

2015-2019 MISSISSIPPI CONSOLIDATED PLAN



**FINAL REPORT
JUNE 30, 2015**

Prepared by:



2015 – 2019 MISSISSIPPI CONSOLIDATED PLAN FOR HOUSING AND COMMUNITY DEVELOPMENT

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I. EXECUTIVE SUMMARY

A. INTRODUCTION

In 1994, the U.S. Department of Housing and Urban Development (HUD) issued new rules consolidating the planning, application, reporting and citizen participation processes for four formula grant programs: Community Development Block Grants (CDBG), Home Investment Partnerships (HOME), Emergency Shelter Grants (ESG) and Housing Opportunities for Persons with AIDS (HOPWA). The new single-planning process was intended to more comprehensively fulfill three basic goals: to provide decent housing, to provide a suitable living environment and to expand economic opportunities. It was termed the *Consolidated Plan for Housing and Community Development*.

According to HUD, the Consolidated Plan is designed to be a collaborative process whereby a community establishes a unified vision for housing and community development actions. It offers entitlements the opportunity to shape these housing and community development programs into effective, coordinated neighborhood and community development strategies. It also allows for strategic planning and citizen participation to occur in a comprehensive context, thereby reducing duplication of effort.

As the lead agency for the Consolidated Plan, the Mississippi Development Authority (MDA) hereby follows HUD's guidelines for citizen and community involvement. Furthermore, it is responsible for overseeing these citizen participation requirements, those that accompany the Consolidated Plan and the Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME) and the Emergency Shelter Grant (ESG) programs, as well as those that complement the processes already at work in the state. The state of Mississippi is also a recipient of the Housing Opportunities for Persons with AIDS (HOPWA) Program, with the Mississippi Department of Health administering that particular part of the Consolidated Plan

PURPOSE OF THE CONSOLIDATED PLAN

The *2015 – 2019 Mississippi Consolidated Plan for Housing and Community Development* is the comprehensive five-year planning document identifying the needs and respective resource investments in satisfying the state's housing, homeless, non-homeless special needs populations, community development and economic development needs.

GOALS OF THE CONSOLIDATED PLAN

The goals of the State are to provide decent housing, a suitable living environment and expanded economic opportunities for the state's low- and moderate-income residents. The State strives to accomplish these goals by maximizing and effectively utilizing all available funding resources to conduct housing and community development activities that will serve the economically disadvantaged residents of the state. By addressing need and

creating opportunity at the individual and neighborhood levels, the State hopes to improve the quality of life for all residents of the state. These goals are further explained as follows:

- *Providing decent housing* means helping homeless persons obtain appropriate housing and assisting those at risk of homelessness; preserving the affordable housing stock; increasing availability of permanent housing that is affordable to low- and moderate-income persons without discrimination; and increasing the supply of supportive housing.
- *Providing a suitable living environment* entails improving the safety and livability of neighborhoods; increasing access to quality facilities and services; and reducing the isolation of income groups within an area through integration of low-income housing opportunities.
- *Expanding economic opportunities* involves creating jobs that are accessible to low- and moderate-income persons; making mortgage financing available for low- and moderate-income persons at reasonable rates; providing access to credit for development activities that promote long-term economic and social viability of the community; and empowering low-income persons to achieve self-sufficiency to reduce generational poverty in federally-assisted and public housing.

B. MISSISSIPPI BACKGROUND AND TRENDS

DEMOGRAPHIC PROFILE

Between 2000 and 2013, the population in non-entitlement areas of Mississippi increased by over 167,000 people, starting at 2,451,801 in 2000 and ending at an estimated 2,619,259 people by 2013. Over the course of these thirteen years, total population growth in these areas equaled 6.8 percent. In 2010, the majority of the population, 62.2 percent, was white, although this group did not keep pace with the average growth rate for the state. The second largest racial group in 2010 was black at 34.1 percent, followed by “other,” two or more races, Asian, and American Indian. As for ethnicity, persons of Hispanic descent comprised 2.6 percent of the population. Geographic analysis of racial and ethnic data showed that certain areas throughout the state have higher concentrations of racial or ethnic minorities, including areas with disproportionate share of black and Hispanic households. The two fastest growing age groups in non-entitlement areas of Mississippi were those aged 55 to 64 and those aged 65 and older, indicating an aging population. Some 23.6 percent of the population aged 5 or older in non-entitlement areas of Mississippi had one or more disabilities at the time of the 2000 census.

ECONOMIC PROFILE

From 1990 through 2013, the labor force in non-entitlement areas of Mississippi, defined as people either working or looking for work, rose from about 1,008,500 persons to 1,127,192 persons. Since the mid-1990s Mississippi’s unemployment rate remained fairly steady with the national rate, both spiking in 2009 before lowering again. In 2013 the non-

entitlement areas of Mississippi's unemployment rate was at 8.5 percent, after having fallen from close to 11 percent in 2010. In 2013, the real average earning per job in the state of Mississippi was \$42,812, and real per capita income was \$34,478, but both of these figures were below national averages. In non-entitlement areas of Mississippi the poverty rate in 2013 was estimated to be 21.9 percent with 553,322 persons living in poverty. Persons in poverty were concentrated in select census tracts across the state.

MISSISSIPPI HOUSING MARKET

In 2000, the Mississippi had 1,161,953 total housing units. Since that time, the total housing stock increased each year, reaching 1,283,165 units in 2013. According to the American Community Survey in 2013, Mississippi's housing stock included 794,855 single family units, and 188,292 mobile home units. Of the 1,109,503 housing units counted in non-entitlement areas of Mississippi in the 2010 census, 975,525 units were occupied, with 703,764 counted as owner-occupied and 271,761 counted as renter-occupied. The vacancy rate for non-entitlement areas of the state was 12.1 percent in 2010, an increase of 35.3 percent since 2000. The construction value of single-family dwellings generally increased from 1980 through 2013, reaching close to \$160,000.

HOUSING AND HOMELESS NEEDS ASSESSMENT

There were 223,992 households below 80 percent MFI with housing need in 2011 throughout non-entitlement areas of Mississippi. In addition, large families and several racial/ethnic groups face disproportionate shares of housing problems.

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

Homeless needs in the non-entitlement area of the state are handled by three Continuum of Care organizations. The compilation from two CoCs, the Gulfport/Gulf Coast Regional CoC and the Balance of State CoC were used to assess the homeless needs for this Plan. A count of the homeless population showed that more than 1,380 persons were homeless in 2014, including 355 persons in homeless families with children and 106 chronically homeless persons.

Non-homeless special needs populations in the state include the elderly and frail elderly, persons living with disabilities, persons with alcohol or other drug addiction, victims of domestic violence, and persons living with HIV and their families. These populations are not homeless, but are at the risk of becoming homeless and therefore often require housing and service programs. The needs of the special needs groups are relative to the programs currently provided. The Housing and Community Development Needs Survey indicated the highest need for the frail elderly, veterans, the elderly, persons with severe mental illness and the disabled.

COMMUNITY DEVELOPMENT NEEDS ASSESSMENT

The 2014 Housing and Community Development Survey also provided data on perceived community development needs. Respondents indicated that funding should be primarily devoted to human service, followed by housing, water systems, economic development, infrastructure, and public facilities. Attraction of new businesses, expansion of existing businesses and provision of job training were all top priorities in terms of economic development. Street and road improvements, sewer system improvements and water system capacity improvements were high priorities for infrastructure development. Respondents noted a high need for youth centers, healthcare facilities and park and recreation centers. In addition, there is a high need for healthcare, employment and senior services.

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

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 availability of affordable housing by promoting homeownership

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

Outcome: Affordability

Objective: Provide Decent Affordable Housing

Annual Funding: HOME \$1,000,000

Five-Year Goal:

Direct Financial Assistance to Homebuyers 785 Households Assisted

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

The State 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

Annual Funding: HOME \$450,000

Five-Year Goal:

Direct Financial Assistance to Homebuyers 350 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

The State 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

Objective: Create Economic Opportunities

Annual Funding: CDBG \$11,000,000

Five-Year Goal:

Jobs created/retained 3,100 Jobs

2. Enhance the quality of Mississippi's public facilities

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

Outcome: Sustainability

Objective: Create Suitable Living Environment

Annual Funding: CDBG \$11,291,271

Five-Year Goal:

Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit
387,500 households assisted

HOMELESSNESS AND HIV STRATEGIES

The State of Mississippi is committed to working towards reducing and ultimately ending homelessness within the State. MDA 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 State will provide financial support for emergency shelters that serve the homeless population throughout the State.

Outcome: Availability/accessibility

Objective: Provide decent affordable housing

Annual Funding: ESG \$900,000

Five-Year Goal:

Homelessness Prevention 18,250 Persons Assisted

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

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

Outcome: Affordability

Objective: Provide decent affordable housing

Annual Funding: ESG \$640,000

Five-Year Goal:

Rapid Re-housing 1,250 Households Assisted

3. Enhance homeless prevention activities and HMIS

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

Outcome: Sustainability

Objective: Create Suitable Living Environments

Annual Funding: ESG \$557,444

Five-Year Goal:

Homeless Prevention 500 Persons Assisted

4. Enhance housing and services for persons with HIV

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

Outcome: Availability/Accessibility

Objective: Create Suitable Living Environments

Annual Funding: HOPWA

Five-Year Goal:

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

II. CONSOLIDATED PLAN DEVELOPMENT PROCESS

A. INTRODUCTION

In 1994, the U.S. Department of Housing and Urban Development issued new rules consolidating the planning, application, reporting and citizen participation processes for four formula grant programs: Community Development Block Grants (CDBG), Home Investment Partnerships (HOME), Emergency Solutions Grants (ESG) and Housing Opportunities for People with AIDS (HOPWA). Termed the *Consolidated Plan for Housing and Community Development*, the new single-planning process was intended to more comprehensively fulfill three basic goals:

1. *Provide decent housing*, which involves helping homeless people obtain appropriate housing, retaining the affordable housing stock, increasing the availability of permanent affordable housing for low-income households without discrimination and/or increasing supportive housing to assist persons with special needs.
2. *Provide a suitable living environment*, which means improving the safety and livability of neighborhoods, including the provision of adequate public facilities; reducing isolation of income groups within communities through distribution of housing opportunities for persons of low income; revitalization of deteriorating or deteriorated neighborhoods; restoring and preserving natural and physical features with historic, architectural, and aesthetic value; as well as conserving energy resources.
3. *Expand economic opportunities*, which emphasizes job creation and retention, providing access to credit for community development, and assisting low-income persons to achieve self-sufficiency in federally-assisted and public housing.

The Consolidated Plan is a three-part process that comprises:

1. Development of a five-year strategic plan;
2. Preparation of annual action plans; and
3. Submission of annual performance and evaluation reports.

The first element referred to above, the strategic plan, also has three parts:

1. A housing market analysis;
2. A housing, homeless, and community development needs assessment; and,
3. Establishment of long-term strategies for meeting the priority needs of the state.

HUD asks that priority objectives be built upon specified goals that flow from quantitative and qualitative analysis of needs identified in the five-year planning process. Program funding is ensured by completing these documents on time and in a format acceptable to HUD.

Furthermore, the Consolidated Plan is designed to be a collaborative process whereby non-entitlement areas of the state establish a unified vision for community development actions.

I. Executive Summary

It offers these areas the opportunity to shape housing and community development programs into effective and coordinated housing and community development strategies. It also creates the opportunity for strategic planning and citizen participation to take place in a comprehensive context and to reduce duplication of effort throughout Mississippi.

Thus, the Consolidated Plan functions as:

- A planning document for the non-entitlement areas of Mississippi that builds on a participatory process among citizens, organizations, businesses and other stakeholders;
- A submission document for federal funds under HUD's formula grant programs;
- A strategy document to be followed in carrying out HUD's programs; and
- A management tool for assessing performance and tracking results.

The 2015-2019 Mississippi Consolidated Plan for Housing and Community Development is the comprehensive five-year planning document identifying needs and respective resource investments in satisfying the state's housing, homelessness, non-homeless special population, community development and economic development needs.

B. LEAD AGENCY

The Mississippi Development Authority was lead agency for the development of the Consolidated Plan. Therefore, the MDA has followed the federal guidelines about public involvement, evaluation of quantitative and qualitative data, needs assessment, strategy development, priority setting, and the formulation of objectives. Mississippi's Consolidated Plan for 2015-2019 was prepared in accordance with CFR Sections 91.100 through 91.230 of HUD's Consolidated Plan regulations, applicable to state government.

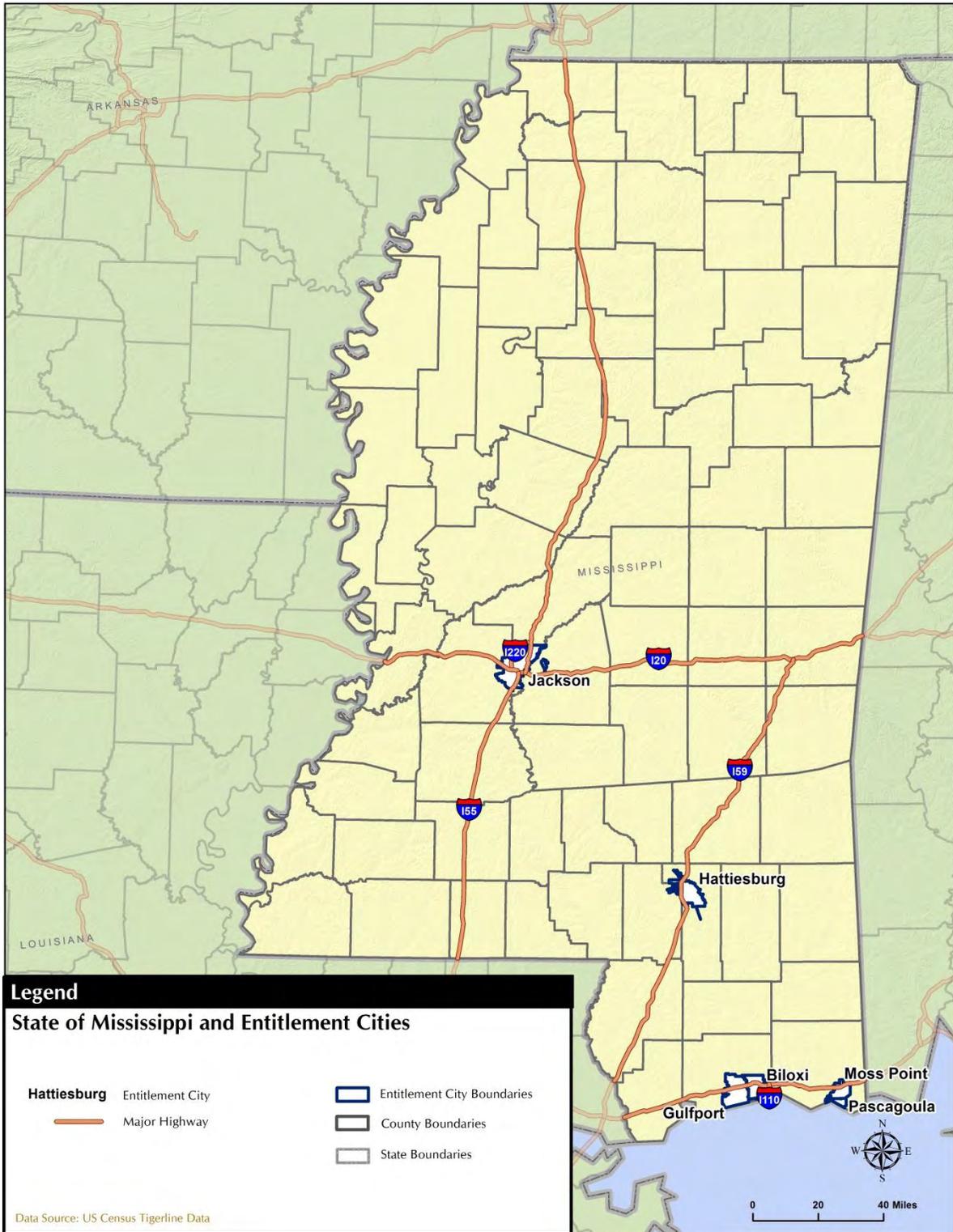
On March 13, 2015, the Governor of Mississippi designated the lead agency for the Consolidated Plan and grant programs to be the Mississippi Home Corporation, effective with the 2015 allocations. Mississippi Home Corporation will be responsible for administering HOME, ESG and HOPWA grants. MDA will be 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 in Appendix A, following the Citizen Participation Plan.

C. GEOGRAPHIC AREA

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

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

Map I.1
Mississippi
Non-Entitled Areas of Mississippi
Census Tigerline Data



D. ORGANIZATIONAL STRUCTURE AND COORDINATION

Mississippi will meet its responsibility to provide decent and affordable housing, and the State will aid in the development of viable communities with suitable living environments and expanded economic and community development opportunities. This will be done with the help and support of a network of public institutions, nonprofit organizations, and private industries, of which many will be discussed below. The State is fortunate to have a strong working relationship with and between its service agencies.

In recognizing the gaps that could develop between Jackson-based agencies and its five field offices throughout the non-entitlement areas of the state, the MDA is continuing its efforts to build area-wide partnerships and alliances to gain the maximum impact from limited resources. The MDA, in cooperation with Planning and Development Districts, the Mississippi Development Authority, the Mississippi Mental Health Department, and other agencies of state government continues to initiate meetings, workshops and continuing education programs to provide another avenue of making the public aware of programs and funds that are available. The following presents a selected overview of these agencies and their programs.

Mississippi Development Authority (MDA). By serving as the lead State agency for the Consolidated Plan, the MDA has initiated a cooperative effort with other State agencies and will coordinate Consolidated Plan activities with those agencies and units of local government. Local jurisdictions have been the primary implementing arm of federal programs administered by MDA and will continue to assume responsibilities in carrying out activities addressed in the Consolidated Plan. Some programs administered by the Financial Resources Division of the MDA include the Minority Business Enterprise Loan, Mississippi Economic Impact Authority, and the Mississippi Access Road Program.

Mississippi State Department of Health (MSDH). This department oversees many programs including Housing Opportunities for Persons with AIDS (HOPWA), Drinking Water Systems Emergency Loan Fund, providing low-interest loans for emergency improvements to water systems, and the Drinking Water Systems Improvements Revolving Loan Fund for construction, renovation, rehabilitation, and repair of water systems. The Mississippi Department of Health provides several services to allow individuals to remain in their community. They operate halfway houses, group homes, and supervised housing in locations across the state. These varying facilities allow them to offer the appropriate level of support based on an individual's needs.

Mississippi Home Corporation (MHC). The Mississippi Home Corporation (MHC) is a public-purpose corporation created by the state of Mississippi in 1990 to finance the acquisition, construction and rehabilitation of residential housing for low- to moderate-income persons. MHC will serve as lead agency to administer CDBG, HOME and ECG funds beginning July 1, 2015. MHC offers low-interest mortgages for first-time homebuyers through the Mortgage Revenue Bond Program, Mortgage Credit Certificates that lower the homebuyer's federal tax liability, and loans for down payment and closing costs. MHC

supports homebuyer education and credit repair counseling services for potential homebuyers. MHC operates the Housing Tax Credit Program and a multi-family bond program, which support the development of rental housing. MHC offers development and construction financing programs for site acquisition, site development and construction of housing. MHC provides technical assistance to nonprofit housing development organizations. The MHC offers several other housing related activities, as follows:

Mississippi Affordable Housing Development Fund. The priorities of this program are projects that address elderly housing, involve a combination of nonprofit and for-profit partners and investors, or empower low- to moderate-income families through resident management, self-help housing or self-sufficiency activities designed to increase household incomes. It provides loans at interests rates as low as 3.0 percent and of amounts up to \$500,000. Projects utilizing this financing must meet several criteria such as targeting rental units to families earning 60.0 percent or less of area median gross income and rent or mortgage payments comprising no more than 30.0 percent of annual household income.

Down Payment Assistance Program. Available statewide, this program provides up to 3.0 percent of the loan amounts in down payment assistance to low- to moderate-income first-time homebuyers. Applicants must meet credit eligibility requirements, have an acceptable credit profile and complete a homebuyer education class. In addition, the home mortgage must be made through a Mississippi Development Authority participating lender.

Home of Your Own Project. This is a program of the Institute of Disability Studies at the University of Southern Mississippi. The purpose of the Home of Your Own Project is to assist persons with disabilities in locating financial assistance, counseling, and other support in purchasing and maintaining their own homes. There are three major criteria for participation in the program: individuals must be disabled as defined by the Americans with Disabilities Act, their income must be sufficient to make monthly mortgage payments, and they should have a good or improving credit score or otherwise prove credit worthiness.

Habitat Loan Purchase Program. The Habitat Loan Purchase Program was created to provide funding for affiliates of Habitat for Humanity in Mississippi. The Mississippi Development Authority purchases loans from the Habitat Affiliate and in turn the Habitat Affiliate is responsible for the construction and financing of a home for income eligible families. Borrowers must earn 80.0 percent or below of the state median income and cannot have owned a home in the three years previous to receiving the loan. The properties involved must be single-family homes or town homes, and the homeowners must be granted a loan at 0.0 percent interest.

Mortgage Credit Certificate. Receiving a Mortgage Credit Certificate allows a potential homeowner to reduce the amount of federal tax they pay and therefore frees up additional income to help qualify for a mortgage. The tax credit is equal to 25 percent of

the annual interest paid on a single-family conventional home mortgage and 40 percent of the annual interest on mortgages for manufactured single-family homes. These tax credits cannot exceed \$2,000 per year or the applicants' annual federal income tax liability after all other credits and deductions have been taken into account. Persons who are eligible for this program are first-time homebuyers or persons who have not had a principal interest in a home for three years and whose income does not exceed limits set for each county. There are "Target Areas" throughout the state where the first-time homebuyer requirement does not apply and the income limits are generally higher. Additionally, the property must be owner occupied, the primary residence of the person receiving the tax credits and the mortgage must have a 30-year term.

Foreclosure Prevention. The Mississippi Development Authority received \$85,150 to continue its Foreclosure Mitigation Counseling Program through June 2010. The Mississippi Development Authority is collaborating with Neighborworks America to provide foreclosure mitigation counseling services through a network of approved counseling agencies. The services are free to the public.

Housing Tax Credit Program. The Housing Tax Credit Program supports the construction and rehabilitation of rental housing for low- to moderate-income households. Tax Credits are awarded to developers through a competitive process. The Tax Credit provides a dollar-for-dollar reduction in the owner's tax liability. Owners sell their Tax Credits to investors, raising equity funds to use in constructing and operating the rental developments. Over the ten-year period during which the Tax Credit is claimed, the owner may receive tax credits equaling up to 70.0 percent of the costs of constructing or rehabilitating rental units. Approximately 1,000 new and rehabilitated rental units are produced annually in Mississippi through this program. Mississippi Development Authority administers the Housing Tax Credit Program for Mississippi.

Mississippi Single-Family Residential Housing Fund Program. This program was established by the state of Mississippi in collaboration with Fannie Mae, the Mississippi Development Authority and the Mississippi Development Authority. The goal of the program is to provide affordable housing by offering low-interest financing for the construction of low- to moderate-income single-family residential housing units. Many different types of borrowers are eligible for this program, including nonprofit corporations, for-profit corporations, public housing authorities, planning and development districts, and limited equity cooperatives. Eligible borrowers can apply for up to \$750,000 of financing, and every twelve months the line of credit is re-evaluated and can be renewed. To be eligible under this program homebuyers' income must not exceed 115 percent of the area median income limits established by the Mississippi Mortgage Revenue Bond Program.

Home Investment Partnerships Program (HOME). The HOME program now provides a large portion of the housing initiatives in the state. The MDA's Community Services Division (CSD) manages the HOME program, which provides funds for construction of

needed rental housing, homeowner rehabilitation, homebuyer assistance (as administered by the Mississippi Development Authority), and rental assistance.

Community Development Block Grant Program (CDBG). The CSD also manages the CDBG program, which is used to finance economic development and public facilities in Mississippi. This program helps eliminate gaps that occur in the delivery of programs and services when the local unit of government cannot supply funding.

Emergency Shelter Grants (ESG). The ESG program is designed to provide assistance to eligible emergency shelters. ESG funds are also used to provide assistance to special needs groups in the state.

Housing Revolving Loan Program. Administered by the CSD, this program was created in 1999 by the Mississippi legislature. A pool of funds is used to provide an additional resource to further the provision of decent and affordable housing, specifically single-family housing.

Mississippi Business Finance Corporation (MBFC). The MBFC administers a number of different finance programs that are designed to assist businesses in locating or expanding within the state of Mississippi. MBFC collaborates with other existing public organizations and private groups to stimulate both industrial and commercial development. The primary financing tool utilized is industrial revenue bonds. Bond proceeds can be used for construction, expansion or improvement of machinery, real property or equipment. Industries that are eligible to receive benefits of this program include manufacturers, research and development facilities, warehouse and distribution centers, telecommunication and data processing facilities, and national or regional headquarters.

Rural Impact Fund (RIF). This is a state-funded program managed by the CSD that provides funds to local units of governments to assist and promote business and economic development in rural areas by providing grants or loans to rural communities and loan guarantees to rural businesses. Eligible projects financed with RIF must be publicly owned, with the exception of loan guarantees to rural businesses.

Small Municipals and Limited Population County Grant Program (SMLPC). A state-funded program that is managed by the CSD and provides funds for publicly owned infrastructure for community-based projects. Funding from this program can be used by small municipalities and counties to assist with public facilities and infrastructure needs.

Development Infrastructure Grant Program (DIP). This is a state-funded program managed by the CSD that provides funds for publicly owned infrastructure. Funding from this program can be used by municipalities and counties to assist with the location or expansion of businesses. Usage of the funds must be directly related to the construction, renovation or expansion of industry.

Appalachian Regional Commission (ARC). Through ARC, which is housed in the MDA, grants are provided to 24 counties in the northeastern section of Mississippi. Grants assist

eligible governments in areas including education, health, infrastructure, leadership, water, sewer, access roads and economic development.

Delta Regional Authority (DRA). Through DRA, grants are provided to 45 counties in the delta region of Mississippi. Grants assist eligible governments in areas including education, health, infrastructure, water, sewer, access roads and economic development.

Capital Improvements Revolving Loan Program (CAP). This is a State-funded program managed by the CSD, providing matching funds for community development activities. Low-interest loans are made available to counties and municipalities for construction or rehabilitation of water and sewer facilities, drainage facilities, and fire protection services, as well as for construction, purchase, or renovation of buildings for economic development purposes.

Freight Rail Service Projects Revolving Loan Program (RAIL). This program makes loans to counties and municipalities to finance freight rail service projects in Mississippi. The RAIL program, which is managed by the CSD, provides loans for freight rail service facilities.

Momentum Mississippi. Created in 2004, Momentum Mississippi seeks to help formulate a long-range economic development plan for the State. The broad-based group has members from every region of the state who together work to build the partnerships necessary to create more and better jobs in Mississippi.

Cool Communities. This program provides for landscaping and roof topping designs for energy efficient housing in Mississippi.

Energy Audits. Energy auditors are certified by the Energy Division, and these auditors provide advice and counsel for housing construction and rehabilitation in the state.

Mississippi Department of Human Services (MDHS). The MDHS helps with the Low-Income Home Energy Assistance Program, which provides one-time annual grants to low-income people to help pay their utility bills. The MDHS also helps with programs such as Child Care, employment workshops, and the Summer Youth Jobs Placement program.

Mississippi Department of Mental Health. This agency operates primary care facilities for the chronically mentally ill and alcohol- and chemically-dependent individuals. The agency also is a licensing and regulatory agency for other facilities and is involved in designing strategies for use of federal housing funds targeted at the State's special needs population.

Department of Rehabilitation Services. This agency serves the special needs population of Mississippi, addressing the needs of the physically disabled, as well as blind and deaf persons. The agency's main responsibility related to housing is the provision of transitional housing.

Federal Agencies. Through coordination with federal agencies, Mississippi has been able to leverage its dollars to provide greater housing and community development assistance across the state. One partner has been the Department of Housing and Urban Development (HUD), which administers many programs that provide assistance to low-income persons, including the HOPE programs, Section 8, Youthbuild Self-Housing Opportunities, Elderly Training, and Section 215 programs. Rural Development, a part of the USDA, and Rural Utilities Service are other examples of programs supported by the USDA in Mississippi. The Economic Development Administration (EDA) provides financial and technical assistance to aid in the economic development of areas with high unemployment, low income, or sudden and severe economic distress.

Nonprofit Organizations. A variety of nonprofit organizations undertake housing development or provide housing services in Mississippi. Nonprofits play a vital role in affordable housing in the state, and increasing the skills and capacity of existing nonprofits, as well as creating such organizations where none now exist, is a goal for the State. Nonprofits often reflect partnerships between churches, local businesses, financial institutions, local governments and families. Habitat for Humanity has a number of chapters in the state, using volunteers to raise funds and construct homes. Public Housing Authorities provide traditional public housing and rental assistance, and are sometimes active in homeless services. Community Housing Development Organizations (CHDOs) are private nonprofit organizations that provide decent affordable housing for lower-income people. The State, in conjunction with the Mississippi Development Authority, has provided training to nonprofits seeking to become CHDOs.

Private Industry. Throughout Mississippi, private industry provides assistance for the housing needs of very-low- and low-income people. There is cooperation and coordination across the state to assist in providing assistance to those who have a need. Private industries such as power companies, gaming industries and other large corporations, have provided help with strategies to provide housing. Housing developers have also played key roles. The Mississippi Homebuilders Association has been instrumental in passage of legislation for the provision of housing.

D. CONSULTATION ACTIVITIES

As part of the consolidated planning process, the lead agency must consult with a wide variety of organizations in order to gain understanding of the housing and community development stage. This Consolidated Plan represents a collective effort from a broad array of entities in Mississippi, ranging from advocacy groups for the disabled to economic development organizations. Private, non-profit and public organizations, non-entitled communities, county governments, Continuum of Care organizations, the Mississippi Department of Health and the Mississippi Development Authority were contacted through several means, including internet surveys, e-mail correspondence, and face-to-face interactions. These persons were solicited to discuss housing and community development needs in Mississippi, including the ranking of those needs and activities that the MDA

might consider in better addressing needs throughout the state. Further, individuals were asked to provide additional insight into prospective barriers and constraints to addressing housing and community development needs in Mississippi.

E. 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. Transcripts from the three meetings are included in Appendix E on this Plan. 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.

F. PUBLIC HEARINGS AND APPROVAL PROCESSES

The draft report for public review was released on March 31, 2015, which initiated a 30-day public review period. A public presentation of the draft was made in Jackson on April 7, 2015. Following the close of the public review period and any final modifications to the Consolidated Plan, the MDA anticipates submitting the plan to HUD on or before May 15, 2015.

PLAN EVALUATION

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

I. Executive Summary

III. DEMOGRAPHIC AND ECONOMIC PROFILE

A. INTRODUCTION

The following narrative examines a broad range of socioeconomic characteristics including population, race and ethnicity, disability, poverty and unemployment rates. Data were gathered from the U.S Census Bureau, the Bureau of Economic Analysis, the Bureau of Labor Statistics, and HUD. This information was used to analyze the state’s current social and economic complexion and determine prospective trends and patterns in growth in the next five years.

B. DEMOGRAPHIC TRENDS

The Census Bureau reports significant levels of detail about the demographic characteristics of geographic areas in each of the decennial census enumerations. However, between these large and detailed counts of the population, more general demographic estimates are released. Both sets of information are presented in this section.

TOTAL POPULATION

Table III.1, below, shows the changes in population that have occurred in Mississippi from 2000 through the most recent population estimates for 2013. For the state overall, the population increased from 2,844,658 in 2000 to over 2,991,207 in 2013. The population for the non-entitlement areas of the State increased from 2,451,801 to 2,619,259 in 2013, an increase of 6.8 percent.

Table III.1
Intercensal Population Estimates
 State of Mississippi
 U.S. Census Data

Year	Biloxi City	Gulfport city	Hattiesburg city	Jackson city	Moss Point city	Pascagoula city	Non-Entitlement Area of Mississippi	State of Mississippi
2000 Census	50,644	71,127	44,779	184,256	15,851	26,200	2,451,801	2,844,658
2001	50,518	71,341	44,789	184,345	15,574	25,968	2,460,459	2,852,994
2002	50,147	71,525	44,555	182,658	15,343	25,533	2,468,920	2,858,681
2003	49,223	70,941	44,513	181,450	15,105	25,084	2,481,996	2,868,312
2004	49,880	72,465	44,426	181,035	15,064	24,977	2,501,163	2,889,010
2005	49,629	72,868	44,553	179,508	14,912	24,678	2,519,795	2,905,943
2006	43,395	64,088	45,123	179,729	14,062	23,254	2,535,327	2,904,978
2007	43,902	65,535	45,716	177,011	14,125	23,287	2,558,774	2,928,350
2008	44,156	66,634	45,631	174,742	14,019	23,023	2,579,601	2,947,806
2009	44,027	67,188	45,971	173,647	13,870	22,710	2,591,361	2,958,774
2010 Census	44,054	67,793	45,989	173,514	13,704	22,392	2,599,851	2,967,297
2011	44,246	68,882	46,701	175,374	13,759	22,363	2,606,561	2,977,886
2012	44,546	70,014	47,230	175,195	13,710	22,271	2,613,484	2,986,450
2013	44,820	71,012	47,556	172,638	13,682	22,240	2,619,259	2,991,207
00 - 13 % Change	-11.5%	-0.2%	6.2%	-6.3%	-13.7%	-15.1%	6.8%	5.2%

POPULATION BY RACE AND ETHNICITY

As the population of Mississippi grew between 2000 and 2010, the racial and ethnic composition of the state shifted as well. Overall, the population grew by 6.0 percent in non-entitlement areas, though different racial and ethnic groups within the overall population grew at different rates. The white population, which accounted for the largest proportion of Mississippi residents in both years, grew by 3.1 percent. The white population comprised a smaller proportion of the population in 2010 than it had in 2000. The racial group with the largest rate of change in the decade was persons who identified as “other,” which grew by 175.7 percent. This was followed by two or more races with a change of 79.6 percent.

The Hispanic population grew at a faster rate than the non-Hispanic population. In 2000, Hispanic residents accounted for 1.3 percent of the population. After experiencing a rate of growth of 104.2 percent between 2000 and 2010, the Hispanic population came to account for 2.6 percent of the total population. Meanwhile, the non-Hispanic population only grew by 4.7 percent and the proportion of non-Hispanic Mississippi residents fell by more than one percentage point.

Table III.2
Population by Race and Ethnicity
 Non-Entitlement Area of Mississippi
 2000 & 2010 Census SF1 Data

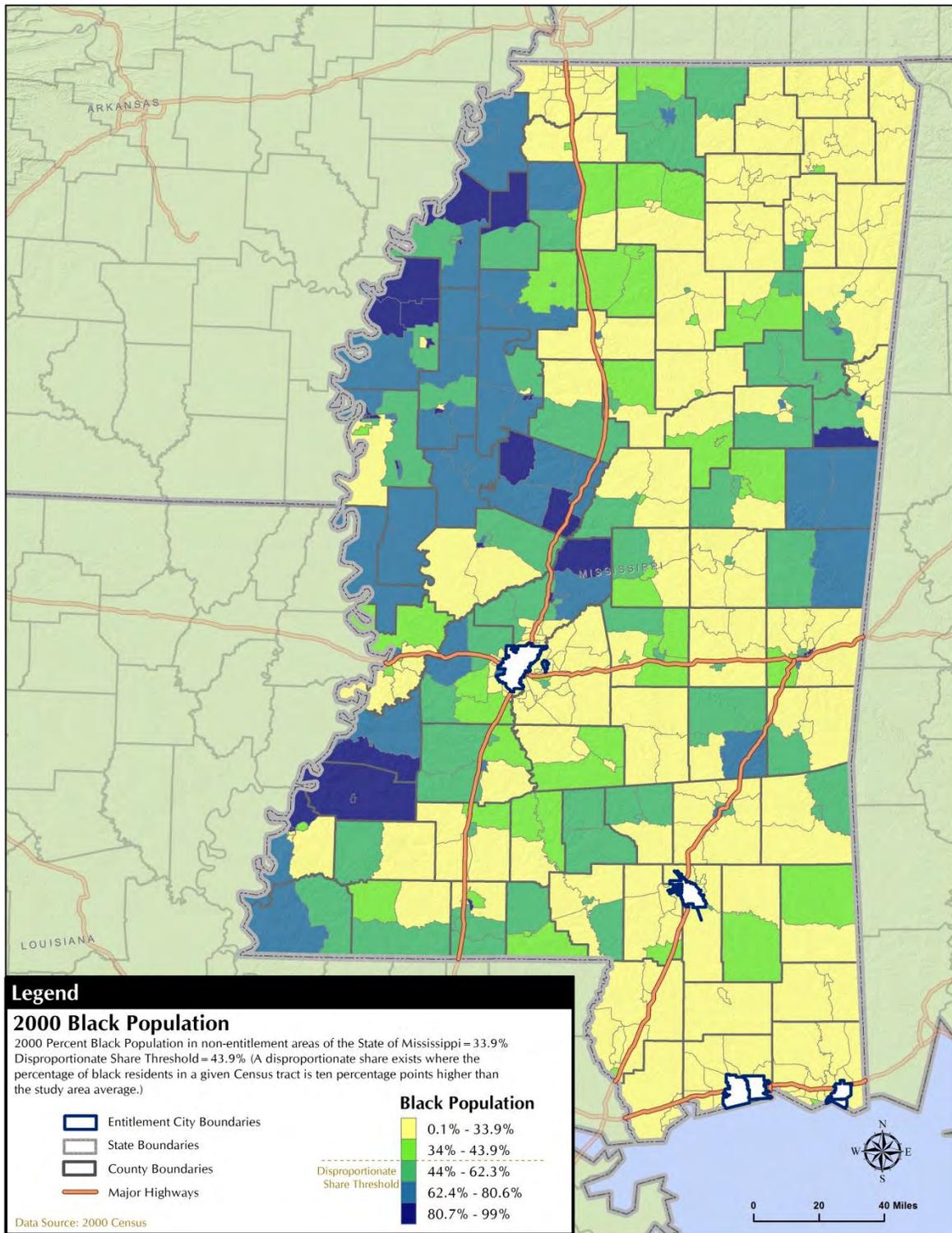
Race	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
White	1,570,081	64.0%	1,618,335	62.2%	3.1%
Black	830,193	33.9%	885,796	34.1%	6.7%
American Indian	10,724	.4%	14,089	.5%	31.4%
Asian	13,255	.5%	21,247	.8%	60.3%
Native Hawaiian/ Pacific Islander	501	.0%	900	.0%	79.6%
Other	11,356	.5%	31,303	1.2%	175.7%
Two or More Races	15,691	.6%	28,181	1.1%	79.6%
Total	2,451,801	100.0%	2,599,851	100.0%	6.0%
Non-Hispanic	2,419,153	98.7%	2,533,181	97.4%	4.7%
Hispanic	32,648	1.3%	66,670	2.6%	104.2%

Geographic analysis of racial distribution was conducted by calculating the percentage share of total population within each census tract of the particular sub-population; i.e., racial or ethnic group. That share was then plotted on a geographic map. The goal of this analysis was to identify areas with disproportionate concentrations of each sub-population. HUD defines a population as having a disproportionate share when a portion of a population is more than 10 percentage points higher than the jurisdiction average. For example, the white population accounted for 62.2 percent of the total population of the non-entitlement areas of the State in 2010—accordingly, the disproportionate share threshold for that population was 72.2 percent in that year. Any areas in which more than 72.2 percent of the population was white were therefore said to hold a disproportionate share of white residents.

