







MHC Programs



Housing Tax Credit



The Housing Tax Credit Program (HTC)

Is a credit or reduction in tax liability each year for 10 years for owners and investors in affordable-income rental housing that is based on the costs of development and the number of qualified affordable-income units.



Rents

Maximum rents are set for each size of unit, based upon 30% of the area maximum income for specified household sizes.



Housing Tax Credit

- Priority Population
 - Special Needs: Elderly, persons 62 years of age or older, or 55 years of age or older.
 - MAOI: Individuals with a serious mental illness (SMI) and are:
 - Existing State Hospital
 - Has exited a State Hospital in the last 2 years
 - Are unstably housed.
 - Veterans: who are eligible for VA benefits.



Housing Tax Credit

Household Income and Deeper Target

- General Tax Credit
 - Household income is capped at 60% AMI
- Deeper Target
 - 15% of units for households with income at 30% AMI
- Partner with Experience Service Providers

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HOME

 The HOME Investment Partnership Program, "HOME Program", provides safe, decent, affordable housing for very-low and lowincome citizens. The HOME Program is governed by 24 CFR Part 92 and other federal cross-cutting regulations. The activities funded by the HOME Program include homebuyer assistance, homeowner rehabilitation, substantial rehabilitation of multi-family rental units, and new construction of multi-family rental units.

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Housing Trust Fund (HTF)

 Address the affordable rental housing needs for 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 expansion of permanent housing opportunities for persons experiencing homelessness and persons with serious mental illness (SMI).



HOME/HTF

- Priority Population
 - Homeless
 - 30% AMI (HTF)
 - SMI
 - Reentry
 - Household income capped at 60% AMI

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Emergency Solutions Grant (ESG)

 The ESG program provides outreach, shelter, rapid re-housing, homelessness prevention and related services to persons experiencing homelessness or persons in danger of becoming homeless throughout the state. This program is specifically designed to be the first step in a continuum of assistance which will enable homeless individuals and families to move toward independent living as well as prevent future homelessness.

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ESG

- Eligible applicants
 - RRH
 - Homeless
 - HP
 - 30% AMI
 - At risk of homelessness

Housing Opportunities for Persons with AIDS (HOPWA)

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 The HOPWA funds may be used for a wide range of housing, social services, program planning, and development costs. These include, but are not limited to, the acquisition; rehabilitation; or new construction of housing units; costs for facility operations; rental assistance; and short-term payments to prevent homelessness. An essential component in providing housing assistance for this targeted special needs population is the coordination and delivery of support services. Consequently, HOPWA funds also may be used for services including (but not limited to) assessment and case management, substance abuse treatment, mental health treatment, nutritional services, job training and placement assistance, and assistance with daily living.



HOPWA

- Eligible applicants
 HIV+ &
 - Up to 80% AMI



HOME-ARP

- To address the need for homelessness assistance and supportive services, Congress appropriated ARP funds to be administered through HOME to perform four activities that must primarily benefit qualifying individuals and families who are homeless, at risk of homelessness, or in other vulnerable populations.
 - 1. Rental Development
 - 2. TBRA
 - 3. Supportive Services
 - 4. NCS



HOME-ARP

- Eligible Applicants/Qualifying Populations (QP)
 - QP1- Homeless
 - QP2- At Risk of Homelessness 30% AMI
 - QP3- Victim of Domestic Violence
 - QP4- All other unstably housed populations.

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CHOICE

 A Partnership between Mississippi Home Corporation, Mississippi Department of Mental Health, Mississippi Division of Medicaid, and Mississippi's Community Mental Health Centers. CHOICE provides rental assistance to make housing affordable for individuals with serious mental illness (SMI). Community Mental Health Centers provide services appropriate to the individual based on their individual needs.



