing
- Has a right to strict confidentiality
- Can request a lease bifurcation
- Cannot be coerced, intimidated, threatened, or retaliated against
- Has the right to seek law enforcement or emergency assistance



# WHO IS COVERED?

- VAWA's housing protections, in part, are available to someone who has previously or is currently experiencing domestic violence, sexual assault, dating violence, or stalking. The survivor does NOT have to be married to, related to, or living with the perpetrator to be protected by VAWA. It does not matter how long ago the survivor experienced the violence. A survivor's immigration status in itself does not impact a survivor's right to VAWA's housing protections.
- VAWA's housing protections, in part, apply to a survivor if they are applying for or living in a shelter, transitional housing, or permanent housing that is subsidized by a federal homeless assistance program or federal affordable housing program. See below for a list of HUD programs covered by VAWA.
- VAWA protects survivors, regardless of their sex, gender identity, or sexual orientation AND regardless of the sex, gender identity or sexual orientation of the person who caused harm.



# VAWA FORMS

- Notice of Occupancy Rights under VAWA (Form HUD-5380)
- Model Emergency Transfer Plan for Victims of Domestic Violence, Dating Violence, Sexual Assault or Stalking (Form HUD-5381)
- Certification of Domestic Violence, Dating Violence, Sexual Assault or Stalking, and Alternate Documentation (Form HUD-5382)
- Emergency Transfer Request for Certain Victims of Domestic Violence, Dating Violence, Sexual Assault or Stalking (Form HUD-5383)





# SITE & NEIGHBORHOOD STANDARDS



# SITE & NEIGHBORHOOD STANDARDS

- Is the site adequate in size, exposure, and contour to accommodate the number and type of units proposed, and are adequate utilities and streets available to service the site?
- Is the site suitable for facilitating and furthering compliance with applicable provisions of Title VI of the Civil Rights Act of 1964, the Fair Housing Act, Executive Order 11063, and HUD regulations?
- Is the site in an area of minority concentration?
  - Do sufficient, comparable opportunities exist for housing minority families in the income range to be served by the proposed project and outside areas of minority concentration?
  - Is the project necessary to meet overriding housing needs that cannot be met in that housing area?
- Does the site promote a greater choice of housing opportunities and avoid undue concentration of assisted persons in areas containing a high proportion of low-income persons?



# SITE & NEIGHBORHOOD STANDARDS

- Is the housing accessible to social, recreational, education, commercial, and health facilities, and services that are at least equivalent to those typically found in neighborhoods consisting largely of unassisted, standard housing of similar market rents?
- Is the neighborhood one which is seriously detrimental to family life in which substandard dwellings or other undesirable conditions predominate?
  - Is there activity in progress or a concerted program to remedy the undesirable situation?
- Is the proposed development for the elderly?
  - If non-elderly, is the travel time and cost via public transportation or private automobile, from the neighborhood to places of employment providing a range of jobs for lower-income workers, reasonable?







# Minority Business Enterprise And Women Business Enterprise (MBE/WBE)



# (MBE/WBE)

- Minority Business Enterprise (MBE) means a business enterprise that is at least 51 percent owned and controlled by one or more minority or socially and economically disadvantaged persons. Such disadvantage may arise from cultural, racial, chronic economic circumstances or other similar causes.
- Women's Business Enterprise (WBE) is an independent business concern that is at least 51 percent owned and controlled by one or more women who are U.S. citizens or Legal Resident Aliens; whose business formation and principal place of business are in the U.S. or its territories; and whose management and daily operation is controlled by a woman with industry expertise.





## **QUESTIONS & ANSWERS (Q&A)**

**SUBMIT TO STAFF VIA EMAIL OR PHONE**



# CONTACT INFORMATION

Lisa Coleman, SVP of Federal Programs (601)718-4757 /  
lisa.coleman@mshc.com

Kimberly Stamps, AVP of Grant Management (601)718-4638 /  
kimberly.stamps@mshc.com

Jackie Cobbins, Federal Grant Program Coordinator (Homeowner Rehab &  
Disaster Recovery) (601)718-4635 / jackie.cobbins@mshc.com

Michael Surratt, Housing Grant Officer (HOME/HTF) (601) 718-4658 /  
michael.surratt@mshc.com

Jamie Bouie, Compliance Officer (HOME/HTF) (601)718-4682 /  
jamie.bouie@mshc.com

Julie Brooks, Federal Grant Program Coordinator (CHDO, HBA, Housing  
Counseling Program) (601)718-4621 / julie.brooks@mshc.com

Shirley Thompson, Environmental Impact Officer (601) 718-4685  
shirley.Thompson@mshc.com

David Hancock, VP of Executive Division (601) 718-4620  
david.hancock@mshc.com



# CONTACT INFORMATION



**Mississippi Home Corporation**

**735 Riverside Drive**

**Jackson, MS 39202**

**601-718-4642**

**[www.mshomecorp.com](http://www.mshomecorp.com)**