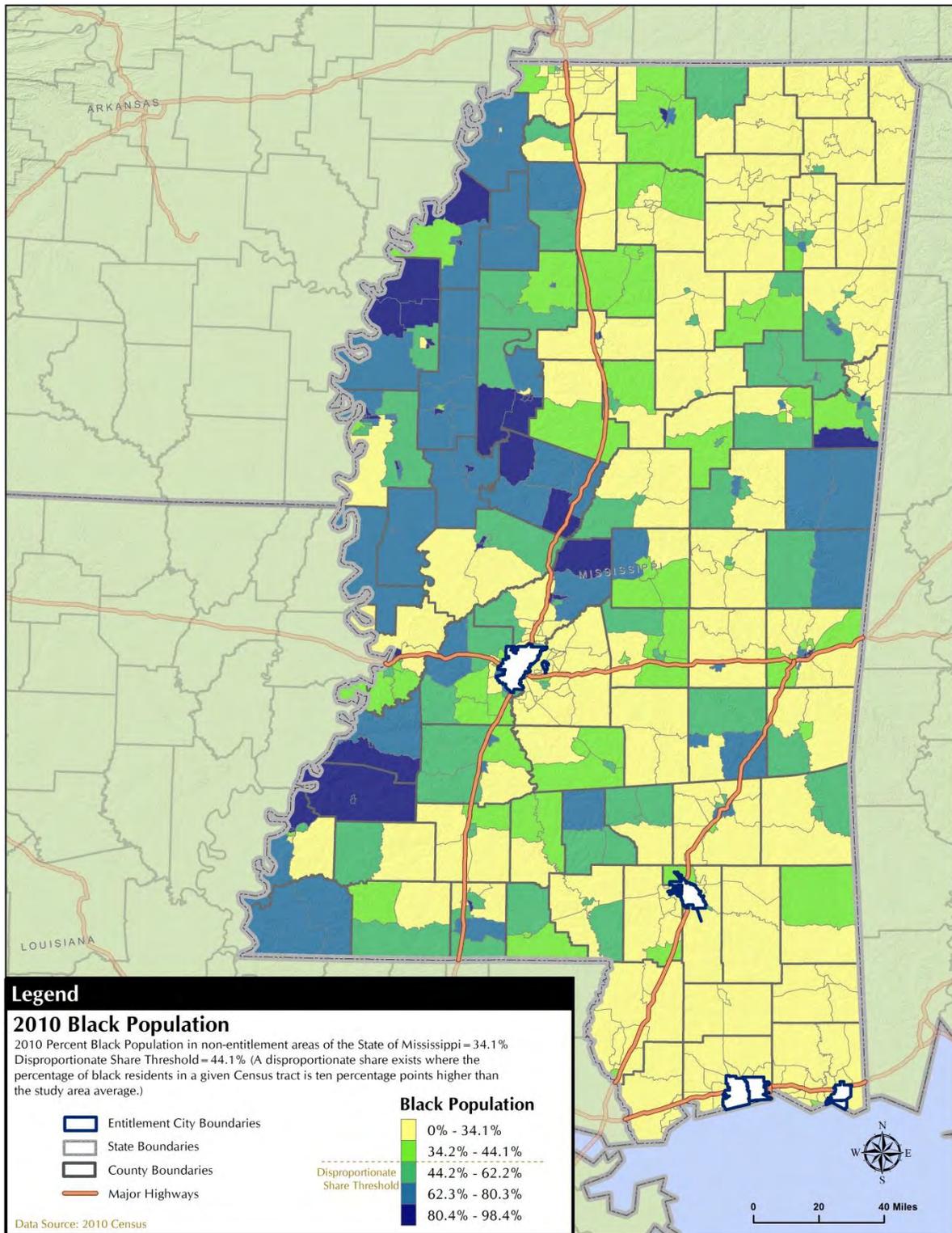
The black population accounted for only 34.1 percent of the population in 2000. The state saw many areas with disproportionate share of blacks in the non-entitlement areas of Mississippi in 2000. A majority of these areas were located on the western half of the state. Similarly, in 2010, the black population had a disproportionate share in many areas throughout the non-entitlement areas of the state. The black population did outpace the non-entitlement state average growth, having a 6.7 percent increase between 2000 and 2010. The change in distribution of black residents is shown in Maps III.1 and III.2 on the following pages.

Hispanic populations in 2000 and 2010 are shown in Maps III.3 and III.4, on the following pages. In 2000, the only county that contained a disproportionate share of Hispanic residents was Yazoo County. There were some shifts in areas with concentrations of Hispanic residents by 2010 and three counties contained disproportionate share of Hispanic residents. This included Adams, Calhoun, Pontotoc, Tallahatchie and Yazoo Counties.

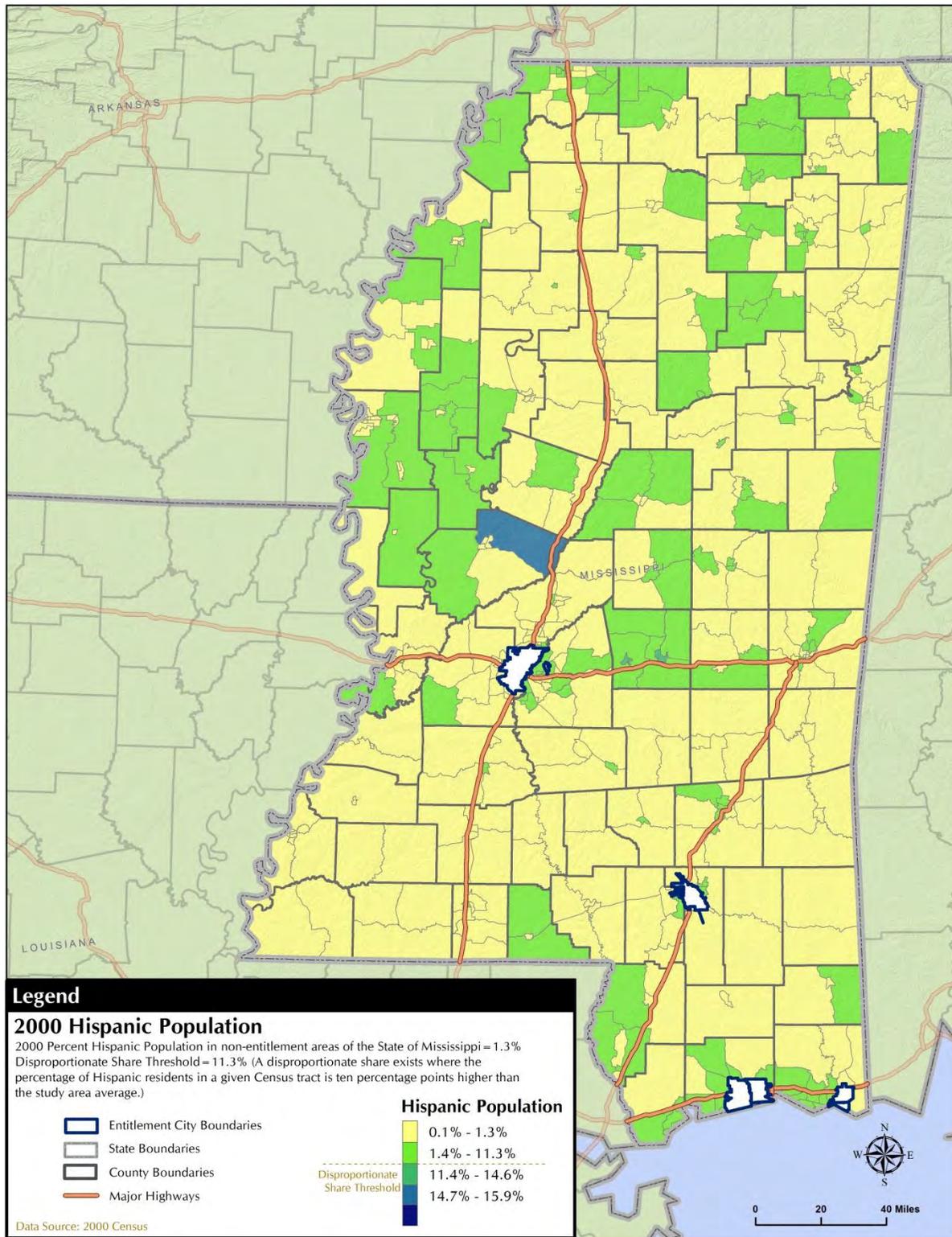
Map III.1
2000 Black Population
 Non-entitlement areas of Mississippi
 2000 Census Data



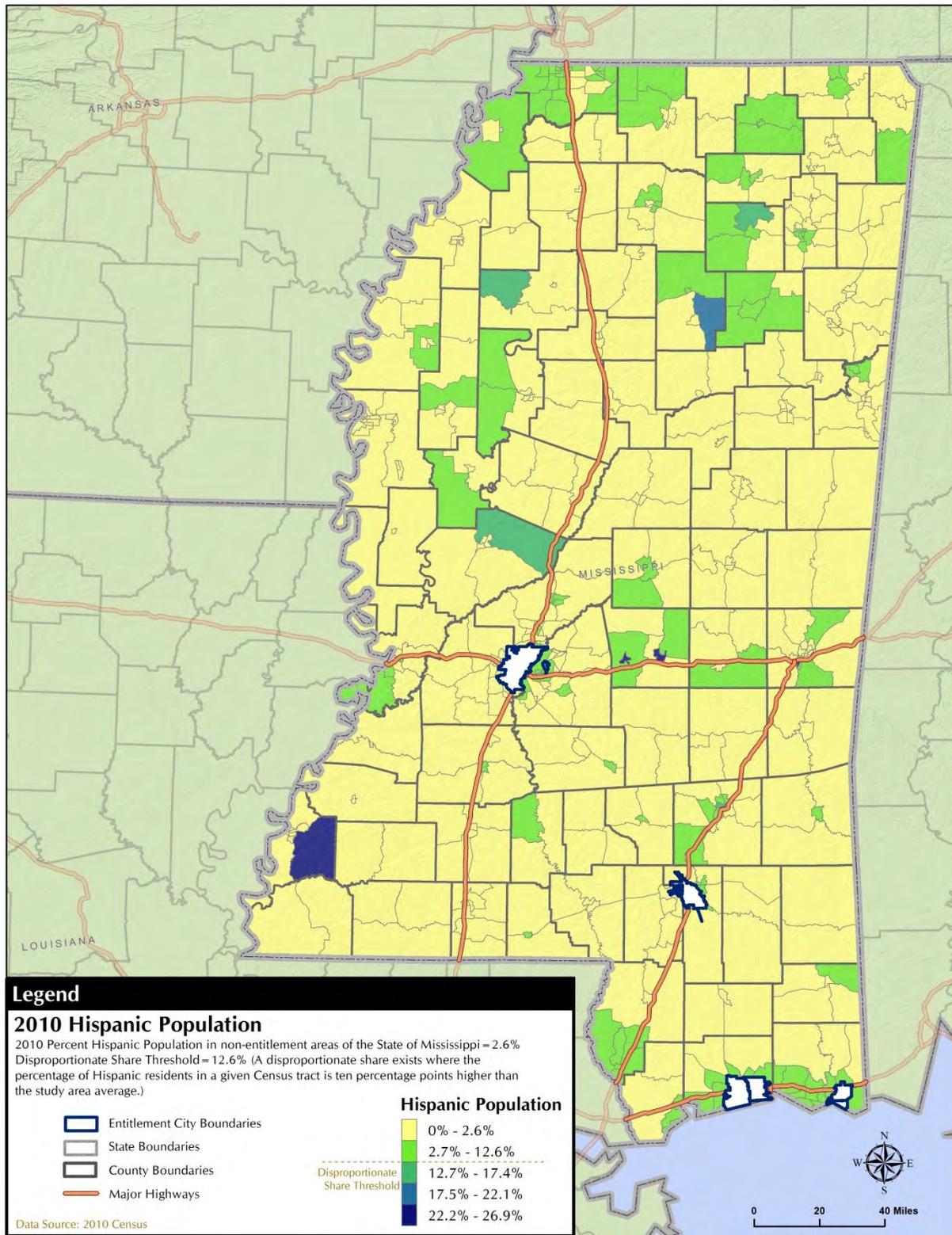
Map III.2
2010 Black Population
 Non-entitlement areas of Mississippi
 2010 Census Data



Map III.3
2000 Hispanic Population
 Non-entitlement areas of Mississippi
 Census Bureau 2000



Map III.4
2010 Hispanic Population
 Non-entitlement areas of Mississippi
 Census Bureau 2010



POPULATION BY AGE

The non-entitlement areas of Mississippi experienced a shift in the population between 2000 and 2010 as growth in the number of older residents generally outpaced growth in the number of younger residents as seen in Table III.3, below. The fastest-growing age cohort during this time period was composed of residents between the ages of 55 and 64; this cohort grew by 42.8 percent between 2000 and 2010. Those aged 65 or older also grew at a rate higher than average at 13.8 percent. This is reflective of an aging population.

Table III.3
Population by Age
 Non-Entitlement Area of Mississippi
 2000 & 2010 Census SF1 Data

Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Under 5	175,043	7.1%	182,953	7.0%	4.5%
5 to 19	578,453	23.6%	559,977	21.5%	-3.2%
20 to 24	174,981	7.1%	175,165	6.7%	.1%
25 to 34	324,595	13.2%	331,816	12.8%	2.2%
35 to 54	683,518	27.9%	700,917	27.0%	2.5%
55 to 64	216,325	8.8%	308,960	11.9%	42.8%
65 or Older	298,886	12.2%	340,063	13.1%	13.8%
Total	2,451,801	100.0%	2,599,851	100.0%	6.0%

The Elderly

The elderly population is defined by the Census Bureau as comprising any person aged 65 or older. As noted in the 2000 Census data, some 289,886 persons in non-entitlement areas of Mississippi were considered elderly; by 2010 there were 340,063 elderly persons. Table III.6, below, segregates this age cohort into several smaller groups. This table shows that those aged 70 to 74 comprised the largest age cohort of the elderly population in Mississippi in 2010 at 84,384 persons, followed by the age group of those 75 to 79 with 62,416 persons. Between 2000 and 2010, the most growth occurred in those aged 65 to 66 with a 30.5 percent increase, followed by those aged 67 to 69, with a 22.7 percent increase. The elderly population, as a whole, saw 13.8 percent of increase between 2000 and 2010.

Table III.4
Elderly Population by Age
 Non-Entitlement Area of Mississippi
 2000 & 2010 Census SF1 Data

Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
65 to 66	35,336	11.8%	46,128	13.6%	30.5%
67 to 69	50,769	17.0%	62,270	18.3%	22.7%
70 to 74	76,233	25.5%	84,384	24.8%	10.7%
75 to 79	58,983	19.7%	62,416	18.4%	5.8%
80 to 84	40,282	13.5%	45,892	13.5%	13.9%
85 or Older	37,283	12.5%	38,973	11.5%	4.5%
Total	298,886	100.0%	340,063	100.0%	13.8%

The Frail Elderly

The elderly population also includes those who are considered to be frail elderly, defined as elderly persons whose physiological circumstances may limit functional capabilities; this is often quantified as those who are 85 years of age and older. Table III.4, on the previous page, shows that there were 38,973 persons aged 85 or older in Mississippi at the time of the 2010 Census.

PERSONS WITH DISABILITIES

Disability is defined by the Census Bureau as a lasting physical, mental or emotional condition that makes it difficult for a person to do activities, to go outside the home alone or to work. By this definition, 525,177 Mississippians in non-entitlement areas were considered to be living with some form of disability in 2000. This figure was higher than the national average for that time of about 19.3 percent.¹ As seen in Table III.5, there were 24,306 persons aged 5 to 15 with disabilities, 353,829 persons between the age of 16 and 64 with a disability and 147,306 persons over the age of 65 with a disability at that time.²

Table III.5
Disability by Age
Non-Entitlement Area of Mississippi
2000 Census SF3 Data

Age	Total	
	Disabled Population	Disability Rate
5 to 15	24,306	5.8%
16 to 64	353,829	23.2%
65 and older	147,042	51.9%
Total	525,177	23.6%

According to the American Community Survey, an estimated 16.5 percent of non-entitlement residents in Mississippi were living with some form of disability by 2013. This is seen in Table III.6, on the following page. Disability rates tended to be higher for female than for male residents, and higher for elderly residents than for younger residents. Over 60 percent of female residents over the age of 75 were observed to be living with a disability in 2013 and 56.9 percent of male residents over 75. Disability rates fell progressively in lower age ranges.

¹ 2000 Census SF3 Data, available from http://factfinder2.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=DEC_00_SF3_QTP21&prodType=table

² The data on disability status was derived from answers to long-form questionnaire items 16 and 17 for the 1-in-6 sample. Item 16 asked about the existence of the following long-lasting conditions: (a) blindness, deafness, or a severe vision or hearing impairment, (sensory disability) and (b) a condition that substantially limits one or more basic physical activities such as walking, climbing stairs, reaching, lifting, or carrying (physical disability). Item 16 was asked of a sample of the population five years old and over. Item 17 asked if the individual had a physical, mental, or emotional condition lasting 6 months or more that made it difficult to perform certain activities. The four activity categories were: (a) learning, remembering, or concentrating (mental disability); (b) dressing, bathing, or getting around inside the home (self-care disability); (c) going outside the home alone to shop or visit a doctor's office (going outside the home disability); and (d) working at a job or business (employment disability). Categories 17a and 17b were asked of a sample of the population five years old and over; 17c and 17d were asked of a sample of the population 16 years old and over. For data products which use the items individually, the following terms are used: sensory disability for 16a, physical disability for 16b, mental disability for 17a, self-care disability for 17b, going outside the home disability for 17c, and employment disability for 17d. For data products which use a disability status indicator, individuals were classified as having a disability if any of the following three conditions was true: (1) they were five years old and over and had a response of "yes" to a sensory, physical, mental or self-care disability; (2) they were 16 years old and over and had a response of "yes" to going outside the home disability; or (3) they were 16 to 64 years old and had a response of "yes" to employment disability.

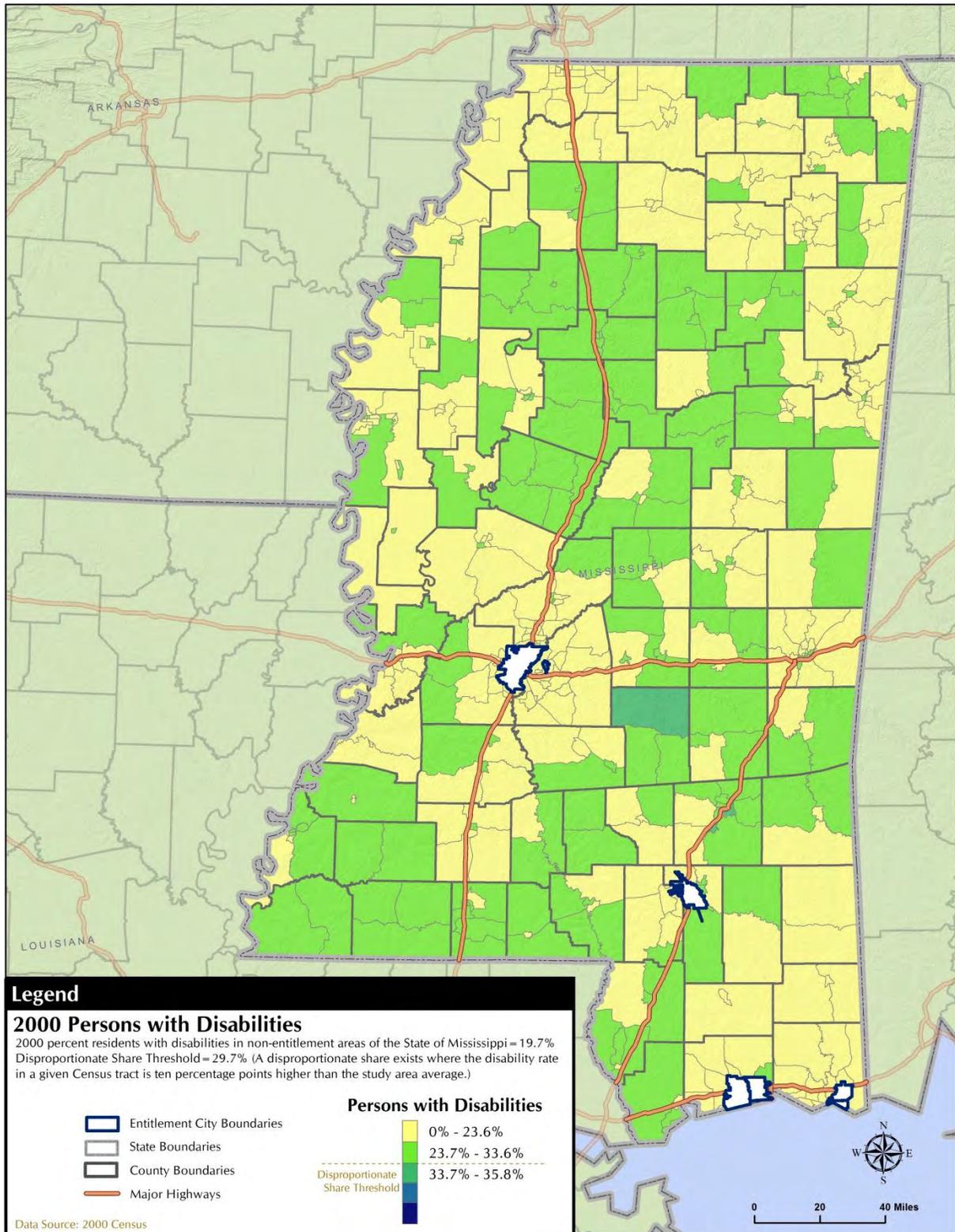
**Table III.6
Disability by Age**

Non-Entitlement Area of Mississippi
2013 Five-Year ACS Data

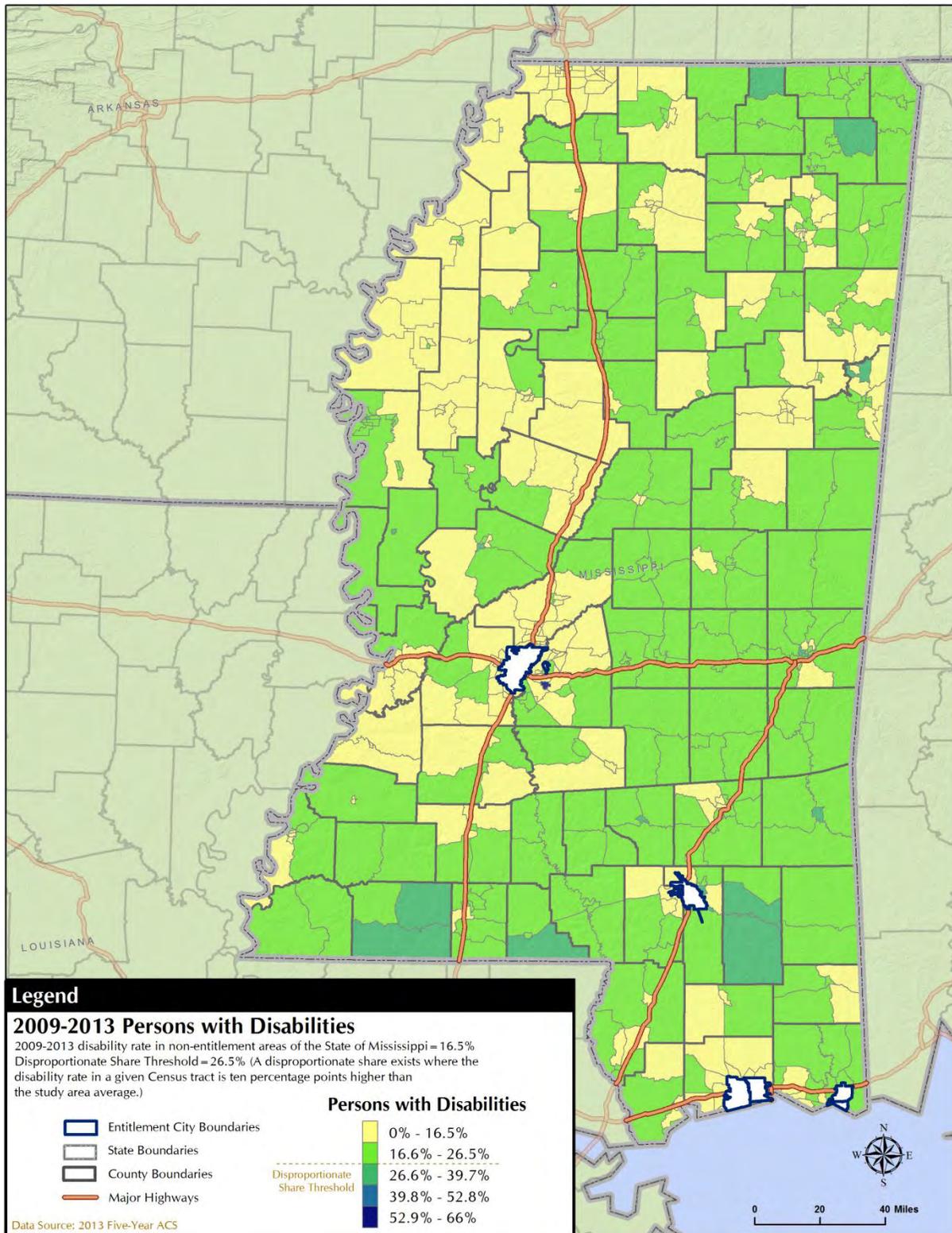
Age	Male		Female		Total	
	Disabled Population	Disability Rate	Disabled Population	Disability Rate	Disabled Population	Disability Rate
Under 5	694	.8%	457	.5%	1,151	.6%
5 to 17	19,118	7.9%	10,816	4.6%	29,934	6.3%
18 to 34	23,239	8.4%	19,520	6.7%	42,759	7.5%
35 to 64	93,335	19.9%	98,778	19.1%	192,113	19.5%
65 to 74	33,743	36.8%	37,605	35.2%	71,348	35.9%
75 or Older	30,491	56.9%	52,198	60.4%	82,689	59.0%
Total	200,620	16.4%	219,374	16.5%	419,994	16.5%

Map III.5, on the following page, shows the concentrations of disability rates throughout the state in 2000. One census tract in Smith County was the only one to have a disproportionate share of disabled persons. By 2013, more census tracts had disproportionate shares of disabled persons. As seen in Map III.6, there were large tracts in Amite, Perry, Prentiss, Tippah and Whitewall counties with higher concentrations, as well as some smaller areas in other parts of the state.

Map III.5
2000 Population with Disabilities
 Non-entitlement areas of Mississippi
 Census Bureau 2000



Map III.6
2013 Population with Disabilities
 Non-entitlement areas of Mississippi
 2013 Five-Year ACS



GROUP QUARTERS POPULATION

The Census Bureau defines group quarters as “places where people live or stay in a group living arrangement, which are owned or managed by an entity or organization providing housing and/or services for the residents³.” The group quarters population is further divided into two overall categories:

- **The institutionalized population** includes persons under formally authorized supervised care or custody, such as those living in correctional institutions, nursing homes, juvenile institutions, halfway houses, mental or psychiatric hospitals, and wards.
- **The non-institutionalized population** includes persons who live in group quarters other than institutions, such as college dormitories, military quarters or group homes. These latter settings include community-based homes that provide care and supportive services, such as those with alcohol and drug addictions. This particular category also includes emergency and transitional shelters for the homeless.⁴

The number of residents living in group quarters in non-entitlement areas Mississippi grew slightly from 74,914 in 2000 to 76,434 in 2010, an increase of 2.0 percent. Noninstitutionalized group quarters saw a decrease of 16.0 percent; while institutionalized groups quarters saw a 14.5 percent increase. The groups that drove the overall increase were correctional institutions, while all other group quarters declined.

Table III.7
Group Quarters Population
 Non-Entitlement Area of Mississippi
 2000 & 2010 Census SF1 Data

Group Quarters Type	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
Institutionalized					
Correctional Institutions	22,978	51.9%	32,348	63.8%	40.8%
Juvenile Facilities	.	.	2,070	4.1%	.
Nursing Homes	15,973	36.1%	14,396	28.4%	-9.9%
Other Institutions	5,352	12.1%	1,913	3.8%	-64.3%
Total	44,303	100.0%	50,727	100.0%	14.5%
Noninstitutionalized					
College Dormitories	22,325	72.9%	20,188	78.5%	-9.6%
Military Quarters	1,187	3.9%	609	2.4%	-48.7%
Other Noninstitutional	7,099	23.2%	4,910	19.1%	-30.8%
Total	30,611	40.9%	25,707	33.6%	-16.0%
Group Quarters Population	74,914	100.0%	76,434	100.0%	2.0%

³2010 Census Summary File: Technical Documentation. Issued September 2012. Page B-14. Available at <http://www.census.gov/prod/cen2010/doc/sf1.pdf#page=504>.

⁴ Caution is needed in interpreting the “Other Noninstitutional” population to represent the actual homeless population of Mississippi, as this count likely under-represents the actual number of persons experiencing homelessness in the state. A more recent local count of this population is covered in a latter section of this document.

HOUSEHOLDS

Mississippi households in non-entitlement areas grew smaller, in general, between 2000 and 2010. The number of households grew by 8.5 percent overall between 2000 and 2010, but the number of households between three and five members fell behind that overall growth rate, and occupied smaller percentages of all Mississippi households at the end of the decade. By contrast, the number of one-person households grew at a rate of 16.9 percent and the number of two-person households grew by 11.4 percent. As a result, households with one or two members came to occupy 25.7 and 32.3 percent of all households, respectively, by the end of the decade. Additionally, the number of households with seven persons or more grew by 17.3 percent, and the proportion of all households that were occupied by seven or more members grew to account for 1.7 percent of households.

Table III.8
Households by Household Size
 Non-Entitlement Area of Mississippi
 2000 & 2010 Census SF1 Data

Size	2000 Census		2010 Census		% Change 00-10
	Households	% of Total	Households	% of Total	
One Person	214,817	23.9%	251,060	25.7%	16.9%
Two Persons	282,824	31.5%	314,953	32.3%	11.4%
Three Persons	168,567	18.7%	170,826	17.5%	1.3%
Four Persons	136,490	15.2%	133,853	13.7%	-1.9%
Five Persons	61,022	6.8%	64,341	6.6%	5.4%
Six Persons	21,602	2.4%	24,247	2.5%	12.2%
Seven Persons or More	13,853	1.5%	16,245	1.7%	17.3%
Total	899,175	100.0%	975,525	100.0%	8.5%

C. ECONOMIC CONDITIONS

LABOR FORCE AND EMPLOYMENT

The size of the labor force, which represents the number of residents either working or looking for work, and the number of workers employed in non-entitlement areas of Mississippi have both grown considerably for more than two decades. The state did experience an increase in unemployment starting in 2009, it has since continued to fall but has not yet reached pre-recession levels. As seen in Table III.9, on the following page, the labor force had increased to 1,127,192 persons in 2013 and employment had reached 1,031,005.

Table III.9
Labor Force Statistics
 Non-Entitlement Area of Mississippi
 1990–2013 BLS Data

Year	Labor Force	Employment	Unemployment	Unemployment Rate
1990	1,008,533	930,284	78,249	7.80%
1991	1,022,344	929,629	92,715	9.10%
1992	1,028,104	941,504	86,600	8.40%
1993	1,040,208	967,214	72,994	7.00%
1994	1,068,295	996,261	72,034	6.70%
1995	1,073,712	1,002,453	71,259	6.60%
1996	1,082,697	1,012,468	70,229	6.50%
1997	1,094,225	1,026,261	67,964	6.20%
1998	1,095,255	1,033,934	61,321	5.60%
1999	1,105,652	1,046,087	59,565	5.40%
2000	1,136,574	1,072,684	63,890	5.60%
2001	1,124,863	1,061,651	63,212	5.60%
2002	1,126,406	1,050,265	76,141	6.80%
2003	1,133,282	1,060,267	73,015	6.40%
2004	1,137,054	1,064,704	72,350	6.40%
2005	1,145,555	1,058,879	86,676	7.60%
2006	1,123,560	1,048,870	74,690	6.60%
2007	1,135,984	1,063,936	72,048	6.30%
2008	1,134,764	1,056,887	77,877	6.90%
2009	1,118,214	1,011,314	106,900	9.60%
2010	1,147,554	1,026,352	121,202	10.60%
2011	1,163,873	1,042,028	121,845	10.50%
2012	1,150,483	1,046,132	104,351	9.10%
2013	1,127,192	1,031,005	96,187	8.50%

Prior to 2008, unemployment in Mississippi had remained followed national trends since 1990, as seen in Diagram III.1, on the following page. The unemployment rate in Mississippi has remained above the national level throughout this time. The unemployment rate in Mississippi was hit by the recent recession, but has since lowered to 8.5 percent in 2013.

