2015 MISSISSIPPI
ANNUAL ACTION PLAN

FINAL REPORT
JUNE 30, 2015

Prepared by:
MISSISSIPPI DEVELOPMENT AUTHORITY
2015 MISSISSIPPI ANNUAL ACTION PLAN
FOR HOUSING AND COMMUNITY DEVELOPMENT

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Final Report
June 30, 2015
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I. EXECUTIVE SUMMARY

A. INTRODUCTION

The State of Mississippi developed its Five-Year Consolidated Plan in the 2015 program year (covering 2015-2019) in response to the U.S. Department of Housing and Urban Development’s (HUD’s) consolidation of the planning and application aspects of four HUD Programs. The Consolidated Plan requires that the State submit annually its Consolidated One-Year Action Plan. The Action Plan sets forth the methodology of distribution the State will use with the anticipated program funds under the Community Development Block Grant Program (CDBG), HOME Investment Partnerships Program (HOME), Emergency Solutions Grants Program (ESG), and Housing Opportunities for Persons With AIDS Program (HOPWA), to carry out its housing and community development policies and objectives during the 2014 program year. The Action Plan describes the resources expected to be available to address the needs and objectives of the plan, other special needs activities, and other actions.

Mississippi Development Authority was designated as the agency responsible for preparing the Consolidated Plan. Mississippi Development Authority (MDA) was responsible for administration of Community Development Block Grant Program (CDBG), HOME Investments Partnerships Program (HOME) and Emergency Solutions Grants Program (ESG). Mississippi Department of Health is responsible for the Housing Opportunities For Persons With AIDS (HOPWA).

On March 13, 2015, the Governor of Mississippi designated the lead agency for the Consolidated Plan and certain grant programs to be the Mississippi Home Corporation effective with the 2015 allocations. Mississippi Home Corporation will be responsible for administering HOME, ESG and HOPWA grants. MDA will be responsible for administering CDBG. This change will be implemented pending the public input process and HUD approval. The letter outlining the Governor’s changes in lead agency is attached to this Plan.

B. CITIZEN PARTICIPATION SUMMARY

Mississippi Development Authority began gathering information for the 2015 Annual Action Plan by offering the public and stakeholders various opportunities to comment on the development of the 2015-2019 Consolidated Plan and Annual Action Plan. Three public input meeting were held to gather input on preliminary findings of the Plan. Three additional public input meetings were held throughout the state of Mississippi. One was held March 3 in Flowood, MS. A second meeting was held on March 4 in Marks, MS. The third public input meeting was held on March 5 in McComb, MS.
An Additional public input meeting was held once the draft Plan had been released. This meeting were held on April 15 in Jackson, MS. The Citizen Participation Plan is included in Appendix A.

C. 2015 Annual Action Plan Summary

The State of Mississippi is required by the U.S. Department of Housing and Urban Development (HUD) to prepare an Action Plan for Housing and Community Development annually. Timely completion of the Plan in a HUD-acceptable format helps ensure continued funding of housing and community development activities throughout the state. Beginning in 2015, the State of Mississippi prepared its Five-Year Consolidated Plan, covering the program years 2015 – 2019. This Consolidated Plan contains information about demographic, economic, and housing market trends in the state; analysis of statewide affordable housing needs; findings from the citizen participation process; and an analysis of the needs of special populations.

The following represents the first year of that five year plan, the 2015 One-Year Action Plan for allocating the state’s federal block grant funds to address housing and community development needs. This Action Plan addresses the Priority Needs established in the 2015-2019 Consolidated Plan. The priorities established included a variety of housing and non-housing community development needs. The priorities established area as follows:

Housing needs
- Low-income renter households
- Low-income owner households
- Persons with disabilities
- Special Needs populations, including persons with HIV/AIDS
- Homelessness

Community Development Needs
- Public facilities
- Retaining and expanding existing businesses, and attracting new businesses

D. Evaluation of Past Performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects. The State of Mississippi reports past performances to HUD through the Consolidated Annual Performance and Evaluation Report. For detail past performance reports, please go to: www.mississippi.org/csd
II. ANNUAL ACTION PLAN DEVELOPMENT PROCESS

A. LEAD AGENCY AND ADMINISTERING AGENCIES

The Mississippi Development Authority was designated as the agency responsible for preparing the Consolidated Plan. However, effective with the 2015 allocations, the Mississippi Home Corporation (MHC) will administer HOME Investments Partnerships Program (HOME), Emergency Solutions Grants Program (ESG) and the Housing Opportunities For Persons With AIDS (HOPWA). The MDA is responsible for administration of Community Development Block Grant Program (CDBG).

B. EFFORTS TO ENHANCE CITIZEN INVOLVEMENT

Public involvement was a key step to helping determine the housing and community development needs in Mississippi. Public involvement was begun in January 2015, extending over a period of several months. Two key steps were taken in the involvement process, an online survey and public input meetings.

One was the implementation of the 2015 Housing and Community Development survey. The survey was designed to draw information from experts and community members alike about the various housing and community development needs throughout the state. The Survey was available online and was available in both English and Spanish. Results from the survey are presented throughout this document and helped to guide the statewide priorities established in this Plan.

Three additional public input meetings were held throughout the state of Mississippi. One was held March 3 in Flowood, MS. A second meeting was held on March 4 in Marks, MS. The third public input meeting was held on March 5 in McComb, MS. Responses helped shape the priorities and strategies developed in this Plan.

Additional citizens outreach included Newspaper advertisements, Social Media posting of Facebook and Twitter and statewide CSD instructions announcing the availability of the online survey. The Mississippi Economic Development Council also assisted the state with outreach by forwarding the online survey to all economic development council members.

C. ACTIONS TO BE TAKEN TO ENHANCE THE INSTITUTIONAL STRUCTURE AND ITS COMMUNICATION

The MHC and MDA will continue to work closely with Mississippi agencies, the state’s CoCs, and other statewide and local entities to ensure the needs of the state are being met. MHC will continue to coordinate efforts with other state agencies, being responsive to the needs of the residents of the State of Mississippi.
III. ALLOCATING HOUSING AND COMMUNITY DEVELOPMENT RESOURCES

A. OVERVIEW OF AVAILABLE RESOURCES

With Mississippi Home Corporation as the lead agency overseeing development, numerous state and federal programs support the implementation of the state’s Consolidated Plan. Interagency cooperation and coordination of state, federal, and local agencies and organizations is critical to the success of many projects. The following summaries describe programs supporting the overall implementation of Mississippi’s Consolidated Plan with respect to affordable housing, public facilities, economic development, and homelessness.

B. FEDERAL RESOURCES

HUD Formula Grants

The State of Mississippi receives annual funding from four HUD formula grant programs:

- CDBG Program, administered by Mississippi Development Authority;
- HOPWA Program, administered by the Mississippi Home Corporation;
- HOME Program, administered by Mississippi Home Corporation;
- ESG Program, administered by Mississippi Home Corporation.

Community Development Block Grant (CDBG) Program

The Community Development Block Grant (CDBG) program is a flexible program that provides communities with resources to address a wide range of unique community development needs. Beginning in 1974, the CDBG program is one of the longest continuously run programs at HUD. The CDBG program provides annual grants on a formula basis to 1209 general units of local government and States.

The Mississippi Development Authority administers the CDBG Program. The allocation from HUD for the State CDBG Program in Mississippi for 2015 is $23,051,271. Table III.1 shows this allocation.

<table>
<thead>
<tr>
<th>CDBG funding</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Estimated Total FY 2015 Allocation</td>
<td>$23,051,271</td>
</tr>
<tr>
<td>Program Income</td>
<td>$650,000</td>
</tr>
<tr>
<td>Prior Year Resources</td>
<td>$750,000</td>
</tr>
<tr>
<td>Total</td>
<td>$24,451,271</td>
</tr>
</tbody>
</table>

Table III.1
2015 CDBG Funding
State of Mississippi
MDA
HOME Investment Partnerships (HOME) Program

The HOME Investment Partnerships Program (HOME) provides formula grants to States and localities that communities use - often in partnership with local nonprofit groups - to fund a wide range of activities including building, buying, and/or rehabilitating affordable housing for rent or homeownership or providing direct rental assistance to low-income people. HOME is the largest Federal block grant to state and local governments designed exclusively to create affordable housing for low-income households. HOME funds are awarded annually as formula grants to participating jurisdictions (PJs). The program’s flexibility allows States and local governments to use HOME funds for grants, direct loans, loan guarantees or other forms of credit enhancements, or rental assistance or security deposits.

The HOME Program, administered by the Mississippi Home Corporation, is expected to receive $6,567,477 in HUD funds for the 2015 plan year.

<table>
<thead>
<tr>
<th>HOME funding</th>
<th>Amount</th>
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</thead>
<tbody>
<tr>
<td>Estimated Total FY 2015 Allocation</td>
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<tr>
<td>Program Income</td>
<td></td>
</tr>
<tr>
<td>Prior Year Resources</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>$6,567,477</td>
</tr>
</tbody>
</table>

Emergency Solutions Grant (ESG) Program

The Emergency Solutions Grant Program, formerly named the Emergency Shelter Grant, provides formula funding to address homelessness to eligible jurisdictions. The Mississippi Home Corporation estimates it will receive $2,247,444 for the ESG Program.

<table>
<thead>
<tr>
<th>ESG funding</th>
<th>Amount</th>
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</thead>
<tbody>
<tr>
<td>Estimated Total FY 2015 Allocation</td>
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<tr>
<td>Program Income</td>
<td></td>
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<tr>
<td>Prior Year Resources</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>$2,247,444</td>
</tr>
</tbody>
</table>

Housing Opportunities for Persons with AIDS (HOPWA) Program

The Housing Opportunities for Persons with AIDS (HOPWA) program, managed by HUD’s Office of HIV/AIDS Housing, was established to provide housing assistance and related supportive services for low-income persons living with HIV/AIDS and their
families. HOPWA formula grants are made using a statutorily-mandated formula to allocate approximately 90 percent of HOPWA funds to eligible cities on behalf of their metropolitan areas and to eligible States.

The Mississippi Home Corporation estimates it will receive $988,917 for the HOPWA Program.

<table>
<thead>
<tr>
<th>ESG funding</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Estimated Total FY 2015 Allocation</td>
<td>$988,917</td>
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<tr>
<td>Program Income</td>
<td></td>
</tr>
<tr>
<td>Prior Year Resources</td>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$988,917</strong></td>
</tr>
</tbody>
</table>

### HUD Competitive Grants

Competitive grant programs allow eligible applicants to request funding directly from HUD by submitting an application. Each year, HUD’s SuperNOFA (Super Notice of Funding Availability) process makes competitive funds available for the selection of proposals submitted by government agencies and nonprofits. These proposals address special projects of national significance and long-term projects in areas that are not eligible for formula allocations.

