



MISSISSIPPI HOME CORPORATION

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Mississippi Home Corporation Mississippi Development Authority

2025 - 2029 Consolidated Plan 2025 Annual Action Plan Public Input Session

Agenda

Welcome/Introductions
&
ConPlan Process Overview

David Hancock, MHC

ESG & HOPWA Programs Overview

Tamara Stewart, MHC

HOME & HTF Program Overview

Kimberly Stamps, MHC

CDBG Program Overview

Chuck, Bearman, MDA

Open Discussion

All

Closing Remarks

David Hancock, MHC

Adjourn

Mississippi Home Corporation (MHC)

MHC is the State Housing Finance Agency for the State of Mississippi.

MHC's core function is to assist owner occupied and rental housing targeted to moderate and lower-income working families.



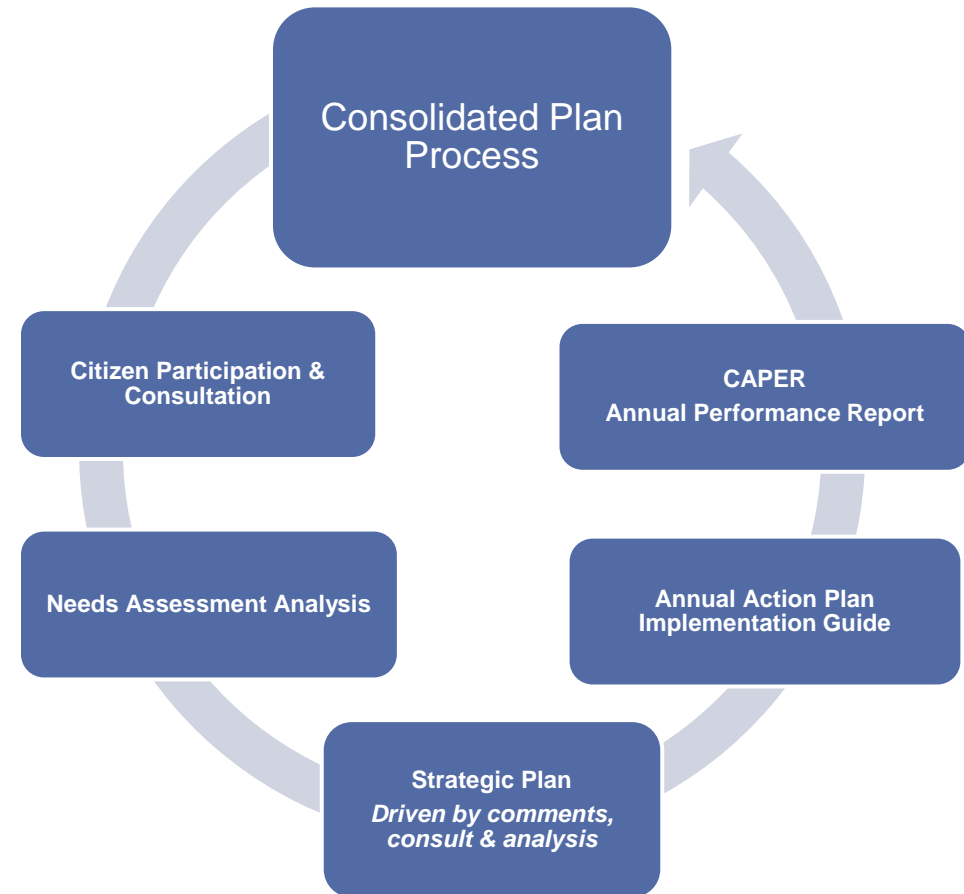
The State of Mississippi administers and manages federal grant funding from the US Department of Housing and Urban Development (HUD)

- Community Development Block Grant (CDBG) Entitlement Grant
- Emergency Solutions Grant (ESG) Entitlement Grant
- Housing Opportunity For Persons with Aids (HOPWA) Entitlement Grant
- HOME Investment Partnerships Program (HOME) Entitlement Grant
- Housing Trust Fund (HTF) Entitlement Grant



The Consolidated Plan Process

The consolidated planning process serves as the framework for a communitywide dialogue to identify housing and community development priorities that align and focus funding from the HUD Community Planning and Development (CPD) formula block grants programs.