Diagram III.1
Unemployment Rate
 Non-Entitlement Area of Mississippi
 1990–2013 BLS Data

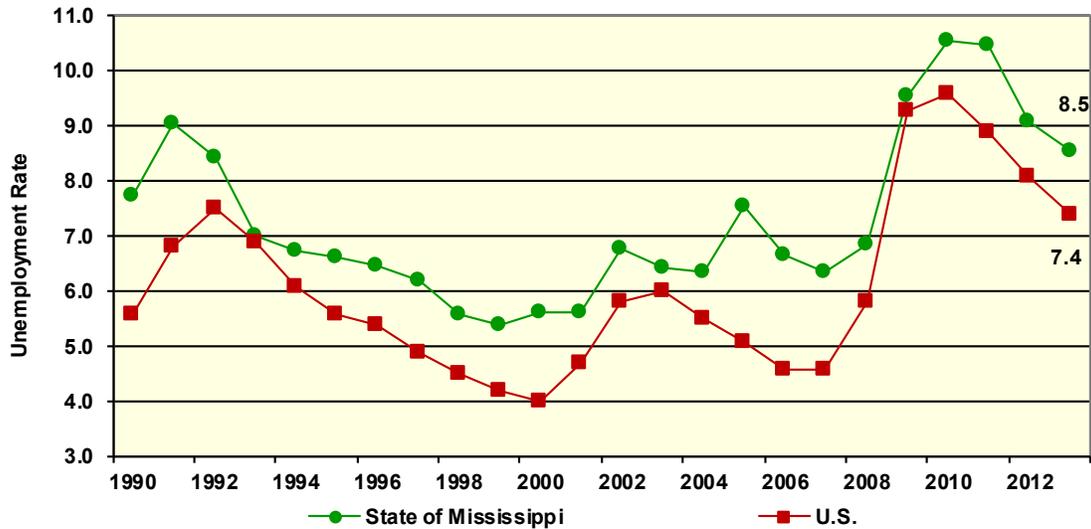
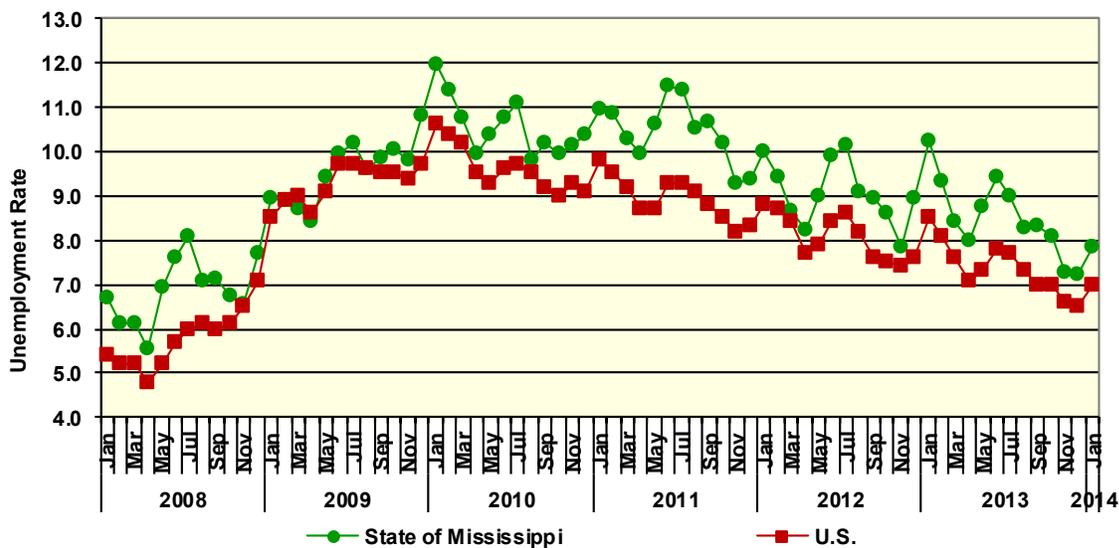


Diagram III.2, below, shows the state unemployment rate since 2008. The state’s rate reached above 12 percent in 2009, but has decreased steadily to around 8 percent by 2014.

Diagram III.2
Monthly Unemployment Rate
 State of Mississippi
 1990–2014 BLS Data

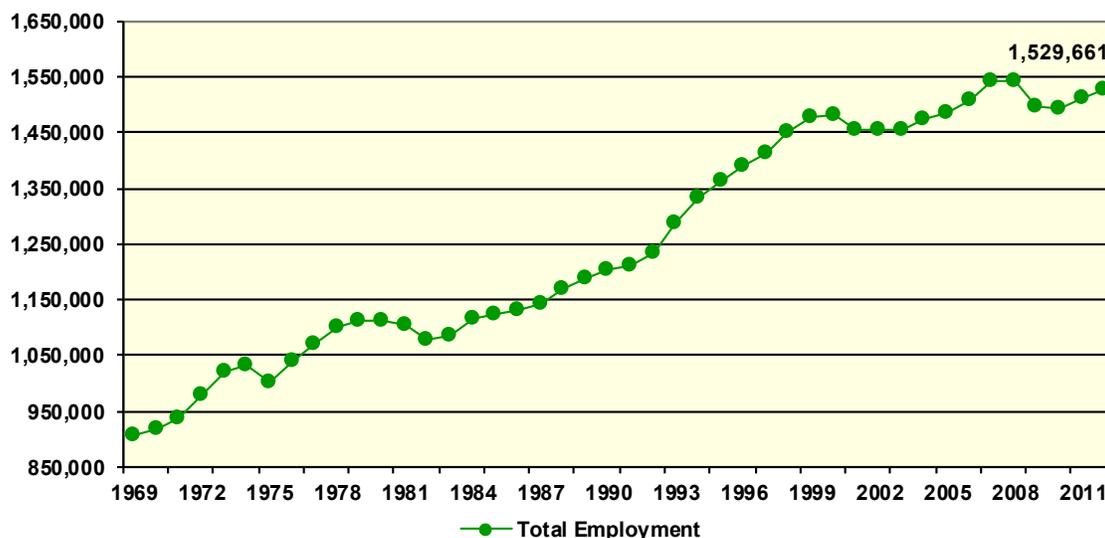


FULL AND PART-TIME EMPLOYMENT

The Bureau of Economic Analysis (BEA) provides an alternate index of employment; a count of full-time and part-time jobs in the state. These data differ from the BLS data discussed previously in that they are collected where workers are employed rather than at the household level, and the same person may be counted twice in this dataset if he or she works more than one job.

The count of jobs in the state and the count of labor force participants both yield a similar portrait; of mainly steady growth in the labor market until 2008. In fact, the BEA data indicate that this growth has been steady since 1969, and that growth in the number of jobs was uniformly positive for nearly four decades. In 1969, there were around 900,000 jobs in the state. By 2008, that number had grown to around 1,500,000. Since that time, full and part time employment had dipped before rising again, reaching 1,529,661 by 2013.

Diagram III.3
Total Employment
 State of Mississippi
 1990–2013 BEA Data



PROMINENT INDUSTRIES

The State of Mississippi has various industries of employment. The largest sectors of employment in 2012 for the state include government and government enterprises, retail trade and health care and social assistance. This is followed by manufacturing and accommodation and food services. The industries with the greatest amount of growth since 2000 include administrative and waste services, with an estimated 64 percent growth between 2000 and 2012. This was followed by real estate and rental leasing, mining, and educational services, which all grew by more than 45 percent between 2000 and 2012. Table III.10, on the following page shows this growth. Additional breakdowns by income for each industry are provided in Tables C.2 through C.4 in Appendix C.

III. Demographic and Economic Profile

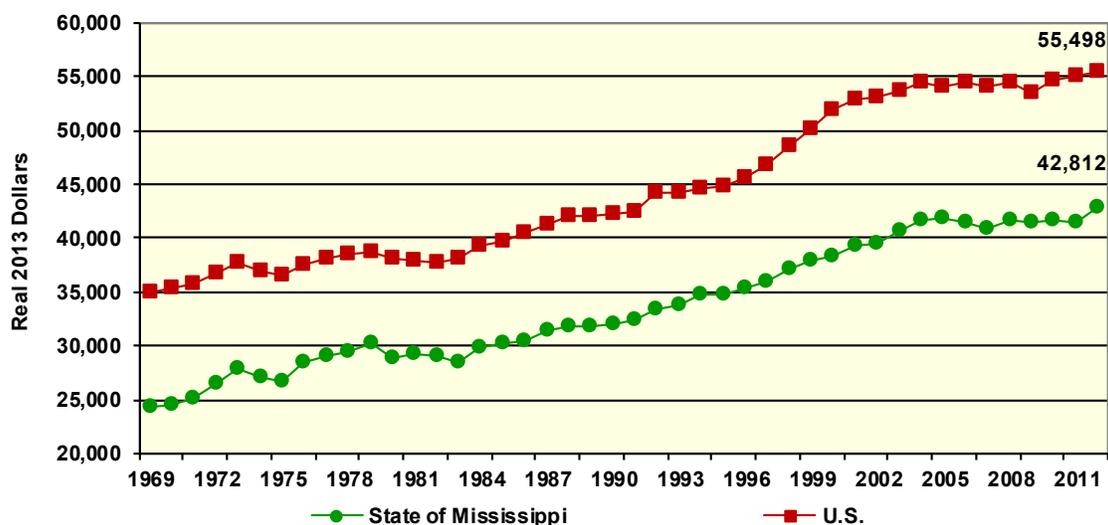
Table III.10
Employment by Industry
 State of Mississippi
 BEA Data: Select Years 2001-2013

NAICS Categories	2001	2006	2007	2008	2009	2010	2011	2012	2013	% Change 12-13
Farm employment	53,208	45,329	44,326	43,932	45,245	45,587	44,433	42,990	.	-3.2%
Forestry, fishing, related activities, and other	15,492	14,597	14,377	14,304	13,520	13,611	13,784	13,869	.	0.6%
Mining	8,935	9,548	10,462	12,808	11,965	13,976	12,869	13,272	.	3.1%
Utilities	8,125	8,102	7,918	8,122	8,083	8,144	8,027	8,015	.	-0.1%
Construction	85,557	103,560	106,375	105,117	92,794	87,916	86,968	85,555	.	-1.6%
Manufacturing	204,686	179,683	173,589	163,590	145,979	140,063	140,190	141,986	.	1.3%
Wholesale trade	38,926	40,676	41,038	40,327	38,778	38,139	38,739	38,894	.	0.4%
Retail trade	170,104	172,596	173,013	169,195	163,715	161,223	163,795	164,271	.	0.3%
Transportation and warehousing	49,276	52,778	55,056	53,855	52,108	51,828	52,997	53,548	.	1.0%
Information	19,399	16,306	16,000	16,044	15,368	14,900	14,663	15,455	.	5.4%
Finance and insurance	46,996	48,430	51,472	53,536	56,002	54,957	57,680	58,496	.	1.4%
Real estate and rental and leasing	31,596	40,006	43,589	44,737	44,294	45,189	45,577	47,209	.	3.6%
Professional and technical services	46,579	54,440	56,391	57,562	55,222	55,205	55,333	55,223	.	-0.2%
Management of companies and enterprises	10,941	10,088	10,361	11,031	10,950	10,860	11,282	11,287	.	0.0%
Administrative and waste services	55,229	74,614	78,006	79,187	76,192	82,464	86,983	90,519	.	4.1%
Educational services	17,613	21,449	22,153	23,113	23,602	25,044	24,961	25,684	.	2.9%
Health care and social assistance	109,474	127,010	133,856	136,375	139,643	143,645	148,755	150,544	.	1.2%
Arts, entertainment, and recreation	26,106	17,955	20,629	20,828	20,284	20,570	19,885	20,589	.	3.5%
Accommodation and food services	106,486	115,406	120,180	120,721	116,190	114,623	117,688	120,281	.	2.2%
Other services, except public administration	77,674	82,537	84,319	84,340	84,152	84,008	89,596	92,490	.	3.2%
Government and government enterprises	274,785	275,423	279,488	283,840	284,778	282,095	279,362	279,484	.	0.0%
Total	1,457,187	1,510,533	1,542,598	1,542,564	1,498,864	1,494,047	1,513,567	1,529,661	.	1.1%

EARNINGS AND PERSONAL INCOME

Average earnings per job is defined as the total earnings from all jobs statewide divided by the total number of jobs in the state, adjusted for inflation. National growth in these earnings, which had been uniformly positive since 1969, leveled off in 2002. The state of Mississippi’s average earnings has remained consistently below the national rate. The Average Earnings per Job in Mississippi was \$42,812 in 2013, compared to \$55,498 nationally.

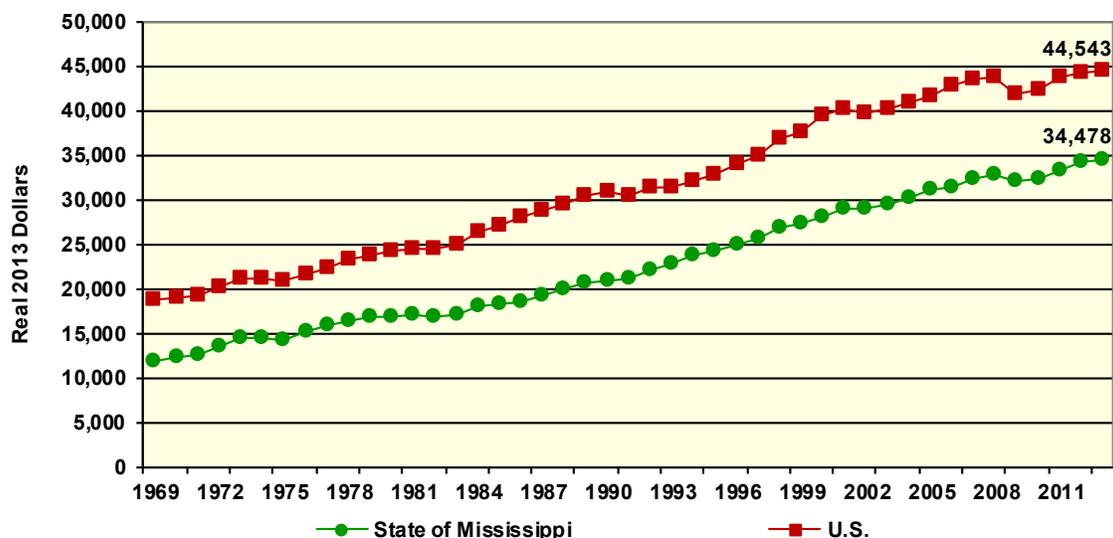
Diagram III.4
Average Earning Per Job
 State of Mississippi
 1990–2013 BEA Data



Real earnings vary by industry. The industries with the highest average earnings in 2012 included mining, utilities, management of companies and enterprises and wholesale trade. Industries with the largest rate of growth in earnings between 2011 and 2012 include farm employment, with a 69.2 percent growth in earning in one year, followed by mining with a 7.3 percent growth. This data is presented in Table C.2 in Appendix C.

Growth in real per capita income (PCI) is defined as the total personal income from all sources divided by the number of residents in the state. Mississippi’s statewide real per capita income has remained below national levels since 1969. The state’s real per capita income grew to \$34,478 in 2013, while the national level was \$44,543. The state and national per capita incomes have remained fairly parallel since 1969, enduring the same trends. This is shown in Diagram III.5, on the following page.

Diagram III.5
Real Per Capita Income
 State of Mississippi
 1990–2013 BEA Data



DISTRIBUTION OF INCOME

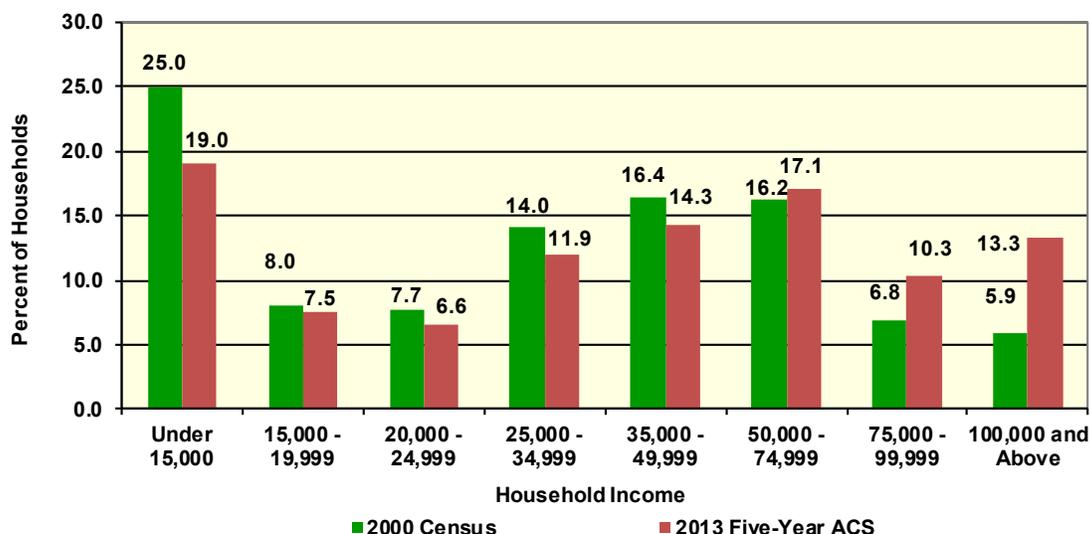
The income bracket with the most growth between 2000 and 2013 in non-entitlement areas of Mississippi were those with an income above \$100,000. The proportion of households with incomes above \$100,000 grew by 7.4 percentage points. The proportion of households with an income between \$75,000 and \$99,999 grew by 3.5 percentage points. Households with income between \$50,000 and \$74,999 grew by 0.9 percentage points. The proportion of households in all other income groups declined between 2000 and 2012. Households with income less than \$15,00, however, comprised the largest portion of households, at 19.0 percent.

Table III.11
Households by Income
 Non-Entitlement Area of Mississippi
 2000 Census SF3 & 2013 Five-Year ACS Data

Income	2000 Census		2013 Five-Year ACS	
	Households	% of Total	Households	% of Total
Less than \$15,000	224,832	25.0%	180,222	19.0%
\$15,000 to \$19,999	72,028	8.0%	71,084	7.5%
\$20,000 to \$24,999	69,069	7.7%	63,054	6.6%
\$25,000 to \$34,999	126,278	14.0%	113,241	11.9%
\$35,000 to \$49,999	147,354	16.4%	136,112	14.3%
\$50,000 to \$74,999	146,029	16.2%	162,650	17.1%
\$75,000 to \$99,999	61,334	6.8%	97,454	10.3%
\$100,000 or More	53,326	5.9%	126,034	13.3%
Total	900,250	100.0%	949,851	100.0%

Diagram III.6, on the following page, illustrates the change in household incomes between 2000 and 2013.

Diagram III.6
Households by Income
 Non-Entitlement Area of Mississippi
 2000 Census SF3 & 2013 Five-Year ACS Data



POVERTY

The Census Bureau uses a set of income thresholds that vary by family size and composition to determine poverty status. If a family’s total income is less than the threshold for that size family, then that family, and every individual in it, is considered poor. The poverty thresholds do not vary geographically, but they are updated annually for inflation using the Consumer Price Index. The official poverty definition counts monetary income earned before taxes and does not include capital gains and non-cash benefits such as public housing, Medicaid and food stamps. Poverty is not defined for people in military barracks, institutional group quarters or for unrelated individuals under the age of 15, such as foster children. These people are excluded from the poverty calculations, as they are considered as neither poor nor non-poor.⁵

In Mississippi non-entitlement areas, the poverty rate in 2013 was 21.9 percent, with 553,322 persons living in poverty. There were 58,204 children under the age of 5 living in poverty in 2000, and another 116,986 children between the ages of 6 and 17 living in poverty. By 2013, there were 74,644 children under 6 living in poverty, and 126,191 children aged 6 to 17. Additionally, in 2013, there were 47,759 of the state’s citizens 65 year of age or older were also considered to be living in poverty. These data are presented in Table III.12, on the following page.

⁵<http://www.census.gov/hhes/poverty/povdef.html>.

Table III.12
Poverty by Age

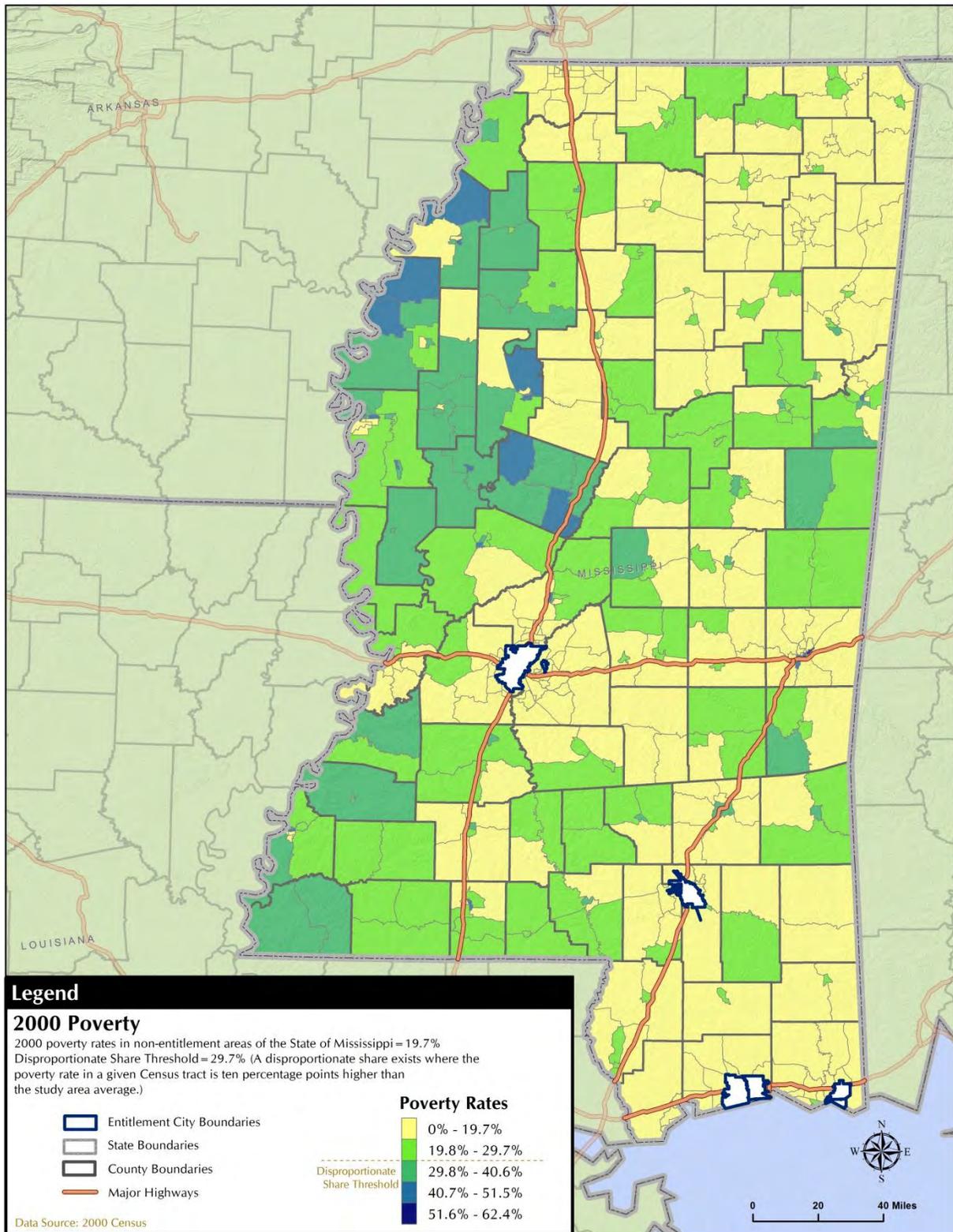
Non-Entitlement Area of Mississippi
2000 Census SF3 & 2013 Five-Year ACS Data

Age	2000 Census		2013 Five-Year ACS	
	Persons in Poverty	% of Total	Persons in Poverty	% of Total
Under 6	58,204	12.4%	74,644	13.5%
6 to 17	116,986	25.0%	126,191	22.8%
18 to 64	238,057	50.8%	304,728	55.1%
65 or Older	54,941	11.7%	47,759	8.6%
Total	468,188	100.0%	553,322	100.0%
Poverty Rate	19.7%	.	21.9%	.

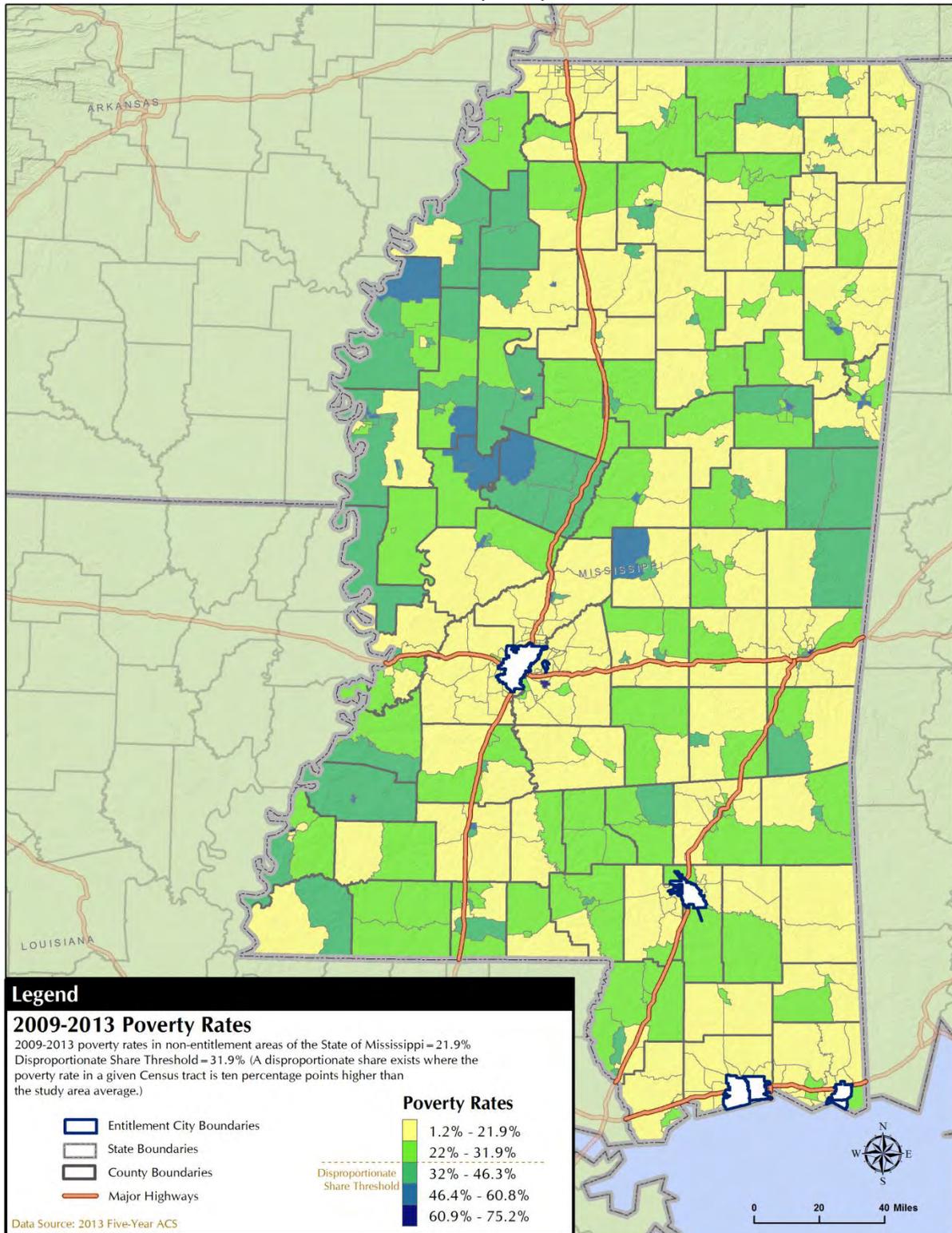
Maps III.7 and III.8, on the following pages, show the shift in areas with concentrations of poverty throughout the State. In 2000, there were multiple census tracts with higher concentrations of poverty. Most of these were found on the western half of the state. By 2012, poverty concentrations had shifted somewhat and spread out to other areas of the state. The non-entitlement areas of Mississippi saw an increase in the overall poverty rate from 2000 to 2013, increasing from 19.7 percent to 21.9 percent.

If you compare these maps to the maps demonstrating racial and ethnic concentrations on pages 23 through 26, you will notice that many areas with higher concentrations of poverty are also areas with higher concentrations of racial and ethnic minorities.

Map III.7
2000 Poverty Rates
 Non-entitlement areas of Mississippi
 2000 Census Data



Map III.8
2012 Poverty Rates
 Non-entitlement areas of Mississippi
 American Community Survey, 2009-2013



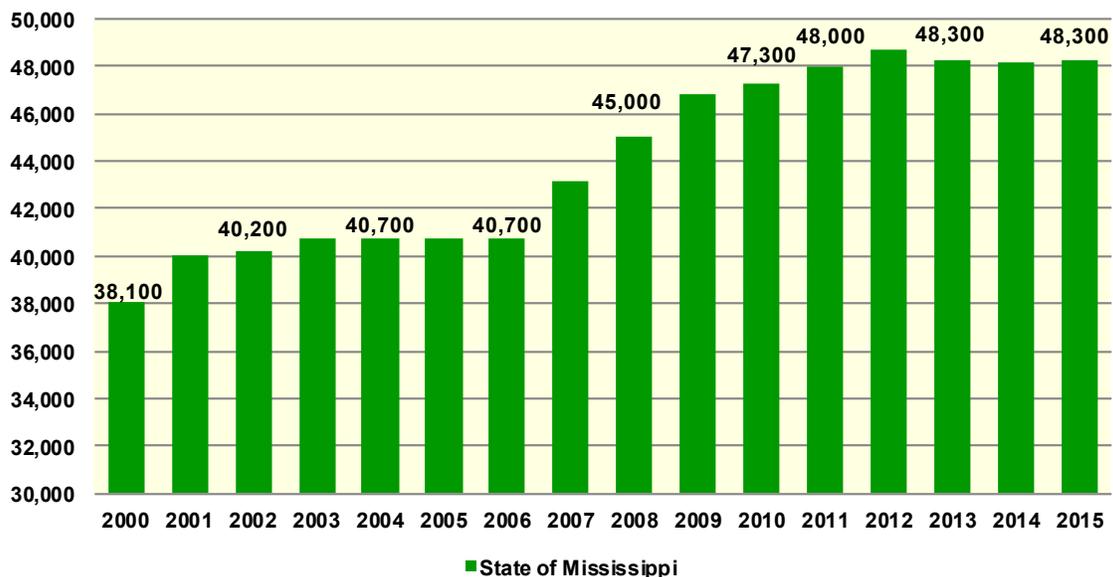
More recent poverty data for the State of Mississippi, extracted from the Census Bureau’s Small Area Income and Poverty Estimates (SAIPE) program, are presented in Table III.13, at right. The poverty rate for the State as a whole has increased from 17.6 percent in 2000 to 23.9 percent in 2013. In 2000, there were almost 490,000 individuals in the state living in poverty. By 2013, this number had climbed to over 690,000 people, an increase of over 200,000 individuals during those thirteen years.

While the poverty rate continued to increase over the past decade, the median family income for the state of Mississippi as a whole increased from 2000 to 2015 but has leveled off since 2011. Overall, it increased from \$38,100 in 2000 to \$48,300 in 2015. This change is shown in Diagram III.7, below. The median family income rose dramatically between 2006 and 2011, but has since hovered around \$48,000.

Table III.13
Poverty Rate
 State of Mississippi
 Census Bureau SAIPE Poverty Estimates,
 2000 - 2013

Year	Individuals in Poverty	Poverty Rate
2000	489,775	17.6
2001	530,254	19
2002	531,561	18.9
2003	518,238	18.3
2004	549,224	19.3
2005	591,549	21
2006	588,288	20.9
2007	583,360	20.7
2008	590,480	20.8
2009	620,446	21.8
2010	644,156	22.4
2011	658,232	22.8
2012	689,116	23.8
2013	692,058	23.9

Diagram III.7
Median Family Income
 State of Mississippi
 HUD Data, 2000 – 2015



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.

D. SUMMARY

Between 2000 and 2013, the population in non-entitlement areas of Mississippi increased by over 167,000 people, starting at 2,451,801 in 2000 and ending at an estimated 2,619,259 people by 2013. Over the course of these thirteen years, total population growth in these areas equaled 6.8 percent. In 2010, the majority of the population, 62.2 percent, was white, although this group did not keep pace with the average growth rate for the state. The second largest racial group in 2010 was black at 34.1 percent, followed by "other," two or more races, Asian, and American Indian. As for ethnicity, persons of Hispanic descent comprised 2.6 percent of the population. Geographic analysis of racial and ethnic data showed that certain areas throughout the state have higher concentrations of racial or ethnic minorities, including areas with disproportionate share of black and Hispanic households. The two fastest growing age groups in non-entitlement areas of Mississippi were those aged 55 to 64 and those aged 65 and older, indicating an aging population. Some 23.6 percent of the population aged 5 or older in non-entitlement areas of Mississippi had one or more disabilities at the time of the 2000 census.

From 1990 through 2013, the labor force in non-entitlement areas of Mississippi, defined as people either working or looking for work, rose from about 1,008,500 persons to 1,127,192 persons. Since the mid-1990s Mississippi's unemployment rate remained fairly steady with the national rate, both spiking in 2009 before lowering again. In 2013 the non-entitlement areas of Mississippi's unemployment rate was at 8.5 percent, after having fallen from close to 11 percent in 2010. In 2013, the real average earning per job in the state of Mississippi was \$42,812, and real per capita income was \$34,478, but both of these figures were below national averages. In non-entitlement areas of Mississippi the poverty rate in 2013 was estimated to be 21.9 percent with 553,322 persons living in poverty. Persons in poverty were concentrated in select census tracts across the state.

IV. HOUSING MARKET ANALYSIS

A. INTRODUCTION

The following narrative provides information about the housing market, the supply and demand for housing over time, building permit data and related price information for both rental properties and homeownership opportunities in Mississippi.

B. HOUSING STOCK

In 2000, the Census Bureau reported that Mississippi had 1,161,953 total housing units. Since that time, the Census Bureau has continued to release estimates of the total number of housing units in the state. The annual estimates of housing stock are presented in Table IV.1, at right. By 2013, there were estimated to be 1,283,165 housing units in Mississippi. Housing units were added at a rate around 1 percent from 2000 to 2008, but had dropped off to around 0.2 percent by 2013.

TYPE AND TENURE

Single family homes accounted for 71.6 percent of the housing stock in Mississippi non-entitlement areas in 2013. The second largest unit type was mobile homes with 17.0 percent of units. The proportion of single family homes grew by more than one percentage point, while the proportion of mobile homes fell by 1.7 percentage points. The proportion of duplexes, tri- or four-plexes and apartments all fell slightly. These changes shifted the dynamics of the housing stock in non-entitlement areas of Mississippi, leaving single family homes with the vast majority of unit types.

Table IV.1
Housing Units Estimates
State of Mississippi
Census Data, 2000 - 2013

Year	Housing Units
2000	1,161,953
2001	1,183,316
2002	1,194,441
2003	1,205,698
2004	1,217,872
2005	1,231,448
2006	1,224,952
2007	1,242,296
2008	1,260,832
2009	1,270,524
2010	1,274,719
2011	1,277,990
2012	1,280,059
2013	1,283,165

Table IV.2
Housing Units by Type
Non-Entitlement Area of Mississippi
2000 Census SF3 & 2013 Five-Year ACS Data

Unit Type	2000 Census		2013 Five-Year ACS	
	Units	% of Total	Units	% of Total
Single-Family	702,258	70.4%	794,855	71.6%
Duplex	22,037	2.2%	23,818	2.1%
Tri- or Four-Plex	28,343	2.8%	29,220	2.6%
Apartment	55,754	5.6%	72,063	6.5%
Mobile Home	187,033	18.7%	188,292	17.0%
Boat, RV, Van, Etc.	2,729	0.3%	1,125	0.1%
Total	998,154	100.0%	1,109,373	100.0%

Over 111,000 housing units were added to the non-entitlement areas of Mississippi housing market between the 2000 and 2010 Censuses, as seen in Table IV.3. The greatest

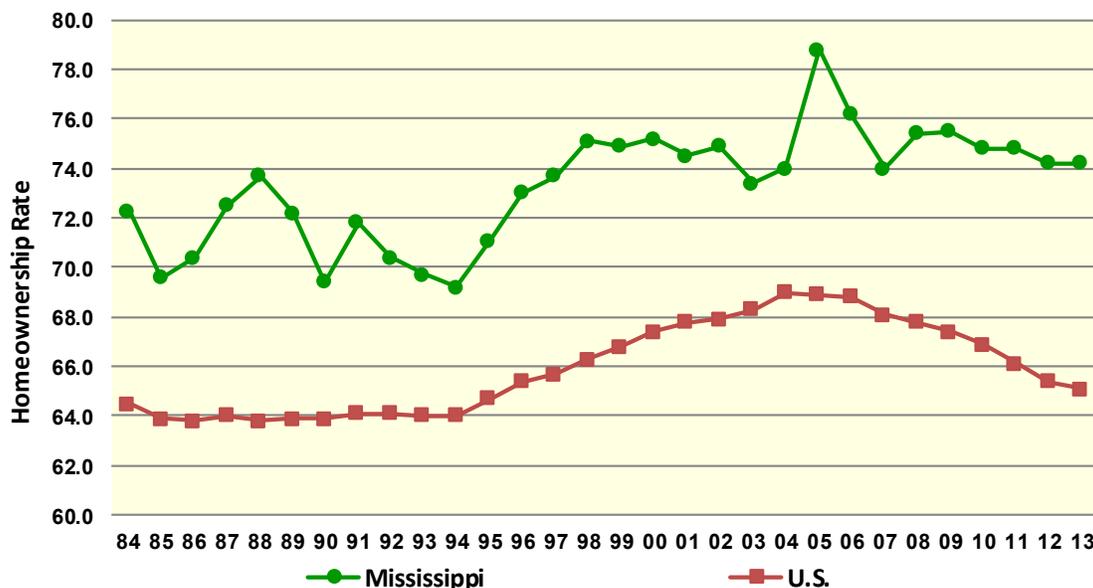
increase was in vacant units, increasing by 35.3 percent. Owner-occupied units and renter-occupied units increased by 4.3 and 21.1 percent, respectively.

Table IV.3
Housing Units by Tenure
 Non-Entitlement Area of Mississippi
 2000 & 2010 Census SF1 Data

Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	899,175	90.1%	975,525	87.9%	8.5%
Owner-Occupied	674,688	75.0%	703,764	72.1%	4.3%
Renter-Occupied	224,487	25.0%	271,761	27.9%	21.1%
Vacant Housing Units	99,000	9.9%	133,978	12.1%	35.3%
Total Housing Units	998,175	100.0%	1,109,503	100.0%	11.15%

The Census Bureau estimates homeownership rates annually. These data on homeownership rates are presented in Diagram IV.1, below. This diagram compares homeownership rates for the state of Mississippi and the U.S. from 1986 through 2013 and shows that Mississippi had consistently higher homeownership rates throughout this period. Homeownership rates spiked to almost 79 percent in 2005, but have leveled off around 74 percent in more recent years.