### Continuum of Care (CoC)

In early 2015, HUD announced its Continuum of Care grants. Table III.5, on the following page, shows the grants awarded to the two of Mississippi’s Continuum of Care, the MS-501 Balance of State CoC and the MS-503 Gulf Port/Gulf Coast Regional CoC. The Mississippi Balance of State CoC received a total of $3,257,358 in Continuum of Care funding for 16 projects. The Gulf Port/Gulf Coast Regional CoC received a total of $727,283 in CoC funding for 12 projects. In addition, the MS-500 Jackson/Rankin, Madison Counties CoC received $1,543,243 in CoC funding, leaving the total CoC funding for the State of Mississippi at $5,527,884.
Table III.5
MS-501 and MS-503 Continuum of Care (CoC) Awards
2014 State of Mississippi
US Department of Housing and Urban Development

<table>
<thead>
<tr>
<th>Project Name</th>
<th>Program</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>MS-501 Mississippi Balance of State CoC</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1-2-1 Haven house</td>
<td>CoCR</td>
<td>$131,404</td>
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<tr>
<td>Bolivar County CAA Rapid Rehousing Project</td>
<td>CoC</td>
<td>$661,933</td>
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<tr>
<td>F.A.I.T.H</td>
<td>CoCR</td>
<td>$65,375</td>
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<tr>
<td>Green Meadows</td>
<td>CoCR</td>
<td>$291,971</td>
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<tr>
<td>HMIS I</td>
<td>CoCR</td>
<td>$162,037</td>
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<td>HMIS II</td>
<td>CoCR</td>
<td>$100,043</td>
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<td>CoCR</td>
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<td>MPHA II</td>
<td>CoCR</td>
<td>$159,993</td>
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<tr>
<td>MS 501 Planning Project 2014</td>
<td>CoC</td>
<td>$31,188</td>
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<tr>
<td>Natchez Rapid Re-Housing Program</td>
<td>CoC</td>
<td>$200,280</td>
</tr>
<tr>
<td>Pine Grove Village</td>
<td>CoCR</td>
<td>$221,308</td>
</tr>
<tr>
<td>Project Hope Permanent Housing</td>
<td>CoCR</td>
<td>$212,022</td>
</tr>
<tr>
<td>Project hope Transitional Housing</td>
<td>CoCR</td>
<td>$212,022</td>
</tr>
<tr>
<td>Project recovery I</td>
<td>CoCR</td>
<td>$199,277</td>
</tr>
<tr>
<td>Project Recovery II</td>
<td>CoC</td>
<td>$192,210</td>
</tr>
<tr>
<td>Strategies to Ensure Permanent Stability</td>
<td>CoCR</td>
<td>$327,550</td>
</tr>
<tr>
<td>MS-503 Gulf Port/Gulf Coast Regional CoC</td>
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<td></td>
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<tr>
<td>CLIMB CDC Rapid Rehousing 1</td>
<td>CoC</td>
<td>$25,520</td>
</tr>
<tr>
<td>CLIMB CDC Rapid Rehousing 2</td>
<td>CoC</td>
<td>$13,760</td>
</tr>
<tr>
<td>Consolidated grant MS0020L4G03130315 units</td>
<td>CoCR</td>
<td>$214,956</td>
</tr>
<tr>
<td>HMIS</td>
<td>CoCR</td>
<td>$33,374</td>
</tr>
<tr>
<td>Home At Last I</td>
<td>CoCR</td>
<td>$99,795</td>
</tr>
<tr>
<td>Home At Last II</td>
<td>CoCR</td>
<td>$74,891</td>
</tr>
<tr>
<td>Home At Last III (1)</td>
<td>CoCR</td>
<td>$42,599</td>
</tr>
<tr>
<td>MS-503 Planning Project</td>
<td>CoC</td>
<td>$11,316</td>
</tr>
<tr>
<td>Permanent Housing Project</td>
<td>CoCR</td>
<td>$44,803</td>
</tr>
<tr>
<td>Permanent Supportive Housing renewal</td>
<td>CoCR</td>
<td>$13,249</td>
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<tr>
<td>South Mississippi AIDS Task Force 2014</td>
<td>CoCR</td>
<td>$103,248</td>
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<tr>
<td>Transitional Housing Project</td>
<td>CoCR</td>
<td>$49,772</td>
</tr>
</tbody>
</table>

OTHER HUD RESOURCES

National Housing Trust Fund

The National Housing Trust Fund (NHTF) established in July 2008 as part of the Housing and Economic Recovery Act of 2008 (HERA) required that Fannie Mae and Freddie Mac pay 4.2 basis points of their annual volume of business to two funds. The NHTF was to receive 65% and the remaining 35% was to go the Capital Magnet Fund (CMF). The requirement that Fannie Mae and Freddie Mac contribute to the two funds was suspended when the companies were taken into conservatorship in September 2008 at the height of the housing crisis. The Director of the Federal Housing Finance Agency, has now lifted the suspension on Fannie Mae and Freddie Mac’s obligation to fund the National Housing Trust Fund (NHTF) and the CMF.
The NHTF is a block grant to the states, the District of Columbia, Puerto Rico, and the U.S. territories. The purpose of the NHTF is to increase and preserve the supply of housing, principally rental housing for extremely low income households. The U.S. Department of Housing and Urban Development (HUD) will administer the NHTF and in 2010 HUD issued proposed regulations to implement the NHTF. The proposed regulations can be found at: http://www.gpo.gov/fdsys/pkg/FR-2010-10-29/pdf/2010-27069.pdf. Final regulations are expected in early 2015.

The law that created the NHTF requires HUD to use a formula to distribute NHTF dollars directly to states. The MHC is currently in the process of receiving designation as the authorized agency to receive NHTF money from HUD and to administer the state’s NHTF program.

MHC on behalf of the State of Mississippi will prepare a NHTF “Allocation Plan” as part of the Annual Action Plan every year. That Allocation Plan will show how MHC will allot the NHTF dollars it will receive in the upcoming year. NHTF dollars will be distributed by the MHC based on the priority housing needs in the Consolidated Plan. Based on the information currently available, MHC anticipates the NHTF to be available in 2016. HUD proposes to codify the NHTF regulations in a new subpart N of 24 CFR part 92. Part 92 contains the regulations for HUD’s HOME Investment Partnerships program (HOME program). The HOME program is similar in most aspects to the proposed NHTF. The NHTF as a potential source of funds in being incorporated into the Consolidated Plan. The Consolidated Plan public participation process will provide advocates sufficient opportunities to influence how the NHTF resources are allocated by the MHC.

OTHER FEDERAL RESOURCES

Low Income Housing Tax Credits (LIHTC)

Mississippi Home Corporation is responsible for administering Low Income Housing Tax Credits (LIHTC).

C. LEVERAGING AND MATCHING OF FEDERAL DOLLARS

Community Development Block Grant (CDBG)- Local units of government will provide matching funds for the public facilities projects and economic development projects. On economic development projects, tier 1 and 2 counties are required to provide a 10% match and tier 3 counties are required to make best offer up to 10% match. For public facilities projects, local units of government with 3,500 or greater population may provide a match to increase their funding chances in the competitive process. CDBG State Administration will be up to 3% of the allocation plus the first $100,000 or $780,000 Federal funds. State of Mississippi will provide 1:1 match for State Administration except for the first $100,000 Federal Funds. HOME Investment Partnerships Program Grant (HOME)- Due to fiscal distress, HUD exempts the matching requirement for the State of Mississippi.
III. Allocating Housing and Community Development Resources

Potential buyers must qualify for a mortgage and HOME funding will be used for down payment assistance and closing costs. HOME State Administration will be up to 10% of the allocation or $700,000. Emergency Solutions Grant (ESG)- Sub recipients will provide the dollar for dollar match funds. The matching funds will be shown at the time of application. ESG State Administration will be up to 7.5 of the allocation or $150,000. The Mississippi Home Corporation will use up to 3% of the allocation or $28,904 HOPWA funds for State Administration.

D. GEOGRAPHIC DISTRIBUTION OF HUD RESOURCES

The State of Mississippi does not allocate funds geographically. CDBG funds are eligible to non-entitlements statewide.

E. OBSTACLES IN MEETING UNDERSERVED NEEDS

The largest obstacle that the State of Mississippi has in addressing underserved needs is the lack of funding available. The amount of need within the state dramatically outweighs the funding available through federal, as well as other resources. While the State makes every attempt to meet the needs the residents throughout the state, constrictions from the lack of funding inhibits the State’s ability to meet all underserved needs.
IV. HOUSING AND COMMUNITY DEVELOPMENT STRATEGIES

A. 2015-2019 HOUSING AND COMMUNITY DEVELOPMENT PLAN SUMMARY

The following list presents the overriding strategies and goals of the Mississippi Five-Year Consolidated Plan for Housing and Community Development, including selected performance criteria associated with each strategy and goal. Furthermore, there may be a need to direct such housing resources by use of project selection criteria, which may be updated annually, based upon year-to-year need and local circumstances.

The strategies the state will pursue over the next five years are as follows:

HOUSING STRATEGIES:

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

COMMUNITY DEVELOPMENT STRATEGIES:

1. Encourage economic development opportunities that retain and expand existing businesses and attract new businesses in Mississippi
2. Enhance the quality of Mississippi’s public facilities

Homelessness and HIV Strategies:

1. Provide for emergency shelters
2. Provide for rapid re-housing assistance for those at risk of homelessness
3. Enhance homeless prevention and HMIS
4. Enhance housing and services for persons with HIV/AIDS

Each of the priorities identified above, as well as the objectives consistent with each strategy are discussed in greater detail below. Performance measurement criteria are presented at the end of each priority narrative.
Housing Strategies

The population throughout Mississippi continues to have unmet housing needs. The MHC is striving to answer the call for affordable housing throughout the state. Through various means, MHC will encourage the increased availability, accessibility and sustainability of decent affordable housing for Mississipians.

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

MHC will promote the construction of new multi-family housing and substantial rehabilitation through CHDO set-asides

Outcome: Availability/Accessibility

Objective: Provide Decent Affordable Housing

2015 Funding: HOME $1,040,000

Five-Year Goal:

Rental Units Added 220 Households Housing Units

One-Year Goal:

Rental Units Added 44 Households Housing Units

2. Preserve the affordable housing stock through Rehabilitation

MHC will promote provide funds for homeowner rehabilitation to eliminate substandard owner-occupied housing for very-low and low income citizens by rehabilitating safe, decent and affordable housing.

Outcome: Sustainability

Objective: Provide Decent Affordable Housing

2015 Funding: HOME $3,427,477

Five-Year Goal:

Homeowner Housing Rehabilitated 290 Housing Units

One-Year Goal:

Homeowner Housing Rehabilitated 58 Housing Units
3. Enhance availability of affordable housing by promoting homeownership

MHC will promote homeownership through funding homeowner assistance, including down-payment assistance and closing costs.

Outcome: Affordability
Objective: Provide Decent Affordable Housing
2015 Funding: HOME $1,000,000

Five-Year Goal:
Direct Financial Assistance to Homebuyers 785 Households Assisted

One-Year Goal:
Direct Financial Assistance to Homebuyers 157 Households Assisted

4. Promote Homeownership for the Disabled with the Disabled Housing Initiative

MHC will promote homeownership for disabled households through the Disabled Housing Initiative: Home of Your Own (HOYO) Homebuyer Assistance

Outcome: Affordability
Objective: Provide Decent Affordable Housing
2015 Funding: HOME $450,000

Five-Year Goal:
Direct Financial Assistance to Homebuyers 350 Households Assisted

One-Year Goal:
Direct Financial Assistance to Homebuyers 70 Households Assisted

COMMUNITY DEVELOPMENT STRATEGIES

The State of Mississippi is committed to helping to encourage economic growth and improve the quality of public facilities in the state to meet the needs of residents.