CHOICE

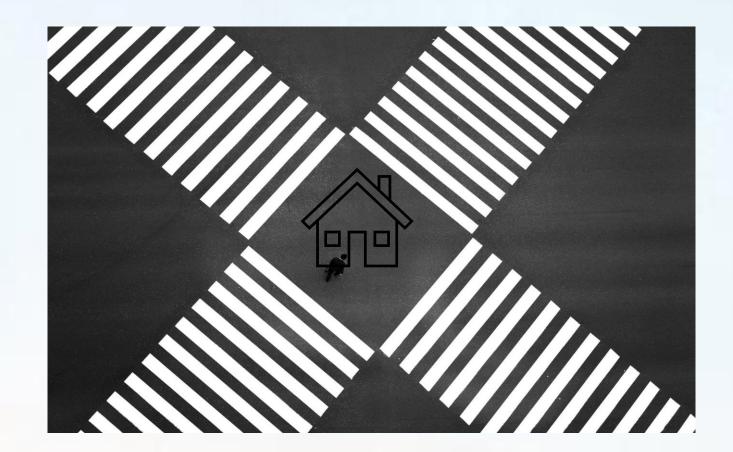
Individuals with a Serious Mental Illness (SMI)

and

Meeting one of the 3 CHOICE Priorities



Program Crosswalk



Coasting Home		ESG			HOPWA		HOME-ARP	MAOI/CHOICE
Coastin	g Jome	Deeper target 30% AMI						
		Rapid Rehousing	Homeless Prevention	STRMU	TBRA	Permanent Housing Placement	TBRA	CHOICE
	60% AMI	No	No	Yes, if HIV +	Yes, if HIV +	Yes, if HIV +		Depending on the cost of the rent
		Yes, if they are homeless	Yes	Yes, if HIV +	Yes, if HIV +		Yes, & homeless or at Risk of Homelessness	Deeper target
		Yes, if they are	Yes, if @ 30% AMI & at Risk of Homelessness	Yes, if HIV+ & at 60% AMI		Yes, if HIV+ & at 60%	Yes, if at/below 50% AMI & homeless or at Risk of Homelessness	
Credit	MAOI/SMI	Yes, if they are	Yes, if @ 30% AMI & at Risk of Homelessness	Yes, if HIV+ & at 60% AMI	-	Yes, if HIV+ & at 60%		Yes Must be diagnosed with an SMI
wingtat	Youth	Yes, if they are	Yes, if @ 30% AMI & at Risk of	Yes, if HIV+ & at 60% AMI	Yes, if HIV+ & at	Yes, if HIV+ & at 60%	Yes, if at/below 50% AMI & homeless or at Risk of Homelessness	
X.		Yes, if they are	Yes, if @ 30% AMI & at Risk of Homelessness	Yes, if HIV+ & at 60% AMI		Yes, if HIV+ & at 60%	Yes, if at/below 50% AMI & homeless or at Risk of Homelessness	
	НОТМА			Yes	Yes	Yes		Yes
	NSPIRE	Yes	Yes	Yes	Yes	Yes	Yes	Yes

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	0	ESG		HOPWA			HOME-A	MAOI/CHOICE	
		Rapid Rehousing	Homeless Prevention	STRMU	TBRA	Permanent Housing Placement	Supportive Servies	TBRA	CHOICE
	60% AMI	No	No	Yes, if HIV+	Yes, if HIV+	Yes, if HIV+	No		Depending on the cost of the rent
		Yes, if they are homeless		Yes, if HIV+ & at 60% AMI	Yes, if HIV+		Yes, & homeless or at	Yes, & homeless or at Risk of Homelessness	
K	Homeless	Yes				Yes, if HIV+ & at 60% AMI		Yes	Must be diagnosed with an SMI
HOMEHHIF		Yes, if they are	Yes, if @ 30% AMI & at Risk of Homelessness	Yes, if HIV+ & at		Yes, if HIV+ & at 60%	Yes, if at/below 50% AMI & homeless or at	Yes, if at/below 50% AMI & homeless or at Risk of Homelessness	
	НОТМА					Yes			Yes
	FMR	Yes	Yes		Yes		Yes	Yes	Yes
	NSPIRE	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes

Program Services

	0								
	ESG		HOPWA		Н	OME-ARP	MAOI/CHOICE		
Rapid Rehousing	Homeless Prevention	STRMU	TBRA	Permanent Housing Placement	Supportive Servies	TBRA	CHOICE		
Re-Evaluation	Re-Evaluation every	Up to 5 months in	Re-Evaluation						
Annually	3-months	1 year	Annually			To 2030, Re-Evaluation Annually	Up to 12 months		
			Rental Payment based on						
Renta	l Deposit	Rental Payment	household's income	Rental Deposit	Rental Deposits	Rental Payment based on Income	Rental Deposit		
Renta	al Arrears	Rental Arrears		Utility Deposit	Rental Payment up to 6 months		Rental Payment		
					Rental Arriers up to 6				
Rental	Payment	Utility payment		Move-In Cost	months		Rental Arriers		
Utility	Deposits	Utility Arrears			Utility Arriers up to 6 months		Utility Deposits		
Utilit	y Arrears	Mortgage Assistance			Utility Payment up to 24 months		Utility Deposits		
Utility	Payment	Case Management			Move-in Cost		Move-In Cost		
Case M	anagement	Transportation			Education		Basic Furniture		
Trans		Employment Search and Placement			Employment Training/Job Placement		Case Management		
							Property Damages based on deposits and		
Move-In Cost		F	ental Construction De	velopment	Case Management		MHC approval		
Employment Sea	arch and Placement				Transportation				
					Rental Construction Development				

Eligible Applicant

E	<u>G</u>	HOPWA			НОМ	IE-ARP	MAOI/CHOICE	
	Homeless			Permanent Housing				
Rapid Rehousing	Prevention	STRMU	TBRA	Placement	Supportive Servies	TBRA	CHOICE	
Literally homeless at intake	At Risk of Homelessness 30% AMI *Deeper Target		HIV+		Meet one of the QPs	Meet one of the Four QPs	Diagnosed with an SMI	
Income not collected at intake	Have no other resources & Have a 14-day removal notice.	Experiencing a housing crisis.		Homeless at intake		homelessness moved 2 or more times in 60 days Dubbled up Notice to leave in 21 days Lives in a hotel/motel not paid for by a nonprofit Overcrowded (two or more individuals in a SRO) Exiting a publicly funded institution. QP3: Domestic Violence (24 CFR 5.2003) QP4: At Risk of Homelessness 50% AMI &	 Priority 1: Individuals being discharged from a State psychiatric hospital after a stay of more than ninety (90) days; or, nursing facility, or intermediate care facility for individuals with intellectual disabilities after a stay of more than ninety (90) days; or Priority 2: Individuals who have been discharged from a State psychiatric hospital within the last two (2) years and; Had multiple hospital visits in the last year due to mental illness; or Are known to the mental health or state housing agency to have been arrested or incarcerated in the last year due to conduct related to mental illness; or Are known to the mental health or state housing agency to have been homeless for (1) full year or have had four (4) or more episodes of homelessness in the last three (3) years. Priority 3: Individuals who lack a fixed, regular, and adequate nighttime residence and includes a subset for an individual who is exiting an institution where he or she resided for ninety (90) days or less and who resides in an emergency shelter or a place not meant for human habitation immediately before entering that situation. 	

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	Compliance									
	ESC	9		HOPWA	HOM	MAOI/CHOICE				
					Permanent					
		Homeless			Housing	Supportive				
	Rapid Rehousing	Prevention	STRMU	TBRA	Placement	Servies	TBRA	CHOICE		
				NSPIRE Inspect	tion					
	HOTMA									
HOUSINE Tax Credit HOWEHTF	Environmental Review									
rat & nell	Required if the Development will be used with Federal Funds.									
using Hold								Must be		
Hor								diagnosed with		
								an SMI		

Now that we see how the programs overlap, let's consider what that means and its impact.





Housing Development and Housing Services Programs

Supportive Services & TBRA

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Rental Development Challenges

- Difficulty locating eligible extremely low-income (30%) or homeless tenants.
- Concerns about occupancy due to income.
- Tenants may lack access to critical resources or support services.