Diagram IV.1
Homeownership Rates
 State of Mississippi
 Census Data, 1984 - 2013



VACANT HOUSING

At the time of the 2000 Census, the vacant housing stock included 99,000 units. By 2010 this figure had reached 133,978, as shown in Table IV.4, on the following page. A substantial portion, or approximately one-fifth, of the vacant units in both years was for seasonal, recreational, or occasional use. The number of vacant units for rent increased

over the decade and accounted for 24.2 percent of vacant units in 2010. A substantial increase was observed in the number of “other vacant” units, which increased by over 45 percent over the decade and came to account for 40.1 percent of all vacant units by 2010. The units accounted for the largest share of vacant units in both 2000 and 2010.

Table IV.4
Disposition of Vacant Housing Units

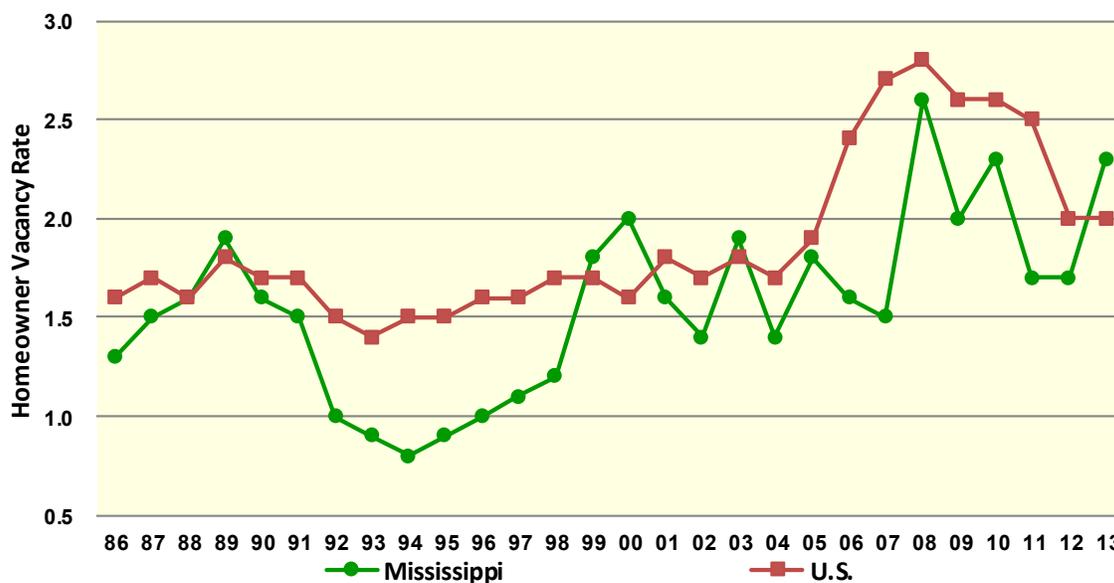
Non-Entitlement Area of Mississippi
2000 & 2010 Census SF1 Data

Disposition	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
For Rent	21,591	21.8%	32,441	24.2%	50.25%
For Sale	10,641	10.7%	14,274	10.7%	34.14%
Rented or Sold, Not Occupied	8,687	8.8%	5,959	4.4%	-31.40%
For Seasonal, Recreational, or Occasional Use	20,801	21.0%	27,347	20.4%	31.47%
For Migrant Workers	287	0.3%	286	0.2%	-35%
Other Vacant	36,993	37.4%	53,671	40.1%	45.08%
Total	99,000	100.0%	133,978	100.0%	35.3%

Census data regarding homeowner vacancy rates, as drawn from the annual surveys conducted by the Census Bureau, were also examined. As shown in Diagram IV.2, the homeowner vacancy rate in the state of Mississippi has intersected national rates at various points since 1986, had remained lower than the national average since 2005 until 2012 when homeowner vacancy rates rose again. In 2013, Mississippi homeowner vacancy rates were around 2.3 percent, while the national level was around 2.0 percent.

Diagram IV.2
Homeowner Vacancy Rate

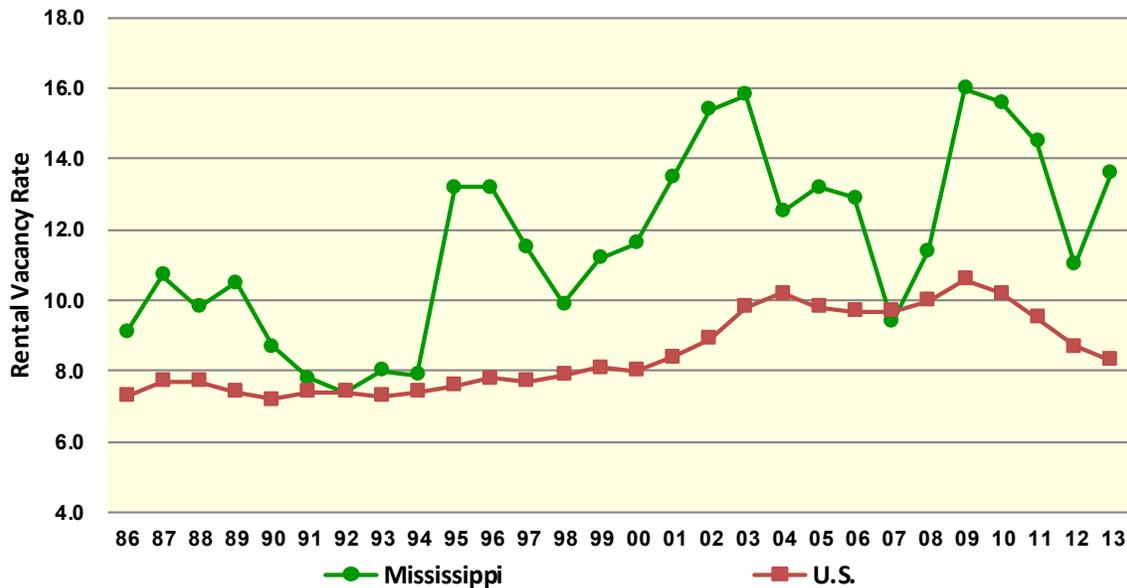
State of Mississippi
Census Data, 1984 - 2013



The rental vacancy rate for the State is shown in Diagram IV.3, on the following page. The rental vacancy rate has seen fluctuation similar to that of the homeowner vacancy rate, but

has intersected the national rate at only a couple points. The Mississippi rental vacancy rate has remained consistently higher than the national level. The rental vacancy rates reached its highest point in 2009, afterwards declining and rising again in 2013. In 2013, the rental vacancy rate for Mississippi was close to 14 percent while the national level hovered around 8 percent.

Diagram IV.3
Rental Vacancy Rate
 State of Mississippi
 Census Data, 1984 - 2014

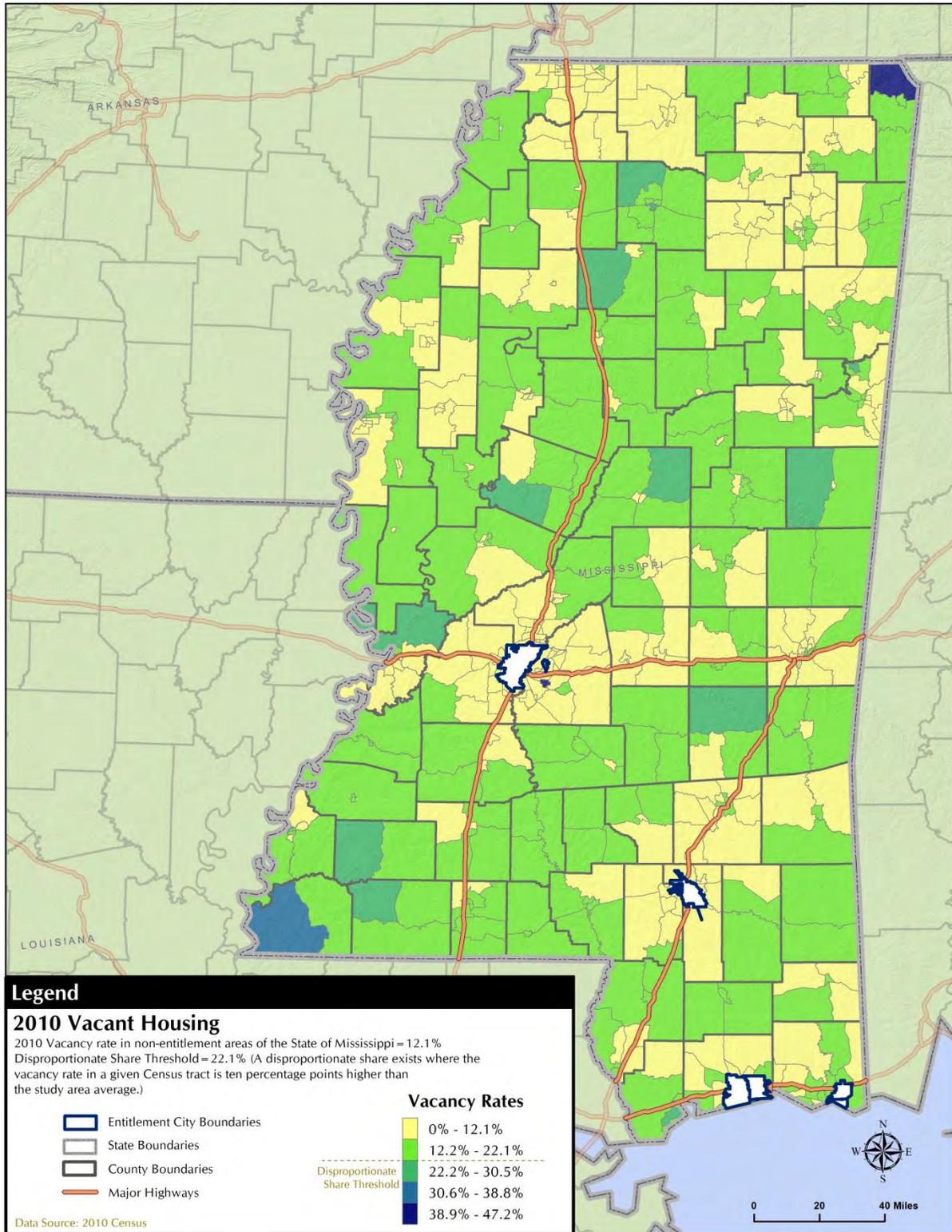


In 2010, vacant units were disproportionately concentrated in Census tracts in the extreme northeast and southwest corners of the state, as well as a handful of tracts in between, as shown in Map IV.1, on the following page.

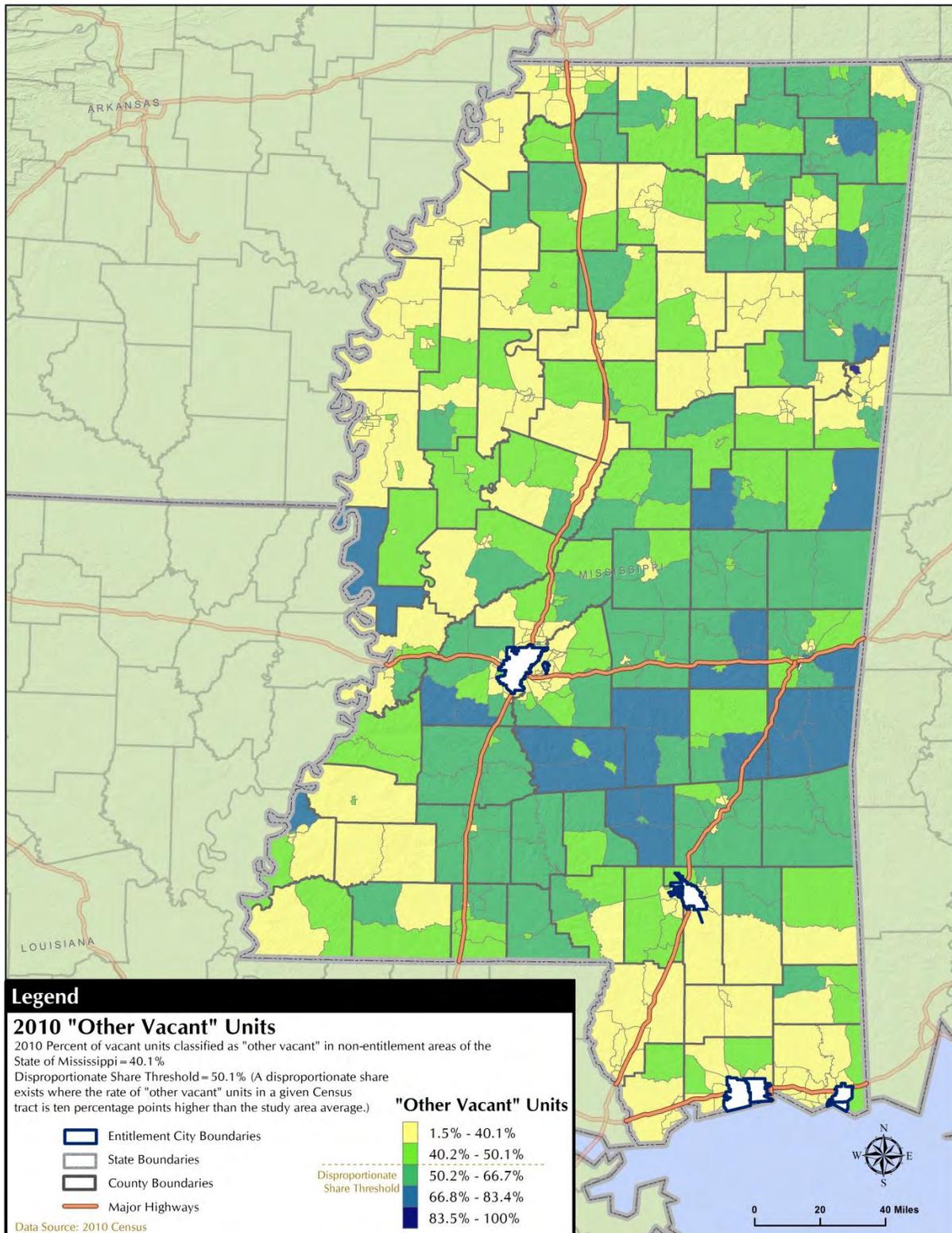
While high numbers of vacant units can be problematic, there are many reasons that housing units may be unoccupied, and vacancies can be temporary. However, units classified as “other vacant” units are a greater cause for concern, as these units are not available to the housing market, and if located in close proximity to each other may represent a blighting influence. On that count, the relatively rapid pace at which these units increased in number between the two Censuses, around 45 percent over the decade, is troubling, and blight is a concern in any areas in which such units were observed to be disproportionately concentrated.

In fact, there were several areas in Mississippi that held disproportionate shares of “other vacant” units in 2010, as shown in Map IV.2. In that year, an area in which more than 40.1 percent of vacant units were classified as “other vacant” would be said to have an above-average share of such units, and where they appeared in concentrations above 50.1 percent they would be considered to be “disproportionately concentrated”. The highest concentrations of such units appeared largely in rural Census tracts in the east and center of the state, as well as in one tract to the north of Columbus.

Map IV.1
Vacant Housing Units
 Non-entitlement areas of Mississippi
 2010 Census Data



Map IV.2
“Other Vacant” Housing Units
 Non-entitlement areas of Mississippi
 2010 Census Data



AGE OF THE HOUSING STOCK

The age of the housing stock is also reported in the 2012 American Community Survey. The age of the housing stock has been grouped into nine categories, ranging from 1939 or earlier through 2005 or later. Table IV.5 shows that substantial numbers of housing units were added to the stock in the most recent decades. Units built since 1990 accounted for 39.3 percent of the housing stock. Three-fourths of all housing units were built since 1970.

Table IV.5
Households by Year Home Built
 Non-Entitlement Area of Mississippi
 2000 Census SF3 & 2013 Five-Year ACS Data

Year Built	2000 Census		2013 Five-Year ACS	
	Households	% of Total	Households	% of Total
1939 or Earlier	55,279	6.1%	42,032	4.4%
1940 to 1949	43,323	4.8%	31,315	3.3%
1950 to 1959	77,363	8.6%	61,904	6.5%
1960 to 1969	126,329	14.0%	106,623	11.2%
1970 to 1979	199,209	22.2%	178,756	18.8%
1980 to 1989	176,655	19.6%	155,870	16.4%
1990 to 1999	221,069	24.6%	189,104	19.9%
2000 to 2004	.	.	175,454	18.5%
2005 or Later	.	.	8,793	.9%
Total	899,227	100.0%	949,851	100.0%

SUBSTANDARD UNITS

The Mississippi Development Authority defines units classified as “standard condition” and units classified as “substandard condition but suitable for rehabilitation,” as follows:

Units that are classified as standard condition meet all state and local codes. Units that are classified to be in “substandard condition but suitable for rehabilitation” are both structurally and financially feasible to rehabilitate to a condition that meet all state and local codes.

C. HOUSING PRODUCTION AND AFFORDABILITY

HOUSING PRODUCTION

The Census Bureau reports the number of residential building permits issued each year for permit issuing places, including those in the state of Mississippi. Reported data are single family units, duplexes, and tri- and four-plex units and all units within facilities comprising five or more units.

The number of single-family and multi-family units permitted in the non-entitlement areas of Mississippi has varied by year between 1980 and the present. With the fluctuation, there was a general increase until 2006. After 2006, there was a dramatic drop off in production, which has only slightly begun to recover in recent years. The production of single family units has greatly outnumbered the addition of new multifamily units consistently throughout this time.

Diagram IV.4
Single and Multi-Family Units
 Non-Entitlement Areas of Mississippi
 U.S. Census Data

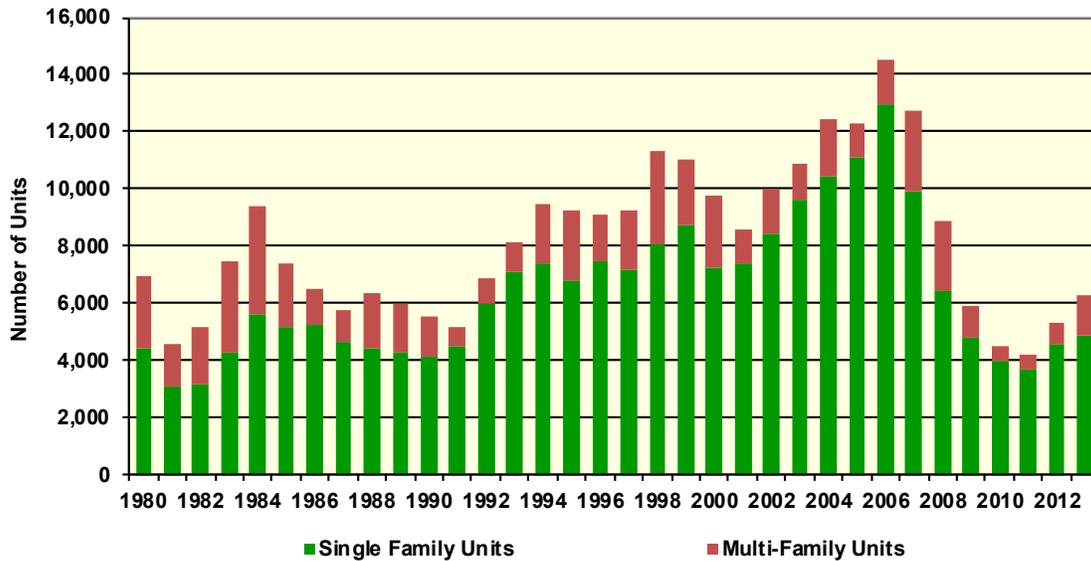


Table IV.6, on the following page, presents data on the number of manufactured homes placed in Mississippi, along with data regarding average price. Manufactured homes do not require a permit and are therefore not included in the previous data regarding housing permit activity.

In total, there were 122,640 manufactured homes placed in Mississippi between 1990 and 2013, including roughly 78,220 single-wide and 52,520 double-wide homes. The figures varied by year, but the number of units being placed has declined as the price per unit has risen. The price for mobile homes in Mississippi is lower than the national average for both single-wide and double-wide units.

Table IV.6
Manufactured Housing Unit Placement and Price

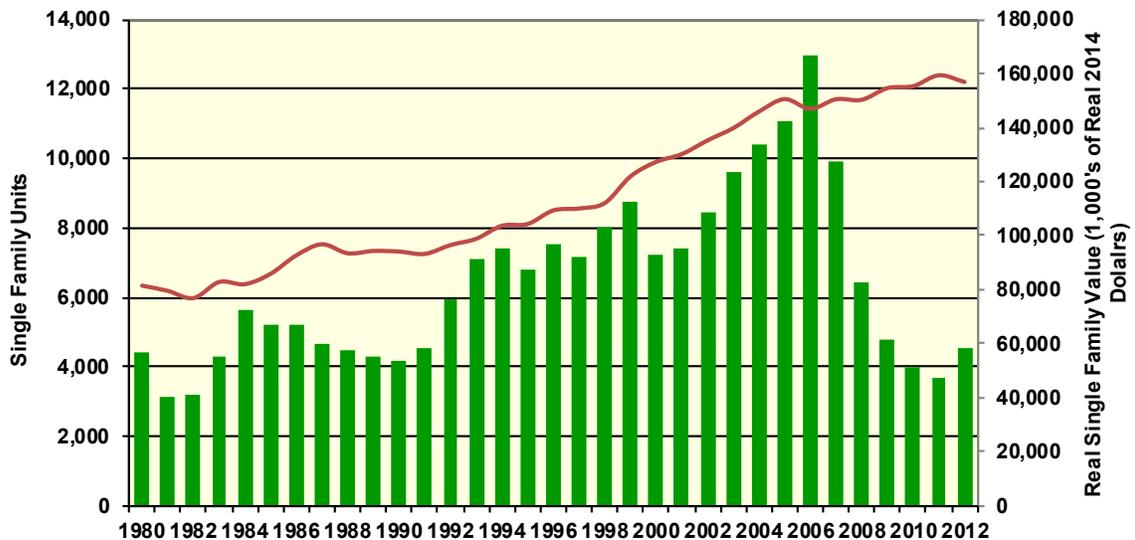
State of Mississippi
 Census Data, 1990 – 2013

Year	Units Placed in Service in			Average Home Price, Nominal Dollars					
	State of Mississippi			State of Mississippi			U.S. Average		
	Single-wide	Double-wide	Total*	Single-wide	Double-wide	Total	Single-wide	Double-wide	Total
1990	3,000	900	3,900	17,300	27,200	19,600	19,800	36,600	27,800
1991	2,900	600	3,500	17,100	31,000	19,700	19,900	36,900	27,700
1992	3,700	1,200	4,900	19,300	30,200	22,000	20,600	37,200	28,400
1993	4,500	1,500	6,000	19,400	36,200	23,700	21,900	39,600	30,500
1994	5,700	2,400	(S)	22,400	39,100	27,700	23,500	42,000	32,800
1995	7,640	3,060	10,700	24,600	42,500	29,900	25,800	44,600	35,300
1996	7,800	3,400	11,200	26,000	44,800	31,700	27,000	46,200	37,200
1997	6,240	4,340	10,580	27,500	45,900	35,400	27,900	48,100	39,800
1998	6,640	5,420	12,060	28,500	48,700	37,700	28,800	49,800	41,600
1999	6,100	5,300	11,400	29,600	49,600	39,000	29,300	51,100	43,300
2000	4,500	3,900	8,400	29,200	50,700	39,100	30,200	53,600	46,400
2001	2,500	2,500	5,000	28,900	51,500	40,700	30,400	55,200	48,900
2002	1,600	2,100	3,700	27,400	53,200	42,500	30,900	56,100	51,300
2003	1,200	2,000	3,200	27,900	53,700	43,800	31,900	59,700	54,900
2004	1,200	1,300	2,500	28,000	57,900	44,200	32,900	63,400	58,200
2005	1,600	1,500	3,100	31,700	61,000	46,000	34,100	68,700	62,600
2006	2,300	1,800	4,100	34,700	64,200	48,400	36,100	71,300	64,300
2007	1,900	2,300	4,200	36,200	66,100	53,700	37,300	74,200	65,400
2008	2,200	1,800	4,000	35,200	68,600	50,500	38,000	75,800	64,700
2009	1,400	1,100	2,500	37,900	71,700	52,900	39,600	74,500	63,100
2010	800	1,100	1,900	38,100	66,100	55,900	39,500	74,500	62,800
2011	800	800	1,600	37,100	76,100	59,400	40,600	73,900	60,500
2012	800	1,100	1,900	42,900	73,400	62,200	41,100	75,700	62,200
2013	1,200	1,100	2,300	40,900	75,700	57,600	42,200	78,600	64,000

HOUSING PRICES

The Census Bureau also reports the value of construction appearing on a building permit, excluding the cost of land and related land development. As shown below in Diagram IV.5, on the following page, the construction value of single-family dwellings generally increased from 1980 through 2012. Even as the number of single family units produced dropped sharply in 2008, the real single family home value was not as significantly impacted. The real single family value ended near \$160,000 in 2012.

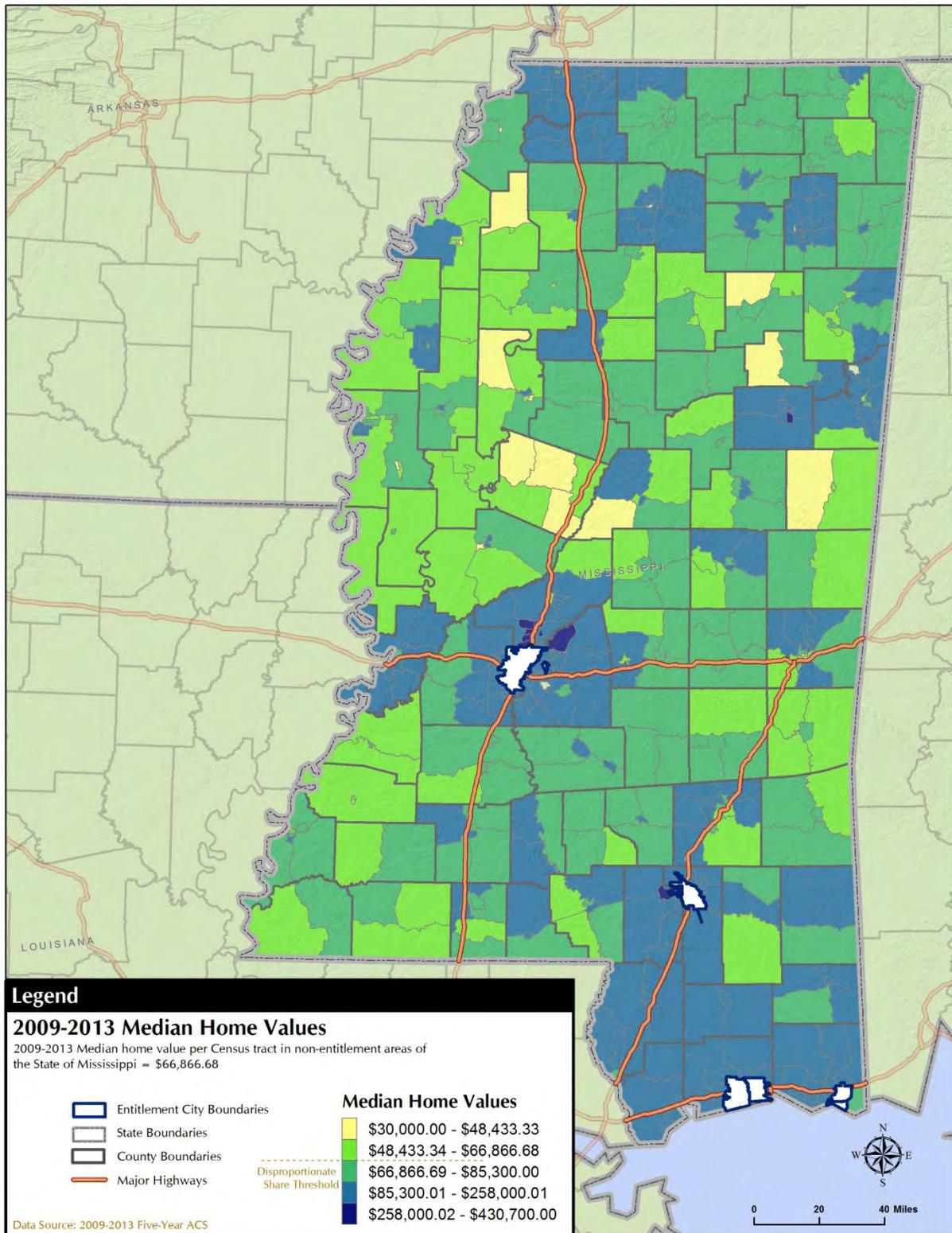
Diagram IV.5
Single Family Units and Per Unit Valuation
 Non-Entitlement Areas of Mississippi
 U.S. Census Data



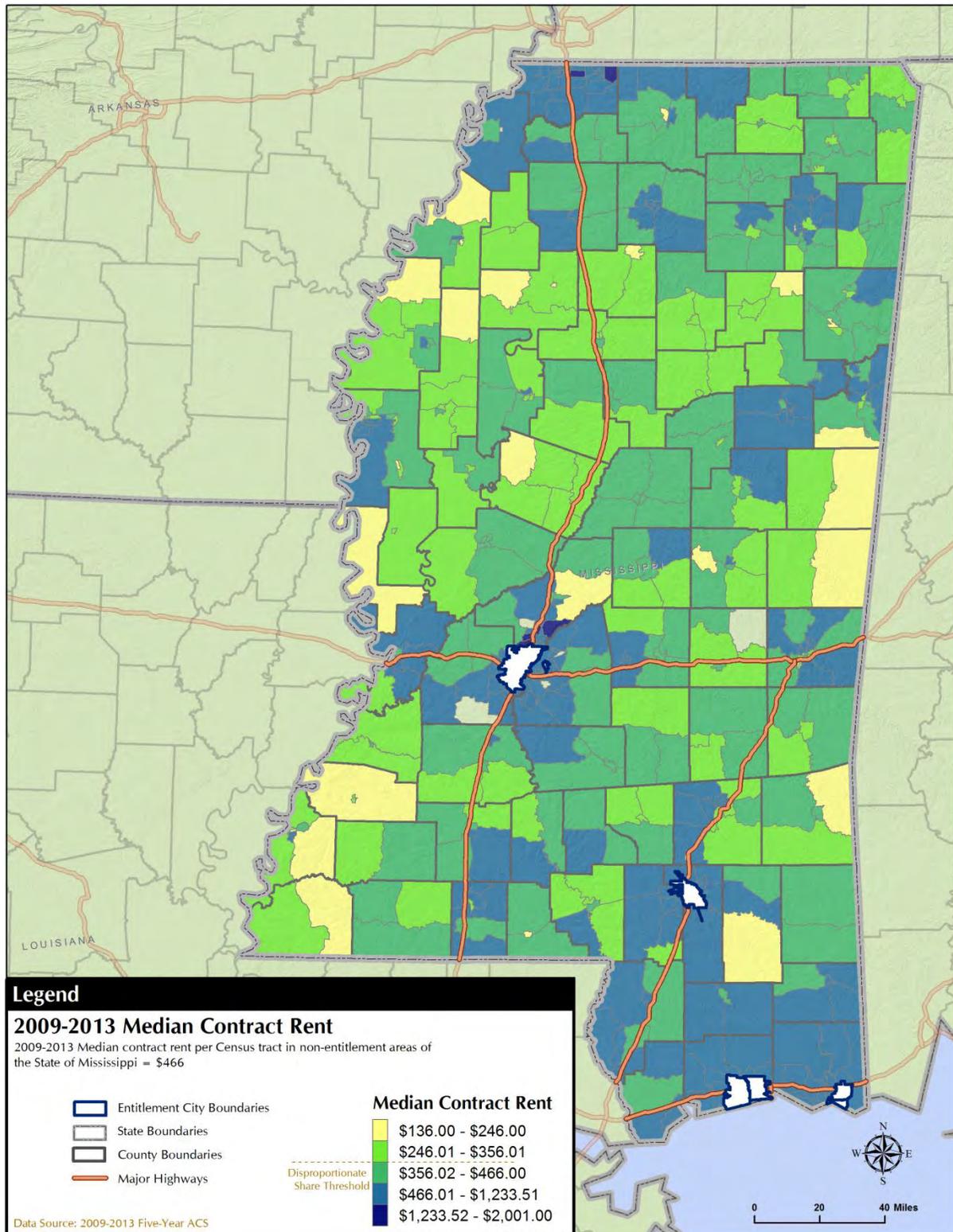
The distribution of owner-occupied home values in the State of Mississippi, as reported in the 2012 five-year ACS, is presented in Map IV.3, on the following page. Census tracts with the highest home values were clustered near major cities, including Jackson, Oxford, Starkville, West Hattiesburg, and the suburban area to the south of Memphis.

Map IV.4 illustrates data on median contract rent prices by Census tracts. Relatively high rental costs were observed in Census tracts surrounding major cities of the state, particularly around entitlement cities and in the suburban area to the south of Memphis, Tennessee. In some of those areas, median rental costs ranged from \$1,050.01 and \$2,001.00. By contrast, rental costs were typically low in rural tracts with relatively low population densities.

Map IV.3
Median Home Value by Census Tract
 Non-entitlement areas of Mississippi
 2013 Five-Year ACS



Map IV.4
Median Contract Rent by Census Tract
 Non-entitlement areas of Mississippi
 2013 Five-Year ACS



As seen in Table IV.7, the median rent in Mississippi in 2010 was \$510, compared to median rent in 2000 at \$439. The median home value in 2010 was \$99,900, compared to the median home value in 2000 at \$71,400.

Table IV.7
Median Housing Costs

State of Mississippi
2000 Census SF3 & 2013 Five-Year ACS Data

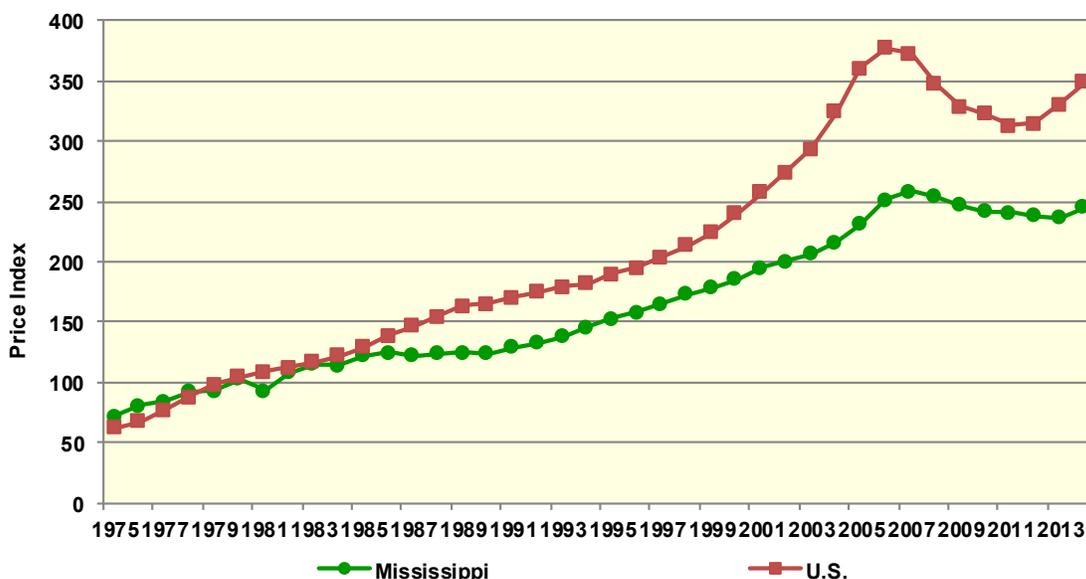
Housing Cost	2000	2010
Median Contract Rent	\$439	\$510
Median Home Value	\$71,400	\$99,900

Another indicator of housing cost was provided by the Federal Housing Finance Agency (FHFA). The FHFA, the regulatory agency for Fannie Mae and Freddie Mac, tracks average housing price changes for single-family homes and publishes a Housing Price Index (HPI) reflecting price movements on a quarterly basis. This index is a weighted repeat sales index, meaning that it measures average price changes in repeat sales or refinancing on the same properties. This information was obtained by reviewing repeat mortgage transactions on single-family properties whose mortgages have been purchased or securitized by Fannie Mae or Freddie Mac since January 1975.⁶ There are over 31 million repeat transactions in this database, which is computed monthly. All indexes, whether state or national, were set equal to 100 as of the first quarter of 2000.

Diagram IV.6 shows the housing price index for one quarter from each year from 1975 through 2014. As seen therein, the Mississippi index has been lower than the U.S. index since the late 1980s. As with the national index, the Mississippi index saw a dip during the recent recession, but have leveled out and started to climb slightly.

Diagram IV.6
Housing Price Index

State of Mississippi vs. U.S.
FHFA Second Quarter Data, 1975 – 2014: 1980 4Q = 100



⁶ Office of Federal Housing Enterprise Oversight, News Release, December 1, 2006.