1. Encourage economic development opportunities

MDA will encourage economic development opportunities that retain and expand existing businesses in the State of Mississippi, as well as retain or add new jobs for low to moderate income residents.

Outcome: Sustainability
IV. Housing and Community Development Strategies

Objective: Create Economic Opportunities
2015 Funding: CDBG $11,000,000

Five-Year Goal:
    Jobs created/retained 3,100 Jobs

One-Year Goal:
    Jobs created/retained 620 Jobs

2. Enhance the quality of Mississippi’s public facilities

MDA will fund local units of government and other entities to improve public facilities.

Outcome: Sustainability

Objective: Create Suitable Living Environment
2015 Funding: CDBG $11,291,271

Five-Year Goal:
    Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit 387,500 households assisted

One-Year Goal:
    Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit 77,500 households assisted

HOMELESSNESS AND HIV STRATEGIES

The State of Mississippi is committed to working towards reducing and ultimately ending homelessness within the State. MHC will commit ESG funds to combat homeless and provide for persons who are homeless or are at risk of homelessness. The State is also committed to meeting the needs of persons with HIV/AIDS and their families. The State will dedicate HOPWA resources to meet the housing and supportive service needs of this population.

1. Provide for emergency shelters

The MHC will provide financial support for emergency shelters that serve the homeless population throughout the State.

Outcome: Availability/accessibility

Objective: Provide decent affordable housing
IV. Housing and Community Development Strategies

2015 Funding: ESG $900,000

Five-Year Goal:

Homelessness Prevention

18,250 Persons Assisted

One-Year Goal:

Homelessness Prevention

3,650 Persons Assisted

2. Provide for rapid re-housing assistance for those at risk of homelessness

The MHC will provide for rapid re-housing assistance for homeless persons in the State of Mississippi.

Outcome: Affordability

Objective: Provide decent affordable housing

2015 Funding: ESG $640,000

Five-Year Goal:

Rapid Re-housing

1,250 Households Assisted

One-Year Goal:

Rapid Re-housing

250 Households Assisted

4. Enhance homeless prevention activities and HMIS

MHC will provide support, including services and outreach for persons at imminent risk of becoming homeless

Outcome: Sustainability

Objective: Create Suitable Living Environments

2015 Funding: ESG $557,444

Five-Year Goal:

Homeless Prevention

500 Persons Assisted

One-Year Goal:

Homeless Prevention

100 Persons Assisted

5. Enhance housing and services for persons with HIV
MHC will enhance the housing and services available to persons with HIV/AIDS and their families through the HOPWA program. HOPWA program components include STRMU, TBRA, short-term supportive housing, master leasing, permanent housing placement, housing information, supportive services, resource identification and technical assistance.

Outcome: Availability/Accessibility

Objective: Create Suitable Living Environments

2015 Funding: HOPWA

Five-Year Goal:

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

One-Year Goal:

- Homelessness Prevention 300 Persons Assisted
- HIV/AIDS Housing Operations 405 Households Housing Units
B. ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

In the Fair Housing Act, it is a policy of the United States to prohibit any person from discriminating in the sale or rental of housing, the financing of housing, or the provision of brokerage services, including in any way making unavailable or denying a dwelling to any person, because of race, color, religion, sex, national origin, handicap, or familial status.

According to HUD, impediments to fair housing choice include actions or omissions in the state that constitute violations of the Fair Housing Act. Further, impediments mean actions or omissions that are counter-productive to fair housing choice or that have the effect of restricting housing opportunities based on protected classes.

B.1. FAIR HOUSING CERTIFICATION

In accordance with the applicable statutes and regulations governing the consolidated plan, the MDA and MHC certify that they will affirmatively further fair housing. In 2014, the Mississippi Development Authority conducted an AI within the state. The MDA and MHC will take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting that analysis and actions in this regard. A summary of the most recent AI is noted below.

B.2. A SUMMARY OF THE 2014 ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE - PURPOSE AND PROCESS

As a requirement of receiving funds under the Community Development Block Grant (CDBG), the HOME Investment Partnerships (HOME), and the Emergency Solutions Grant (ESG), entitlement jurisdictions must submit certification of affirmatively furthering fair housing to the U.S. Department of Housing and Urban Development (HUD). This certification has three elements:

1. Complete an Analysis of Impediments to Fair Housing Choice (AI),
2. Take actions to overcome the effects of any impediments identified, and
3. Maintain records reflecting the actions taken in response to the analysis.

In the Fair Housing Planning Guide, page 2-8, HUD provides a definition of impediments to fair housing choice as:

- Any actions, omissions, or decisions taken because of race, color, religion, sex, disability, familial status, or national origin which restrict housing choices or the availability of housing choices [and]
- Any actions, omissions, or decisions which have [this] effect. . .

http://www.hud.gov/offices/cpd/about/conplan/fairhousingexs/Module5_TopSevenAFFH.pdf
The list of protected classes included in the above definition is drawn from the federal Fair Housing Act, which was first enacted in 1968. However, state and local governments may enact fair housing laws that extend protection to other groups, and the AI is expected to address housing choice for these additional protected classes as well.

The AI process involves a thorough examination of a variety of sources related to housing, the fair housing delivery system, and housing transactions, particularly for persons who are protected under fair housing law.

The development of an AI also includes public input and review via direct contact with stakeholders, public meetings to collect input from citizens and interested parties, distribution of draft reports for citizen review, and formal presentations of findings and impediments, along with actions to overcome the identified impediments.

**Impediments to Fair Housing Choice and Suggested Actions**

**Private Sector Impediments, Suggested Actions, and Measurable Objectives**

*Impediment 1: More frequent denial of home purchase loans to black, Hispanic, and female applicants:*

The perception that black, Hispanic, and female applicants found it more difficult to secure a home loan was cited by a number of survey respondents. This impression was shared by participants in fair housing forum discussion, and the perception was borne out in an analysis of home loan denials in non-entitlement areas of the state. Just over 30 percent of loan applications were denied to all applicants, but when those applicants were black the denial rate climbed to 45.2 percent. Hispanic applicants were denied 34.6 percent of the time, compared to a 28.4 percent denial rate for non-Hispanic applicants. Likewise, 36.1 percent of home loan applications from female applicants were denied, while 26.6 of applications from male applicants were denied.

**Action 1.1:** Educate buyers through credit counseling and home purchase training  
**Measurable Objective 1.1:** Number of outreach and education activities conducted

*Impediment 2: Predatory style lending falls more heavily on black borrowers:*

This impediment was identified in review of home loan data collected under the Home Mortgage Disclosure Act and in results of the 2014 Fair Housing Survey. Predatory style lending refers to loans with high annual percentage rates (HALs). While 24.7 percent of those who took out a home loan were issued a loan that was predatory in nature, the percentages of HALs to black and Hispanic borrowers were 38.7 and 27.3 percent, respectively.

**Action 2.1:** Educate buyers through credit counseling and home purchase training  
**Measurable Objective 2.1:** Increase number of outreach and education activities conducted

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*See Section V for a more complete discussion of HALs.*
**Impediment 3: Discriminatory terms and conditions and refusal to rent:** This impediment was identified through review of the results of the fair housing survey, the fair housing forum discussion in Hattiesburg, and fair housing studies profiled in the literature review. Perception of discriminatory refusal to rent was relatively common among survey respondents, who cited race as the basis for this perceived discrimination. In addition, discrimination was identified as more common in the rental industry during the fair housing forum in Hattiesburg, and national fair housing studies focus on the persistence of discrimination in the rental housing industry.

*Action 3.1:* Enhance testing and enforcement activities and document the outcomes of enforcement actions  
*Measurable Objective 3.1:* Increase number of testing and enforcement activities conducted  
*Action 3.2:* Continue to educate landlords and property management companies about fair housing law  
*Measurable Objective 3.2:* Increase number of outreach and education activities conducted  
*Action 3.3:* Continue to educate housing consumers in fair housing rights  
*Measurable Objective 3.3:* Increase number of outreach and education activities conducted

**Impediment 4: Failure to make reasonable accommodation or modification:** Discrimination on the basis of disability was one of the most common complaints that HUD received from Mississippi from 2004 through the beginning of 2014, and the refusal on the part of housing providers to make a reasonable accommodation for residents with disabilities was a relatively common accusation. Fair housing forum discussions turned at points to the difficulties that persons with disabilities face in convincing landlords to allow reasonable modifications or in finding accessible apartments, as well as to the difficulties that those in construction and property management face in interpreting accessibility requirements. These concerns were also reflected in commentary submitted with the fair housing survey. Finally, two of the six DOJ complaints filed against Mississippi housing providers in the last five years alleged discrimination on the basis of disability.

*Action 4.1:* Enhance testing and enforcement activities and document the outcomes of enforcement actions  
*Measurable Objective 4.1:* Increase number of testing and enforcement activities conducted  
*Action 4.2:* Educate housing providers about requirements for reasonable accommodation or modification  
*Measurable Objective 4.2:* Increase number of training sessions conducted  
*Action 4.3:* Conduct audit testing on newly constructed residential units  
*Measurable Objective 4.3:* Number of audit tests completed
Public Sector Impediments, Suggested Actions, and Measurable Objectives

**Impediment 1: Insufficient understanding of fair housing laws:** This impediment was identified through a review of the fair housing survey and the minutes taken at the four fair housing forums. Survey respondents and forum participants alike continually cited a need for more education of fair housing law and policies, as well as the types of actions that could constitute unlawful violations of the Fair Housing Act. In addition, results from the fair housing survey indicate some confusion among respondents on several matters relating to fair housing policy, including the extent of protections offered under the Fair Housing Act. Finally, nearly a quarter of fair housing survey respondents who reported their level of awareness of fair housing laws professed to know “very little” about such laws.

*Action 1.1:* Conduct outreach and education to the public for several perspectives related to fair housing

*Measurable Objective 1.1:* The number of outreach and education actions taken in regard to the value of having housing available to all income groups in the state, thereby encouraging neighborhoods to be more willing to accept assisted housing facilities

*Measurable Objective 1.2:* Participate in sponsorship or co-sponsorship of public meetings during April, Fair Housing Month

*Measurable Objective 1.3:* Request on a periodic basis fair housing complaint data from the Mississippi Center for Justice and HUD and publish this information to teach others about fair housing

**Impediment 2: Insufficient fair housing testing and enforcement in non-entitlement areas of Mississippi:** This impediment was identified in the results of the 2014 Fair Housing Survey. Of those who answered the survey question concerning awareness of fair housing testing, only about a fifth were aware of any such testing. Furthermore, a majority of respondents who registered their opinion on current levels of fair housing testing thought that they were insufficient.