ConPlan and AAP Timeline



Collect/Review the
Data



Establish Goals



Gather Public Input



Advisory Team
Assessment



Finalize Goals and
Action Steps



Publish the
Consolidated Plan



Board Approval &
Submission to HUD

Purpose Input Session

- To provide an overview of the grants administered by the State
- To gather public input on goals identified by the State
- To explain how to provide written comments on actions proposed to be taken by MHC and MDA



Consolidated Plan Goals

Program Overview & Accomplishments

Goals Timeline

- ConPlan Goals will determine eligible program activities for the period of:

July 1, 2025 - June 30, 2030

Goals: HOME, HTF, ESG, HOPWA, CHDO

- 1 Expand and Preserve Affordable Rental Housing
- 2 Increase Homeownership Opportunities
- 3 Increase Community Knowledge about Community Housing Development Organizations (CHDOs)
- 4 Enhance Housing Stability & Homelessness Prevention Programs
- 5 Increase Outreach for Housing Preservation through Homeowner Rehabilitation Assistance

Federal Programs

Emergency Solutions Grant Program (ESG)

Housing Opportunities for Person with AIDS Program
(HOPWA)

HOME Investment Partnerships Program (HOME)

Housing Trust Fund (HTF)

Emergency Solutions Grant (ESG) Program

- The ESG Program is designed to improve administrative efficiency and enhance response coordination and effectiveness in addressing the needs of homeless persons.



ESG-Proposed Activities

- Services for persons who are homeless or at risk of homelessness (30% AMI) with housing and supportive services.
- Special populations includes homeless youth and victim services (victims of human trafficking)



Emergency Solutions Grant (ESG) Program cont'd

The five ESG program components are:

1. Street outreach
2. Emergency shelter
3. Rapid re-housing
4. Homeless prevention
5. Homeless Management Information System (HMIS) data collection.

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



Emergency Solution Grants Accomplishments 2020-2024

Total Funding \$9,421,329

Shelter

Persons Served – 5,450

RRH

Persons Served – 2,250

HP

Persons Served – 1,837

Street Outreach

Persons Served – 1,957

Housing for Persons with HIV/AIDS (HOPWA)

HOPWA funds provide services for low-income persons/families (80% AMI) with HIV/AIDS to prevent homelessness.



(HOPWA)-Proposed Activities

- Short-Term Rent Mortgage and Utility assistance (STRMU)
- Tenant-Based Rental Assistance (TBRA)
- Permanent Housing Placement
- Facility –Based Housing & Master Leasing



(HOPWA)-Proposed Activities

- Housing Information
- Supportive Services
- Resource Identification
- Acquisition, Construction, and Rehabilitation of structures used for eligible HOPWA activities
- Technical Assistance



Housing Opportunity for Persons With AIDS Accomplishments 2020-2024

Total Funding \$8,597,831

STRMU

Households Served — 518

TBRA

Households Served — 745

Facility Based
Housing

Households Served — 140

HOPWA
Construction

Units Developed — 10

*Duplication of services 333

HOME Investment Partnerships Program (HOME)

- The **HOME Investment Partnerships Program (HOME)** is a federally funded program that provides municipalities with grant and loan assistance to expand and preserve the supply of decent and affordable housing for low-and very low-income Mississippians. HOME funds can be used in a variety of ways to address critical housing needs that offer opportunities such as homeownership or rental housing activities to revitalize communities with new investment. HOME Program funds are provided to MHC from the U.S. Department of Housing and Urban Development (HUD) through the annual entitlement appropriation process.



HOME-Activities

- Rental Housing Development
- Homeowner Occupied Rehabilitation
- Homeowner Assistance Program
- Community Housing Development Organizations (CHDOs)
- State Administration



General HOME Activities

- **Rental Housing Development-** Non-profit and for-profit developers may apply for HOME funds to assist with the development of multi-family or single-family housing units for low-and very low-income families.
- **Homeowner Occupied Rehabilitation-** Non-profit and Local Units of Government entities may apply for HOME funds on behalf of homeowners for the reconstruction or rehabilitation of their home.
- **Homeowner Assistance Program-** Eligible first-time homebuyers purchasing new or existing single-family housing as their primary residence.
- **Community Housing Development Organizations (CHDOs)** – In this type of activity, MHC provide funds to non-profit organizations engaged in eligible CHDO rental or homeownership projects. All eligible uses must benefit very low, low-and/or moderate-income households.