D. HOUSEHOLD HOUSING PROBLEMS

HOUSING PROBLEMS

While the Census Bureau does not delve deeply into the physical condition of the housing stock, selected questions from the decennial census and the American Community Survey do indeed address housing difficulties being faced by householders. These housing difficulties are represented by three different conditions: overcrowding, lack of complete plumbing or kitchen facilities, and cost burden. Each of these conditions is addressed on the following pages.

Overcrowding

HUD defines an overcrowded household as one having from 1.01 to 1.50 occupants per room and a severely overcrowded household as one with more than 1.50 occupants per room. This type of condition can be seen in both renter and homeowner households. Table IV.8 shows that 20,180 households in non-entitlement areas of Mississippi were overcrowded in 2013, a reduction from 29,705 in 2000. Severely overcrowded households comprised 5,964 households, a decrease from 12,861 households in 2000. By 2013, the share of overcrowded households had fallen from 3.3 to 2.1 percent since 2000, and the share of severely overcrowded households had fallen from 1.4 to 0.6 percent. In both years, overcrowding and severe overcrowding were more prevalent in renter-occupied housing units than in owner-occupied units.

Table IV.8
Overcrowding and Severe Overcrowding

Non-Entitlement Area of Mississippi
2000 Census SF3 & 2013 Five-Year ACS Data

Data Source	No Overcrowding		Overcrowding		Severe Overcrowding		Total
	Households	% of Total	Households	% of Total	Households	% of Total	
Owner							
2000 Census	651,126	96.5%	17,695	2.6%	6,066	.9%	674,887
2013 Five-Year ACS	672,343	98.2%	9,700	1.4%	2,489	.4%	684,532
Renter							
2000 Census	205,535	91.6%	12,010	5.4%	6,795	3.0%	224,340
2013 Five-Year ACS	251,364	94.7%	10,480	3.9%	3,475	1.3%	265,319
Total							
2000 Census	856,661	95.3%	29,705	3.3%	12,861	1.4%	899,227
2013 Five-Year ACS	923,707	97.2%	20,180	2.1%	5,964	.6%	949,851

Households Lacking Complete Kitchen or Plumbing Facilities

According to the Census Bureau, a housing unit is classified as lacking complete kitchen facilities when any of the following is not present in a housing unit: a sink with piped hot and cold water, a range or cook top and oven, and a refrigerator. Likewise, a housing unit is categorized as lacking complete plumbing facilities when any of the following are missing from the housing unit: piped hot and cold water, a flush toilet, and a bathtub or shower. A lack of these facilities indicates that the housing unit is likely to be unsuitable.

Around 0.8 percent of the housing stock of non-entitlement areas of Mississippi lacked complete kitchen facilities in 2013. This figure represented about 8,041 units, as shown in Table IV.9, below. This was an increase from the 2000 by 1,371 units, while the rate increased by 0.1 percent.

Table IV.9
Households with Incomplete Kitchen Facilities

Non-Entitlement Area of Mississippi
2000 Census SF3 & 2013 Five-Year ACS Data

Households	2000 Census	2013 Five-Year ACS
With Complete Kitchen Facilities	892,557	941,810
Lacking Complete Kitchen Facilities	6,670	8,041
Total Households	899,227	949,851
Percent Lacking	.7%	.8%

Similar proportions of housing units lacked complete plumbing facilities in both years, as shown in Table IV.10, below. In 2000, some 0.9 percent of housing units had inadequate plumbing facilities. By 2012, this figure had decreased to 0.6 percent, with 5,616 households.

Table IV.10
Households with Incomplete Plumbing Facilities

Non-Entitlement Area of Mississippi
2000 Census SF3 & 2013 Five-Year ACS Data

Households	2000 Census	2013 Five-Year ACS
With Complete Plumbing Facilities	890,992	944,235
Lacking Complete Plumbing Facilities	8,235	5,616
Total Households	899,227	949,851
Percent Lacking	.9%	0.6%

Cost Burden

Another type of housing problem reported in the 2000 Census was cost burden, which occurs when a household has gross housing costs that range from 30 to 49.9 percent of gross household income; severe cost burden occurs when gross housing costs represent 50 percent or more of gross household income. For homeowners, gross housing costs include property taxes, insurance, energy payments, water and sewer service, and refuse collection. If the homeowner has a mortgage, the determination also includes principal and interest payments on the mortgage loan. For renters, this figure represents monthly rent plus utility charges.

According to 2000 Census data, 13.5 percent of households in non-entitlement areas of Mississippi experienced a cost burden at that time. An additional 11.0 percent of households experienced a severe cost burden. By 2012, some 15.9 percent of households were cost-burdened, and the share of households experiencing a severe cost burden had grown to 13.0 percent. This is shown in Table IV.11, on the following page.

Table IV.11
Cost Burden and Severe Cost Burden by Tenure
 Non-Entitlement Area of Mississippi
 2000 Census & 2013 Five-Year ACS Data

Data Source	Less Than 30%		31%-50%		Above 50%		Not Computed		Total
	Households	% of Total	Households	% of Total	Households	% of Total	Households	% of Total	
Owner With a Mortgage									
2000 Census	205,135	73.1%	43,069	15.3%	29,683	10.6%	2,872	1.0%	280,759
2013 Five-Year ACS	246,516	67.2%	68,890	18.8%	48,928	13.3%	2,492	0.7%	366,826
Owner Without a Mortgage									
2000 Census	148,656	84.7%	12,780	7.3%	8,869	5.1%	5,114	2.9%	175,419
2013 Five-Year ACS	268,965	84.7%	26,541	8.4%	17,068	5.4%	5,132	1.6%	317,706
Renter									
2000 Census	110,338	50.7%	35,073	16.1%	35,701	16.4%	36,625	16.8%	217,737
2013 Five-Year ACS	103,800	39.1%	55,880	21.1%	57,441	21.6%	48,198	18.2%	265,319
Total									
2000 Census	464,129	68.9%	90,922	13.5%	74,253	11.0%	44,611	6.6%	673,915
2013 Five-Year ACS	619,281	65.2%	151,311	15.9%	123,437	13.0%	55,822	5.9%	949,851

As seen above, the most common housing problems are cost burdens. A total of 28.9 percent of Mississippi households in non-entitlement areas were estimated to have a cost burden or severe cost burden in 2013.

E. LEAD-BASED PAINT HAZARDS AND ACTIONS TO OVERCOME HAZARDS

LEAD-BASED PAINT HAZARDS

Older homes, particularly those built prior to 1978, have a greater likelihood of lead-based paint hazards than homes built after 1978, when lead as an ingredient in paint was banned. Indeed, environmental issues play an important role in the quality of housing. Exposure to lead-based paint, which is more likely to occur in these older homes, is one of the most significant environmental threats posed to homeowners and renters.

Medical understanding of the harmful effects of lead poisoning on children and adults in both the short- and long-term is increasing. Evidence shows that lead dust is a more serious hazard than ingestion of lead-based paint chips. Dust from surfaces with intact lead-based paint is pervasive and poisonous when inhaled or ingested. Making the situation more difficult is the fact that lead dust is so fine that it cannot be collected by conventional vacuum cleaners.

Lead-based paint was banned from residential use because of the health risk it posed, particularly to children. Homes built prior to 1980 have some chance of containing lead-based paint on interior or exterior surfaces. The chances increase with the age of the housing units. HUD has established estimates for determining the likelihood of housing units containing lead-based paint. These estimates are as follows:

- 90 percent of units built before 1940;
- 80 percent of units built from 1940 through 1959; and
- 62 percent of units built from 1960 through 1979.

Other factors used to determine the risk for lead-based paint problems include the condition of the housing unit, tenure and household income. Households with young children are also at greater risk because young children have more hand-to-mouth activity and absorb lead more readily than adults. The two factors most correlated with higher risks of lead-based paint hazards are residing in rental or lower-income households. Low-income residents are less likely to be able to afford proper maintenance of their homes, leading to issues such as chipped and peeling paint, and renters are not as likely or are not allowed to renovate their rental units.

National Efforts to Reduce Lead-Based Paint Hazards

In 1991 Congress formed HUD's Office of Healthy Homes and Lead Hazard Control to eradicate lead-based paint hazards in privately-owned and low-income housing in the U.S. One way it has done this is by providing grants for communities to address their own lead paint hazards. Other responsibilities of this office are enforcement of HUD's lead-based paint regulations, public outreach and technical assistance, and technical studies to help protect children and their families from health and safety hazards in the home.⁷

Then in 1992, to address the problem more directly, Congress passed the Residential Lead-Based Paint Hazard Reduction Act, also known as Title X, which developed a comprehensive federal strategy for reducing lead exposure from paint, dust and soil, and provided authority for several rules and regulations, including the following:

1. **Lead Safe Housing Rule** – mandates that federally-assisted or owned housing facilities notify residents about, evaluate, and reduce lead-based paint hazards.
2. **Lead Disclosure Rule** – requires homeowners to disclose all known lead-based paint hazards when selling or leasing a residential property built before 1978. Violations of the Lead Disclosure Rule may result in civil money penalties of up to \$11,000 per violation.⁸
3. **Pre-Renovation Education Rule** – ensures that owners and occupants of most pre-1978 housing are given information about potential hazards of lead-based paint exposure before certain renovations happen on that unit.
4. **Lead Renovation, Repair and Painting Program Rule** – establishes standards for anyone engaging in target housing renovation that creates lead-based paint hazards.⁹

A ten-year goal was set in February 2000 by President Clinton's Task Force on Environmental Health Risks and Safety Risks to Children to eliminate childhood lead poisoning in the U.S. as a major public health issue by 2010. As a means to achieve this goal, they released the following four broad recommendations in their "Eliminating Childhood Lead Poisoning: A Federal Strategy Targeting Lead Paint Hazards," report:

1. **Prevent lead exposure in children** by, among other actions, increasing the availability of lead-safe dwellings through increased funding of HUD's lead hazard control program,

⁷ "About the Office of Healthy Homes and Lead Hazard Control." 21 February 2011. U.S. Department of Housing and Urban Development. 12 May 2014 <<http://www.hud.gov/offices/lead/about.cfm>>.

⁸ "Lead Programs Enforcement Division - HUD." *Homes and Communities - U.S. Department of Housing and Urban Development (HUD)*. 12 May 2014 <<http://www.hud.gov/offices/lead/enforcement/index.cfm>>.

⁹ "Lead: Rules and Regulations | Lead in Paint, Dust, and Soil | US EPA." *U.S. Environmental Protection Agency*. 31 Dec. 2008 <<http://www.epa.gov/lead/pubs/regulation.htm>>.

controlling lead paint hazards, educating the public about lead-safe painting, renovation and maintenance work, and enforcing compliance with lead paint laws.

2. **Increase early intervention to identify and care for lead-poisoned children** through screening and follow-up services for at-risk children, especially Medicaid-eligible children, and increasing coordination between federal, state and local agencies who are responsible for lead hazard control, among other measures.
3. **Conduct research** to, for example, develop new lead hazard control technologies, improve prevention strategies, promote innovative ways to decrease lead hazard control costs, and quantify the ways in which children are exposed to lead.
4. **Measure progress and refine lead poisoning prevention strategies** by, for instance, implementing monitoring and surveillance programs.

Continuing these efforts, the U.S. Department of Health and Human Services launched Healthy People 2020, which included the goal of eliminating childhood blood lead levels $\geq 10 \mu\text{g/dL}$.¹⁰ As part of the National Center for Environmental Health, the program works with other agencies to address the problem of unhealthy and unsafe housing through surveillance, research and comprehensive prevention programs.¹¹

In 2010, the Environmental Protection Agency (EPA) enacted the Lead Renovation, Repair, and Painting Rule (RRP). This rule requires that any firms performing renovation, repair, and painting projects that disturb lead-based paint in homes, child care facilities and pre-schools built before 1978 must be certified by the EPA.¹²

Lead-Based Paint Hazards for Children

Children's exposure to lead has decreased dramatically over the past few decades due to federal mandates that lead be phased out of items such as gasoline, food and beverage cans, water pipes, and industrial emissions. However, despite a ban in 1978 on the use of lead in new paint, children living in older homes are still at risk from deteriorating lead-based paint and its resulting lead contaminated household dust and soil. Today lead-based paint in older housing remains one of the most common sources of lead exposure for children¹³.

Thirty-eight million housing units in the United States had lead-based paint during a 1998 to 2000 survey, down from the 1990 estimate of 64 million. Still, 24 million housing units in the survey contained significant lead-based paint hazards. Of those with hazards, 1.2 million were homes to low-income families with children under 6 years of age.¹⁴

National Efforts to Reduce Lead Exposure in Children

There have been a number of substantive steps taken by the U.S. to reduce and eliminate blood lead poisoning in children. The Lead Contamination Control Act (LCCA) of 1988

¹⁰ <http://www.cdc.gov/nceh/Lead/>

¹¹ <http://www.cdc.gov/nceh/eehs/>

¹² <http://www2.epa.gov/lead/renovation-repair-and-painting-program>

¹³ "Protect Your Family". March 2014. EPA. Environmental Protection Agency. Web. 2 May 2014. <<http://www2.epa.gov/lead/protect-your-family#sl-home>> .

¹⁴ Jacobs, David E., Robert P. Clickner, Joey Y. Zhou, Susan M. Viet, David A. Marker, John W. Rogers, Darryl C. Zeldin, Pamela Broene, and Warren Friedman. "The Prevalence of Lead-Based Paint Hazards in U.S. Housing." *Environmental Health Perspectives* 110 (2002): A599-606. *Pub Med*. 12 May 2014 <<http://www.pubmedcentral.nih.gov/picrender.fcgi?artid=1241046&blobtype=pdf>> .

authorized the Centers for Disease Control and Prevention (CDC) to make grants to state and local agencies for childhood lead poisoning prevention programs that develop prevention programs and policies, educate the public, and support research to determine the effectiveness of prevention efforts at federal, state, and local levels. The CDC has carried out these activities through its Childhood Lead Poisoning Prevention Program.¹⁵ One of the most significant actions the CDC has taken to lower blood lead levels (BLLs) in children over the past few decades is their gradual changing of the definition of an EBLL. For example, during the 1960s the criteria for an EBLL was ≥ 60 micrograms per deciliter ($\mu\text{g}/\text{dL}$). It then dropped to ≥ 40 $\mu\text{g}/\text{dL}$ in 1971, to ≥ 30 $\mu\text{g}/\text{dL}$ in 1978, ≥ 25 $\mu\text{g}/\text{dL}$ in 1985, and most recently, ≥ 10 $\mu\text{g}/\text{dL}$ in 1991.¹⁶

Roughly 14 out of every 1,000 children in the United States between the ages of 1 and 5 have blood lead levels greater than 10 micrograms of lead per deciliter of blood. This is the level at which public health actions should be initiated according to the Centers for Disease Control and Prevention.

Results of National Efforts

All of these coordinated and cooperative efforts at the national, state and local levels have created the infrastructure needed to identify high-risk housing and to prevent and control lead hazards. Consequently, EBLs in U.S. children have decreased dramatically. For example, in 1978 nearly 14.8 million children in the U.S. had lead poisoning; however, by the early 90s that number had dropped substantially to 890,000.¹⁷ According to data collected by the CDC, this number is dropping even more. In 1997, 7.6 percent of children under 6 tested had lead levels ≥ 10 $\mu\text{g}/\text{dL}$. By 2012, even after the number of children being tested had grown significantly, only 0.62 percent had lead levels ≥ 10 $\mu\text{g}/\text{dL}$.¹⁸

Amidst all of this success, a debate exists in the field of epidemiology about the definition of EBLs in children. A growing body of research suggests that considerable damage occurs even at BLLs below 10 $\mu\text{g}/\text{dL}$. For example, inverse correlations have been found between BLLs < 10 $\mu\text{g}/\text{dL}$ and IQ, cognitive function and somatic growth.¹⁹ Further, some studies assert that some effects can be more negative at BLLs below 10 $\mu\text{g}/\text{dL}$ than above it.²⁰

While the CDC acknowledges these associations and does not refute that they are, at least in part, causal, they have yet to lower the level of concern below 10 $\mu\text{g}/\text{dL}$. The reasons

¹⁵ "Implementation of the Lead Contamination Control Act of 1988." Editorial. *Morbidity and Mortality Weekly Report* 01 May 1992: 288-90. 05 Aug. 1998. Centers for Disease Control. 12 May 2014 <<http://www.cdc.gov/mmwr/preview/mmwrhtml/00016599.htm>> .

¹⁶ Lanphear, MD MPH, Bruce P et al. "Cognitive Deficits Associated with Blood Lead Concentrations" *Public Health Reports* 115 (2000): 521-29. Pub Med. 12 May 2014 <<http://www.pubmedcentral.nih.gov/picrender.fcgi?artid=1308622&blobtype=pdf>> .

¹⁷ *Eliminating Childhood Lead Poisoning: A Federal Strategy Targeting Lead Paint Hazards*. Feb. 2000. President's Task Force on Environmental Health Risks and Safety Risks to Children. 12 May 2014 <<http://www.cdc.gov/nceh/lead/about/fedstrategy2000.pdf>> .

¹⁸ <http://www.cdc.gov/nceh/lead/data/StateConfirmedByYear1997-2012.htm>

¹⁹ *Preventing Lead Poisoning in Young Children*. Aug. 2005. Centers for Disease Control and Prevention. 12 May 2014 <<http://www.cdc.gov/nceh/lead/Publications/PrevLeadPoisoning.pdf>> .

²⁰ Matte, MD, MPH, Thomas D., David Homa, PhD, Jessica Sanford, PhD, and Alan Pate. *A Review of Evidence of Adverse Health Effects Associated with Blood Lead Levels < 10 $\mu\text{g}/\text{dL}$ in Children*. Centers for Disease Control and Prevention, Work Group of the Advisory Committee on Childhood Lead Poisoning Prevention. 12 May 2014

<http://www.cdc.gov/nceh/lead/ACCLPP/SupplementalOct04/Work%20Group%20Draft%20Final%20Report_Edited%20October%207,%202004%20-%20single%20spaced.pdf> .

the CDC gives for this decision are as follows: it is critical to focus available resources where negative effects are greatest, setting a new level would be arbitrary since no exact threshold has been established for adverse health effects from lead, and the ability to successfully and consistently reduce BLLs below 10 $\mu\text{g}/\text{dL}$ has not been demonstrated.²¹

LEAD-BASED PAINT HAZARDS IN MISSISSIPPI

Table IV.12, below, 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.12
Vintage of Owner-Occupied Households by Income and Presence of Young Children

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

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

²¹ *Preventing Lead Poisoning in Young Children*. Aug. 2005. Centers for Disease Control and Prevention. 12 May 2014. <<http://www.cdc.gov/nceh/lead/Publications/PrevleadPoisoning.pdf>> .

Table IV.13, below, 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.13
Vintage of Renter-Occupied Households by Income and Presence of Young Children

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

Income	One or more children age 6 or younger	No children age 6 or younger	Total
Built 1939 or Earlier			
30% HAMFI or less	740	2,735	3,475
30.1-50% HAMFI	330	2,080	2,410
50.1-80% HAMFI	610	2,345	2,955
80.1%-100.0% HAMFI	230	1,000	1,230
100.1% HAMFI and above	625	2,985	3,610
Total	2,535	11,145	13,680
Built 1940 to 1979			
30% HAMFI or less	8,045	21,840	29,885
30.1-50% HAMFI	5,315	18,125	23,440
50.1-80% HAMFI	5,820	16,320	22,140
80.1%-100.0% HAMFI	1,920	8,045	9,965
100.1% HAMFI and above	5,705	22,095	27,800
Total	26,805	86,425	113,230
Built 1980 or Later			
30% HAMFI or less	9,550	21,245	30,795
30.1-50% HAMFI	6,280	16,960	23,240
50.1-80% HAMFI	6,265	18,390	24,655
80.1%-100.0% HAMFI	2,995	9,455	12,450
100.1% HAMFI and above	8,040	28,940	36,980
Total	33,130	94,990	128,120
Total			
30% HAMFI or less	18,335	45,820	64,155
30.1-50% HAMFI	11,925	37,165	49,090
50.1-80% HAMFI	12,695	37,055	49,750
80.1%-100.0% HAMFI	5,145	18,500	23,645
100.1% HAMFI and above	14,370	54,020	68,390
Total	62,470	192,560	255,030

MISSISSIPPI LEAD REMOVAL EFFORTS

The Mississippi State Department of Health published the Childhood Lead Poisoning in Mississippi: Surveillance Report 2004-2009.²² The report discussed the number of children tested in Mississippi with elevated blood lead levels. In 2009, some 0.48 percent of children aged six and under had elevated blood lead levels. This was a decrease from 0.87 percent in 2004. The Mississippi State Department of Health's Childhood Lead Poisoning Prevention Program reported that this had decreased even further by 2011, with 0.31 percent of children tested with elevated blood levels.²³

²² http://msdh.ms.gov/msdhsite/_static/resources/4509.pdf

²³ http://msdh.ms.gov/msdhsite/_static/resources/5394.pdf

This program has been successful in reducing elevated blood lead levels by providing primary prevention and care coordination services to families of children less than six years of age. Through partnerships with state and federal organizations, universities, and community-based organizations, the program has provided lead and healthy homes primary prevention to connect parents and their families to health services and other resources.

F. PUBLIC AND ASSISTED HOUSING

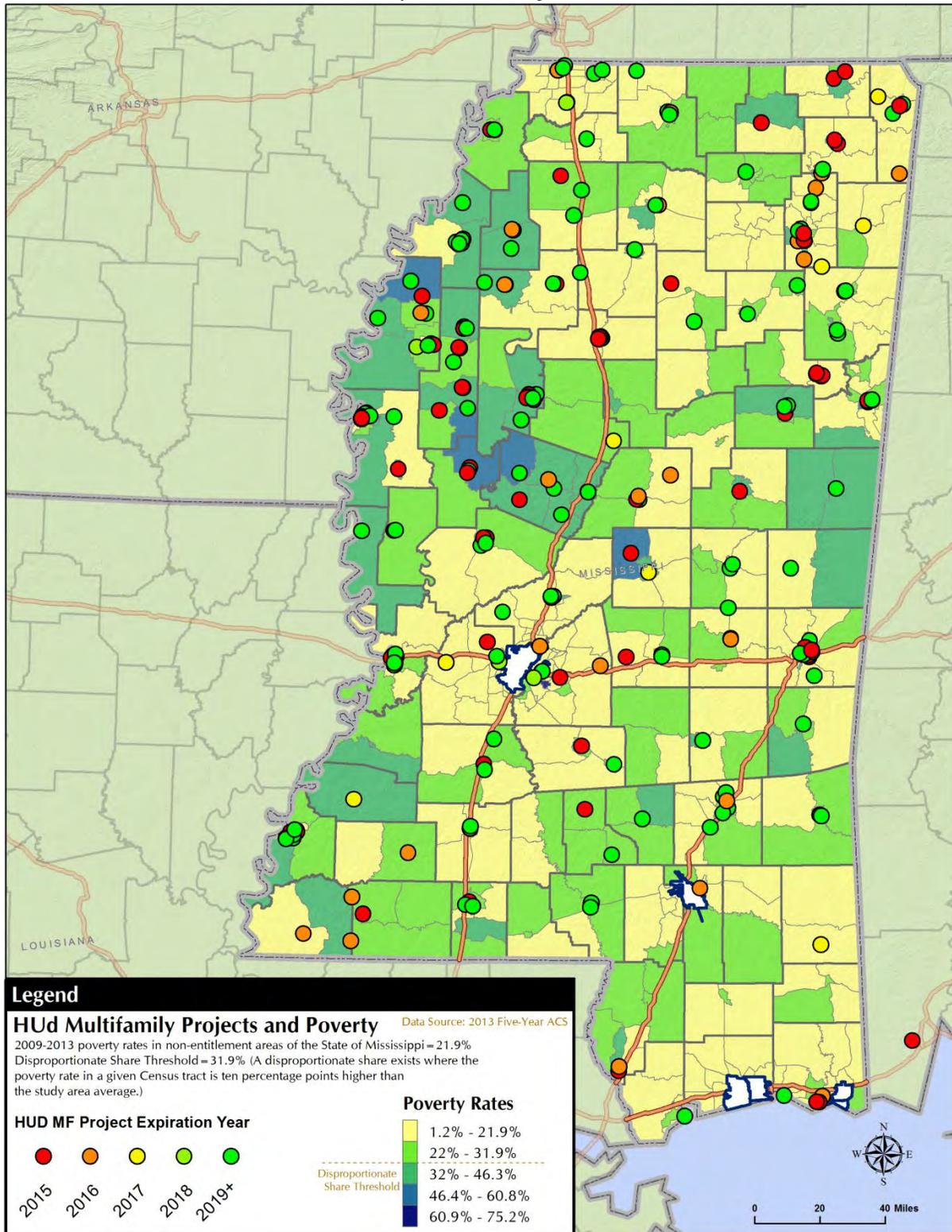
The state does not have a statewide public housing authority. MDA does not own or operate any public housing units. However, HUD and MDA are concerned about the number of public housing units and their underlying contracts that are at risk of expiring. If this were to happen, some 13,441 public housing units in the state would be eliminated from the affordable housing stock, as indicated in Table IV.14.

Table IV.14
Expiring Multifamily Housing
 Non-Entitlement Areas of Mississippi
 HUD Multifamily Contracts Database

Expiration Year	Expiring Contracts	Units at Risk
2015	75	2,657
2016	35	1,052
2017	12	355
2018	6	150
2019	15	711
2020+	135	8,516
Total	278	13,441

These housing units that are at risk in Mississippi are distributed throughout the state, as shown in Map IV.5, on the following page. Some of these units are set to expire in 2015, as shown in red.

Map IV.5
Expiring Section 8 Contracts
 Non-Entitlement Areas of Mississippi
 HUD Multi-Family Assisted Housing Contract Database



G. INSTITUTIONAL BARRIERS TO AFFORDABLE HOUSING

The 2015 Housing and Community Development Survey included a question about barriers to affordable housing. Table IV.15, below, shows the responses received. The top responses include the following:

- Cost of land or lot
- Cost of materials
- Cost of Labor
- Not In My Back Yard (NIMBY) mentality
- Lack of affordable development policies

Table IV.15
Do any of the following acts as barriers to the
development or preservation of housing?
 Non-Entitlement Areas of Mississippi
 2015 Housing and Community Development Survey

Barrier	Number of Citations
Cost of land or lot	56
Cost of materials	44
Cost of labor	44
Not In My Back Yard (NIMBY) mentality	43
Lack of Affordable housing development policies	39
Lack of other infrastructure	28
Lack of available land	27
Lack of sewer system	24
Lack of qualified contractors or builders	24
Construction fees	24
Permitting process	20
Building codes	20
Lack of water system	18
Permitting fees	18
Lot size	18
Density or other zoning requirements	16
ADA codes	13
Impact fees	11
Lack of water	5
Other Barriers	6

H. SUMMARY

In 2000, the Mississippi had 1,161,953 total housing units. Since that time, the total housing stock increased each year, reaching 1,283,165 units in 2013. According to the American Community Survey in 2013, Mississippi’s non-entitlement housing stock included 794,855 single family units, and 188,292 mobile home units. Of the 1,109,503 housing units counted in non-entitlement areas of Mississippi in the 2010 census, 975,525 units were occupied, with 703,764 counted as owner-occupied and 271,761 counted as renter-occupied. The vacancy rate for non-entitlement areas of the state was 12.1 percent in 2010, an increase of 35.3 percent since 2000. The construction value of single-family dwellings generally increased from 1980 through 2013, reaching close to \$160,000.

V. HOUSING AND HOMELESS NEEDS ASSESSMENT

A. INTRODUCTION

This section addresses housing and homeless needs in Mississippi. Specific needs and the priority level of these needs were determined based on data from the 2015 Housing and Community Development Survey, focus groups, public input meetings, and from consultation with representatives of various state and local agencies throughout Mississippi.

B. HOUSING NEEDS ASSESSMENT

The 2014 Housing and Community Development Needs Survey was conducted as part of the process of evaluating housing needs in Mississippi. A total of 132 responses were received from stakeholders throughout non-entitlement areas of the state. One of the first survey questions asked respondents to identify how they would allocate housing and community development resources in the state. Table V.1 shows that human services was the primary focus for funding, with respondents indicating that this category should receive over 23 percent of funding. This was followed by housing at over 20 percent of funding, water systems at almost 14 percent of funding, economic development at 14 percent, infrastructure at 13 percent, public facilities at 12 percent, and all other at less than one percent.

Table V.1
How would allocate your resources among these areas?
Non-Entitlement Areas of Mississippi
2015 Housing and Community Development Survey

Area	Percentage Allocated
Human Services	23.47%
Housing	20.72%
Water Systems	14.74%
Economic Development	14.22%
Infrastructure	13.33%
Public Facilities	12.60%
All Other	.91%
Total	100.0%

Survey respondents were asked to rate the need for a variety of rental and homeowner housing activities. Using the same rating scale as that needed for the Consolidated Plan, respondents were asked to rank the needs as none, low, medium, or high need.

Expressed Housing Needs

Table V.2, on the following page, shows the ranking for several housing activities. First time homebuyers assistance, homeowner housing rehabilitation, energy efficient retrofits and rental housing for very low-income households were seen as the highest priority.

Table V.2
Please rate the need for the following Housing activities.

Non-Entitlement Areas of Mississippi
 2015 Housing and Community Development Survey

Question	No Need	Low Need	Medium Need	High Need	Missing	Total
First-time home-buyer assistance	2	9	30	66	42	149
Homeowner housing rehabilitation		15	28	62	44	149
Energy efficient retrofits	1	16	29	61	42	149
Rental housing for very low-income households	2	18	26	60	43	149
Retrofitting existing housing to meet seniors' needs		13	34	59	43	149
Construction of new rental housing	3	16	30	57	43	149
Rental housing rehabilitation	6	9	34	57	43	149
Construction of new for-sale housing	2	13	36	56	42	149
Senior-friendly housing	1	16	33	56	43	149
Supportive housing		14	38	56	41	149
Homeownership in communities of color	4	14	33	54	44	149
Housing demolition	1	16	38	52	42	149
Rental assistance	6	18	32	48	45	149
Preservation of federal subsidized housing	5	19	34	48	43	149
Mixed use housing	3	30	34	39	43	149
Mixed income housing	3	25	38	38	45	149
Downtown housing	3	29	37	35	45	149
Other Housing activities	2	1	1	6	139	149

An additional question was asked regarding how the respondent would allocate housing funds. The results are shown in Table V.3, below. The highest amount of funding would go to owner-occupied rehabilitation, followed by developing single family housing and down-payment assistance.

Table V.3
How would allocate housing funds among these areas?

Non-Entitlement Areas of Mississippi
 2015 Housing and Community Development Survey

Area	Percentage Allocated
Owner occupied homeowner rehabilitation	21.70%
Development of single family housing	20.38%
Down payment assistance	17.26%
Development of rental housing	14.62%
Rental assistance	13.60%
Rehabilitation of rental housing	12.45%
Total	100.0%

C. UNMET HOUSING NEEDS

Households that experience one or more housing problems are considered to have unmet housing needs. Housing problems, as presented earlier in this document, include overcrowding, lacking complete kitchen or plumbing facilities, and cost burden. Household with unmet need can be of any income level, race, ethnicity or family type.

For the purposes presented herein, these data have been segmented by tenure, renters and homeowners, and by percent of median family income.

Table V.4 presents owner-occupied households with housing problems by income as well as family type. A table with the complete data set can be found in Appendix C. In addition, in Appendix C, there are two additional tables that break housing needs down by renter and owner occupied households. There were an estimated 286,647 households with housing problems in 2011. Large families face the highest rate of housing problems, with 35.8 percent of these households facing housing problems in 2011, with a disproportionate share of housing problems at all income levels.

There were 223,992 households under 80 percent median family income (MFI) with housing problems in 2011 in the non-entitlement areas of Mississippi. Some 57.2 percent of households below 80 percent MFI face some sort of housing problem.

Table V.4
Households by Income and Family Status
 Non-Entitlement Areas of Mississippi
 2007–2011 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Housing Problem						
30% HAMFI or less	4,322	32,070	7,386	16,435	22,670	82,883
30.1-50% HAMFI	6,347	28,920	7,780	15,805	16,150	75,002
50.1-80% HAMFI	6,710	30,340	8,135	7,172	13,750	66,107
80.1% HAMFI or more	6,180	30,605	10,785	3,895	11,190	62,655
Total	23,559	121,935	34,086	43,307	63,760	286,647
Total						
30% HAMFI or less	6,021	43,321	9,034	24,543	35,185	118,104
30.1-50% HAMFI	12,648	40,205	9,317	33,970	23,190	119,330
50.1-80% HAMFI	25,710	61,700	14,380	24,673	27,845	154,308
80.1% HAMFI or more	85,290	311,540	48,000	30,590	81,115	556,535
Total	129,669	456,766	80,731	113,776	167,335	948,277

The household type that faces the greatest rate of housing problems is large families, which face housing problems at a rate of 22.5 percent versus 11.2 percent for the total population. Additionally, the lower the income level, the higher the rate of housing problems. At 30 percent MFI or lower, some 70 percent of households faced housing problems.

D. DISPROPORTIONATE NEEDS

A disproportionate need exists when the percentage of persons experiencing a housing problem in a group is at least 10 percentage points higher than the jurisdiction’s percentage of persons experiencing a housing problem as a whole. Table V.5, on the following page, presents the disproportionate need of households by income and race. The table with the complete data set is provided in Appendix C. Asian households have disproportionate need at income levels between 30 percent and 80 percent MFI. “Other” race households

have disproportionate need of housing problems for households at income levels between 30 and 50 percent MFI, and between 80 and 100 percent MFI. Pacific Islander households also have disproportionate share of housing problems between 0 and 30 percent MFI, although this only represents 35 total households. Hispanic households face a disproportionate share of housing problems at incomes between 30 and 50 percent MFI. Black households also face a disproportionate share of housing problems overall.

Table V.5
Total Households with Housing Problems by Income and Race

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

Income	Non-Hispanic by Race/Ethnicity						Hispanic (Any Race)	Total
	White	Black	Asian	American Indian	Pacific Islander	Other Race		
With Housing Problems								
30% HAMFI or less	33,510	46,565	511	261	15	735	1,275	82,872
30.1-50% HAMFI	34,745	37,020	405	280	20	697	1,831	74,998
50.1-80% HAMFI	34,895	28,265	655	286	0	535	1,445	66,081
80.1-100% HAMFI	13,465	7,760	336	125	0	191	395	22,272
100.1% HAMFI or more	28,050	10,420	391	135	0	244	1,185	40,425
Total	144,665	130,030	2,298	1,087	35	2,402	6,131	286,648
Total								
30% HAMFI or less	49,273	64,837	772	375	15	981	1,830	118,083
30.1-50% HAMFI	61,970	53,280	511	490	20	938	2,146	119,355
50.1-80% HAMFI	90,495	58,130	1,100	722	0	1,072	2,771	154,290
80.1-100% HAMFI	56,460	28,680	541	405	20	422	1,217	87,745
100.1% HAMFI or more	361,815	92,550	3,736	1,605	45	2,679	6,405	468,835
Total	620,013	297,477	6,660	3,597	100	6,092	14,369	948,308

E. PRIORITY HOUSING NEEDS RANKINGS

Since the Consolidated Plan guidelines were first requested by HUD in the mid 1990's, Mississippi has ranked and prioritized its housing needs, set goals for meeting these needs, and estimated unmet housing needs. This has been expressed by the Consolidated Plan Table 2A. In establishing its five-year priorities and assigning priority need levels, the state considered both of the following:

- Categories of lower- and moderate-income households most in need of housing,
- Activities and sources of funds that can best meet the needs of those identified households.

Priority need rankings were assigned to households to be assisted according to the following HUD categories:

High Priority: Activities to address this need will be funded by the MDA during the five-year period. Identified by use of an 'H.'

Medium Priority: If funds are available, activities to address this need may be funded by the MDA during the five-year period. Also, the MDA may take other actions to help other entities locate other sources of funds. Identified by use of an 'M.'

Low Priority: The MDA will not directly fund activities to address this need during the five-year period, but other entities' applications for federal assistance might be supported and found to be consistent with this Plan. In order to commit CDBG, HOME or ESG Program monies to a Low Priority activity, the MDA would have to amend this Consolidated Plan through the formal process required by the Consolidated Plan regulations at 24 CFR Part 91. Identified by use of an 'L.'

No Such Need: The MDA finds there is no need or that this need is already substantially addressed. The MDA will not support applications for federal assistance for activities where no need has been identified. Shown by use of an 'N.'

PRIORITY NEEDS ANALYSIS AND STRATEGIES

Rankings have been assigned to each of the required categories for HUD Housing Priority Needs Table 2A, on the following page. The size of each group having unmet needs, coupled with input received at the public input meetings as well as the degree of need expressed during the 2014 Housing and Community Development Survey, guided the ranking process for the MDA. No groups received less than a medium need.