*Action 2.1:* Initiate an inventory of Fair Housing Initiative Program (FHIP) grantees or prospective grantees in Mississippi

*Measurable Objective 2.1:* Compile the inventory

*Measurable Objective 2.2:* Conduct outreach and exploratory discussions with FHIP entities who might be able to perform testing and enforcement activities in the State

*Action 2.2:* Number of contacts made with FHIP entities

**Impediment 3: Fair Housing Infrastructure largely lacking:** This impediment was identified through review of the fair housing structure as well as the minutes from the Hattiesburg Fair Housing Forum. There is no state level agency that is charged with enforcing fair housing law in the state, just as there is no fair housing statute at the state level. The lack of such an agency, and the difficulties this presents for affirmatively furthering fair housing, were a dominant theme in the Hattiesburg Fair Housing Forum.
Action 3.1: Initiate an inventory of Fair Housing Initiative Program (FHIP) grantees or prospective grantees in Mississippi

Measurable Objective 3.1: Compile the inventory

Measurable Objective 3.2: Conduct outreach and exploratory discussions with FHIP entities who might be able to work in Mississippi

Action 3.2: Number of contacts made with FHIP entities

Impediment 4: Lack of understanding of the fair housing duties: Just as housing consumers are often unaware and uninformed of their rights under the Fair Housing Act, housing providers can be unaware of their responsibilities under the Act. This lack of awareness often manifests itself as an unwillingness to make reasonable accommodations for residents with disabilities, though it can appear in other actions and omissions on the part of housing providers. The presence of this impediment was identified through review of the minutes of the fair housing forum and the results of the fair housing survey.

Action 4.1: Promote the Analysis of Impediments and Fair Housing Action Plans during Fair Housing Month in April

Measurable Objective 4.1: Actions taken to promote fair housing month and the Analysis of Impediments to Fair Housing Choice

Action 4.2: Hold quarterly meetings to promote public understanding of fair housing, affirmatively furthering fair housing, and key issues in lending

Measurable Objective 4.1: Number of meetings held

Impediment 5: Overconcentration of vouchers, assisted housing, and lower-income housing in selected areas of the State. Geographic maps prepared that show the geographic dispersion of such housing is concentrated in selected non-entitlement areas of the State. Further analysis demonstrates that there is some correlation between locations of such housing and concentrations of poverty.

Action 5.1: Add additional criteria to assisted housing location and other investment decisions

Measurable Objective 5.1: Determine the additional criteria, such as concentration of poverty or concentration of racial or ethnic minority, and incorporate this in the decision process

Measurable Objective 5.2: Evaluate the implications of redevelopment and other investments in areas with high rates of poverty and/or higher concentrations of racial and ethnic minorities

Action 5.2: Facilitate the creation of certification classes for a small set of voucher holders so that they may qualify for enhanced value vouchers, a voucher that pays slightly higher than other vouchers

Measurable Objective 5.2: Facilitate education of prospective landlords about the qualities of certified holders of Housing Choice Voucher tenants

Action 5.3: Increase voucher use in moderate income neighborhoods

Measurable Objective 5.3: Facilitate education of prospective landlords about the qualities of Housing Choice Voucher
Action 5.4: In concert with Mississippi PHAs, open dialogue with HUD concerning elements of PHA operational and program requirements that may contribute to over-concentrations of assisted units in areas with high poverty rates and high concentrations of racial and ethnic minorities

Measurable Objective 5.4: Number of attempts to open dialogue, notes and recordings of meetings, recordings and notes about which changes can effect positive change to affirmatively further fair housing

C. BARRIERS TO AFFORDABLE HOUSING

The 2015 Housing and Community Development Survey asked respondents to rate various factors that act as barriers to the development or preservation of affordable housing in Mississippi. The most common responses include the cost of land or lot, cost of materials, cost of labor, Not In My Back Yard (NIMBY) mentality and lack of affordable housing development policies.

In addition, the lack of housing dollars, whether they be grant or private dollars, is currently the major barrier to producing affordable housing to meet documented needs. The lack of sufficient household income for affordable housing has resulted in non-activity by developers, unless federal funds, state dollars, or other incentives are offered. As a result, homeownership is just a dream for many lower-income households.

Land use, zoning ordinances, building codes, fees and charges are not public policies of the State. However, the State does have laws that affect elements of the industry that provides affordable housing. Many cities and counties have adopted zoning ordinances, subdivision regulations, building codes, and impact fees as a local option. Each city and county has its own individual codes and ordinances. The majority of towns/counties in Mississippi do not have codes for land use policies.

The lack of infrastructure in rural areas is considered a barrier due to the fact that development is controlled primarily by availability of water, sewer, and electricity. Cost becomes a major factor in affordable housing production.

Mississippi’s tax structure allows for homeowners to file and receive Homestead Exemption, which lowers the monthly mortgage payment considerably. This annual exemption applies to the primary resident only. Homeowner’s taxes are assessed at a rate lower than that of rental or commercial properties. The higher assessment rate on rental properties is normally incorporated into the monthly rental fee. This tax structure directly affects the return on residential investment and serves as a disincentive to the production of affordable rental property.

The land use restriction that has had broad impact across the state where zoning ordinances are in effect is the constraint on manufactured housing. The exclusionary practice toward manufactured housing constitutes a barrier to affordable housing. With design criteria and standards and with excessive cost, manufactured housing can be
provided for affordable housing and be compatible within the community. Manufactured housing meets the need of many householders in their quest for affordable housing.

A change in development thinking from warehousing people in complexes to dispersing them in single family or duplex developments would result in mainstreaming low income households and not isolating these lower-income households in highly concentrated areas. This concept could positively affect the quality of life leading to productive households, less crime and a break in the low-income cycle.

**Strategy to Remove or Ameliorate the Barriers to Affordable Housing**

While the State recognizing that many factors impact the need to remove barriers to affordable housing, most of the barriers stem from things outside the control of the State, such as the cost of land and materials. Nonetheless, the State will encourage the development of affordable housing though the use of funding to promote housing options. The State will continue to utilize tax incentives for homeowners. The State will also continue to encourage communities to allow more affordable housing options, including manufactured housing.

**D. Lead-Based Paint Hazards**

Housing units built before 1940 are most likely to contain lead-based paint. Units built between 1940 and 1978 have a lesser risk (lead was removed from household paint after 1978), although many older units may have few if any problems depending on construction methods, renovation and other factors.

Table IV.2, on the following page, presents data regarding the vintage of households, broken down by presence of children age 6 and under and income. There were 31,232 units built prior to 1940, of which some 3,337 had children present under the age of 6. In addition, there were 275,861 households in units built between 1940 and 1979, with 29,611 households containing children under the age of 6.
### Table IV.2

**Vintage of Owner-Occupied Households by Income and Presence of Young Children**

Non-Entitlement Areas of Mississippi
2007–2011 HUD CHAS Data

<table>
<thead>
<tr>
<th>Income</th>
<th>One or more children age 6 or younger</th>
<th>No children age 6 or younger</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Built 1939 or Earlier</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>30% HAMFI or less</td>
<td>255</td>
<td>3,000</td>
<td>3,255</td>
</tr>
<tr>
<td>30.1-50% HAMFI</td>
<td>361</td>
<td>3,650</td>
<td>4,011</td>
</tr>
<tr>
<td>50.1-80% HAMFI</td>
<td>440</td>
<td>4,565</td>
<td>5,005</td>
</tr>
<tr>
<td>80.1%-100.0% HAMFI</td>
<td>360</td>
<td>2,390</td>
<td>2,750</td>
</tr>
<tr>
<td>100.1% HAMFI and above</td>
<td>1,921</td>
<td>14,290</td>
<td>16,211</td>
</tr>
<tr>
<td>Total</td>
<td>3,337</td>
<td>27,895</td>
<td>31,232</td>
</tr>
<tr>
<td><strong>Built 1940 to 1979</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>30% HAMFI or less</td>
<td>2,540</td>
<td>22,610</td>
<td>25,150</td>
</tr>
<tr>
<td>30.1-50% HAMFI</td>
<td>2,726</td>
<td>32,180</td>
<td>34,906</td>
</tr>
<tr>
<td>50.1-80% HAMFI</td>
<td>4,750</td>
<td>42,635</td>
<td>47,385</td>
</tr>
<tr>
<td>80.1%-100.0% HAMFI</td>
<td>3,445</td>
<td>23,935</td>
<td>27,380</td>
</tr>
<tr>
<td>100.1% HAMFI and above</td>
<td>16,150</td>
<td>124,890</td>
<td>141,040</td>
</tr>
<tr>
<td>Total</td>
<td>29,611</td>
<td>246,250</td>
<td>275,861</td>
</tr>
<tr>
<td><strong>Built 1980 or Later</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>30% HAMFI or less</td>
<td>3,560</td>
<td>21,960</td>
<td>25,520</td>
</tr>
<tr>
<td>30.1-50% HAMFI</td>
<td>5,041</td>
<td>26,275</td>
<td>31,316</td>
</tr>
<tr>
<td>50.1-80% HAMFI</td>
<td>9,810</td>
<td>42,320</td>
<td>52,130</td>
</tr>
<tr>
<td>80.1%-100.0% HAMFI</td>
<td>6,910</td>
<td>27,045</td>
<td>33,955</td>
</tr>
<tr>
<td>100.1% HAMFI and above</td>
<td>46,340</td>
<td>196,850</td>
<td>243,190</td>
</tr>
<tr>
<td>Total</td>
<td>71,661</td>
<td>314,450</td>
<td>386,111</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>30% HAMFI or less</td>
<td>6,355</td>
<td>47,570</td>
<td>53,925</td>
</tr>
<tr>
<td>30.1-50% HAMFI</td>
<td>8,128</td>
<td>62,105</td>
<td>70,233</td>
</tr>
<tr>
<td>50.1-80% HAMFI</td>
<td>15,000</td>
<td>89,520</td>
<td>104,520</td>
</tr>
<tr>
<td>80.1%-100.0% HAMFI</td>
<td>10,715</td>
<td>53,370</td>
<td>64,085</td>
</tr>
<tr>
<td>100.1% HAMFI and above</td>
<td>64,411</td>
<td>336,030</td>
<td>400,441</td>
</tr>
<tr>
<td>Total</td>
<td>104,609</td>
<td>588,595</td>
<td>693,204</td>
</tr>
</tbody>
</table>

Table IV.3, on the following page, shows households at risk of lead-based paint by tenure and income. There were 23,010 households at or below 80 percent HAMFI with children aged 6 or younger in units at risk of lead based paint exposure.
### Table IV.3