HOME Rental Construction Accomplishments 2020-2024

Total Awards
\$20,929,624

Total Developments – 9

- Total Units -574
- Total Home Rentals- 180

HOME Homeowner Occupied Rehabilitation Program Accomplishments 2020-2024

Total Awards
\$13,639,900

Total Units Rehabbed or
Replaced- 156

Housing Trust Fund Program(HTF)

- The Housing Trust Fund program provide resources to develop, preserve and rehabilitate rental housing. HTF will address rental housing needs for extremely low-income housing households.



Housing Trust Fund Program(HTF)-Activities

- **Rental Housing Development-** Non-profit and for-profit developers may apply for HTF funds to assist with the development or rehabilitation of multi-family or single-family housing units for extremely low-income families.



HTF Rental Construction Accomplishments 2020-2024

Total Awards
\$12,554,625

Total Developments – 8

- Total Units -587
- Total HTF Rentals- 131



MISSISSIPPI DEVELOPMENT AUTHORITY (MDA)

The state **Economic** and **Community**
development agency

Administered by the Community Incentives
Division (“CID”)



Community Development Block Grant (CDBG)

- Annual Congressional appropriation under Title 1 of the “Housing and Community Development Act of 1974” (Public Law 93-383)
- Grants to states, cities, & counties per a set formula to cultivate viable communities through improvements in housing, infrastructure, and economic development
- Must primarily benefit low- and moderate-income (“LMI”) persons
- All CDBG funds flow through the U.S. Department of Housing & Urban Development (“HUD”)





CDBG Compliance

- HUD requires all CDBG funds to comply with various federal regulations including those dealing with acquisition, audits, environmental, “Fair Housing and Equal Opportunity,” labor, and procurement
- MDA and HUD will monitor for compliance with all these regulations, as well as ensuring that all project meet all contract requirements
- Failure to do so may result in a repayment of CDBG funds

CDBG in Mississippi

- **National Objective:** Benefit 51% LMI Individuals or Families
- **Eligible Applicants:** Incorporated municipalities and counties (*excluding entitlements: Biloxi, Gulfport, Hattiesburg, Jackson, Moss Point, and Pascagoula*)
- **Economic Development Projects**
 - Minimum Job Creation: 20 net new jobs created
 - Grant Amount: Maximum of \$25,000 per job up to \$2,500,000
- **Public Facilities Projects**
 - Small Government Category- local governments less than 3,500 pop.
 - Maximum Grant Size \$600,000
 - Regular Government Category- all local units of government
 - Maximum Grant Size \$750,000
- **2024 Allocation:** \$24,088,947



MISSISSIPPI HOME CORPORATION

Public Facilities Strategies:

Improve the quality of infrastructure in Mississippi communities

- Improvement of Local Community Living Environment
- Construction, rehabilitation or improvement of community service facilities
- Eliminating conditions detrimental to health, safety and public welfare
- In Fiscal Year 2024, CDBG-PF funding assisted 37,143 citizens in LMI areas



Economic Development Strategies:

- Create, expand, and retain jobs for lower-income persons
- Create or expand employment at for-profit businesses
- Invest in eligible infrastructure that supports better-paying jobs for Mississippians
- Activities funded include water and sewer improvements, drainage projects, and ADA improvements
- In Fiscal Year 2024, CDBG-ED funding created 521 jobs



CDBG CONTACTS

**Charles L. Bearman– Director, Community Incentives
Division**

Phone: 601.359.9345

**Lisa Maxwell – Deputy Director, Community Incentives
Division**

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QUESTIONS & DISCUSSION 5-Year ConPlan

Public Input

Consultation Meetings

- February 18th (Gulfport)
- February 19th (Hattiesburg)
- February 20th (Jackson)
- **April 2nd (Biloxi)**
- Additional comments accepted on the ConPlan Draft to May, 2025

Draft Plan Available

- April 2025
- www.mshomecorp.com

Written Comments should be submitted to:

Mississippi Home Corporation
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Adjourn





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