Table 2A
State of Mississippi
Priority Housing Needs Table for 2015-2019 Consolidated Plan

PRIORITY HOUSING NEEDS (Households)		Priority		Unmet Need	
Renter	Small Related	0-30%	H	18,860	
		31-50%	H	14,980	
		51-80%	H	12,035	
	Large Related	0-30%	H	4,485	
		31-50%	H	4,325	
		51-80%	H	2,965	
	Elderly	0-30%	H	5,517	
		31-50%	H	5,466	
		51-80%	H	2,967	
	All Other	0-30%	H	14,185	
		31-50%	H	10,035	
		51-80%	H	7,315	
	Owner	Small Related	0-30%	M	13,210
			31-50%	M	13,940
			51-80%	H	18,305
Large Related		0-30%	H	2,901	
		31-50%	H	3,455	
		51-80%	H	5,170	
Elderly		0-30%	H	15,240	
		31-50%	H	16,686	
		51-80%	H	10,915	
All Other		0-30%	M	8,485	
		31-50%	M	6,115	
		51-80%	H	6,435	
Non-Homeless Special Needs	Elderly	0-80%	H	39,247	
	Frail Elderly	0-80%	H	25,766	
	Severe Mental Illness	0-80%	H	91	
	Alcohol/Drug Abuse	0-80%	H	380	
	HIV/AIDS	0-80%	H	14	
	Victims of Domestic Violence	0-80%	H	175	

F. HOMELESS NEEDS ASSESSMENT

HOMELESS OVERVIEW

According to HUD, a national focus on homeless rights during the Reagan administration helped to form much of the way homeless needs are addressed today. During the early 1980s, the administration determined that the needs of the homeless were best handled on a state or local level rather than a national level. In 1983, a federal task force was created to aid local and regional agencies in their attempts to resolve homeless needs, and in 1986, the Urgent Relief for the Homeless Act was introduced, which chiefly established basic emergency supplies for homeless persons such as food, healthcare and shelter. The act was later renamed the McKinney-Vento Act, after the death of one of its chief legislative sponsors, and was signed into law in 1987.

HUD has historically defined the term “homeless” according to the McKinney-Vento Act, which states that a person is considered homeless if he/she lacks a fixed, regular and adequate night-time residence. A person is also considered homeless if he/she has a primary night time residence that is:

- A supervised publicly or privately operated shelter designed to provide temporary living accommodations.
- An institution that provides a temporary residence for individuals intended to be institutionalized.
- A public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings.²⁴

Within this context, homelessness can be defined as the absence of a safe, decent, stable place to live. A person who has no such place to live stays wherever he or she can find space, such as an emergency shelter, an abandoned building, a car, an alley or any other such place not meant for human habitation.

Homeless sub-populations tend to include those with substance abuse and dependency issues, those with serious mental illness, persons living with HIV/AIDS, women and other victims of domestic violence, emancipated youth, and veterans.

The recent rise in homeless population finds cause in many areas. These include declines in personal incomes, losing jobs, the lack of affordable housing for precariously-housed families and individuals who may be only a paycheck or two away from eviction. It takes only one additional personal setback to precipitate a crisis that would cause homelessness for those at risk of homelessness. Furthermore, deinstitutionalization of patients from psychiatric hospitals without adequate community clinic and affordable housing support creates situations primed for homelessness. Personal vulnerabilities also have increased, with more people facing substance abuse problems, diminished job prospects, or health difficulties while lacking medical coverage.

²⁴ The term “homeless individual” does not include any individual imprisoned or otherwise detained pursuant to an Act of Congress or a state law (42 U.S.C. § 11302(c)). HUD also considers individuals and families living in overcrowded conditions to be “at risk” for homelessness.

Satisfying the needs of the homeless population therefore represents both a significant public policy challenge as well as a complex problem due to the range of physical, emotional and mental service needs required.

HEARTH ACT

On May 20, 2009, President Obama signed into law a bill to reauthorize HUD's McKinney-Vento Homeless Assistance Programs. The McKinney-Vento reauthorization provisions are identical to the Homeless Emergency Assistance and Rapid Transition to Housing Act (HEARTH) Act. The HEARTH Act was included by amendment to the Helping Families Save Their Homes Act.

Due to the HEARTH Act, HUD's homeless assistance programs now place greater emphasis on homeless prevention and rapid re-housing, especially for homeless families and continued emphasis on creating permanent supporting housing for people experiencing chronic homelessness. Additionally, rural communities now have the option to apply for funding under different guidelines, which offer more flexibility for the unique circumstances of rural homelessness.

Additionally, HUD's definition of homelessness has changed; it now includes those at imminent risk of homelessness. HUD previously defined homelessness more narrowly as persons in literal homeless situations. Imminent risk of homelessness now includes situations where a person must leave his or her current housing within the next 14 days, with no other place to go and no resources or support networks to obtain housing.

The Emergency Shelter Grant is now known as the Emergency Solutions Grant (ESG), signifying the grant program's ability to fund homeless prevention and re-housing programs, as well as traditional emergency shelters. The HEARTH Act authorized programs such as, short- or medium-term rental assistance, legal services, credit repair, final month's rental assistance, moving or relocation activities, and stabilization services may now be funded using ESG funds. At least 40 percent of ESG funds now must be dedicated to prevention and re-housing activities, although grantees do not have to reduce financial support for traditional shelter and outreach services previously using ESG funds.²⁵

In December, 2011, HUD continued its implementation of the HEARTH Act by proposing standards related to Homeless Management Information Systems (HMIS). These proposed standards would provide for: uniform technical requirements of HMIS, consistent collection of data and maintenance of the database, and confidentiality of the information in the database.²⁶

Homeless Prevention and Rapid Re-housing Program

The American Recovery and Reinvestment act of 2009 was signed into law by President Obama, on February 17, 2009. It included \$1.5 billion for a Homeless Prevention Fund called the Homeless Prevention and Rapid Re-housing Program (HPRP). Allocation of

²⁵ National Alliance to End Homelessness, www.endhomelessness.org

²⁶ <https://www.onecpd.info/resource/1967/hearth-proposed-rule-for-hmis-requirements/>

HPRP funds are based on the same formula used to allocate the Emergency Solutions Grants (ESG) program. HPRP was intended to provide financial assistance and services to either prevent individuals and families from becoming homeless or help those who are experiencing homelessness to be quickly re-housing and stabilized. The program ended on September 30, 2012. HPRP funds are no longer available.

Rapid Re-housing and Housing First

Rapid Re-housing is a model of addressing homelessness that is aimed at moving a family or individual experiencing homelessness into permanent housing as quickly as possible. Short to medium term rental assistance is offered to persons to combat short-term financial crises.²⁷ Funding for rapid re-housing is available through Emergency Solutions Grants (ESG) and Continuum of Care (CoC) Programs.

There has been a recent trend in homeless prevention toward Housing First. This approach to homelessness provides permanent housing options as quickly as possible, before providing supportive services to retain the housing. The theory behind Housing First is that housing provides the foundation necessary for individual recovery and stability. Housing is offered with minimum barriers, such as sobriety or income. This is a move away from the Transitional Housing approach that provides temporary housing accompanied with, and dependent upon consuming supportive services. Housing First utilizes a standard lease agreement without requiring participation in supportive services. This tactic may reduce costs by reducing the amount of assistance to individuals and families that require minimal support to regain self-sufficiency.²⁸ However, it has some complicating features that may make it difficult to house people or keep them housed. Capacity to meet need is severely limited, much the same with other approaches, leaving much of the need unattended. In addition, communication and coordination among different service agencies remains crucial to serving those most in need.

MISSISSIPPI CONTINUUM OF CARE

HUD refocused national homeless efforts through advocacy of Continuum of Care programs for homeless needs. According to HUD, a Continuum of Care (CoC) exists to serve the needs of homeless persons on city or county levels. The main goals of CoCs are to offer housing assistance, support programs and shelter services to homeless persons and to ultimately break the cycle of homelessness. CoCs collaborate with different community organizations and local homeless advocate groups to identify homeless needs on a community level and in turn develop the best means of addressing these issues and optimize self-sufficiency.²⁹ For example, a CoC in one area may identify a high number of homeless persons with HIV/AIDS who have no access to support programs. The CoC could then tailor their efforts to offer programs that would benefit this group.

²⁷ <http://www.endhomelessness.org/library/entry/rapid-re-housing-a-history-and-core-components>

²⁸ http://www.endhomelessness.org/pages/housing_first

²⁹ <https://www.onecpd.info/coc/>

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.

POPULATION

Compiling accurate homeless counts is a complex challenge faced by communities across the nation. The most common method used to count homeless persons is a point-in-time count. The CoC relies on point-in-time surveys to count the number of homeless individuals and families in the state. Point-in-time counts involve counting all the people who are literally homeless on a given day or series of days and are designed to be statistically reliable and produce unduplicated numbers.

However, the National Coalition for the Homeless has pointed out that because point-in-time studies give just a "snapshot" picture of homelessness, they may miss people who are homeless at other times during the year. Other people may be missed because they are not in places researchers can easily find. These unsheltered or "hidden" homeless may be living in automobiles or campgrounds, for instance, or doubling up temporarily with relatives, friends, or others. Additionally, many counts rely on persons accessing services on the day of the count, which many homeless persons may not utilize on an on-going basis.

Despite the limitations, 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.6. This is compared to the 1,643 persons estimated to be homeless in the state in 2013.

Table V.6
Homeless Point in Time Count
 Gulf Port/Gulf Coast Regional CoC and Balance of State CoC
 US Department of Housing and Urban Development

Status	2005	2007	2009	2011	2012	2013	2014
Emergency Shelter	629	171	389	349	401	365	500
Transitional Housing	179	240	406	317	261	398	394
Total in Shelter	808	411	795	666	662	763	894
Unsheltered	328	248	1080	814	714	880	486
Total Homeless	1,136	659	1,875	1,480	1,376	1,643	1,380

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.7, 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.7
Homeless Count 2014**

Gulf Port/Gulf Coast Regional CoC and Balance of State CoC
US Department of Housing and Urban Development

Household Type	Emergency Shelter	Transitional Housing	Unsheltered	Total
Householdswithout Children	357	197	444	998
Persons in householdswithout children	362	197	446	1005
Householdswith at least one adult and one child	43	69	14	126
Persons in householdswith at least one adult and one child	118	197	40	355
Householdswith only children	17	0	0	17
Persons in householdswith only children	20	0	0	20
Total Homeless	500	394	486	1,380

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.8

Homeless Subpopulations 2014

Gulf Port/Gulf Coast Regional CoC and Balance of State CoC
U.S. Department of Housing and Urban Development

Homeless Attributes	Sheltered	Unsheltered	Total
Chronically Homeless Individuals	29	75	104
Chronically Homeless Persons in Families	0	2	2
Severely Mentally Ill	38	53	91
Chronic Substance Abuse	243	137	380
Veterans	98	37	135
HIV/AIDS	8	6	14
Victims of Domestic Violence	137	38	175
Persons not otherwise classified	341	138	479
Total Homeless Persons	894	486	1,380

Table V.8 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. 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.³⁰

HOUSEHOLDS AT RISK OF HOMELESSNESS

According to the National Alliance to End Homelessness, there are various factors that contribute to an increased risk of homelessness. These housing characteristics include

³⁰ <https://www.onecpd.info/resources/documents/ahar-2013-part1.pdf>

households that are doubled up, or living with friends or family, persons recently released from prison, and young adults out of foster care. Economic factors include households with severe cost burden and households facing unemployment. There are a large number of households facing cost burdens and other housing problems that create instability and increase their risk of homelessness.

Households most likely to be at risk of becoming unsheltered are those that with extremely low incomes that are cost-burdened. There are 82,883 households at or below 30 percent MFI that have housing problems, as demonstrated by Table V.4 on page 73. Of these households, there are 7,386 large families and 32,070 small families. These households may be one financial crisis away from losing their housing.

SERVICES

There are currently a number of organizations in the State of Mississippi that offer a variety of services to both aid those who have become homeless and to prevent persons from becoming homeless. A partial list of the organizations providing services to the homeless population is provided in Table V.9. Services to aid the homeless include: health clinics, housing referrals, addiction aid, employment readiness skills training, domestic/sexual abuse support, and veteran support.

Table V.9 Homeless Service Organizations in Mississippi State of Mississippi U.S. Department of Housing and Urban Development ³¹	
Homeless Service Organization	City
Partners to End Homelessness	Jackson
Catholic Charities	Jackson
The Center for Violence Prevention	Pearl
Hinds County Human Resource Agency	Jackson
New Dimensions Development Foundation	Jackson
New Life for Women Inc.	Jackson
Stewpot Community Services	Jackson
Common Bond Association, Inc.	Jackson
Hinds Behavioral Health Services	Jackson
University of Southern MS- Inst for Disability	Jackson
Grace House	Jackson
Mountain of Faith Ministries	Vicksburg
The Salvation Army	Jackson
MS United to End Homelessness	Hattiesburg
AIDS Service Coalition	Hattiesburg
Multi-County Community Service Agency	Meridian
Bolivar County Community Action Agency	Cleveland
Recovery House	Columbus
Open Doors	Gulfport
Back Bay Mission	Biloxi
Mental Health Assoc of Mississippi	Gulfport
Gulf Coast Women's Center for Nonviolence	Biloxi
South Mississippi AIDS Task Force	Biloxi

³¹ <http://portal.hud.gov/hudportal/HUD?src=/states/mississippi/homeless/2006-12-27>

FACILITIES

According to information from the Mississippi CoCs and the US Department of Housing and Urban Development, there are a number of facilities within the state that offer shelter and facilities to homeless persons in Mississippi. Organizations offering shelter facilities to homeless persons are listed in Table V.10, below.

Table V.10
MS-501 and MS-503 Continuum of Care (CoC) Shelters

2014 State of Mississippi
US Department of Housing and Urban Development

Agency	Description	City
MS-501 Mississippi Balance of State CoC³²		
Catholic Charities Natchez	Emergency Shelter for Mixed Pop	Natchez
City of Tupelo	Emergency Shelter for Mixed Pop	Tupelo
Domestic Abuse Family Shelter	Emergency Shelter for Mixed Pop	Hattiesburg
House of Grace	Emergency Shelter for Mixed Pop	Vanceleve
Meridian Domestic Violence	Emergency Shelter for Mixed Pop	Meridian
New Hope Village	Emergency Shelter for Mixed Pop	Holly Springs
Our House	Emergency Shelter for Mixed Pop	Greenville
Safe Haven, Inc.	Emergency Shelter for Mixed Pop	Columbus
Southwest Mississippi Christian Outreach	Emergency Shelter for Mixed Pop	Columbia
Coahoma Civic Center	Emergency Shelter for Adult Ind	Batesville
HOPE House	Emergency Shelter for Adult Ind	Hattiesburg
Life Church Meridian	Emergency Shelter for Adult Ind	Meridian
MCCSA	Emergency Shelter for Adult Ind	Meridian
Recovery House	Emergency Shelter for Adult Ind	Columbus
Safe Haven Outreach Ministries	Emergency Shelter for Adult Ind	Columbia
St. Andrews Mission	Emergency Shelter for Adult Ind	McComb
Team, Inc.	Emergency Shelter for Adult Ind	Hattiesburg
The Salvation Army-Hattiesburg	Emergency Shelter for Adult Ind	Hattiesburg
The Salvation Army-Laurel	Emergency Shelter for Adult Ind	Laurel
The Salvation Army-Meridian	Emergency Shelter for Adult Ind	Meridian
The Salvation Army-Tupelo	Emergency Shelter for Adult Ind	Tupelo
WWISCAA	Emergency Shelter for Adult Ind	Greenville
MS Children's Home Society, Inc.	Emergency Shelter for Youth	Hattiesburg
Sally Kate Winters	Emergency Shelter for Youth	West Point
Bolivar County CAA	Transitional Housing for Mixed Pop	Cleveland
Lighthouse Rescue Mission	Transitional Housing for Mixed Pop	Hattiesburg
Meridian Domestic Violence	Transitional Housing for Mixed Pop	Meridian
Recovery House	Transitional Housing for Mixed Pop	Columbus
AIDS Services Coalition	Transitional Housing for Adult Ind	Hattiesburg
Avante' House	Transitional Housing for Adult Ind	Columbus
Crosswind Ministries	Transitional Housing for Adult Ind	Corinth
Doors of Hope	Transitional Housing for Adult Ind	Oxford
Eve's House	Transitional Housing for Adult Ind	Hattiesburg
Gateway Rescue	Transitional Housing for Adult Ind	Magee
Grace Tabernacle	Transitional Housing for Adult Ind	Greenville
Hellfighters	Transitional Housing for Adult Ind	Laurel

³² https://www.hudexchange.info/reports/CoC_HIC_CoC_MS-501-2014_MS_2014.pdf

V. Housing and Homeless Needs Assessment

Last House on the Block	Transitional Housing for Adult Ind	Columbus
MCCSA	Transitional Housing for Adult Ind	De Kalb
Region XII Commission on Mental Health	Transitional Housing for Adult Ind	Ellisville
Sally Kate Winters	Transitional Housing for Adult Ind	West Point
AIDS Services Coalition	Permanent Supportive Housing for Mixed Pop	Hattiesburg
Recovery House	Permanent Supportive Housing for Mixed Pop	Columbus
Mississippi Regional Housing Authority	Permanent Supportive Housing for Adult Ind	Columbus
Region XII Commission on Mental Health	Rapid Re-Housing for Adult Ind	Ellisville
MS-503 Gulf Port/Gulf Coast Regional CoC³³		
Abundant Grace	Emergency Shelter for Mixed Pop	Hurley
The Salvation Army Gulfport	Emergency Shelter for Adult Ind	Gulfport
The Salvation Army Pascagoula	Emergency Shelter for Adult Ind	Pascagoula
Community Care Network	Transitional Housing for Mixed Pop	Ocean Springs
Gulf Coast Women's Center for Nonviole	Transitional Housing for Mixed Pop	Biloxi
South Mississippi AIDS Task Force	Transitional Housing for Adult Ind	Biloxi
Gulf Coast Women's Center for Nonviole	Permanent Supportive Housing for Mixed Pop	Biloxi
Back Bay Mission	Permanent Supportive Housing for Adult Ind	Biloxi
Mental Health Association of Mississippi	Permanent Supportive Housing for Adult Ind	Gulfport
South Mississippi AIDS Task Force	Permanent Supportive Housing for Adult Ind	Biloxi
Back Bay Mission	Rapid Re-Housing for Adult Ind	Biloxi
Hancock Resource Center	Rapid Re-Housing for Adult Ind	St. Louis

The Housing and Community Development Survey asked stakeholder respondents in Mississippi to identify the need for additional services and facilities for this population. Table V.11 shows that over half of respondents rated the need for services and facilities for homeless persons at a medium or high need.

Table V.11

Please rate the need for services and facilities for each of the following special needs groups.

Non-Entitlement Areas of Mississippi
2015 Housing and Community Development Survey

Question	No Need	Low Need	Medium Need	High Need	Missing	Total
Homeless persons	1	21	36	42	49	149

Additionally, the Housing and Community Development Survey asked how respondents would allocate emergency shelter funds among various activities for homeless households. As seen in Table V.12, on the following page, respondents indicated the highest need amount of funds should go to rapid re-housing, followed by operation and maintenance.

³³ https://www.hudexchange.info/reports/CoC_HIC_CoC_MS-503-2014_MS_2014.pdf

Table V.12
How would allocate emergency shelter funds among these areas?
 Non-Entitlement Areas of Mississippi
 2015 Housing and Community Development Survey

Area	Percentage Allocated
Rapid Re-Housing	32.28%
Operation and Maintenance	27.50%
Homeless prevention	24.83%
Street outreach	15.39%
Total	100.0%

G. NON-HOMELESS SPECIAL NEEDS ASSESSMENT

According to HUD, special needs populations are “not homeless but require supportive housing, including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addiction, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify.”³⁴ Because individuals in these groups face unique housing challenges and are vulnerable to becoming homeless, a variety of support services are needed in order for them to achieve and maintain a suitable and stable living environment. Each of these special needs populations will be discussed in terms of their size and characteristics, services and housing currently provided, and services and housing still needed.

A portion of the 2015 Housing and Community Development Survey asked respondents to rank the need for services and facilities for non-homeless special needs groups in Mississippi. The responses to this question are tabulated in Table V.13. While most special needs groups were perceived to have a high level of need, the frail elderly, veterans and the elderly were seen to have the highest level of need.

Table V.13
Please rate the need for services and facilities for each of the following special needs groups.
 Non-Entitlement Areas of Mississippi
 2015 Housing and Community Development Survey

Question	No Need	Low Need	Medium Need	High Need	Missing	Total
The frail elderly (age 85+)	1	6	32	62	48	149
Veterans		11	32	58	48	149
The elderly (age 65+)		9	36	56	48	149
Persons with severe mental illness	1	9	38	54	47	149
Persons with physical disabilities		7	46	49	47	149
Persons with developmental disabilities	1	8	45	49	46	149
Persons with substance abuse addictions	1	14	40	47	47	149
Victims of domestic violence		13	46	42	48	149
Homeless persons	1	21	36	42	49	149
Persons recently released from prison	1	31	30	40	47	149
Persons with HIV/AIDS	3	29	40	28	49	149
Other groups	2		1	8	138	149

³⁴ Consolidated Plan Final Rule 24 CFR Part 91. United States Department of Housing and Urban Development. Community Planning and Development. 1995. 14.

ELDERLY AND FRAIL ELDERLY PERSONS

HUD provides a definition of “elderly” as persons age 62 or older. The U.S. National Center for Health Statistics (NCHS) notes that a number of older citizens have limitations caused by chronic conditions that constrain activities of daily living (ADLs). ADLs are divided into three levels, from basic to advanced. Basic ADLs involve personal care and include tasks such as eating, bathing, dressing, using the toilet, and getting in or out of bed or a chair. Intermediate, or instrumental, Activities of Daily Living (IADLs) are tasks necessary for independent functioning in the community. These include cooking, cleaning, laundry, shopping, using the telephone, using or accessing transportation, taking medicines, and managing money. Social, recreational and occupational activities that greatly affect the individual's quality of life are Advanced Activities of Daily Living (AADL). Playing bridge, bowling, doing crafts, or volunteering for one's church are examples of advanced ADLs. “Frail elderly” is defined as persons who are unable to perform three or more activities of daily living.³⁵

Size and Characteristics

According to 2010 Census Bureau data, 340,063 residents in non-entitlement areas of Mississippi were age 65 or older. Table V.14 presents a breakdown of the elderly population by age at the time of the 2010 census. While elderly is defined as persons over 62, “extra elderly” persons are those over the age of 75. Within the elderly population in non-entitlement areas of Mississippi, an estimated 11.5 percent were extra elderly. The elderly population in non-entitlement areas of Mississippi grew 13.8 percent between 2000 and 2010. The two age groups with the greatest growth over this decade were those aged 65 to 66 and those aged 67 to 69, with an increase of 30.5 percent and 22.7 percent, respectively.

Table V.14
Elderly Population by Age
 Non-Entitlement Area of Mississippi
 2000 & 2010 Census SF1 Data

Age	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
65 to 66	35,336	11.8%	46,128	13.6%	30.5%
67 to 69	50,769	17.0%	62,270	18.3%	22.7%
70 to 74	76,233	25.5%	84,384	24.8%	10.7%
75 to 79	58,983	19.7%	62,416	18.4%	5.8%
80 to 84	40,282	13.5%	45,892	13.5%	13.9%
85 or Older	37,283	12.5%	38,973	11.5%	4.5%
Total	298,886	100.0%	340,063	100.0%	13.8%

Services and Housing Currently Provided

The Older Americans Act of 1965 has been the main instrument for delivering social services to senior citizens in the U.S. This Act established the federal Administration on

³⁵ <http://law.justia.com/us/cfr/title24/24-4.0.2.1.12.2.3.2.html>

Aging (AoA) and related state agencies to specifically address the many needs of the elderly U.S. population. Despite limited resources and funding, the mission of the Older Americans Act is broad: “to help older people maintain maximum independence in their homes and communities and to promote a continuum of care for the vulnerable elderly.”³⁶ The AoA encompasses a variety of services aimed at the elderly population, such as supportive services, nutrition services, family caregiver support, and disease prevention and health promotion.

In Mississippi, support for the elderly population is provided by the State’s Aging and Adult Services Division, within the Department of Human Services. The mission of the Division of Aging and Adult Services is to protect the rights of older citizens while expanding their opportunities and access to quality services. Their vision is for older citizens to live the best life possible.³⁷ Services available for the elderly and frail elderly include nutrition, transportation, information outreach, legal assistance, employment programs, case management, in-home services and adult day care.

Services and Housing Needed

According to the Center for Housing Policy, housing will be a priority need for the elderly population. A growing number of older households will face severe housing costs burdens, and many will require assisted or long-term care housing and services.³⁸ In addition, as the Baby Boomer generation continues to grow, many will prefer to remain independent, requiring in-home services and adaptations to existing homes. Thus, there is a greater focus on in-home care and expanded home health services to meet the needs of a more independent elderly population. Because most elderly persons are on a fixed income, these increasing costs may fall on publically funded programs in the state.

PEOPLE WITH DISABILITIES (MENTAL, PHYSICAL, DEVELOPMENTAL)

HUD defines a person with a disability as any person who has a physical or mental impairment that substantially limits one or more major life activities. Physical or mental disabilities include hearing, mobility and visual impairments, chronic alcoholism, chronic mental illness, AIDS, AIDS related complex, and mental retardation that substantially limits one or more major life activities. Major life activities include walking, talking, hearing, seeing, breathing, learning, performing manual tasks and caring for oneself.³⁹ HUD defers to Section 102 of the Developmental Disabilities Assistance and Bill of Rights Act of 2000 for the definition of developmental disability: a severe, chronic disability of an individual that is attributable to a mental or physical impairment or combination of mental and physical impairments.

³⁶ http://www.nhpf.org/library/the-basics/Basics_OlderAmericansAct_02-23-12.pdf

³⁷ <http://www.mdhs.state.ms.us/aging-adult-services/>

³⁸ Lipman, Barbara., Jeffery Lubell, Emily Salmon. "Housing an Aging Population: Are We Prepared?" *Center for Housing Policy* (2012). 21 May 2014 <<http://www.nhc.org/media/files/AgingReport2012.pdf>>.

³⁹ http://portal.hud.gov/hudportal/HUD?src=/program_offices/fair_housing_equal_opp/disabilities/inhousing

Many persons with disabilities require support services in order to maintain healthy lifestyles. The services that are required often depend on the individual and the type of disability. For example, a person with a mental disability may require medication assistance, weekly counseling sessions or job placement assistance. Specialized transport services and physical therapy sessions are services that might be required for a person with a physical disability.

Many people with disabilities live on fixed incomes and thus face financial and housing challenges similar to those of the elderly. Without a stable, affordable housing situation, persons with disabilities can find daily life challenging. In addition, patients from psychiatric hospitals and structured residential programs have a hard time transitioning back in to mainstream society without a reasonably priced and supportive living situation. The U.S. Conference of Mayors 2013 Hunger and Homeless Survey found that mental illness was cited 44 percent of the time as a cause of homelessness among unaccompanied individuals. Likewise, they reported that 30 percent of homeless adults in their cities had severe mental illness.⁴⁰

Size and Characteristics

Data from the 2013 Five-Year American Community Survey for Mississippi showed a total population of persons with disabilities of 419,994 in non-entitlement areas, with an overall disability rate of 16.5 percent. Table V.15 presents a tally of disabilities by age and gender. The age group with the highest disability rate is persons aged 75 and older. Males had a slightly lower disability rate at 16.4 percent, than females, at 16.5 percent. Children under 5 had the lowest disability rate, at 0.6 percent.

Table V.15
Disability by Age
Non-Entitlement Area of Mississippi
2013 Five-Year ACS Data

Age	Male		Female		Total	
	Disabled Population	Disability Rate	Disabled Population	Disability Rate	Disabled Population	Disability Rate
Under 5	694	.8%	457	.5%	1,151	0.6%
5 to 17	19,118	7.9%	10,816	4.6%	29,934	6.3%
18 to 34	23,239	8.4%	19,520	6.7%	42,759	7.5%
35 to 64	93,335	19.9%	98,778	19.1%	192,113	19.5%
65 to 74	33,743	36.8%	37,605	35.2%	71,348	35.9%
75 or Older	30,491	56.9%	52,198	60.4%	82,689	59.0%
Total	200,620	16.4%	219,374	16.5%	419,994	16.5%

Table V.16 breaks down disabilities by disability type for persons aged 5 and older, from the 2000 census data. The most common disability is a physical disability, followed by an employment disability. The third most common disability type is a go-outside-home disability.

⁴⁰ <http://www.usmayors.org/pressreleases/uploads/2013/1210-report-HH.pdf>

Table V.16
Total Disabilities Tallied: Aged 5 and Older
 Non-Entitlement Area of Mississippi
 2000 Census SF3 Data

Disability Type	Population
Sensory disability	108,628
Physical disability	253,454
Mental disability	145,050
Self-care disability	87,055
Employment disability	219,156
Go-outside-home disability	200,838
Total	1,014,181

Services and Housing Currently Provided

The Mississippi Developmental of Rehabilitation Services provides resources for disabled Mississippians. The state agency provides resources to help Mississippians with disabilities find new careers, live more independently, overcome obstacles, and face new challenges.⁴¹ The following are offices within the agency:

- Office of Vocational Rehabilitation provides economic opportunities for persons with disabilities.
- Office of Vocational Rehabilitation for the Blind specializes in working with individuals with blindness and low vision.
- Office of Special Disability Programs provides services to individuals with the most severe disabilities who do not necessarily demonstrate immediate potential for competitive employment.
- Office of Disability Determination Services establishes eligibility for Mississippians with severe disabilities who apply for Social Security Disability Insurance and/or Supplemental Security Income.

Services and Facilities Needed

The Housing and Community Development Survey also asked participants to rank the need for services and facilities for persons with disabilities. The results, shown in Table V.17, indicate a strong need for housing for both persons with physical disabilities and developmental disabilities, with over 65 percent of respondents indicating a medium to high level of need for services and facilities for both groups.

Table V.17
Please rate the need for services and facilities for each of the following special needs groups.
 Non-Entitlement Areas of Mississippi
 2015 Housing and Community Development Survey

Question	No Need	Low Need	Medium Need	High Need	Missing	Total
Persons with physical disabilities		7	46	49	47	149
Persons with developmental disabilities	1	8	45	49	46	149

⁴¹ <http://www.mdrs.ms.gov/About/Pages/default.aspx>

PEOPLE WITH ALCOHOL OR OTHER DRUG ADDICTIONS

According to the National Coalition for the Homeless, for persons “just one step away from homelessness, the onset or exacerbation of an addictive disorder may provide just the catalyst to plunge them into residential instability.”⁴² For persons suffering from addictions to drugs and alcohol, housing is complicated. Persons who have stable housing are much better able to treat their addictions. However, obtaining stable housing while suffering from addiction can be quite difficult, and the frustrations caused by a lack of housing options may only exacerbate addictions. According to the 2013 U.S. Conference of Mayors Hunger & Homelessness Report, substance abuse is one of the most cited causes of homelessness.⁴³

Size and Characteristics

In their 2014 Annual Report, the Mississippi Department of Health reported to serve over 17,000 persons with their drug and alcohol services.⁴⁴ In addition, the Trust for America’s Health found that Mississippi had the 30th highest rate of drug overdose mortality rate in the United States in 2013, with 11.4 per 100,000 people suffering drug overdose fatalities.⁴⁵

Services and Housing Currently Provided

The Mississippi Department of Mental Health offers a variety of drug and alcohol services. These services are offered through a statewide network which includes state-operated facilities, regional community health centers, and other nonprofit community based programs.⁴⁶ A variety of outpatient and community-based residential alcohol and drug abuse prevention and treatment services are provided by Community Mental Health Centers. Substance abuse services provided include prevention services, employee assistance programs, counseling, outreach/aftercare services, primary residential services, transitional residential services, vocational counseling and emergency services.

Services and Housing Needed

According to the Healthy People 2020 national objectives, there were 22 million Americans struggling with a drug or alcohol problem in 2005. Of those with substance abuse problems, 95 percent are unaware of their problem.⁴⁷ Obtaining treatment is a primary concern for many, which often includes high costs and other impacts on the person’s ability to obtain or retain an income and housing.

The National Coalition for the Homeless notes that other needs for persons living with addictions to drugs or alcohol include transportation and support services, including work

⁴² <http://www.nationalhomeless.org/publications/facts/addiction.pdf>

⁴³ <http://www.usmayors.org/pressreleases/uploads/2013/1210-report-HH.pdf>

⁴⁴ <http://www.dmh.ms.gov/wp-content/uploads/2012/07/DMH-FY14-Annual-Report1.pdf>

⁴⁵ <http://healthyamericans.org/reports/drugabuse2013/release.php?stateid=MS>

⁴⁶ <http://www.dmh.ms.gov/alcohol-and-drug-services/>

⁴⁷ <http://www.healthypeople.gov/2020/TopicsObjectives2020/overview.aspx?topicid=40#star>

programs and therapy access. Barriers also include programs that follow abstinence-only policies. These programs are often unrealistic for persons suffering from addictions because they fail to address the reality of relapses. A person living in supportive housing with an addiction problem who experiences a relapse may suddenly become a homeless person.⁴⁸

Results from the 2014 Housing and Community Development Survey, presented in Table V.18, show that respondent indicated a medium to high need level for additional services and facilities for this special needs group.

Table V.18
Please rate the need for services and facilities for each of the following special needs groups.

Non-Entitlement Areas of Mississippi
 2015 Housing and Community Development Survey

Question	No	Low	Medium	High	Missing	Total
	Need	Need	Need	Need		
Persons with substance abuse addictions	1	14	40	47	47	149

VICTIMS OF DOMESTIC VIOLENCE

Domestic violence describes behaviors that are used by one person in a relationship to control the other. This aggressive conduct is often criminal, including physical assault, sexual abuse and stalking. The U.S. Department of Justice defines domestic violence as a pattern of abusive behavior in any relationship that is used by one partner to gain or maintain power and control over another intimate partner.⁴⁹ Victims can be of all races, ages, genders, religions, cultures, education levels and marital statuses. Victims of domestic violence are at risk of becoming homeless due to an unstable living environment. If domestic violence victims flee the home, they are often faced with finding emergency shelter and services for themselves and their children. Victims of domestic violence are predominantly women. However, children can also be affected as either victims of abuse or as witnesses to abuse. The U.S. Department of Justice found that throughout their lifetime, over 25 million women and 7 million men were victimized by an intimate partner.⁵⁰

Size and Characteristics

Pinpointing a specific number of victims of domestic violence can be difficult because many cases go unreported. However, there are other means of gathering statistics, including tracking the numbers of cases that are reported to law enforcement. According to the statewide sexual and domestic violence coalition, the Mississippi Coalition against Domestic Violence (MCADV), one in four women have been a victim of severe physical violence by an intimate partner.⁵¹ The 2014 Point-in-Time homeless count indicated 175

⁴⁸ <http://www.nationalhomeless.org/publications/facts/addiction.pdf>

⁴⁹ <http://www.ovw.usdoj.gov/domviolence.htm>

⁵⁰ <https://www.ncjrs.gov/pdffiles1/nij/183781.pdf>

⁵¹ <http://mcadv.org/2014/02/13/domestic-violence-statistics/>

homeless victims of domestic violence, accounting for 12.7 percent of the homeless population counted.

Services and Housing Currently Provided

MCADV is a statewide domestic violence coalition. The mission of Mississippi Coalition against Domestic Violence is to bring about social change through advocacy, technical assistance and public awareness.⁵²

Services for victims of domestic abuse are provided by a variety of non-profit and faith-based organizations across the state. Many of the shelters have 24-hour crisis lines and offer temporary housing, advocacy, referral programs, counseling, and transportation, as well as many other services. A partial list of domestic violence service providers is shown in Table V.19.

Homeless Service Organization	Location
Angel Wings Outreach Center	Mendenhall
Care Lodge	Meridian
Catholic Charities	Jackson
The Center for Violence Prevention	Pearl
Domestic Abuse Family Shelter	Laurel
Guardian Shelter	Natchez
Gulf Coast Women's Center for Nonviolence	Biloxi
Haven House	Vicksburg
House of Grace	Southaven
New Beginning Shelter	Greenville
S.A.F.E., Inc.	Tupelo
Safe Haven	Columbus
W.I.N.G.S. Domestic Violence Shelter	McComb

Services and Housing Needed

Results from the 2014 Housing and Community Development Survey indicated a medium to high need level for additional domestic violence facilities and services in Mississippi. These data are shown in Table V.20, below.