**Vintage of Renter-Occupied Households by Income and Presence of Young Children**

*Non-Entitlement Areas of Mississippi*

*2007-2011 HUD CHAS Data*

<table>
<thead>
<tr>
<th>Income</th>
<th>One or more children age 6 or younger</th>
<th>No children age 6 or younger</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Built 1939 or Earlier</td>
<td></td>
<td></td>
</tr>
<tr>
<td>30% HAMFI or less</td>
<td>740</td>
<td>2,735</td>
<td>3,475</td>
</tr>
<tr>
<td>30.1-50% HAMFI</td>
<td>330</td>
<td>2,080</td>
<td>2,410</td>
</tr>
<tr>
<td>50.1-80% HAMFI</td>
<td>610</td>
<td>2,345</td>
<td>2,955</td>
</tr>
<tr>
<td>80.1%-100.0% HAMFI</td>
<td>230</td>
<td>1,000</td>
<td>1,230</td>
</tr>
<tr>
<td>100.1% HAMFI and above</td>
<td>625</td>
<td>2,985</td>
<td>3,610</td>
</tr>
<tr>
<td>Total</td>
<td>2,535</td>
<td>11,145</td>
<td>13,680</td>
</tr>
<tr>
<td></td>
<td>Built 1940 to 1979</td>
<td></td>
<td></td>
</tr>
<tr>
<td>30% HAMFI or less</td>
<td>8,045</td>
<td>21,840</td>
<td>29,885</td>
</tr>
<tr>
<td>30.1-50% HAMFI</td>
<td>5,315</td>
<td>18,125</td>
<td>23,440</td>
</tr>
<tr>
<td>50.1-80% HAMFI</td>
<td>5,820</td>
<td>16,320</td>
<td>22,140</td>
</tr>
<tr>
<td>80.1%-100.0% HAMFI</td>
<td>1,920</td>
<td>8,045</td>
<td>9,965</td>
</tr>
<tr>
<td>100.1% HAMFI and above</td>
<td>5,705</td>
<td>22,095</td>
<td>27,800</td>
</tr>
<tr>
<td>Total</td>
<td>26,805</td>
<td>86,425</td>
<td>113,230</td>
</tr>
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<td></td>
<td>Built 1980 or Later</td>
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</tr>
<tr>
<td>30% HAMFI or less</td>
<td>9,550</td>
<td>21,245</td>
<td>30,795</td>
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<tr>
<td>30.1-50% HAMFI</td>
<td>6,280</td>
<td>16,960</td>
<td>23,240</td>
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<tr>
<td>50.1-80% HAMFI</td>
<td>6,265</td>
<td>18,390</td>
<td>24,655</td>
</tr>
<tr>
<td>80.1%-100.0% HAMFI</td>
<td>2,995</td>
<td>9,455</td>
<td>12,450</td>
</tr>
<tr>
<td>100.1% HAMFI and above</td>
<td>8,040</td>
<td>28,940</td>
<td>36,980</td>
</tr>
<tr>
<td>Total</td>
<td>33,130</td>
<td>94,990</td>
<td>128,120</td>
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<tr>
<td></td>
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<td></td>
</tr>
<tr>
<td>30% HAMFI or less</td>
<td>18,335</td>
<td>45,820</td>
<td>64,155</td>
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<td>11,925</td>
<td>37,165</td>
<td>49,090</td>
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<tr>
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<td>12,655</td>
<td>37,055</td>
<td>49,750</td>
</tr>
<tr>
<td>80.1%-100.0% HAMFI</td>
<td>5,145</td>
<td>18,500</td>
<td>23,645</td>
</tr>
<tr>
<td>100.1% HAMFI and above</td>
<td>14,370</td>
<td>54,020</td>
<td>68,390</td>
</tr>
<tr>
<td>Total</td>
<td>62,470</td>
<td>192,560</td>
<td>255,030</td>
</tr>
</tbody>
</table>

### Mississippi Lead Removal Efforts

Pursuant to the authority granted by the Lead-Based Paint Activity Accreditation and Certification Act, Miss. Code 49-17-501 through 49-17-531, the Mississippi Department of Environmental Quality has created regulations containing procedures and requirements for the certification of inspectors, risk assessors, project designers, supervisors, workers and firms engaged in lead-based paint activities, and work practice standards for performing such activities. The January 1998 Regulation stipulates that no person may engage in lead-based paint activities in target housing or child-occupied facilities as an inspector, risk assessor, project designer, supervisor, worker, or firm on or after August 31, 1998, unless that party has a current certificate issued by the Commission to so engage as such in lead-based paint activities. These regulations do not require the performance of lead-based paint activities or the mandatory abatement of lead-based paint but establish requirements and procedures to follow when lead-based paint activities are performed.

The regulations require that the Department of Environmental Quality (DEQ) be notified in writing on a form provided by the Department of any lead-based paint abatement activity.
in target housing or child-occupied facility no less than six (6) working days prior to commencement of the activity. Abatement notifications involving one or more units at the same address may be submitted on a single notification form. A Lead Abatement Notification Fee shall be remitted to DEQ on each individual and separate residential dwelling or multi-family dwelling at the same address to be abated.

The Mississippi Development Authority has issued a Lead-Based Paint Policy Statement to all HOME, CDBG, HOPWA and ESG Grantee

All Home Rehabilitation projects will be remediated. All CHDO substantial rehabilitation activities will remediate lead base hazards. Mississippi Department of Health has implemented a lead based remediation grants in certain areas of the state.

E. ANTI-POVERTY STRATEGY

The State of Mississippi’s anti-poverty strategy consists of two components: welfare reform and enhanced economic development. The State’s welfare reform initiative is based upon personal responsibility, time-limited assistance, and work for the receipt of benefits. Temporary Assistance for Needy Families (TANF) is the cash assistance component that helps families work toward their goal of total independence. TANF recipients are required to work in exchange for their temporary public assistance. MDA functions as a significant component of Mississippi’s effort to promote job creation in the private sector, asset growth, and community and economic development in economically distressed areas such as inner cities and rural areas of the State. The Workforce Investment Network (WIN) in Mississippi is an innovative strategy designed to provide convenient, one-stop employment and training services to employers and job seekers. With a combination of federal, state, and community workforce services, WIN is able to create a system that is both convenient to the citizens and user-friendly. By putting Mississippians to work, WIN helps to establish a broader tax base, which in turn grows communities to assist with this anti-poverty strategy.
V. One Year Action Plan

The following narrative describes the activities that the state of Mississippi will undertake for each of the formula grant programs to which it receives funding: the CDBG, HOME, HOPWA and ESG programs.

METHOD OF DISTRIBUTION

The major purpose of the One-Year Action Plan is to identify the resources available, explain the methodology of distribution of resources, and describe how these funds will address the priority needs and specific objectives as described in the Consolidated Plan. The Program Year for the Community Development Block Grant, Home Investment Partnerships, Emergency Solutions Grants, and Housing Opportunities for Persons with AIDS Programs is July 1 through June 30 aligned with the State fiscal year. The Plan is consistent with the findings of the Analysis of Impediments to Fair Housing Choice and as provided for in the 2015-2019 Consolidated Plan for Housing and Community Development.

The following provides an overview description of each program:

A. Community Development Block Grant Program (CDBG)

Mississippi’s CDBG Program is designed to provide funds for local projects with activities that meet one of the National objectives of the Community Development Act of 1974: benefits to low/moderate-income persons, slums or blight, or urgent needs. The State has designed the program to address critical economic and community development needs of the citizens of Mississippi. The State proposes to distribute CDBG funds statewide to eligible local units of government using a competitive process. The funds will be allocated to public facilities, economic development activities and State Administration.

Application Criteria

Public Facilities - The State has designed specific selection criteria that will objectively rate Public Facilities Applications. The State will rate all applications and assign points to each rating criterion based on the data provided in the application. Funding decisions are based on the scores attained; applicants with the highest score will be funded until funds are exhausted. In the event of a tie, applications will be prioritized in the order of highest percent of low-and moderate-income beneficiaries. The rating factors for the FY 2015 Public Facilities Applications are as follows: (1) Low/Moderate Income Benefit, (2) Documented Need for the Project, (3) Priority Category of Activities, (4) Financial Participation, (5) Non-Funded Bonus Points, (6) Meeting Past MBE/WBE Objectives, (7) Cost Benefit, (8) Timely Completion, (9) Gap Counties, (10) Presentation of Application and (11) Asset Mapping.

Economic Development - Based on MDA's project review process, the local unit of government seeking Economic Development funding must first submit a project proposal.
Based upon an initial review of the proposal, MDA may require a meeting with relevant parties to discuss the project. Then, MDA may issue a letter inviting a CDBG Economic Development application. The local unit of government will be given 90 days to submit the application. Applications will be evaluated based on the following: (1) Eligibility and project readiness, (2) Local financial commitment, (3) Business investment, (4) Wages paid and benefits offered and (5) Company’s financial condition.

Applicants received applications manuals, forms, policies at the CDBG Application and Implementation Workshops. Applications and forms are available for download from Mississippi Development Authority website: www.mississippi.org/csd

**Funding Categories**

State of Mississippi allocated the CDBG funds into following categories, as shown in Table V.1.

<table>
<thead>
<tr>
<th>Program Categories</th>
<th>Allocation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Public Facilities</td>
<td>$11,291,271</td>
</tr>
<tr>
<td>Regular Government</td>
<td>$5,000,000</td>
</tr>
<tr>
<td>Small Government</td>
<td>$6,291,271</td>
</tr>
<tr>
<td>Economic Development</td>
<td>$11,000,000</td>
</tr>
<tr>
<td>Public Improvements</td>
<td>$11,000,000</td>
</tr>
<tr>
<td>State Administration</td>
<td>$760,000</td>
</tr>
<tr>
<td><strong>Total Allocation</strong></td>
<td><strong>$23,051,271</strong></td>
</tr>
</tbody>
</table>

**Grant Sizes**

Applicants must have no open Public Facilities, Emergency/Urgent Needs, or Self-Help Grants and have no unresolved audit or monitoring findings. In addition, if a community has ANY CSD concerns that have not been resolved, then CSD may not review the 2015 Public Facilities Application and the application may be disqualified from consideration in funding. This includes, but is not limited to, delinquent loan payments, failing to submit required reports, etc. The applicant must also be in compliance with the audit requirements of Title 2CFR 200.501. If an application is not completely filled out, it will not be reviewed and will not be eligible for funding. MDA staff will not add information that has been left off the application.

Minimum grant size is $100,000; maximum is $600,000 for Regular Government competition and $450,000 for the Small Government competition. Small Governments are those with a population of 3,500 or less.
Outcome Measures

CDBG outcome is to provide economic opportunities and create a suitable living environment through accessibility and sustainability. These funds will be used to benefit persons of at least 51% low and moderate income persons.

B. HOME INVESTMENT PARTNERSHIP PROGRAM

The State of Mississippi’s HOME Program is governed by 24 CFR Part 92, cross cutting regulations, and Policy Statements. The State of Mississippi provides the required 15% set-aside for CHDO, a direct set-aside for homebuyer assistance activities through Mississippi Development Authority’s Home Loan Plus Program, a direct set-aside for disabled families for homebuyer assistance activities through the Institute for Disability Studies HOME Of Your Own Program, and a competitive application process for local units of government for homeowner rehabilitation activities. The State of Mississippi’s HOME Program administered by Mississippi Home Corporation.

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

HOME Funds are eligible to be used as gap financing for low-income housing tax credits (LIHTC) funded through the Qualified Allocation Plan (QAP) through Mississippi Home Corporation (MHC). The Governor has tied the Health Care Zone concept in HB 1537 (2012) to the QAP. To qualify for these LIHTC, developments must be located within a county which has certificates of need of more than 375 acute care hospital beds and be within 5 miles of a hospital with acute care hospital beds in that county. The QAP state that counties that currently have more than 375 acute care beds are Lee, Lauderdale, Rankin, Hinds, Forrest, Jackson, and Harrison. Additionally, DeSoto County will be eligible for this scoring category and the Health Care Zone set-aside. The QAP also provides that developments may also locate in a county that has less than 375 acute care hospital beds so long as the county’s health care zone has a master plan from an AICP certified planner (American Institute of Certified Planner) with experience working in Mississippi.

Application Criteria

Criteria used to fund CHDOs is through a proposal process, where the HOME staff will review the structure and capacity of the non-profits staff and board and determine eligibility for certification as a CHDO. Also at the proposal stage, once the non-profit has been determined eligible, the proposed project is reviewed for eligibility, feasibility, and need. Once the proposal has been reviewed and appears to meet the requirements, the non-profit is invited to submit an application that will be reviewed for all regulatory requirements. This is an open process throughout the year so once applications are determined feasible,
funding will be recommended.