Rental Development Challenges

Challenge: Most homeless and 30% AMI households are unable to pay sufficient rent to cover debt service & other operating costs

- Project-based rental assistance (PBRA)/Master Leasing is an option (HOME-ARP) (HOPWA)
- Other techniques to ensure sustainable projects include
 - Mixed-income developments
 - LIHTC
- Flexibility layering addresses challenges and creates sustainable projects
 - HOME-ARP
 - HOME/HTF
 - HOPWA

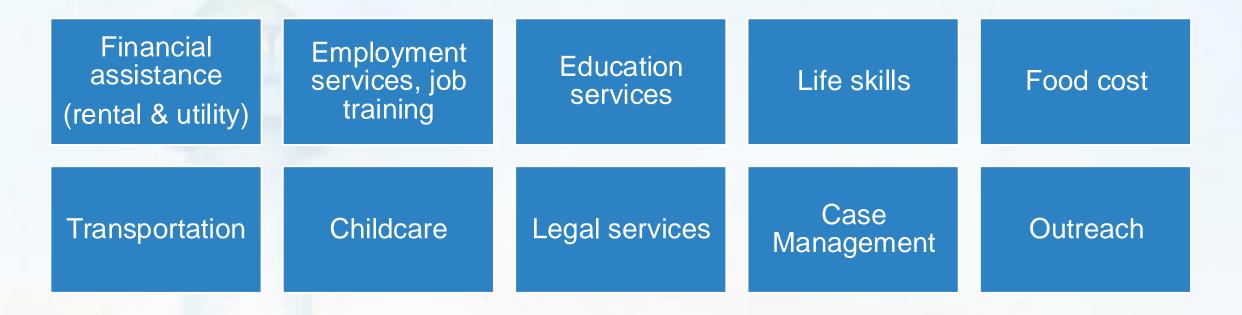


TBRA, ESG and Rental Development

- Rental subsidy is an allowable activity through HOME-ARP, HOPWA and ESG.
 - HOME-ARP and HOPWA= TBRA
 - ESG= Rental assistance
- TBRA can be used on units developed through HOME, HOME-ARP and Tax Credit to subsidized the rent.
 - TBRA is not a stationary voucher but is portable and can move with the applicant.
- ESG can pay for rent and rental arrears of qualified individuals for up to 24 months.



Supportive Services Eligible Activity



Rental Development with Services

- Challenge: Difficulty locating eligible extremely low-income or homeless tenants.
 - Solution: Partner with housing support agencies that can screen and refer appropriate tenants to your property.
- Challenge: Concerns about filling units due to tenant income limitations.
 - Solution:
 - **TBRA** can help by providing:
 - Portable vouchers
 - Master leasing / Project-Based Rental Assistance (PBRA)
 - **ESG** can also offer rental assistance and supportive services.

Challenge: Tenants may lack access to critical resources or support services.

- Solution: Connect tenants with housing service providers that offer:
 - Case management
 - Life skills training
 - Employment support
 - Other wraparound services

Advantages of Partnering with Housing Service Program

Better resident stability

- Access to supportive services
- Access to target populations
- Risk management
- Greater community impact

Partnering with Housing Supportive Services

- Are you currently partnering with local Housing or Community **Supportive Service Providers?**
 - YES
 - NO