Table V.20
Please rate the need for services and facilities for each of the following special needs groups.
Non-Entitlement Areas of Mississippi
2015 Housing and Community Development Survey

Question	No Need	Low Need	Medium Need	High Need	Missing	Total
Victims of domestic violence		13	46	42	48	149

PEOPLE WITH HIV/AIDS AND THEIR FAMILIES

National research has demonstrated that housing is the greatest unmet service need among people living with HIV/AIDS. Part of this can be attributed to several personal and structural factors unique to this population: loss of income due to progressive inability to maintain employment, disease progression requiring accessible facilities, and policy requirements that limit residence in temporary or transitional programs. It is estimated that as many as half of all people living with HIV/AIDS will need housing assistance at some point in their illness.⁵³

⁵² <http://mcadv.org/about/>

⁵³ <http://nationalaidshousing.org/legisadvocacy/hopwa/>

In addition, homelessness is a barrier to outpatient care and HIV/AIDS specific therapies. The National Coalition for the Homeless reports that between one-third and one-half of all persons with HIV/AIDS are either homeless or at risk for becoming homeless.⁵⁴ Research shows that among people with HIV/AIDS, there is a strong correlation between housing and improved access to, ongoing engagement in, and treatment success with health care. When people are housed they can access and adhere to drug treatments and therapies, which may require fewer hospitalizations and emergency care.⁵⁵ This is partially due to the fact that complex medication regimens require that medicines be refrigerated and administered according to a strict schedule. Furthermore, homeless HIV positive individuals have a death rate that is five times greater than that of housed HIV positive people, 5.3 to 8 deaths per 100 people compared to 1 to 2 per 100 people.⁵⁶

Size and Characteristics

According to the Mississippi State Department of Health, the HIV disease rates have declined from around 25.2 per 100,000 population in 2000 to 18.6 in 2010.⁵⁷ The State also reported that HIV infection rates were 7 times higher in African Americans than Whites, with African American accounting for 76 percent of newly reported HIV infections in 2013.⁵⁸ The counties with the highest number of HIV infections in 2013 included Hinds, Forrest, Harrison, Rankin and Coahoma. The Counties with the highest rate per 100,000 in 2013 were Coahoma, Leflore, Hinds, Forrest and Quitman. According to HIV Surveillance data, there are 8,997 persons in Mississippi living with HIV. The State has had 5,125 cumulative cases of AIDS reported.

Services and Housing Currently Provided

A combination of private non-profit providers and the Mississippi State Department of Health provide HIV/AIDS services in Mississippi. The Departments STD/HIV Program links people to services for disease prevention and control, including healthcare services for HIV.⁵⁹

HIV testing and services are provided by numerous public health clinics throughout the state, including free HIV testing at all county clinics. In addition a variety of Service providers offer HIV testing along with a bevy of other services, such as case management, transitional housing, housing referrals, food pantries, direct financial assistance, support groups and mental health counseling. A partial list of HIV service providers in Mississippi is provided in Table V.21, on the following page.

⁵⁴ <http://www.nationalhomeless.org/publications/facts/HIV.pdf>

⁵⁵ <http://nationalaidshousing.org/legisadvocacy/hopwa/>

⁵⁶ <http://www.nationalaidshousing.org/PDF/Housing%20&%20HIV-AIDS%20Policy%20Paper%2005.pdf>

⁵⁷ http://msdh.ms.gov/msdhsite/_static/14,0,150,134.html

⁵⁸ http://msdh.ms.gov/msdhsite/_static/resources/6008.pdf

⁵⁹ <http://msdh.ms.gov/msdhsite/index.cfm/14,0,150,html>

Services and Housing Needed

Persons living with HIV/AIDS have multiple needs in terms of services. In addition to receiving regular medical attention, case management, and income support, many persons need access to permanent housing solutions. According to the Department of Housing and Urban Development, 9 out of 10 persons utilizing HOPWA benefits are extremely low to low income.⁶⁰ Increased funding for housing for persons living with HIV/AIDS is one of the greatest needs of the HIV/AIDS support programs. For example, there is generally a high need for increased scattered site housing availability, because traditional assisted housing options that involve grouping funding recipients in one site or complex are ineffective in that they can endanger the confidentiality of residents. Additionally, program recipients have a need for longer-term housing options. As the treatment of AIDS has advanced, people are living longer with the disease. Thus longer-term housing options are needed. However, the funding of these long-term housing options can be expensive.

The Mississippi State Department of Health released a Statewide Comprehensive HIV Plan and Statewide Coordinated Statement of Need in 2012. The report issued statewide need that includes improving access to medical care, case management, and legal services.⁶¹

As seen on Table V.22, over 45 percent of respondents indicated a medium to high need level for services and facilities for persons with HIV/AIDS.

Table V.21
HIV Service Providers
State of Mississippi
MSDH

Service Organization	Location
GA Carmichael Family Health Center	Belzoni
GA Carmichael Family Health Center	Yazoo
Mississippi State Dept of Health Crossroads Clinic	Greenville
Coastal Family Health Center, Inc.	Biloxi
Mississippi State Dept of Health Medical Arts Building	McComb
South MS AIDS Task Force	Biloxi
Southeast MS Rural Health Initiative	Hattiesburg
AIDS Service Coalition	Hattiesburg
Building Bridges, Inc.	Belzoni
Mississippi State Dept of Health	Jackson
My Brother's Keeper Wellness Center	Jackson
Jackson-Hinds Comprehensive Health Center	Jackson
Ethel James Ivory Homeless Clinic	Jackson

Table V.22

Please rate the need for services and facilities for each of the following special needs groups.

State of Mississippi
2014 Housing and Community Development Survey

Question	No Need	Low Need	Medium Need	High Need	Missing	Total
Persons with HIV/AIDS	3	29	40	28	49	149

⁶⁰ <https://www.onecpd.info/resources/documents/HOPWA-Fact-Sheet.pdf>

⁶¹ http://msdh.ms.gov/msdhsite/_static/resources/5714.pdf

H. SUMMARY

There were 223,992 households below 80 percent MFI with housing need in 2011 throughout non-entitlement areas of Mississippi. In addition, large families and several racial/ethnic groups face disproportionate shares of housing problems.

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

Homeless needs in the non-entitlement area of the state are handled by three Continuum of Care organizations. The compilation from two CoCs, the Gulfport/Gulf Coast Regional CoC and the Balance of State CoC were used to assess the homeless needs for this Plan. A count of the homeless population showed that more than 1,380 persons were homeless in 2014, including 355 persons in homeless families with children and 106 chronically homeless persons.

Non-homeless special needs populations in the state include the elderly and frail elderly, persons living with disabilities, persons with alcohol or other drug addiction, victims of domestic violence, and persons living with HIV and their families. These populations are not homeless, but are at the risk of becoming homeless and therefore often require housing and service programs. The needs of the special needs groups are relative to the programs currently provided. The Housing and Community Development Needs Survey indicated the highest need for the frail elderly, veterans, the elderly, persons with severe mental illness and the disabled.

VI. COMMUNITY DEVELOPMENT NEEDS ASSESSMENT

A. INTRODUCTION

The community development needs for the state of Mississippi were determined based on research gathered from the 2015 Housing and Community Development Needs survey.

B. COMMUNITY DEVELOPMENT NEEDS ASSESSMENT

2014 HOUSING AND COMMUNITY DEVELOPMENT SURVEY

As part of the process of evaluating community development needs in Mississippi, the 2015 Housing and Community Development Needs survey was distributed to stakeholders throughout the state. A total of 132 survey responses were received in non-entitlement areas of the state.

Survey participants were asked to identify which funding areas they would allocate their resources to. These results are presented in Table VI.1, below, and show that most respondents would prioritize resources to human services. This was followed by housing, water systems, economic development, infrastructure, public facilities, and all other.

Table VI.1
How would allocate your resources among these areas?
Non-Entitlement Areas of Mississippi
2015 Housing and Community Development Survey

Area	Percentage Allocated
Human Services	23.47%
Housing	20.72%
Water Systems	14.74%
Economic Development	14.22%
Infrastructure	13.33%
Public Facilities	12.60%
All Other	.91%
Total	100.0%

In terms of Business and Economic Development activities, the highest need was placed on the attraction of new businesses and the expansion of existing businesses, followed by provision of job training. These breakdowns are shown in Table VI.2, on the following page. The next top priorities were retention of existing businesses and enhancement of business infrastructure.

Table VI.2
Please rate the need for the following Business and Economic Development activities.
 Non-Entitlement Areas of Mississippi
 2015 Housing and Community Development Survey

Question	No Need	Low Need	Medium Need	High Need	Missing	Total
Attraction of new businesses		1	16	101	31	149
Expansion of existing businesses		1	20	95	33	149
Provision of job training	1	1	21	93	33	149
Retention of existing businesses		1	22	91	35	149
Enhancement of businesses infrastructure		7	32	78	32	149
Provision of job re-training, such as after plant or other closures	3	8	28	76	34	149
Foster businesses with higher paying jobs		6	29	74	40	149
Provision of technical assistance for businesses		8	46	64	31	149
Provision of venture capital	2	19	40	56	32	149
Investment as equity partners	2	17	46	50	34	149
Development of business parks	4	19	42	50	34	149
Other business activities	5	2	1	21	120	149

Major changes that may have an economic impact

One major change would be the Workforce Innovation and Opportunity Act (WIOA). WIOA is Federal funding that the US Department of Labor provides to the Mississippi Department of Employment Security and all other state level Departments of Labor. President Barack Obama signed the Workforce Innovation and Opportunity Act (WIOA) into law on July 22, 2014. The law goes into effect on July 1, 2015. WIOA is designed to help job seekers access employment, education, training, and support services to succeed in the labor market and to match employers with the skilled workers they need to compete in the global economy. This law is the first legislative reform in 15 years of the public workforce system. Every year the key programs that form the pillars of WIOA help tens of millions of job seekers and workers to connect to good jobs and acquire the skills and credentials needed to obtain them. The enactment of WIOA provides opportunity for reforms to ensure the American Job Center system is job-driven—responding to the needs of employers and preparing workers for jobs that are available now and in the future.

Skills and education of the current workforce

The Mississippi Comprehensive Workforce Training and Education Consolidation Act was enacted to establish a comprehensive workforce development system to achieve results, use resources efficiently and ensure that workers and employers can easily access needed services. The intent of the Act was to consolidate the leadership in the Mississippi State Workforce Investment Board to ensure that workforce activities are delivered through a statewide system that maximizes cooperation among state agencies. As a result, the increased employment, retention, earnings and skill level of participants will improve the quality of the workforce, reduce welfare dependency, and enhance the productivity and competitiveness of the state of Mississippi. Through this system, the state's workforce partners work closely with businesses to assure that the training being provided is in line with the business needs. Mississippi's workforce system strives to develop individuals' skill-sets so they meet the requirements of employment opportunities throughout the state.

Current workforce training initiative

Mississippi's customized workforce system is designed to maximize job and career options for workers while providing business and industry a diverse, multi-skilled talent pool from which to select job candidates that meet their needs. This system provides the framework needed to develop strong, vibrant regional economies where businesses not only thrive, but the desire to live and work is instilled within the people residing in these areas. The workforce system operates as a comprehensive, cohesive, integrated, and streamlined network facilitating opportunities for workers and businesses alike.

Additional questions were asked about the need for infrastructure, public facilities, and public services. The following tables will illustrate the respondents' ranking of various priorities.

Looking back at Table VI.1, respondents indicated that infrastructure should account for over 13 percent of resources and water systems themselves should account for almost 15 percent of resources. Table VI.3 demonstrates the highest ranking for street and road improvements. This was followed by sewer system improvements and water capacity improvements.

Table VI.3
Please rate the need for the following Infrastructure activities.

Non-Entitlement Areas of Mississippi
2015 Housing and Community Development Survey

Question	No Need	Low Need	Medium Need	High Need	Missing	Total
Street and road improvements		1	23	89	36	149
Sewer system improvements	2	11	35	66	35	149
Water system capacity improvements	2	13	33	64	37	149
Sidewalk improvements		12	35	63	39	149
Flood drainage improvements	1	18	39	56	35	149
Storm sewer system improvements	3	10	44	53	39	149
Bridge improvements	4	17	40	52	36	149
Bicycle and walking paths	3	24	33	52	37	149
Water quality improvements	3	19	44	46	37	149
Solid waste facility improvements	3	19	49	40	38	149
Other infrastructure activities	4	4	1	13	127	149

Community and Public facilities were also prioritized by respondents in the survey. According to allocation responses, public facilities should account for over 12 percent of resources. As seen in Table VI.4, on the following page, respondents indicated the highest level of need for youth centers, followed by healthcare facilities and parks and recreation centers.

Table VI.4**Please rate the need for the following community and public facilities.**Non-Entitlement Areas of Mississippi
2015 Housing and Community Development Survey

Question	No Need	Low Need	Medium Need	High Need	Missing	Total
Youth centers	1	11	39	63	35	149
Healthcare facilities	2	9	44	59	35	149
Parks and recreational centers		12	46	58	33	149
Community centers	1	19	39	52	38	149
Senior centers	1	15	47	49	37	149
Residential treatment centers	1	20	47	48	33	149
Public buildings with improved accessibility		20	42	46	41	149
Childcare facilities	1	18	52	43	35	149
Other infrastructure activities	4	4	1	13	127	149

Table VI.5, below, shows the need for human and public services. The highest needs indicated were for healthcare services, employment services, and senior services. This was followed by youth centers, mental health/chemical dependency services, and transportation services.

Table VI.5**Please rate the need for the following human and public services**Non-Entitlement Areas of Mississippi
2015 Housing and Community Development Survey

Question	No Need	Low Need	Medium Need	High Need	Missing	Total
Healthcare services		11	27	76	35	149
Employment services		11	31	71	36	149
Senior services		8	40	64	37	149
Youth centers	1	11	39	63	35	149
Mental health/chemical dependency services		14	39	60	36	149
Transportation services	1	11	39	59	39	149
Homebuyer education	2	9	46	55	37	149
Childcare services	1	14	43	53	38	149
Crime awareness education	1	19	40	52	52	149
Fair housing activities	4	14	47	45	39	149
Fair housing education	4	17	45	45	38	149
Tenant/Landlord counseling	3	22	44	43	37	149
Mitigation of asbestos hazards	4	38	42	26	39	149
Mitigation of lead-based paint hazards	7	46	35	22	39	149
Mitigation of radon hazards	8	46	36	21	38	149
Other public services	3	3	2	5	136	149

C. PRIORITY COMMUNITY DEVELOPMENT NEEDS RANKINGS

Assignment of the ranking of the public facility needs, infrastructure, public service needs, special needs groups, and economic development are all presented in the Priority Needs Table 2B, below.

HUD Table 2B
Community Development Needs in Mississippi

PRIORITY COMMUNITY DEVELOPMENT NEEDS	Priority Need Level (High, Medium, Low, No Such Need)
Economic Development Activities	
Attract new businesses	H
Retain existing businesses	H
Expand existing businesses	H
Provide job training	H
Provide job re-training	M
Enhance business infrastructure	M
Provide working capital for businesses	M
Provide businesses with technical assistance	M
Invest as equity partners	M
Provide venture capital	M
Develop business incubators	M
Develop business parks	M
Human and Public Services	
Transportation services	M
Healthcare services	H
Youth centers	H
Senior services	H
Mental health/chemical dependency services	H
Childcare services	M
Employment services	H
Fair housing education	M
Fair housing activities	M
Homebuyer education	M
Tenant/Landlord counseling	M
Crime awareness education	M
Mitigation of radon hazards	M
Mitigation of asbestos hazards	M
Mitigation of lead-based paint hazards	M
Infrastructure	
Street and road improvements	H
Bicycle and walking paths	M
Sidewalk improvements	H
Water system capacity improvements	H
Flood drainage improvements	M
Sewer system improvements	H
Water quality improvements	M
Storm sewer system improvements	M
Solid waste facility improvements	M
Bridge improvements	M
Public Facilities	
Youth centers	H
Healthcare facilities	H
Childcare facilities	M
Community centers	H
Residential treatment centers	M
Public buildings with improved accessibility	M
Senior centers	M
Parks and recreational centers	H

D. SUMMARY

The 2014 Housing and Community Development Survey also provided data on perceived community development needs. Respondents indicated that funding should be primarily devoted to human service, followed by housing, water systems, economic development, infrastructure, and public facilities. Attraction of new businesses, expansion of existing businesses and provision of job training were all top priorities in terms of economic development. Street and road improvements, sewer system improvements and water system capacity improvements were high priorities for infrastructure development. Respondents noted a high need for youth centers, healthcare facilities and park and recreation centers. In addition, there is a high need for healthcare, employment and senior services.

VII. STRATEGIC PLAN

A. OVERVIEW OF CONSOLIDATED PLAN NATIONAL GOALS

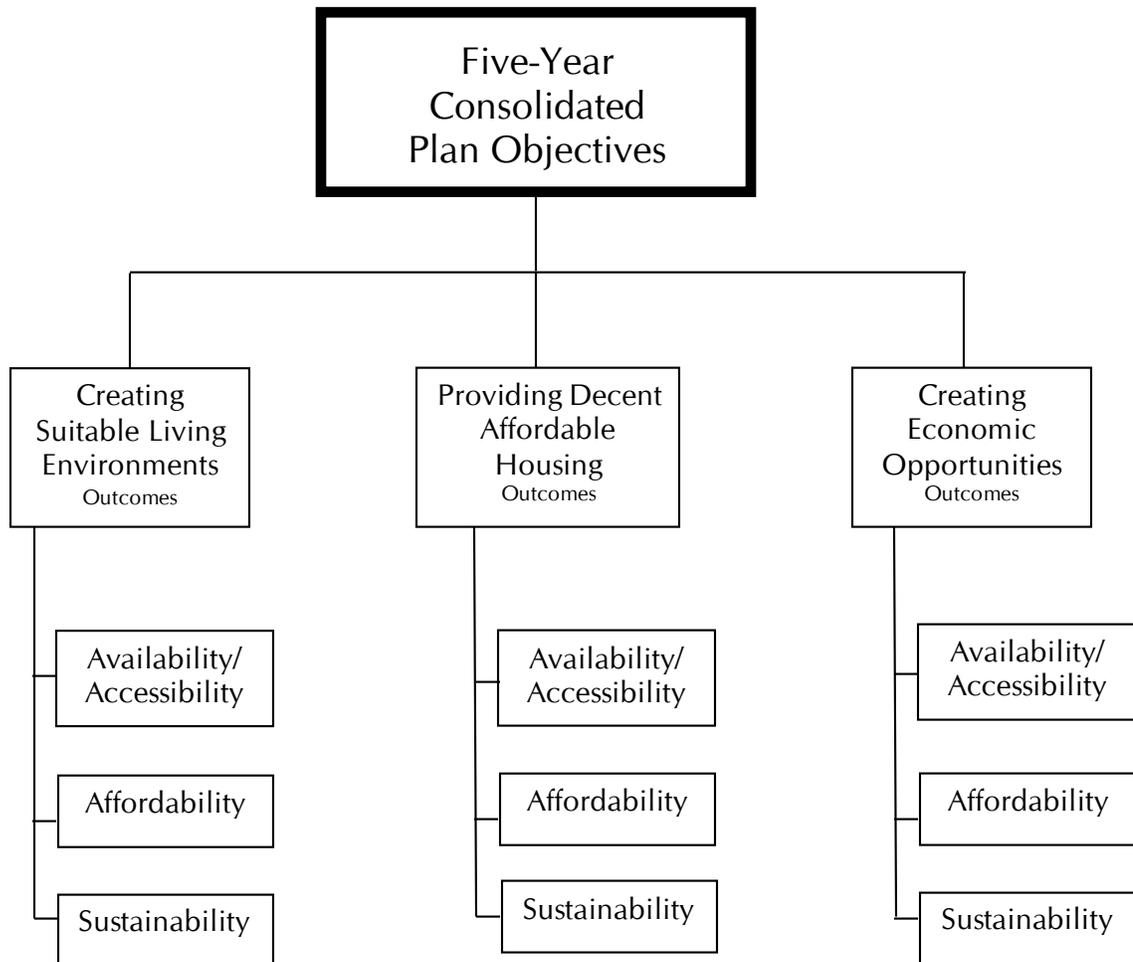
The goals of the Mississippi Consolidated Plan are to provide decent housing, provide a suitable living environment and expand economic opportunities for its low- and moderate-income residents. The MDA strives to accomplish these goals by affectively maximizing and utilizing all available funding resources to conduct housing and community development activities that will serve the economically disadvantaged residents of the non-entitlement areas of the state. By addressing need and creating opportunity at the individual and neighborhood levels, the MDA and participating communities hope to improve the quality of life for residents. These goals are further explained as follows:

- *Provide decent housing* by helping homeless persons obtain appropriate housing and assisting those at risk of homelessness; preserving the affordable housing stock; increasing availability of permanent housing that is affordable to low- and moderate-income persons without discrimination; and increasing the supply of supportive housing.
- *Provide a suitable living environment* by improving the safety and livability of neighborhoods; increasing access to quality facilities and services and infrastructure; and reducing the isolation of income groups within an area through de-concentration of low-income housing opportunities.
- *Expand economic opportunities* by creating jobs accessible to low- and moderate-income persons; making mortgage financing available for low- and moderate-income persons at reasonable rates; providing access to credit for development activities that promote long-term economic and social viability of the community; and empowering low-income persons to achieve self-sufficiency to reduce generational poverty in federally assisted and public housing.

B. CONTEXT IN WHICH ACTIVITIES WILL BE CONDUCTED

PERFORMANCE MEASUREMENT CRITERIA

The results of the state’s resource expenditures will be in terms that are quantifiable; in terms that are measurable; and that were originally cited as a goal. These objectives, and their outcomes, are best illustrated in the following diagram:



C. GEOGRAPHIC PRIORITIES

The State of Mississippi does not allocate resources geographically. Funds are available statewide to eligible non-entitlement entities.

D. PRIORITY NEEDS

The Strategic Plan must identify Mississippi's general priorities for activities and HUD-supported investments to address affordable housing needs; homelessness; the needs of non-homeless persons who require supportive housing and services; and non-housing community and economic development needs. These general and relative priorities will help guide HUD-supported housing and community development initiatives in Mississippi for 2015 through 2019.

Priorities were established using a variety of tools including the 2015 Housing and Community Development survey, public input meetings and consultation with state and outside agencies. The priority needs shown below are a reflection of Tables 2A and 2B on pages 76 and 99 in this Plan.

MDA has identified 7 priority development areas to meet the greatest needs of residents in the participating cities and non-entitlement areas of Mississippi. It will invest its CDBG, HOME, ESG, HOPWA and other resources to address needs in the following priority areas:

- Low-income Renter households
- Low-income Owner households
- Persons with Disabilities
- Special Needs Populations, including persons with HIV/AIDS
- Homelessness
- Public Facilities
- Retaining and Expanding Existing Businesses, and Attracting New Businesses

MDA plans to utilize available resources, including HOME, CDBG, HOPWA and ESG funds to address the priority needs established in this Plan. The priorities identified in this Strategic Plan focus on meeting housing and community development needs, primarily those of low-income households and neighborhoods.

E. INFLUENCE OF MARKET CONDITIONS

MDA acknowledges that market conditions influence the way funds will be delivered and will influence the use of funds available. Below is a narrative of market characteristics that will influence the use of funds available for housing types.

Tenant-Based Rental Assistance

As shown by the previous sections, the demand for rental has increased and is expected to continue to increase throughout the course of this Plan. This state expects to see the need for TBRA to continue as the number of cost-burdened families continues to grow.

TBRA for Non-Homeless Special Needs

The Non-Homeless Special Needs populations within the state have a variety of housing needs throughout the state. The increase in demand for rentals and the increase in the

price of rentals will place a high need for special need populations within the state. These increases make rentals unaffordable to many special needs populations.

New Unit Production

As shown by this Market Analysis section, housing production has not been keeping pace with demand, resulting in an increase in price. New unit production will increase the number of affordable units available to Mississippi households. The 2015 Housing and Community Development Survey results indicated a high level of need for new unit production, both rental and for-sale.

Rehabilitation

The state of Mississippi has seen a growth in the need for housing, and an increase in cost burdens. This combination calls for rehabilitation of existing units, especially homeowner, in order to meet the needs of households throughout the state. The results of the 2015 Housing and Community Development Survey also indicated a high level of need for unit rehabilitation.

Acquisition, including preservation

As shown previously in this Plan, there are a number of subsidized units at risk of expiring. As the demand for affordable rental units continues to increase, the loss of these units will place additional households in need. This, in addition to survey results, has indicated a high level of need for preservation of affordable units.

F. ANTICIPATED RESOURCES

For the Strategic Plan years 2015 through 2019, the Mississippi Housing Corporation anticipates receiving CDBG, HOME, ESG and HOPWA funds. Table VII.1, below, represents the anticipated resources for the State of Mississippi.

Table VII.1
Anticipated Resources
State of Mississippi

Program	Source of Funds	Expected Amount Available at Year 1			Total
		Annual Allocation	Program Income	Prior Year Resources	
CDBG	public-federal	\$23,051,271	\$650,000	\$750,000	\$24,051,271
HOME	public-federal	\$6,567,447			\$6,567,447
ESG	public-federal	\$2,247,444			\$2,247,444
HOPWA	public-federal	\$988,917			\$988,917

Leveraging

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. HUD's exemptions are listed on the website:

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 Department of Health will use up to 3% of the allocation or \$28,904 HOPWA funds for State Administration.

Mississippi Development Authority administers all the Low-Income Housing Tax Credits for the State of Mississippi. Low-Income Housing Tax Credits are not applicable to 2015 Action Plan.

G. INSTITUTIONAL DELIVERY STRUCTURE

Mississippi will meet its responsibility to provide decent and affordable housing, and the State will aid in the development of viable communities with suitable living environments and expanded economic and community development opportunities. This will be done with the help and support of a network of public institutions, nonprofit organizations, and private industries, of which many will be discussed below. The State is fortunate to have a strong working relationship with and between its service agencies. The Mississippi Development Authority will be responsible for administering CDBG funds. The Mississippi Home Corporation will be responsible for administering HOME, ESG and HOPWA funds. Working collaboratively, the State has the institutional delivery structure in place to implement the goals and objectives outlined in this Consolidated Plan.

STRENGTHS AND GAPS OF THE INSTITUTIONAL DELIVERY SYSTEM

In recognizing the gaps that could develop between Jackson-based agencies and the non-entitlement areas of the state, the MDA is continuing its efforts to build area-wide partnerships and alliances to gain the maximum impact from limited resources. The MDA and MHC, in cooperation with Planning and Development Districts, and other agencies of state government continues to initiate meetings, workshops and continuing education programs to provide another avenue of making the public aware of programs and funds that are available.

SERVICES TARGETED TO HOMELESS PERSONS AND PERSONS WITH HIV

The three Continuums of Care within the state serve to coordinate care across the state. Utilizing HMIS to best assess and address needs, the service providers within the State are able to coordinate to provide persons with HIV and homeless persons with the best suited services for their needs. There are varying levels of services provided in the state, with more services being available in more urban areas. Nonetheless, the CoCs serve to help fill these gaps by coordinating state efforts to improve access to services across the state. Services, such as employment training, healthcare and mental health counseling are a part of the network of care the CoCs promote throughout the state.

The State will continue to fund efforts throughout the state to meet the needs of special needs populations and the homeless. These efforts are constrained by the amount of need and the lack of funds available. Meeting needs are stifled by the availability of services and the capacity of service providers throughout the state. In statewide networks of care, every attempt is made to serve the needs of the population. Through the coordination of local service providers, and a statewide strategy, efforts to address needs are done in a strategic way to help address both individual and system wide needs.

Availability and Targeting of Services

Table VIII.2			
Availability and Targeting of Services			
State of Mississippi			
MDA			
Homelessness Prevention Service	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X		
Mortgage Assistance	X		X
Rental Assistance	X	X	X
Utilities Assistance	X	X	X
Street Outreach Services			
Law Enforcement	X	X	
Mobile Clinics	X	X	
Other Street Outreach Services	X	X	
Supportive Services			
Alcohol & Drug Abuse	X	X	X
Child Care	X	X	X
Education	X	X	X
Employment and Job Training	X	X	X
Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills	X	X	X
Mental Health Counseling	X	X	X
Transportation	X	X	X

H. STRATEGIC GOALS OF THE MISSISSIPPI CONSOLIDATED PLAN

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:

5. Enhance the quality affordable housing through new construction and substantial rehabilitation
6. Preserve the affordable housing stock through rehabilitation
7. Enhance availability of affordable housing by promoting homeownership
8. Promote Homeownership for the Disabled with the Disabled Housing Initiative

COMMUNITY DEVELOPMENT STRATEGIES:

3. Encourage economic development opportunities that retain and expand existing businesses and attract new businesses in Mississippi
4. Enhance the quality of Mississippi's public facilities

HOMELESSNESS AND HIV STRATEGIES:

5. Provide for emergency shelters
6. Provide for rapid re-housing assistance for those at risk of homelessness
7. Enhance homeless prevention and HMIS
8. 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 MDA is striving to answer the call for affordable housing throughout the state. Through various means, the State will encourage the increased availability, accessibility and sustainability of decent affordable housing for Mississippians.

Outcome: Affordability
Objective: Provide Decent Affordable Housing
Annual Funding: HOME \$450,000
Five-Year Goal:
Direct Financial Assistance to Homebuyers 350 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

The State 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
Objective: Create Economic Opportunities
Annual Funding: CDBG \$11,000,000
Five-Year Goal:

Jobs created/retained 3,100 Jobs

2. Enhance the quality of Mississippi's public facilities

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

Outcome: Sustainability
Objective: Create Suitable Living Environment
Annual Funding: CDBG \$11,291,271
Five-Year Goal:

Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit 387,500 households assisted

HOMELESSNESS AND HIV STRATEGIES

The State of Mississippi is committed to working towards reducing and ultimately ending homelessness within the State. MDA 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 State will provide financial support for emergency shelters that serve the homeless population throughout the State.

Outcome: Availability/accessibility

Objective: Provide decent affordable housing

Annual Funding: ESG \$900,000

Five-Year Goal:

Homelessness Prevention 18,250 Persons Assisted

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

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

Outcome: Affordability

Objective: Provide decent affordable housing

Annual Funding: ESG \$640,000

Five-Year Goal:

Rapid Re-housing 1,250 Households Assisted

4. Enhance homeless prevention activities and HMIS

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

Outcome: Sustainability

Objective: Create Suitable Living Environments

Annual Funding: ESG \$557,444

Five-Year Goal:

Homeless Prevention 500 Persons Assisted

5. Enhance housing and services for persons with HIV

The State will enhance the housing and services available to persons with HIV/AIDS and their families through the HOPWA program. HOPWA program components include STRMU, TBRA, short-term supportive housing, master leasing, permanent housing

placement, housing information, supportive services, resource identification and technical assistance.

Outcome: Availability/Accessibility

Objective: Create Suitable Living Environments

Annual Funding: HOPWA

Five-Year Goal:

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

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 Development Authority. These set-aside funds are available

statewide to program eligible applicants except those who reside within the Consortium of Biloxi/Gulfport and the Entitlements of Hattiesburg and Jackson.

DEVELOPMENT OF THE CONSOLIDATED PLAN AND ONE-YEAR ACTION PLAN

Before the State of Mississippi 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 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;

- 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 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.



PHIL BRYANT
GOVERNOR

March 13, 2015

Ms. Donna L. Wickes, Director
Community Planning and Development
U.S. Department of Housing and Urban Development
Dr. A.H. McCoy Federal Building
100 W. Capitol Street, Suite 910
Jackson, MS 39269-1096

Dear Ms. Wickes:

Pursuant to the requirements of Title 1 of the Housing and Community Development Act of 1974, as amended, I hereby designate the following agencies of the State of Mississippi to administer each respective formula grant program beginning with Program Year 2015:

Community Development Block Grant (24 CFR part 570) shall be administered by the Mississippi Development Authority. The Executive Director, or designee, shall serve as the authorized representative and have full authority to act on behalf of the State of Mississippi.

HOME Investment Partnerships Program (24 CFR part 92) shall be administered by the Mississippi Home Corporation. The Executive Director, or designee, shall serve as the authorized representative and have full authority to act on behalf of the State of Mississippi.

Emergency Solutions Grant (24 CFR part 576) shall be administered by the Mississippi Home Corporation. The Executive Director, or designee, shall serve as the authorized representative and have full authority to act on behalf of the State of Mississippi.

Housing Opportunities for Persons with Aids (24 CFR part 574) shall be administered by the Mississippi Home Corporation. The Executive Director, or designee, shall serve as the authorized representative and have full authority to act on behalf of the State of Mississippi.

Additionally, I hereby designate the Mississippi Home Corporation as the lead agency for the purposes of the Analysis of Impediments to Fair Housing Choice, Consolidated Plan for Housing and Community Development, Consolidated Annual Performance and Evaluation Report, etc.

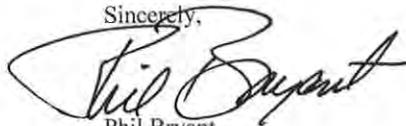
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Ms. Donna L. Wickes
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As Governor of the State of Mississippi, I express my gratitude for the partnership that we share with the U.S. Department of Housing and Urban Development. Our joint efforts have resulted in community development and housing programs and policies that benefit and serve low- and moderate-income persons in our state. If there are any questions, please contact Steve Hardin, Director of the Community Services Division at the Mississippi Development Authority at 601-359-2366.

Sincerely,



Phil Bryant
GOVERNOR

cc: Brent Christensen
Dr. Mary Currier
Scott Spivey
Manning McPhillips
Steve Hardin

APPENDIX B: 2014 ANALYSIS OF IMPEDIMENTS

The Mississippi Development Authority conducted an Analysis of Impediments in 2014. The following represents the summary of the 2014 Analysis of Impediments.

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. . .⁶²

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

⁶² U.S. Department of Housing and Urban Development, Office of Fair Housing and Equal Opportunity. *Fair Housing Planning Guide*. Vol. 1, p. 2-8.

http://www.hud.gov/offices/cpd/about/conplan/fairhousingexs/Module5_TopSevenAFFH.pdf

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).⁶³ 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

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

⁶³ See **Section V** for a more complete discussion of HALs.