The two (2) homebuyer assistance set-asides are provided to agencies that will be able to cover the constituents throughout eligible areas in the state. Mississippi Development Authority is the state’s housing finance agency and the Institute for Disability Studies specializes in assisting disabled individuals and families in acquiring homeownership opportunities to fit their needs and for those not ready for homeownership, the Institute counsels with them to prepare them for future homeownership opportunities. The FY 2015 amount allocated for HIR activates will be used to continue funding applications submitted on 12/12/14.

The competitive application process for the Homeowner Rehabilitation Program involves a Threshold Review, application review, and a site visit review before making recommendations for funding. The Threshold Review consists of previous projects closed, no unresolved audit or monitoring findings, no unresolved investigations by any state or federal agency as it pertains to any CPD Program, or concerns indicated by any programs administered by the Community Services Division of MDA. Applicants must also be in compliance with the State’s Citizen Participation Plan. After satisfactory completion of Threshold Review, the application is reviewed and ranked according to the following rating factors:

Previous Funding, Health and Safety Hazards, MBE/WBE, Site Concentration, and County Ranking (Tier One, Tier Two, and Tier Three).

After review of the applications has been completed, the applications are ranked and site visits are conducted for those that fall within the funding range. The site visits are conducted to verify the points assigned for Health & Safety Hazards and Site Concentration and to review certain original documents on file with the applicant. After site visits are conducted and information verified, funding recommendations are made and the activities are underway.

Funding Categories

State of Mississippi allocated the Home funds into following categories:

Table V.2
2015 HOME
State of Mississippi
MDA

<table>
<thead>
<tr>
<th>Program Categories</th>
<th>Allocation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Homebuyer Assistance</td>
<td>$1,000,000</td>
</tr>
<tr>
<td>Homeowner Rehabilitation</td>
<td>$3,427,477</td>
</tr>
<tr>
<td>CHDO Set-Aside</td>
<td>$990,000</td>
</tr>
<tr>
<td>CHDO Operating Expenses</td>
<td>$50,000</td>
</tr>
<tr>
<td>Disabled Housing Initiative</td>
<td>$450,000</td>
</tr>
<tr>
<td>State Administration</td>
<td>$650,000</td>
</tr>
<tr>
<td><strong>Total Allocation</strong></td>
<td><strong>$6,567,477</strong></td>
</tr>
</tbody>
</table>
Grant Sizes

The Threshold Review consists of previous projects closed, no unresolved audit or monitoring findings, no unresolved investigations by any state or federal agency as it pertains to any CPD Program, or concerns indicated by any programs administered by the MHC. Applicants for the homeowner rehabilitation activity must also be in compliance with the State’s Citizen Participation Plan.

Homebuyer Assistance grant limit will be based on the need and underwriting of each applicant, not to exceed $25,000.

HOME Rehabilitation and CHDO grant limit will be based on per unit subsidy and procurement of each applicant. Homeownership value limits for Homebuyer Assistance activities are as follows, except as otherwise indicated:

Existing Homes - $135,000*
Proposed Construction - $195,000 (statewide) Exceptions to the Existing Home Limits:
- Stone County - $150,000
- Lamar County - $161,000
- Copiah County - $143,000
- Madison County - $170,000
- DeSoto County - $141,000
- Forrest County - $138,000
- Perry County - $138,000
- Hinds County - $143,000
- Rankin County - $145,000
- Tunica County - $143,000

Outcome Measures

The outcome measures for the method of distribution in the three (3) different activities funded by the HOME Program are as follows:

CHDO Set-Aside will provide development or substantial rehabilitation of multi-family rental units and development of single family homeownership units by creating decent housing with improved availability.

The two (2) homebuyer assistance set-asides will create decent housing with improved affordability.

The homeowner rehabilitation program will create decent housing with improved sustainability.

C. Emergency Solutions Grant Program

The Emergency Solutions Grants (ESG) Program will be made available by the McKinney-Vento Act, as amended by the HEARTH Act. ESG Program funds will be made available to eligible applicants to assist in emergency shelters, rapid re-housing of homelessness individuals and families, homeless prevention activities and HMIS activities. The ESG allocation will be distributed statewide using a competitive process to the three Mississippi Continuum of Care organizations, non-profit homeless service provider organizations
(including faith based) and eligible local units of government. HUD strongly encourages each State to give high priority of its allocation to rapidly re-house individuals and families to move into and achieve housing stability and prevent homelessness. MHC will budget the required allocation of ESG funds to the rapid re-housing / prevention activity categories.

Application Criteria

Award for sub-recipients will be the following criteria:

1. Non-profit organizations must have been operating and existing has a homeless shelter for one-year prior to submitting an application for funding which will show capacity.

2. Non-profit organizations must submit a Resolution from the local unit of government authorizing approving the submission of their ESG application.

3. Must show proof at application the documentation and source of dollar for dollar match funds.

4. Applicants must demonstrate through experience the ability to provide rapid rehousing and homelessness prevention services to participants within their service areas.

Awarding Funds

ESG funds will be distributed statewide on a competitive bases to eligible local units of government that operate existing homeless shelters and private non-profit organizations that demonstrate the capacity to provide homelessness prevention and rapid rehousing assistance. The three Continuums of Care (Mississippi United to End Homelessness, Open Doors Homeless Coalition, Central Mississippi CoC Agency, formerly known as Partners to End Homelessness Inc.) and their member homelessness services provider organizations (to include faith based organizations), are eligible to submit applications in the ESG program. Local units of government are not eligible to submit applications on behalf of non-profit agencies.

Funding Categories

ESG funds are allocated among funding categories based on the rules and regulations set forth in the Federal Register Interim rule, December 5, 2011 with the 60/40 allocation. Additionally, the State reserves the right to make adjustments to the amount designated for any program category based on the demand created by the applications, and to meet programmatic budgetary requirements. Mississippi Home Corporation will use up to 7.5 % of the ESG allocation or $150,000 for State Administration.

Funds will be used for the following activities:

- Emergency Shelter
• Homeless Prevention
• Rapid Re-Housing
• Homeless Management Information System (HMIS)

Funds used for emergency shelter activities will be limited to 60% of the total funds. Allocations are shown in Table V.3.

<table>
<thead>
<tr>
<th>Program Categories</th>
<th>Allocation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Emergency Shelter</td>
<td>$900,000</td>
</tr>
<tr>
<td>Rapid Re-housing</td>
<td>$640,000</td>
</tr>
<tr>
<td>Homeless Prevention</td>
<td>$407,444</td>
</tr>
<tr>
<td>HMIS</td>
<td>$150,000</td>
</tr>
<tr>
<td>State Administration</td>
<td>$150,000</td>
</tr>
<tr>
<td><strong>Total Allocation</strong></td>
<td><strong>$2,247,444</strong></td>
</tr>
</tbody>
</table>

**Grant Sizes**

There is no maximum or minimum grant size. The State reserves the right to adjust the amount awarded, based on the amount of funds available and the demand created by the applications submitted and previous experience. Applicants will not be able to apply for more than 60% of their request in the combination of street outreach and/or emergency shelter categories. Consequently, 40% or more of each applicant's request must be in the combination of rapid re-housing and/or homelessness prevention and/or HMIS categories.

Applicants must not have any unresolved audit or monitoring findings. In addition, if a community or organization has any MHC concerns that have not been resolved, MHC may not review the application and the application may be disqualified from consideration in funding. This includes, but is not limited to, failing to submit required reports, etc. Applicants that have demonstrated, through experience, the ability to provide rapid rehousing and homelessness prevention services to program participants within their service areas will be given additional consideration for funding.

**Outcome Measures**

The method of distribution used will allow opportunity for a cross mixed of homeless service providers and non-profit agencies to meet the need and prevent an individual or household from becoming homeless.
D. HOUSING OPPORTUNITIES FOR PERSONS WITH AIDS (HOPWA)

The Housing Opportunities for Persons with AIDS (HOPWA) Program is administered directly by the Mississippi Home Corporation for assistance to HIV/AIDS victims. The HOPWA Program funds will be used to fund services for low-income persons with HIV/AIDS and their families to prevent homelessness. HOPWA eligible activities are Request for Proposals (RFP) from local agencies and CBOs, Short-Term Rent, Mortgage and Utility assistance (STRMU), Tenant-Based Rental Assistance (TBRA), Short-Term Supported housing, Master Leasing, Permanent Housing Placement, housing information, supportive services, resource identification, and technical assistance.

STRMU assistance may assist with all or part of the applicant’s rent, mortgage, and utility payment. Provides short-term assistance for 21 weeks within 52 weeks period to assist households experiencing an emergency and/or financial crisis to prevent homelessness and ensure financial and housing stability.

TBRA provides long-term rental assistance for households experiencing a chronic financial crisis. Emphasis will be placed on ending chronic housing crisis and ensuring long-term housing stability.

Short-term supportive housing provides funding for temporary shelters which may include emergency/transitional shelters or hotels. This type of housing may provide residence to any eligible person for up to 60 days.

Master leasing provides assistance for housing module that may include independent apartments or shared residences. All housing under this activity must meet local housing codes, quality standards, HUD rent guidelines and Fair Market rent standards.

Permanent housing placement activities including security deposits, first month’s rent, and utility deposits will be provided to ensure households have access to permanent housing.

Housing information services includes counseling, information and referral services to assist an eligible person to locate, acquire, finance and maintain housing.

Supportive services activities, such as housing related case management to ensure clients have supports necessary to access HOPWA and other mainstream housing programs. Case management services will be focused on developing individual housing plans focused on reducing the risks of homelessness, promoting housing stability and increasing access to healthcare and other supports.

Resource identification will be used to further establish, coordinate and develop housing assistance resources throughout the state. Prioritize the development of a statewide HIV/AIDS housing plan to identify housing needs. The strategy is to increase housing resources for low-income individuals living with HIV/AIDS. MSDH will work with local community-based organization and consumer in the development of the plan and in implementing the approved statewide strategy. Coordinate and collaborate with a vendor.
to conduct an impact study or needs assessment for housing and provide the agency with data analysis results.

Technical assistance and training from HUD and TA providers to ensure that HOPWA activates are prioritized for eligible clients and meet federal policies and regulations.

**Application Criteria**

Project sponsors will be selected through Request for Proposal process. The awarded funding is based on Community Based Organizations planning and capacity to provide services to the clients. The proposals should identify the organizations purpose, capacity, operations and budgeting.

Proposals should be specific details about CBOs qualifications that demonstrate the organization is proficient to provide services to clients using HOPWA funding.

**Project Sponsors**

Project sponsors will be selected through Request for Proposal process. The awarded funding is based on Community Based Organizations planning and capacity to provide services to the clients. The proposals should identify the organizations purpose, capacity, operations and budgeting. Proposals should be specific details about CBOs qualifications that demonstrate the organization is proficient to provide services to clients using HOPWA funding.

**Funding Categories**

HOPWA funding allocations will be used to cover Administration Costs, Operational Expenses and Direct Services Delivery, such as STRMU, Short-term supported housing, Master Leasing, TBRA and Permanent Housing Placement.