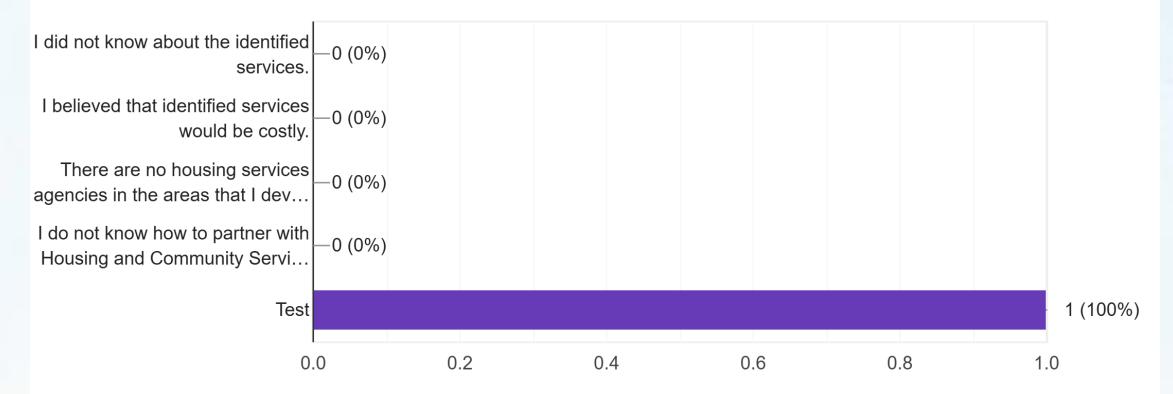
Partnering with Housing Supportive Services

What barriers have you experienced to partnering with the Housing Supportive Services?





What barriers have you experienced in partnering with Housing Supportive Services? 1 response



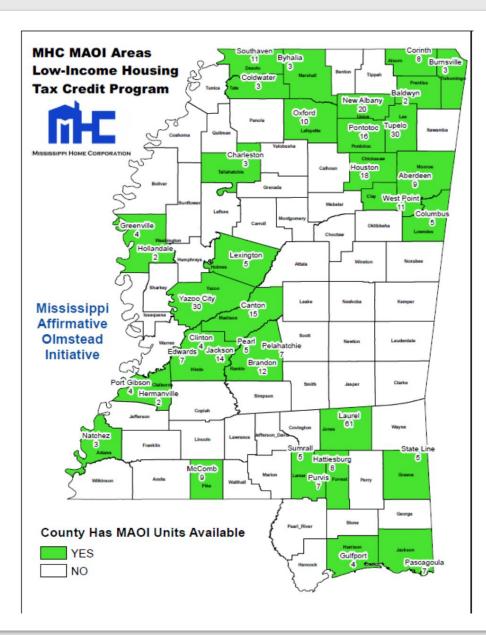
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CHOICE HOUSING PARTNERS

Name	Short Name	Executive Director	Service Areas	Public Contact Person	Public Phone Number	Public Email
Community Counseling Services	CCS	Ray Evins	7, 10	Amy Styron	662-329-4333 ex:4501	astyron@ccsms.org
Shelter and Assistance in Family Emergencies, Inc.	SAFE	Dr. Zowee Shanks	2, 3, 4, 6	Dr. Zowee Shanks	662-841-9105	zshanks@safeshelter.net
Grace House, Inc.	GH	Stacey Howard	8, 9, 15	Stacey Howard	601-706-9491	showard@gracehousems.org
				Melanie Humphires		mhumphries@opendoorshc.org
Open Doors Homeless Coalition	ODHC	Dr. Dena Wittmann	12, 14	Dr. Dena Wittmann	228-229-0737	dwittmann@opendoorshc.org_