**Grant Sizes**

The State reserves the right to adjust the amount awarded, based on the amount of funds available and on the demand created by the applications submitted and previous experience of CBOs. There is no minimum award requirement.

**Outcome Measures**

The method of distribution used will allow the opportunity for a cross mixed of housing service providers and non-profit agencies to meet the need and prevent individuals with HIV/AIDS and their households from becoming homeless.

The State has the following goals:

- Provide STRMU assistance to 100 clients with HIV/AIDS and their family members to reduce the risks of homelessness
- Through TBRA, provide 30 clients with on-going financial crisis as measured by high rent burden, chronic lack of income, and other housing related factors
V. One-Year Action Plan

- Provide short-term supported housing to 30 clients for temporary shelters which may include emergency/transitional shelters, or hotel lodging.
- Through Master Leasing, provide 6 households with assistance for housing with or without on-site support
- Use permanent housing placement to assist 35 clients with assistance to place an individual or households with income or a housing assistance in permanent housing
- Provide up to 200 clients with housing information
- Supportive services activities, such as housing related case management provided to approximately 200 clients

E. ALLOCATION PRIORITIES

The State of Mississippi will prioritize funds based on the priority needs established in this plan. A combination of factors, including the greatest needs, the availability of resources and the capacity of entities within the state help determine how the MDA will fund activities during the program year.

Table B.1 in Appendix B shows the funding Allocation Priorities for FY2015.

The State of Mississippi’s Five-Year Consolidated Plan identified the State's housing priority needs as meeting the needs of low income rental and owner households through homeownership opportunities, homeowner rehabilitation, and rental development through CHDO set-asides. The state also prioritized addressing homelessness in the State and developing strategies to end chronic homelessness. In the Five-Year Consolidated Plan, the State identified Mississippi’s non-housing priorities as economic opportunities and improving public facilities. The priority of expanding economic opportunities includes increasing the number of available jobs through economic development grants. In the Consolidated Plan, the State estimated the needs of the special needs groups in Mississippi. While there are estimates of each of these groups, the data available and duplicate counting problems limit the accuracy of those numbers. These groups include: persons with HIV/AIDS and their families; persons with mental illness; children with severe emotional and mental problems or drug/alcohol problems; persons with drug/alcohol abuse problems; persons with developmental disabilities; elderly persons; persons with disabilities; and people with all types of disabilities as defined by the Americans with Disabilities Act.

The State identified low income owner-occupied households as a priority for the State due to the number of households with housing problems. In many cases, with down payment and closing cost assistance, homeownership can become attainable and affordable. We expect to better assist low income families with homeownership through the Homebuyer Assistance Program. In the Consolidated Plan, very-low-income and low-income households were identified as having the greatest need for homeowner rehabilitation. Many homeowners have difficulty maintaining their homes due to inadequate income. Aging and poor structural quality of housing affects all homeowners, but it places a special burden on the elderly and the very low-income. We expect to assist a number of communities to either
rehabilitate or reconstruct homes for the very-low-income and low income households, through a competitive application process.

The State also identified affordable renter-occupied households as a priority need in the Consolidated Plan. The avenues in which this need can be addressed is through the CHDO set-aside. The State has identified one priority to target for reducing homelessness and ending chronic homelessness. The State will use a competitive application process for eligible local units of governments and local existing non-profit homeless shelters for maintaining these shelters by the use of funds for operation, maintenance expenses and essential services. As a high priority, the State will utilize the new ESG funds for rapidly re-housing individuals and assisting families to achieve housing stability. The State identifies housing priorities in the Consolidated Plan and addresses these needs through activities eligible in the four programs.

The State identified in its Consolidated Plan expanding economic opportunities as a priority need which includes increasing the number of available jobs through economic development grants. The majority of job opportunities will be made available to persons of low- and moderate-income. The priority to update public facilities such as clean water, proper treatment of wastewater, roads accessible for emergency and normal travel, and addressing emergency situations that cause a threat to the health and general welfare of the citizens. The State seeks to enhance the health, safety and welfare of its citizens. In doing so, the State will provide an opportunity for units of local government to apply for funding for any eligible CDBG activity whereby existing conditions pose a serious and immediate threat to the health and welfare of the local community.

The Mississippi Home Corporation (MHC) is the agency responsible for administering the HOPWA Program. The HIV/AIDS Prevention Program, located in Jackson, Mississippi, provides housing assistance on a statewide basis to persons with AIDS. These funds provide assistance to persons regardless of their need for medical services at home.

F. AFFORDABLE HOUSING

The Mississippi Home Corporation will strive the meet the following goals for Affordable Housing during the 2015 Action Year.

One Year Goals for the Number of Households to be Supported:
- Homeless: 4,000
- Non-Homeless: 261
- Special-Needs: 775
One Year Goals for the Number of Households Supported Through:

- Rental Assistance: 250
- The Production of New Units: 26
- Rehab of Existing Units: 58
- Acquisition of Existing Units: 227

G. HOPWA Goals

Table V.4, below, represents the one year goals for the number of households to be provided housing through the use of HOPWA for.

<table>
<thead>
<tr>
<th>Short-term, mortgage, and utility assistance payments</th>
<th>100</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tenant-based rental assistance</td>
<td>30</td>
</tr>
<tr>
<td>Units provided in permanent housing facilities developed, leased or operated with HOPWA funds</td>
<td>35</td>
</tr>
<tr>
<td>Units provided in transitional short-term housing facilities developed, leased or operated with HOPWA funds</td>
<td>30</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>195</strong></td>
</tr>
</tbody>
</table>

H. Homeless Strategic Plan

There are three Continuums of Care in the State of Mississippi. For the purpose of this Consolidated Plan, the data presented will relate to two, the Gulf Port/Gulf Coast Regional CoC and the Balance of State CoC. There is an additional CoC in Jackson.

The point-in-time counts done by the Mississippi CoCs provides a helpful estimation of the homeless population in the state. It was estimated that 1,380 persons were homeless in the areas covered by the Gulf Port/Gulf Coast Regional CoC and Balance of State CoC in 2014, as shown in Table V.5, below. This is compared to the 1,643 persons estimated to be homeless in the state in 2013.

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Emergency Shelter</td>
<td>629</td>
<td>171</td>
<td>389</td>
<td>349</td>
<td>401</td>
<td>365</td>
<td>500</td>
</tr>
<tr>
<td>Transitional Housing</td>
<td>179</td>
<td>240</td>
<td>406</td>
<td>317</td>
<td>261</td>
<td>398</td>
<td>394</td>
</tr>
<tr>
<td>Total in Shelter</td>
<td>808</td>
<td>411</td>
<td>795</td>
<td>666</td>
<td>662</td>
<td>763</td>
<td>894</td>
</tr>
<tr>
<td>Unsheltered</td>
<td>328</td>
<td>248</td>
<td>1080</td>
<td>814</td>
<td>714</td>
<td>880</td>
<td>486</td>
</tr>
<tr>
<td><strong>Total Homeless</strong></td>
<td><strong>1,136</strong></td>
<td><strong>659</strong></td>
<td><strong>1,875</strong></td>
<td><strong>1,480</strong></td>
<td><strong>1,376</strong></td>
<td><strong>1,643</strong></td>
<td><strong>1,380</strong></td>
</tr>
</tbody>
</table>
In 2014, some 64.8 percent of the counted homeless population was sheltered throughout the state. Some 46.4 percent of the homeless population was sheltered in 2013.

The point-in-time counts also gathered additional data household type, veteran status, and subpopulation information for each homeless person counted. As seen in Table V.6, on the following page, there were 355 persons in households with at least one adult and one child in the State of Mississippi during the 2014 count. Of these households, 88.7 percent were sheltered. There were an additional 20 households with only children. Some 55.6 percent of households without children were sheltered during the count.

### Table V.6
**Homeless Count 2014**

<table>
<thead>
<tr>
<th>Household Type</th>
<th>Emergency Shelter</th>
<th>Transitional Housing</th>
<th>Unsheltered</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Households without Children</td>
<td>357</td>
<td>197</td>
<td>444</td>
<td>998</td>
</tr>
<tr>
<td>Persons in households without children</td>
<td>362</td>
<td>197</td>
<td>446</td>
<td>1005</td>
</tr>
<tr>
<td>Households with at least one adult and one child</td>
<td>43</td>
<td>69</td>
<td>14</td>
<td>126</td>
</tr>
<tr>
<td>Persons in households with at least one adult and one child</td>
<td>118</td>
<td>197</td>
<td>40</td>
<td>355</td>
</tr>
<tr>
<td>Households with only children</td>
<td>17</td>
<td>0</td>
<td>0</td>
<td>17</td>
</tr>
<tr>
<td>Persons in households with only children</td>
<td>20</td>
<td>0</td>
<td>0</td>
<td>20</td>
</tr>
<tr>
<td><strong>Total Homeless</strong></td>
<td><strong>500</strong></td>
<td><strong>394</strong></td>
<td><strong>486</strong></td>
<td><strong>1,380</strong></td>
</tr>
</tbody>
</table>

Information about the various homeless subpopulations was collected during the 2014 count. Data was collected regarding the following six subpopulations:

- Chronically homeless
- Severely Mentally Ill
- Chronic Substance Abuse
- Veterans
- Persons with HIV/AIDS
- Victims of Domestic Violence

Table V.7, at right, shows the various subpopulations for the homeless within the state. The largest subpopulation group was those with chronic substance abuse, with 380 persons. The next largest subpopulation group was victims of domestic violence. There were 135 veterans counted in 2014, accounting for 9.8 percent of the total homeless population.
V. One-Year Action Plan

Veterans were sheltered at a rate of 72.6 percent during the count. According to the Department of Housing and Urban Development’s 2013 Annual Homeless Assessment Report, veterans account for just over 12 percent of all homeless adults in the United States, with an average of 60 percent being sheltered during 2013 counts across the nation.3

**Goals for Reducing and Ending Homelessness**

Mississippi Home Corporation administers the Emergency Solutions Grant Program statewide except for shelter and operations in the entitlement of the City of Jackson.

**Reaching out to homeless persons**

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs through private non-profit organizations and the three Continuum of Care and their member homelessness services provider organizations, making ESG funds available. Additionally, local units of government that operate existing homeless shelters are eligible for ESG funds, providing emergency or transitional shelters and homelessness prevention activities to assisting people to quickly regain stability in permanent housing.

**Addressing the emergency shelter and transitional housing needs of homeless persons**

The ESG Program has funded thirteen Emergency Shelter and the three Continuum of Care programs which provides emergency shelter, rapid rehousing, homeless prevention activities. The activities are short and medium-term shelter and supportive services to homeless individuals and families while affordable, suitable permanent housing is found. Feedback from the public hearings and the annual application workshop over the past two years indicates that the State should continue the fund Operation and Maintenance cost for emergency shelters.

**Transition to permanent housing**

The ESG program funds rapid rehousing and homeless prevention programs providing short and medium-term rental assistance and supportive services to individuals and families that are at risk of homelessness. Though these funds are awarded for access to clients, maintaining affordable, suitable permanent housing is difficult for this population, due to long-term drug use. The ESG program work to provide outreach and referrals for homeless veterans, those chronically homeless and persons with AIDS.

**Avoid homelessness**

The ESG program has work to provide existing emergency shelters and/or other non-profit organizations awards that will make referral services for low-income individuals and families for services to avoid them from becoming homeless. ESG funds are not awarded.

to public or private agencies that address housing, health and social services, shelter case management continue the outreach for extremely low-income individuals and families.

**I. FOSTERING AND MAINTAINING AFFORDABLE HOUSING**

The State of Mississippi will continue to allocate HOME funds to HOME Loan Plus and HOME of Your Own Programs for homeownership opportunities for citizens of Mississippi by providing homebuyer’s assistance to very low and low income families.

**J. ENHANCING COORDINATION BETWEEN PUBLIC AND PRIVATE HOUSING AND SOCIAL SERVICE AGENCIES**

The State of Mississippi will continue to enhance the relationship that has been developed between Mississippi Development Authority and the University of Southern Mississippi’s Institute for Disability Studies in providing HOME funding for homebuyer assistance activities. The coordination extends beyond these mentioned to also include social service agencies, counselors, realtors, lenders, and other government agencies. In the homeowner rehabilitation category, coordination between the Mississippi Department of Health and local units of government must be enhanced to provide the adequate disposal system for homeowners as required by State Law.

**K. ANTI-DISPLACEMENT PLAN**

**MISSISSIPPI DEVELOPMENT AUTHORITY, COMMUNITY SERVICES DIVISION ANTI-DISPLACEMENT AND RELOCATION ASSISTANCE PLAN**

The State will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act (URA) of 1970, as amended, and implementing regulations at 49 CFR 24; and it has in effect and is following a residential anti-displacement and relocation assistance plan required under section 104(d) of the Housing and Community Development Act of 1974, as amended, in connection with any activity assisted with funding under of Community Development Block Grant (CDBG) and/or Home Investment Partnership (HOME) programs.

The State certifies that it will undertake activities that minimize the displacement of persons or Businesses as related to federally funded projects of CDBG and/or HOME. CDBG and/or HOME funds should not be used to carry out activities that result in displacement unless there is a public health or safety threat. Local governments and Non-Profit Agencies and Community Development Organizations (CHDOs) must also make such certification and must demonstrate that there are no other feasible alternatives.

Section 104(d) of the Housing and Community Development Act of 1974, as amended; and HUD regulations at 24 CFR 42.325 and is applicable to our CDBG and/or HOME-assisted projects. provides that a grant funded under CDBG and/or HOME may be made by the State only if the applicant certifies that it is following a "residential anti-displacement and relocation assistance plan" at application.
The plan must contain at least two components: (1) a requirement to replace all LMI dwelling units that are demolished or converted to a use other than LMI housing as a direct result of CDBG and/or HOME assistance; and (2) a relocation assistance component (which also addresses the Applicant’s efforts to minimize the displacement of persons). Both components must meet the HUD requirements at 24 CFR 570.488.

The State will not require the plan to be submitted with an application unless CDBG and/or HOME activities that would involve the plan are proposed to be undertaken. The State CDBG and HOME Program Implementation Manual provides guidance on the Anti-displacement and Relocation Assistance.

**Application Assistance**

The State publishes Application Guidelines and provides technical assistance to help potential applicants in applying for CDBG and/or HOME funding. The Application Guidelines are provided at annual CDBG and HOME workshops and is also included on the State’s website at [www.mississippi.org/csd](http://www.mississippi.org/csd).

**L. MONITORING**

All CDBG and HOME projects will be monitored according to the program regulations and requirements, at least once annually. This process may be conducted by performing a desk monitoring on the progress of the project. All final monitoring on-site visits are conducted upon completion of construction activities and prior to final close-out of the project.

All ESG projects will be monitored according to the program regulations and requirements. This process may be conducted by performing a desk monitoring on the progress of the project. All final monitoring on-site visits are conducted upon completion of program expenditures.
APPENDIX A- CITIZEN PARTICIPATION PLAN

Mississippi Citizen Participation Plan

INTRODUCTION

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

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

- provide citizens with reasonable and timely access to local meetings, information, and records related to the Mississippi Development Authority's proposed and actual use of funds;

- provide for public hearings to obtain citizens’ views and to respond to proposals and questions at all stages of the HUD Federally-funded programs, including at least the development of needs, review of proposed activities, and review of program performance;

- provide for timely written responses to written comments, complaints, and grievances;

- identify how the needs of non-English speaking residents will be met in the case of public hearings where a significant number of non-English speaking residents can be reasonably expected to participate.

NON-COMPETITIVE SET-ASIDE PROGRAMS

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

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

DEVELOPMENT OF THE CONSOLIDATED PLAN AND ONE-YEAR ACTION PLAN

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

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

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

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

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

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

CONSOLIDATED PLAN AND ONE-YEAR ACTION PLAN AMENDMENTS

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

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

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

PERFORMANCE REPORTS

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

The Consolidated Plan, One-Year Action Plan, and other Performance Reports are made available to the public and can be obtained online at www.mississippi.org/csd. Copies may be obtained from the Community Services Division located in the Woolfolk State Building, 501 North West Street, Suite #501, Jackson, MS 39201. Public access includes the availability of materials in a form accessible to persons with disabilities, upon request. In addition, a translator will be made available for non-English speaking residents in accessing information, upon request.

ACCESS TO RECORDS

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

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

COMPLAINTS

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

If an interpreter/translator or any other accommodations are needed, please contact Ray Robinson, Jr., Compliance Bureau Manager, at 601.359.9273.

All correspondence should be addressed to: Mississippi Development Authority, Community Services Division, Post Office Box 849, Jackson, Mississippi 39205-0849.
CITIZEN PARTICIPATION REQUIREMENTS

LOCAL UNITS OF GOVERNMENT, NON-PROFIT ORGANIZATIONS AND COMMUNITY DEVELOPMENT ORGANIZATIONS (CHDOs)

Each Local Unit of Government and Non-Profit Organizations/CHDOs seeking Federal funds from CSD shall meet the following requirements as required by the State set forth at 24 CFR 91.115(e) of the Housing and Community Development Act of 1974. All Local Units of Government and Non-Profit Organizations/CHDOs must meet all citizen participation requirements prior to submittal of an application for Federal funds. It will be the Local Unit of Government’s/Non-Profit Organization’s responsibility to provide documentation to CSD demonstrating these requirements have been met and have a written adopted Citizen Participation Plan that:

- Encourages *Citizen Participation* with particular emphasis on participation by persons of low and moderate income, who are residents of areas in which the HUD funds are proposed to be used, and in the case of a grantee described in Section 106(a) of the Act, provides for participation of residents in low and moderate income neighborhoods as defined by the local jurisdiction;

- Provides citizens with reasonable and timely access to local meetings, information, and records relating to the written complaints and grievances;

- Provides for technical assistance to groups representing persons of low and moderate income who request assistance in developing proposals with the level and type of assistance to be determined;

- Provides for reasonable opportunities to obtain citizens’ views, comments and responses to proposals, and questions at all stages of the program, including at least the development of needs, the review of proposed activities, and review of program performance. In order to comply with the *Citizen Participation* requirement, information must be posted on the applicant’s/grantee’s official website;

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

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

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

The Initial Public Hearing

- An initial Public Hearing must be conducted in the proposed project area to inform the local citizens of the applicant's intention to apply for funds and to obtain local citizens' input. The Public Hearing will be held no less than seven (7) days prior to the 1st due date of an application submittal, at times and locations accessible and convenient to potential and actual beneficiaries.

- The applicant must publish a notice of the initial Public Hearing not less than fourteen (14) days and no more than twenty (20) days prior to the date of the Public Hearing in the legal or non-legal section of a newspaper of general circulation. This notice must specify the actual activities proposed to be undertaken, should the project be funded. In addition to the newspaper publication, the applicants must make every effort and is encouraged to use additional methods of informing the public of the Public Hearing, especially those citizens residing in low to moderate income neighborhoods.

- During the Public Hearing, the applicant must furnish information to the citizens concerning the amount of funding available statewide for proposed community development activities, the types of eligible activities that may be undertaken, amount of CDBG/HOME funds expected to benefit low to moderate income persons, the proposed CDBG/HOME activities likely to result in displacement, and the applicant's plans to minimize displacement of persons and to assist displaced persons.

- The applicant must inform citizens that written comments will be accepted regarding the proposed use of funds and areas to be targeted for assistance and must provide a reasonable time period and location for submittal of written comments. Technical assistance must be provided to representatives of persons of low to moderate income as appropriate in developing program input.

- The applicant must ensure that local files contain documentary evidence that the Public Hearing was held, including the actual notice, original proof of publication of the notice, the
Appendix A: Citizen Participation Plan

attendance roster and detailed minutes of the meeting. Copies of these documents must be submitted to the State with the application. The applicant must also retain the attendance roster and minutes of the meeting in the file for public review. All pertinent records, including written citizens’ comments must be maintained and made available for review by the State at the primary office of the applicant. Should the applicant receive an on-site visit, this information must be available for review. The Chief Elected Official or Executive Director of the applicant must sign the written minutes of the Public Hearing.

- In determining the proposed project location and needs to be addressed by the proposed project, the applicant must consider both citizen input that was received during the public meeting and the written comments that were received within the designated time frame after the public hearing.

- The State encourages the establishment of a local task force composed of residents from the project area. In the event that local interest is not sufficient to establish a task force, the recipient must still conduct a Public Hearing during the project's implementation.

- The recipient must document its citizen participation process. Such documentation should describe the method used to obtain citizen input throughout its project and include records of all Public Hearings.

The Second Public Hearing

- After notification of funding award, a second Public Hearing must be conducted during the life of the project to provide a review of program performance. The Public Hearing should be held at times and locations accessible and convenient to potential and actual beneficiaries. MDA recommends that all Second Public Hearings be held prior to 50% of project completion.

- The same method of notifying the public of the initial Public Hearing must be used for the second Public Hearing. Recipients are encouraged to use additional methods to notify persons in the area where the project is on-going.

- Records of the meeting must be retained in the local files. These records must include a copy of the actual notices, the attendance roster, and a copy of the minutes of the Public Hearing that bear the signature of the recipient's Chief Elected Official or Executive Director.

- The State encourages the establishment of a local task force composed of residents from the project area. In the event that local interest is not sufficient to establish a task force, the recipient must still conduct a Public Hearing during the project's implementation.

- The recipient must document its citizen participation process. Such documentation should describe the method used to obtain citizen input throughout its project and include records of all Public Hearings.
CALCULATION OF TIME FOR PUBLIC HEARINGS

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

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

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

Applicants/Sub-recipients shall not schedule hearings or bid openings on Sundays or legal holidays. Whenever a public comment period ends on a Saturday, Sunday, or legal holiday, grantees shall accept comments until the end of the next day that is not a Saturday, Sunday, or legal holiday.
### Table B.1
Allocation Priorities

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<th>Mississippi</th>
<th>MDA</th>
<th>CDBG</th>
<th>HOME</th>
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<th>CDBG-DR</th>
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<td>Promote New Construction</td>
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<td>Preserve housing stock through rehabilitation</td>
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<td>Promote homeownership</td>
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<td>Promote homeownership for disabled households</td>
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<td>Provide for Emergency Shelters</td>
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<td>Provide Rapid Re-housing Assistance for homeless</td>
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<td>Enhance Homeless prevention and HMIS</td>
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<td>Enhance housing and services for person with HIV</td>
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