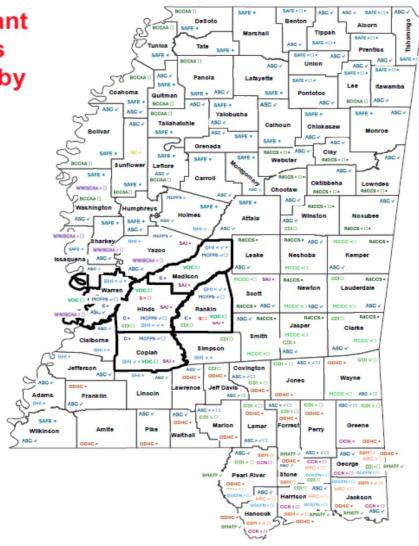






Federal Grant Programs by County by Agency

- X ESG
- HOPWA
- HOME-ARP
- CHOICE



* Statewide Provider

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ASC	MCCC - Multi-County Community Center
BBM – Back Bay Mission	ODHC - Open Doors Homeless Coalition
BCCAA - Bolivar County Community Action Agency	R4CCS - Regions IV Community Counseling Services
* CFVP – Center for Violence Prevention *	SAFE
CCN - Community Care Network	SAJ - Salvation Army Jackson
CDI - Community Development Inc.	SMATE
C – Crossroads	S - Stewpot
GHI – Grace House Inc.	SC - Sunflower County
GCCFN - Gulf Coast Center for Nonviolence	VOC - Voices of Calvery
HRC - Hancock Resource Center	WWISCAA
MCFPS - Mississippi Center for Police and Sheriffs	

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Housing Supportive Services Agencies

Name 🖵	Programs 🔽	Location 🔽	Email Address
ASC	ESG, HOPWA, HOME-ARP	Pinebelt	asc@ascms.org
Back Bay Mission (BBM)	ESG, HOPWA, HOME-ARP	Mississippi Gulf Coast	jpennington@thebackbaymission.org
Center for Violence Prevention (CFVP)	ESG, HOME-ARP	Statewide	smiddleton@mscvp.org
Community Development Inc (CDI)	ESG, HOME-ARP	Pinebelt	ohibbler@juno.com
Community Care Network (CCN)	ESG, HOME-ARP	Mississippi Gulf Coast	diane@communitycarenetwork.org
Crossroads (C)	ESG	Jackson Metro	vicki@crossroads.org
Grace House Inc. (GHI)	ESG	Jackson Metro	showard@gracehousems.org
Gulf Coast Center for Nonviolence (GCCFN)	ESG, HOME-ARP	Mississippi Gulf Coast	sriley@gcwcfn.org
Hancock Resource Center (HRC)	ESG, HOME-ARP	Mississippi Gulf Coast	rrhodes@hancockhrc.org
Mississippi Center for Police and Sheriffs (MCFPS)	HOPWA, HOME-ARP	Jackson Metro	stevenpickett@yahoo.com
Multi-County Community Agency (MCCC)	ESG, HOME-ARP	Meridian, Central MS	rcollier@multicountycsa.org
Regions IV Community Counseling Services (RFCCS)	ESG, HOME-ARP, CHOICE	Central MS, West Point	astyron@ccsms.org
S.A.F.E	ESG, HOME-ARP	North East Region	zshanks@safeshelter.net
Salvation Army: Jackson (SAJ)	ESG	Jackson Metro	Timothy.Delaney@uss.salvationarmy.org
SMATF	HOPWA	Mississippi Gulf Coast	daiken@avlcpa.com
Stewpot (S)	ESG, HOME-ARP	Jackson Metro	jbuckley@stewpot.org
Sunflower County (SC)	ESG	Sunflower County	mhart@sunflowerms.net
Voice of Calvary Ministries (VOC)	HOME-ARP	Jackson Metro	sandrathompson@vocm.org
WWISCAA	ESG, HOME-ARP	Delta Counties	drobinson@wwiscaa.org

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Veterans Services



MISSISSIPPI GRANTEES CONTACT LIST



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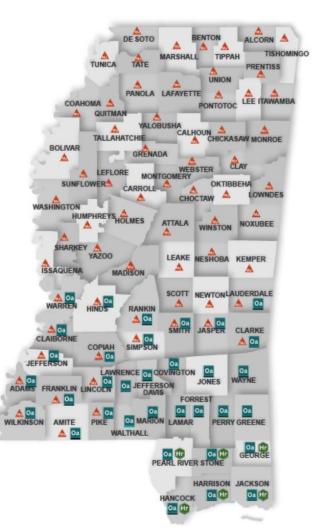
OAK ARBOR

4507 Highway 49 South Hattiesburg, MS 39401

Phone: (601) 545-2925 | Fax: (601) 545-2926

www.southmsveteransresources.com

*SSVF GRANTEES COVERAGE MAP







MISSISSIPPI BALANCE OF STATE communum of care msbos.org/coverage *REVISED: OCTOBER 2024



Questions