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

APPENDIX C: ADDITIONAL PLAN DATA

Table C.1
Total Households with Housing Problems by Income and Race
 Non-Entitlement Areas of Mississippi
 2007–2011 HUD CHAS Data

Income	Non-Hispanic by Race/Ethnicity						Hispanic (Any Race)	Total
	White	Black	Asian	American Indian	Pacific Islander	Other Race		
With Housing Problems								
30% HAMFI or less	33,510	46,565	511	261	15	735	1,275	82,872
30.1-50% HAMFI	34,745	37,020	405	280	20	697	1,831	74,998
50.1-80% HAMFI	34,895	28,265	655	286	0	535	1,445	66,081
80.1-100% HAMFI	13,465	7,760	336	125	0	191	395	22,272
100.1% HAMFI or more	28,050	10,420	391	135	0	244	1,185	40,425
Total	144,665	130,030	2,298	1,087	35	2,402	6,131	286,648
Without Housing Problems								
30% HAMFI or less	8,591	10,522	60	80	0	121	170	19,544
30.1-50% HAMFI	27,225	16,260	106	210	0	241	315	44,357
50.1-80% HAMFI	55,600	29,865	445	436	0	537	1,326	88,209
80.1-100% HAMFI	42,995	20,920	205	280	20	231	822	65,473
100.1% HAMFI or more	333,765	82,130	3,345	1,470	45	2,435	5,220	428,410
Total	468,176	159,697	4,161	2,476	65	3,565	7,853	645,993
Not Computed								
30% HAMFI or less	7,172	7,750	201	34	0	125	385	15,667
30.1-50% HAMFI	0	0	0	0	0	0	0	0
50.1-80% HAMFI	0	0	0	0	0	0	0	0
80.1-100% HAMFI	0	0	0	0	0	0	0	0
100.1% HAMFI or more	0	0	0	0	0	0	0	0
Total	7,172	7,750	201	34	0	125	385	15,667
Total								
30% HAMFI or less	49,273	64,837	772	375	15	981	1,830	118,083
30.1-50% HAMFI	61,970	53,280	511	490	20	938	2,146	119,355
50.1-80% HAMFI	90,495	58,130	1,100	722	0	1,072	2,771	154,290
80.1-100% HAMFI	56,460	28,680	541	405	20	422	1,217	87,745
100.1% HAMFI or more	361,815	92,550	3,736	1,605	45	2,679	6,405	468,835
Total	620,013	297,477	6,660	3,597	100	6,092	14,369	948,308

Table
Households with Housing Problems by Income and Elderly Status
 Non-Entitlement Areas of Mississippi
 2007–2011 HUD CHAS Data

Income	Elderly	Extra-Elderly	Non-Elderly	Total
With Housing Problems				
30% HAMFI or less	13,285	9,690	59,885	82,860
30.1-50% HAMFI	14,665	10,055	50,260	74,980
50.1-80% HAMFI	11,297	6,021	48,780	66,098
80.1-100% HAMFI	3,730	1,165	17,350	22,245
100.1% HAMFI and above	6,776	1,795	31,845	40,416
Total	49,753	28,726	208,120	286,599
Without Housing Problems				
30% HAMFI or less	3,936	4,167	11,450	19,553
30.1-50% HAMFI	13,246	12,780	18,305	44,331
50.1-80% HAMFI	23,220	18,220	46,755	88,195
80.1-100% HAMFI	14,590	8,752	42,140	65,482
100.1% HAMFI and above	81,235	29,535	317,630	428,400
Total	136,227	73,454	436,280	645,961
Not Computed				
30% HAMFI or less	1,391	750	13,526	15,667
30.1-50% HAMFI	0	0	0	0
50.1-80% HAMFI	0	0	0	0
80.1-100% HAMFI	0	0	0	0
100.1% HAMFI and above	0	0	0	0
Total	1,391	750	13,526	15,667
Total				
30% HAMFI or less	18,612	14,607	84,861	118,080
30.1-50% HAMFI	27,911	22,835	68,565	119,311
50.1-80% HAMFI	34,517	24,241	95,535	154,293
80.1-100% HAMFI	18,320	9,917	59,490	87,727
100.1% HAMFI and above	88,011	31,330	349,475	468,816
Total	187,371	102,930	657,926	948,227

Table
Owner-Occupied Households by Cost Burden by Income and Family Status

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

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Housing Problem						
30% HAMFI or less	3,575	13,210	2,901	11,665	8,485	39,836
30.1-50% HAMFI	5,286	13,940	3,455	11,400	6,115	40,196
50.1-80% HAMFI	5,635	18,305	5,170	5,280	6,435	40,825
80.1% HAMFI or more	5,855	26,445	8,605	3,035	8,335	52,275
Total	20,351	71,900	20,131	31,380	29,370	173,132
No Housing Problem						
30% HAMFI or less	661	1,080	236	3,761	1,375	7,113
30.1-50% HAMFI	5,620	6,225	981	13,875	3,335	30,036
50.1-80% HAMFI	17,560	19,915	4,185	14,805	7,250	63,715
80.1% HAMFI or more	74,930	238,860	31,950	23,265	43,235	412,240
Total	98,771	266,080	37,352	55,706	55,195	513,104
Not Computed						
30% HAMFI or less	506	2,265	155	1,036	3,030	6,992
30.1-50% HAMFI	0	0	0	0	0	0
50.1-80% HAMFI	0	0	0	0	0	0
80.1% HAMFI or more	0	0	0	0	0	0
Total	506	2,265	155	1,036	3,030	6,992
Total						
30% HAMFI or less	4,742	16,555	3,292	16,462	12,890	53,941
30.1-50% HAMFI	10,906	20,165	4,436	25,275	9,450	70,232
50.1-80% HAMFI	23,195	38,220	9,355	20,085	13,685	104,540
80.1% HAMFI or more	80,785	265,305	40,555	26,300	51,570	464,515
Total	119,628	340,245	57,638	88,122	87,595	693,228

Table
Renter-Occupied Households by Cost Burden by Income and Family Status

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

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Housing Problem						
30% HAMFI or less	747	18,860	4,485	4,770	14,185	43,047
30.1-50% HAMFI	1,061	14,980	4,325	4,405	10,035	34,806
50.1-80% HAMFI	1,075	12,035	2,965	1,892	7,315	25,282
80.1% HAMFI or more	325	4,160	2,180	860	2,855	10,380
Total	3,208	50,035	13,955	11,927	34,390	113,515
No Housing Problem						
30% HAMFI or less	382	4,875	665	2,870	3,650	12,442
30.1-50% HAMFI	681	5,060	556	4,290	3,705	14,292
50.1-80% HAMFI	1,440	11,445	2,060	2,696	6,845	24,486
80.1% HAMFI or more	4,180	42,075	5,265	3,430	26,690	81,640
Total	6,683	63,455	8,546	13,286	40,890	132,860
Not Computed						
30% HAMFI or less	150	3,031	592	441	4,460	8,674
30.1-50% HAMFI	0	0	0	0	0	0
50.1-80% HAMFI	0	0	0	0	0	0
80.1% HAMFI or more	0	0	0	0	0	0
Total	150	3,031	592	441	4,460	8,674
Total						
30% HAMFI or less	1,279	26,766	5,742	8,081	22,295	64,163
30.1-50% HAMFI	1,742	20,040	4,881	8,695	13,740	49,098
50.1-80% HAMFI	2,515	23,480	5,025	4,588	14,160	49,768
80.1% HAMFI or more	4,505	46,235	7,445	4,290	29,545	92,020
Total	10,041	116,521	23,093	25,654	79,740	255,049

Table C.2
Real Earnings Per Job by Industry
 State of Mississippi
 BEA Data: Select Years 2001-2012, 2013 Dollars

NAICS Categories	2001	2006	2007	2008	2009	2010	2011	2012	2013	% Change 11-12
Farm employment	37,857	20,126	28,133	29,126	27,831	26,441	23,993	40,594	.	69.2%
Forestry, fishing, related activities, and other	37,741	38,053	35,536	33,015	32,335	38,302	35,262	37,200	.	5.5%
Mining	54,843	108,606	87,439	121,183	65,468	68,646	101,415	108,775	.	7.3%
Utilities	83,201	92,948	92,778	94,527	93,766	97,159	97,025	98,245	.	1.3%
Construction	41,727	43,995	42,152	44,346	44,754	46,536	46,875	50,109	.	6.9%
Manufacturing	47,372	52,456	53,371	54,490	55,356	56,139	56,600	58,956	.	4.2%
Wholesale trade	54,366	59,046	59,533	59,330	58,372	59,015	59,496	61,407	.	3.2%
Retail trade	27,292	30,052	28,834	27,833	28,362	29,057	28,909	29,606	.	2.4%
Transportation and warehousing	46,623	47,741	46,418	45,867	45,650	47,150	48,209	50,373	.	4.5%
Information	51,800	49,166	48,842	49,637	50,495	49,232	49,724	52,627	.	5.8%
Finance and insurance	47,031	50,061	44,842	43,199	44,718	46,428	42,731	43,197	.	1.1%
Real estate and rental and leasing	21,111	18,375	14,941	15,873	16,019	15,060	18,845	18,861	.	0.1%
Professional and technical services	50,698	50,069	50,124	53,975	52,223	49,560	50,163	51,053	.	1.8%
Management of companies and enterprises	76,108	78,486	82,967	76,531	82,948	80,723	83,768	88,253	.	5.4%
Administrative and waste services	21,289	23,775	23,073	23,348	22,846	23,349	22,758	23,800	.	4.6%
Educational services	23,882	25,365	25,106	25,768	26,710	26,512	27,198	28,696	.	5.5%
Health care and social assistance	46,890	48,315	47,513	48,762	48,807	48,302	46,919	47,831	.	1.9%
Arts, entertainment, and recreation	26,805	20,615	20,055	18,953	17,946	17,659	16,224	15,194	.	-6.3%
Accommodation and food services	22,232	21,997	22,156	21,880	21,423	21,618	21,763	21,940	.	0.8%
Other services, except public administration	28,633	30,466	29,276	28,112	28,100	28,825	27,224	27,443	.	0.8%
Government and government enterprises	43,999	50,699	51,215	52,340	53,023	53,555	53,195	52,811	.	-0.7%
Total	39,306	41,487	40,934	41,715	41,393	41,690	41,516	42,812	.	3.1%

Table C.3										
Real Earnings by Industry										
State of Mississippi										
BEA Data: Select Years 2001-2013, 2013 Dollars										
NAICS Categories	2001	2006	2007	2008	2009	2010	2011	2012	2013	% Change 12-13
Farm earnings	2,014,310	912,291	1,247,036	1,279,553	1,259,227	1,205,375	1,066,089	1,745,153	1,939,106	11.1%
Forestry, fishing, related activities, and other	584,682	555,465	510,900	472,253	437,167	521,331	486,047	515,924	571,637	10.8%
Mining	490,021	1,036,970	914,791	1,552,107	783,320	959,390	1,305,114	1,443,663	1,461,653	1.2%
Utilities	676,009	753,063	734,616	767,749	757,914	791,259	778,818	787,433	822,373	4.4%
Construction	3,569,996	4,556,136	4,483,896	4,661,541	4,152,883	4,091,281	4,076,666	4,287,085	4,906,547	14.4%
Manufacturing	9,696,460	9,425,390	9,264,541	8,914,060	8,080,866	7,863,065	7,934,753	8,370,867	8,429,739	0.7%
Wholesale trade	2,116,232	2,401,753	2,443,131	2,392,582	2,263,531	2,250,792	2,304,814	2,388,378	2,433,243	1.9%
Retail trade	4,642,425	5,186,879	4,988,678	4,709,137	4,643,240	4,684,737	4,735,199	4,863,465	4,915,817	1.1%
Transportation and warehousing	2,297,416	2,519,679	2,555,603	2,470,186	2,378,751	2,443,691	2,554,926	2,697,355	2,747,686	1.9%
Information	1,004,864	801,700	781,477	796,379	776,008	733,559	729,106	813,353	844,032	3.8%
Finance and insurance	2,210,286	2,424,440	2,308,119	2,312,712	2,504,312	2,551,538	2,464,731	2,526,850	2,606,064	3.1%
Real estate and rental and leasing	667,026	735,098	651,250	710,112	709,565	680,538	858,901	890,393	906,343	1.8%
Professional and technical services	2,361,445	2,725,761	2,826,524	3,106,920	2,883,836	2,735,979	2,775,651	2,819,290	2,842,671	0.8%
Management of companies and enterprises	832,703	791,769	859,622	844,211	908,277	876,648	945,068	996,111	1,019,321	2.3%
Administrative and waste services	1,175,747	1,773,933	1,799,825	1,848,895	1,740,679	1,925,488	1,979,599	2,154,383	2,351,550	9.2%
Educational services	420,638	544,046	556,162	595,578	630,407	663,958	678,895	737,024	755,584	2.5%
Health care and social assistance	5,133,239	6,136,432	6,359,940	6,649,934	6,815,503	6,938,325	6,979,447	7,200,666	7,301,468	1.4%
Arts, entertainment, and recreation	699,760	370,133	413,720	394,748	364,010	363,256	322,622	312,836	319,350	2.1%
Accommodation and food services	2,367,344	2,538,571	2,662,658	2,641,339	2,489,154	2,477,916	2,561,200	2,638,952	2,692,469	2.0%
Other services, except public administration	2,224,072	2,514,569	2,468,539	2,370,956	2,364,630	2,421,503	2,439,127	2,538,159	2,599,516	2.4%
Government and government enterprises	12,090,233	13,963,638	14,314,028	14,856,128	15,099,653	15,107,512	14,860,548	14,759,749	14,455,476	-2.1%
Total	57,274,910	62,667,716	63,145,057	64,347,081	62,042,934	62,287,140	62,837,322	65,487,089	66,921,643	2.2%

Table C.4
Total Employment and Real Personal Income
 State of Mississippi
 BEA Data 1969 Through 2013

Year	1,000s of 2013 Dollars						Per Capita Income	Total Employment	Average Real Earnings Per Job
	Earnings	Social Security Contributions	Residents Adjustments	Dividends, Interest, Rents	Transfer Payments	Personal Income			
1969	22,177,166	1,433,724	171,369	2,610,269	2,713,882	26,238,963	11,821	908,677	24,405
1970	22,550,904	1,451,665	168,998	2,792,190	3,219,587	27,280,013	12,281	916,796	24,599
1971	23,540,648	1,562,769	256,579	2,906,358	3,619,956	28,760,772	12,696	938,968	25,073
1972	25,944,180	1,797,165	310,074	3,039,932	3,913,141	31,410,162	13,613	978,740	26,509
1973	28,345,215	2,177,660	377,789	3,316,883	4,304,590	34,166,817	14,539	1,019,427	27,805
1974	27,921,603	2,284,809	455,276	3,617,984	4,867,297	34,577,351	14,539	1,031,293	27,075
1975	26,766,419	2,218,876	508,294	3,676,901	5,536,545	34,269,283	14,281	1,000,814	26,745
1976	29,479,835	2,436,533	585,184	3,767,560	5,722,403	37,118,448	15,272	1,038,827	28,378
1977	31,172,702	2,578,707	674,164	3,973,462	5,762,697	39,004,317	15,855	1,070,753	29,114
1978	32,400,221	2,784,511	789,354	4,298,613	5,928,288	40,631,965	16,330	1,100,550	29,440
1979	33,722,558	2,957,240	880,838	4,678,107	6,252,241	42,576,504	16,975	1,114,375	30,261
1980	31,998,376	2,918,168	1,019,152	5,464,840	6,871,322	42,435,522	16,804	1,111,313	28,794
1981	32,300,614	3,126,412	995,804	6,386,573	7,129,698	43,686,277	17,206	1,106,596	29,190
1982	31,400,479	3,099,570	974,919	6,819,598	7,383,050	43,478,476	17,004	1,079,218	29,096
1983	31,057,660	3,167,931	1,051,103	6,967,325	7,825,980	43,734,136	17,032	1,087,581	28,557
1984	33,278,165	3,403,943	1,136,743	7,568,334	7,818,680	46,397,979	17,997	1,117,040	29,792
1985	33,920,973	3,559,708	1,155,729	7,992,813	7,937,641	47,447,448	18,332	1,123,930	30,181
1986	34,431,267	3,705,059	1,104,543	8,033,739	8,241,020	48,105,510	18,547	1,130,753	30,450
1987	35,954,335	3,778,266	1,143,472	7,999,311	8,373,404	49,692,256	19,197	1,141,343	31,502
1988	37,286,284	4,086,463	1,173,656	8,264,020	8,620,005	51,257,501	19,865	1,169,037	31,895
1989	37,782,550	4,229,483	1,199,402	9,356,416	9,086,023	53,194,908	20,664	1,188,891	31,779
1990	38,556,642	4,482,411	1,194,399	9,160,574	9,499,514	53,928,717	20,912	1,202,603	32,061
1991	39,164,328	4,613,571	1,249,007	9,040,397	10,290,415	55,130,576	21,214	1,210,948	32,342
1992	41,310,887	4,810,033	1,247,913	8,957,493	11,283,674	57,989,935	22,102	1,233,701	33,485
1993	43,377,298	5,086,973	1,245,947	9,057,283	11,756,677	60,350,232	22,730	1,286,919	33,706
1994	46,449,658	5,477,629	1,215,941	9,664,129	12,205,977	64,058,076	23,823	1,334,700	34,801
1995	47,477,205	5,632,189	1,314,720	9,906,502	13,024,524	66,090,762	24,275	1,365,437	34,771
1996	49,127,896	5,710,696	1,348,839	10,508,467	13,682,849	68,957,355	25,093	1,389,237	35,363
1997	50,827,786	5,913,322	1,514,692	11,154,613	13,960,409	71,544,179	25,764	1,415,330	35,912
1998	53,968,234	6,232,995	1,604,187	12,259,619	13,928,539	75,527,583	26,927	1,452,518	37,155
1999	55,914,070	6,423,967	1,709,825	11,980,914	14,196,294	77,377,136	27,358	1,476,702	37,864
2000	56,797,340	6,459,078	1,924,271	12,707,773	14,928,889	79,899,194	28,051	1,481,524	38,337
2001	57,274,910	6,377,594	2,110,657	13,383,250	16,280,980	82,672,204	28,978	1,457,187	39,306
2002	57,425,248	6,535,343	2,088,685	12,845,572	17,224,045	83,048,206	29,051	1,456,124	39,437
2003	59,084,048	6,609,533	2,156,852	12,295,142	17,665,412	84,591,921	29,492	1,454,112	40,632
2004	61,501,762	6,817,973	2,254,016	11,846,500	18,488,110	87,272,415	30,208	1,473,065	41,751
2005	62,133,590	6,856,385	2,342,812	12,536,415	20,129,338	90,285,769	31,069	1,485,333	41,832
2006	62,667,716	7,194,391	2,475,552	13,793,352	19,716,985	91,459,215	31,484	1,510,533	41,487
2007	63,145,057	7,301,739	2,606,226	16,067,145	20,035,892	94,552,581	32,289	1,542,598	40,934
2008	64,347,081	7,394,759	2,688,369	15,490,364	21,925,122	97,056,177	32,925	1,542,564	41,715
2009	62,042,934	7,235,778	2,643,310	14,317,502	23,613,432	95,381,400	32,236	1,498,864	41,393
2010	62,287,140	7,254,949	2,721,046	13,645,103	25,039,476	96,437,817	32,480	1,494,047	41,690
2011	62,837,322	6,686,177	2,952,451	14,605,594	25,276,322	98,985,513	33,245	1,513,567	41,516
2012	65,487,089	6,779,368	3,170,944	15,026,206	25,060,383	101,965,254	34,160	1,529,661	42,812
2013	66,921,643	7,773,685	3,135,842	15,284,398	25,563,849	103,132,046	34,478	(NA)	(NA)

APPENDIX D: PUBLIC INVOLVEMENT PROCESS

The public involvement process followed the requirements specified in the Citizen Participation Plan, as noted in Appendix A. However, the following narrative and exhibits provide additional information about the outreach, notification, and public involvement opportunities offered to the citizen of Mississippi in the development of the 2015-2020 Mississippi Consolidated Plan for Housing and Community Development.

3/2/15 Flowood

No Audio

3/2/15 Marks

Comment 1: One thing I would like to see just as a citizen not as somebody who deals with the grant funds. I would like to see some kind of where ever there is homebuyer assistance or where ever there is a Home Program. I would like to see a class offered to help them learn about homeownership. Learn about if my sink is leaking how to get that fix instead of spending \$200 on a plumber. Have some kind of basic homeowner education.

Rob Gaudin: I think that is an excellent idea. What do you think you need here, rehab?

Comment 2: I think what we need here is some rehab and new construction. Most of the house here are old houses and are beyond repair.

Rob Gaudin: So that would be like redevelopment where you tear down. So how many units do you think there are?

Comment 3: Probably (inaudible) need to be done. I would say probably about 30 to 40 houses.

Rob Gaudin: What about your water and sewer?

Comment 4: Water and sewer?

Rob Gaudin: How are you with capacity and the EPA?

Comment 5: We very badly need it. We just finished a water project about a year ago. We replaced some water lines and we need twice as many. (Inaudible)

3/3/15 McComb

Comment 1: I am an economics and I have done a few projections in my life. You have such a disproportionate representation in these non-entitled areas. This is almost meaningless to a small community, but you take from this region all the way to the Memphis line and try to draw conclusions about areas that are so different.

Rob Gaudin: You are absolutely correct.

Comment 2: That is a huge job here.

Rob Gaudin: You are absolutely correct and it is a challenge to be able to identify what the needs are uniformly. There are not uniform needs. This is why I want to hear from you about what your needs are. It is important to hear from McComb what is going on here. I can present the non-entitled as you suggest in less urbanized areas of the state and talk about what we see. These geographic maps that Ray showed you is all about Census tracts and certain things can really jump out when put in maps and you can really focus and they are all over the state. I am just showing you a few tables. I prepare maps too, but these things can go on for a long time. I do want to note that these things here regarding age are indisputable, because they are not my numbers. They are the Census bureau's numbers.

Comment 3: While we are discussing the population by age how the retired age groups have grown in numbers while the working age groups have either stayed the same or lowered. I think that is an indication of the state of the economy in this area. Your younger people are moving away to find jobs and if those numbers hold true than just like you said the 40 year olds will eventually become the 50 and 60 years old. The same is true about the 20 year olds becoming 30 and 40 years old. If the trend keeps on I mean we will end up being a community of just all retired people just hoping for the best I would like to see some more legislative effort putting monies into attracting businesses to this economy. Factories. We need to manufacture something in order to bring money into the area. Then your young people would quit leaving and the tax base will go up and then there is more money to do things with. Just a thought.

Rob Gaudin: The gentleman is absolutely right.

Comment 4: I am not an economist, but I did stay at the Holiday Inn one time.

(Laughter)

(Presentation)

Comment 5: Just going back to the original statement I made. I work and I service a lot of restaurants, a lot of businesses in the hospitality industry, hotels restaurants, and what not. Almost every one of those businesses without fail half of their employees are former factory workers who are now working at minimum wage where are they used to earn twice what

they do now. I think that is a lot of what we are seeing on these figures right here. It is not so much that minimum wage needs to be raised or anything like that, but we need quality jobs.

Rob Gaudin: I agree with you.

Comment 6: Restaurants can only afford to pay just so much.

Rob Gaudin: Walmart recently announced that they were going to raise theirs and I didn't hear what it was. We are going to raise it from here to here. That is not a raise. You need to be above \$21 just to get above the average. Our point is very well taken.

Comment 7: You know what is going to happen as an economist all of these restaurants and grocery stores are going to raise their sticker prices. So that little raise there they might have got on their minimum wage check might equate to an extra \$40 a week after taxes, but they are going to spend an extra \$50 a week just to try to make groceries. So it is actually a step backwards.

Rob Gaudin: I think I was at a Chili's one time and they had this device on the table where you can tap order your own food and I think that will eliminate some jobs when they computerize them.

Comment 8: I have heard talks about McDonalds.

Rob Gaudin: They will get rid of the jobs.

(Presentation)

Comment 9: I do have a little bit of info on that. I don't know if anyone in this room has tried to purchase a house in the last couple of years, but the banks are tight on their money. They raised the bar. It is way harder to qualify for a loan now than it was say ten years ago. You couple that with a stiff, a difficult economy and I feel like you have a lot of working class people that are going to have a hard time meeting the requirements to be able to borrow money to buy a new house or a used house or even a fixer upper house. So maybe when I was a child everybody went for the FHA program, the FHA houses or whatever. Maybe some sort of plan through HUD to fill in the gap between what the bank deems not good enough and the middle class people that don't quite qualify for banks.

Rob Gaudin: I think we do have some programs available for those individuals. I think it is incumbent upon us maybe we haven't done as good a job as we should in getting the word out about how those work. There are first-time homebuyer programs available from both the MDA and Home Corp. So there are two places at least where you can get these kinds of funds. I think we will have some discussion about that here shortly.

Comment 10: This is a mobile population. First homebuyer is not really the problem so much as this is a mobile population. People have to buy a house several times and they need mortgages every time.

(Presentation)

Comment 11: Well as a city administrator and dealing with development I think you do need areas where when you talk about economic development strategies where it goes to include all type of economic development. Because sometime you restrict economic development when we call and say can we get an economic development grant and we are telling you what we want, what is going up and you say oh we can't do it for something like that. Then you restrict us as a city as it relates to helping developers develop that for economic growth.

Rob Gaudin: I appreciate your commentary. I am not the expert in that particular field, but I will say that there are federal guidelines that we need to follow and there are certain guidelines that are low/mod income households that need to benefit from economic development.

Comment 12: For an example for an economic development grant it says you must create X number of jobs. We recently went through this and I was told that we didn't qualify because of the type of economic development that was going on, but it is still economic development. You understand what I am saying?

Rob Gaudin: I do.

Comment 13: We may have three or four or five different economic development projects going on, but they didn't qualify for an economic development grant, because it wasn't a certain type of economic development. You are tying the cities hands when you are saying it has to be a specific type of economic development yet the three or four that are coming in that is going to bring in anywhere from 20 or 30 jobs, but you don't consider that as the proper type of economic development.

Comment 14: I will address that, because that is my baby. As far as the way MDA looks at economic development, it is by choice that we look at manufacturing, distribution, warehousing, the medical field only and one of the reasons is because they offer benefits and most of the time those jobs are not minimum wage. We don't look at retail or commercial because for the most part your retail or commercial are going to come regardless is we put a dime of money in that project or not. They are coming because the demographics are there for that particular type of project. So a Walmart is going to come whether we put money in or not. A Dollar General is going to come if the demographic are right for them to want to come there. Not because MDA is going to out in a water line or a sewer line. With our money being limited each year. You will look when we get to my part, our CDBG dollars have gone down. I can remember almost 20 years ago when we

would get about 48 or 50 million dollars a year. We are down to 23 million dollars a year. What we try to do is make the best advantage of those dollars as we can and we just do not feel that retail and commercial is the best fit for those dollars. You can chime in if you want to add something to that, but that is how we come to that.

Comment 15: I just want to agree with the lady. I don't feel like it benefits the citizens of Pike County to have another restaurant with minimum wage paying jobs. If we are going to spend money to attract business and spend money to build infrastructure to bring any kind of business it needs to be the larger industry type business and quality jobs.

Comment 16: On a city aspect like the City of McComb, our tax base is not based upon large industry. Our tax base is based upon our businesses, but what runs or turns the economic development in this city are the large businesses, it is the small business. We cannot open the door and help those then you are tying our hands as far as economic development for small cities.

Comment 17: You do go to the local planning and development district and they do have and most of them are loan funds. I do know that they have small business loans that those industry groups can go and offer funds that way.

Comment 18: Just to stay on the same subject here, City of McComb according to the newspaper is in the process of annexing Gateway Industrial Park area and there is also plenty of industrial areas down the railroad tracks from one end of the city to the other. There is a former factory down there that is sitting vacant right now. There are plenty of opportunity from the City of McComb to benefit from industry coming to McComb. Mc Comb was built on industry, railroad industry.

Rob Gaudin: I don't believe it is necessarily about the size of the CDBG grant, like whether we get five jobs or 15 jobs or 25. It is more about who benefits.

Comment 19: Not quite true, because we have CDBG which are federal funds which has a lot more rules and regulations we do require a minimum of 20, but we have state funded grant run programs where we only require ten jobs.

Rob Gaudin: Directly from the knowledgeable person.

(Presentation)

Public Review Meeting

Comment 1: You referenced the fair housing brochure. The city and county representatives and other folks can they get a supply of those?

Comment 2: Yes they can.

Comment 3: How can they go about getting them?

Comment 4: We have two ways. We have this on our website. So we encourage and you can print them out and I also have the inside scoop, as to say, who printed these for us and they can very well print them just as quickly as you can down load it from the website. They are available just give me a call.

(Presentation)

Comment 5: That represents a one night count, so one night is just a snapshot. One night is usually then multiplied by three to get an actual count as far as the whole year. So if you look at the one night snapshot times three that is probably how many people through the year are experiencing homelessness and it is not people couch surfing or sharing homes. It is specifically people in shelters and living outside.

Rob Gaudin: This count was done in January of each year.

Comment 6: Yes, January of each year and I haven't looked at individually, but my suspicion is the 2007 count is probably low because in January of 2007 and a significant part of the coast and a few other places Katrina was in August of 2005. So, a lot of the people that we would count is in the mist of struggles of their own.

Rob Gaudin: That is why I am suggesting and I guess you are agreeing that the count is an incomplete tabulation for both structural reasons like 2007, as well as just being able to identify where these folks are.

(Presentation)

Comment 7: People who are experiencing homelessness who are not one of the subpopulations. You may be experiencing homelessness for financial reason not because you are one of these other subpopulations.

(Presentation)

Comment 8: Housing that is affordable for people under 30 percent median income either through rental subsidies or development of housing through grant programs that would meet that need would dramatically decrease homelessness issue and could be a strategy for homelessness. Even through Rapid Re-Housing efforts the sustainability pieces are huge

and people who are served form Rapid Re-Housing really have to come and have to have some sort of sustainability plan and so we are unable to serve people with some of the very lowest incomes and people with no income, because we don't have the housing availability really anywhere in the state for someone at that income level, because public housing units are so few and far between with waiting lists of over 3,000 people. As far as where the homeless people are, at least on the coast we know where people are and we know their name. We are working to get them housed, but the lack of affordable housing units for long-term sustainability has been an issue.

Comment 9: Can I repeat what you to, make sure that I understand. You are saying that 30 percent AMI threshold isn't unrealistic in the delivery mechanism, because the people aren't able at that level aren't able to sustain themselves in a permeant housing situation anyways.

Comment 10: What I am saying it is very difficult. If we have someone with no income who is homeless and then gets a job that is part-time and working very little, but something. And there is not public housing available because it is not available. Then even if we are able to provide that initial Rapid Re-Housing that person would be unlikely to sustain that. So that group is not being served even through there is a great need in the community.

Comment 11: There are a lot of people in that group.

Comment 12: There are a lot of people in that group. There are also a lot of people that we are serving who are under 30 percent AMI who have that very high cost burden. Who make it because people make it, but it would make it a lot easier and would not be a risk of homelessness again if we had the ability to develop housing specifically for that group or have rental assistance available for that group even if it was a short term rental assistance that would say a two-year bridge where someone could have the time and space to get a job full-time.



April 29, 2015

Mississippi Development Authority
ATTN: Steve Hardin, Director
Community Services Division
P.O. Box 849
Jackson, MS 39205

Dear Mr. Hardin,

The Hancock Resource Center (HRC) Board of Directors has reviewed the 2015 One-Year Action Plan Draft for Housing and Community Development and submit the following comments regarding the Plan in these areas:

Executive Summary:

1. HRC wishes to applaud the decision made by Governor Bryant to consolidate all housing programs under the same entity, Mississippi Home Corporation, and to streamline economic development by keeping CDBG with Mississippi Development Authority. We see this action as a positive move toward consistency within and across programs administered by these agencies. We look forward to enhancing existing partnerships and creating new ones as these changes take place. Our questions or suggestions below primarily center on the imminent move of ESG and HOME to MHC and issues surrounding how coordination and implementation will occur as this shift occurs, some of which may not have been known at the time of the draft Plan's submission.

Implementation of Plan: ESG

1. HRC is pleased that MDA considered our comments last year and raised case management from 20 percent to 30 percent of total assistance. As stated previously, stabilization services (case management) for the population served by ESG are as critical as the actual financial assistance.
2. We do however continue to have a concern about our ability to end homelessness within the current ESG framework in that, based on extensive agency experience as well as research/evidence-based knowledge, it often takes 9-12 months to stabilize a homeless family. For example, in Hancock County, which has the highest unemployment rate of the less rural counties of the state, many clients if they do work, work only 24-28 hours a week at minimum wage. The action plan usually includes gaining an additional job or additional hours to become stable; this is not always possible in 3 months. While HRC is pleased that we have been able to petition MDA to extend the length of assistance up to three more months on a client-by-client basis, we would appreciate that moving forward, as the program may be re-envisioned by MHC, that the state's guidelines come more in line with HUD

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guidelines for length of assistance if that is determined what is needed to best serve the most vulnerable homeless families.

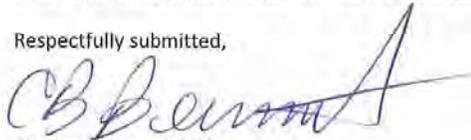
3. HRC would like to suggest that grantees do what they do best, by serving the populations their missions require them to serve. For example, shelters should not be required to accept Homelessness Prevention and Rapid Rehousing funds as a condition of receiving operating funds. Homeless service providers should be identified through the Continuums of Care to serve that need as they are capable of doing. Streamlining cost types among agencies may allow them to spend down their resources in a manner consistent with the populations they primarily serve in a more efficient manner.
4. Anti-poverty strategy – while the Plan provides an excellent discussion of inter-generational poverty in Section IV, we suggest that the State identify strategies with measurable outcomes that break the cycle of poverty by coordinating all resources available from the state and federal level in the anti-poverty arsenal. Strategies that we suggest include :
 - Coupling ESG with National Housing Trust Fund resources to address the needs of a wider swath of Mississippi’s low to moderate income renters;
 - A coordinated approach between CDBG Section 3 outreach in the creation of living wage jobs with the understanding that every community does not have a WIN Job Center to assist in adult literacy and job readiness;
 - Centralized planning and intake through the CoCs for prevention and rapid-rehousing programs;
 - A designated state agency responsible for assuring that fair housing impediments are removed;
 - A plan to address barriers to stability such as lack of health insurance, substance abuse and mental health issues; and
 - A plan to address barriers to stability presented by the lack of access to transportation experienced by this population in the majority of the communities in Mississippi.

Implementation of Plan: HOME Program

For the second year in a row, no new HOME application has been released, so the implementation of this plan is not yet known. HRC looks forward with anticipation to this release and the ways in which HOME resources can be utilized in Hancock County.

Thank you in advance for your consideration and inclusion of our comments on the 2015 One-Year Action Plan. Should you have any questions or concerns, please do not hesitate to contact me. Through communication such as this, it is our intention to augment the collaboration between local community-based nonprofits such as the Hancock Resource Center and the Mississippi Development Authority, creating a stronger partnership and improved service delivery of programs.

Respectfully submitted,



Charles Benvenuti, Chair
Hancock Resource Center Board of Directors

APPENDIX E: GLOSSARY

Accessibility All new construction of covered multifamily buildings must include certain features of accessible and adaptable design. Units covered are all those in buildings with four or more units and one or more elevators, and all ground floor units in buildings without elevators.

Action Plan The Action Plan includes the following: An application for federal funds under HUD's formula grant programs (CDBG, ESG, HOME); Identification of federal and other resources expected to be used to address the priority needs and specific objectives in the strategic plan; Activities to be undertaken including the following; Activities to address Homeless and other special needs (persons with mental, physical or developmental disabilities, battered and abused spouses, victims of domestic violence, etc.); Activities to address other Actions (affordable housing, lead-based paint hazards, poverty reduction, public housing improvements, etc); and lastly; A description of the areas targeted given the rationale for the priorities for allocating investment geographically.

Affordable Housing That housing within the community which is decent and safe, either newly constructed or rehabilitated, that is occupied by and affordable to households whose income is very low, low, or moderate. Such housing may be ownership or rental, single family or multi-family, short-term or permanent. Achieving affordable housing often requires financial assistance from various public and private sources and agencies.

Agency Any department, agency, commission, authority, administration, board, or other independent establishment in the executive branch of the government, including any corporation wholly or partly owned by the United States that is an independent instrumentality of the United States, not including the municipal government of the District of Columbia.

Brownsfield Economic Development Initiative (BEDI) Grant Program BEDI is designed to help cities redevelop abandoned, idled, or underutilized industrial and commercial properties and facilities where expansion or redevelopment is complicated by real or perceived environmental contamination e.g., brownfields. BEDI accomplishes this by providing funding to local governments to be used in conjunction with Section 108 loan guarantees to finance redevelopment of brownfields sites. BEDI-funded projects must meet one of the CDBG program's national objectives.

Certification A written assertion based on supporting evidence that must be kept available for inspection by HUD, by the Inspector General of HUD, and by the public. The assertion shall be deemed to be accurate unless HUD determines otherwise, after inspecting the evidence and providing due notice and opportunity for comment.

Community Development Block Grant Program (CDBG) A Community Development Block Grant is a federal grant to states, counties or cities. It is used for housing and community development including housing construction and rehabilitation, economic development, and public services which benefit low- and moderate- income people. Grant funds can also be used to fund activities which eliminate slums and blight or meet urgent needs. CDBG-R refers funds granted through the American Recovery and Reinvestment Act of 2009.

Community and Housing Development Organization (CHDO) A federally defined type of nonprofit housing provider that must receive a minimum of 15 percent of all Federal HOME Investment Partnership funds. The primary difference between CHDO and other nonprofits is the level of low-income residents' participation on the Board of Directors.

Comprehensive Grant Program (CGP) HUD grant program via an annual formula to large public housing authorities to modernize public housing units.

Consolidated Annual Performance and Evaluation Performance Report (CAPER) The CAPER allows HUD, local officials, and the public to evaluate the grantees' overall performance, including whether activities and strategies undertaken during the preceding year actually made an impact on the goals and needs identified in the Consolidated Plan.

Consolidated Plan The Consolidated Plan services four separate, but integrated functions. The Consolidated Plan is: a planning document for the jurisdiction which builds on a participatory process with County residents; an application for federal funds under HUD's formula grant programs which are: CDBG, HOME, ESG, HOPWA; a three-year strategy to be followed in carrying out HUD programs; and lastly, an action plan describing individuals activities to be implemented.

Cost Burden The extent to which gross housing costs, including utility costs, exceeds 30 percent of gross income, based on data available from the U.S. Census Bureau.

Economic Development Initiative (EDI) Grant Program EDI is designed to enable local governments to enhance both the security of loans guaranteed through HUD's Section 108 Loan Guarantee Program and the feasibility of the economic development and revitalization projects that Section 108 guarantees finance. EDI accomplishes this by providing grants to local governments to be used in conjunction with Section 108 loan guarantees. A locality may use the grant to provide additional security for the loan (for example, as a loss reserve), thereby reducing the exposure of its CDBG funds (which by law must be pledged as security for the loan guarantees). A locality may also use the EDI grant to pay for costs associated with the project, thereby enhancing the feasibility of the 108-assisted portion of the project. EDI-funded projects must meet one of the CDBG program's national objectives.

Elderly: The CDBG low- and moderate-income limited clientele national objective at 570.208(a)(2)(i)(A) includes the elderly as a presumptive group. However, the CDBG regulations do not define the term "elderly". Therefore, a grantee can use its own definition of elderly for non-housing activities. As such, the County defines elderly as 55 years of age or older. With regard to housing activities, the Consolidated Plan requires identification of housing needs for various groups, including the elderly, which is defined as 62 years of age or older at 24 CFR 91.5 and 24 CFR 5.100. Because of this, housing activities to be counted toward meeting a Consolidated Plan goal of housing for the elderly must use the definition in 24 CFR 5.100, 62 years or older.

Emergency Solutions Grant (ESG) Formerly the Emergency Shelter Grant Program, the ESG is a federally funded program designed to help, improve and maintain the quality of existing emergency shelters for the homeless. ESG helps emergency shelters meet the costs of operating emergency shelters and of providing certain essential social services to homeless individuals so that these persons have access to a safe and sanitary shelter, and to the supportive services and other kinds of assistance they need to improve their situations. The program is also intended to prevent the increase of homelessness through the funding of preventive programs and activities.

Emergency Shelter Any facility with overnight sleeping accommodations, the primary purpose of which is to provide temporary shelter for the homeless in general or for specific populations of the homeless.

Entitlement An underlying formula governing the allocation of Block Grant funds to eligible recipients. Entitlement grants are provided to larger urban cities (i.e. population greater than 50,000) and larger urban counties (greater than 200,000).

Federal National Mortgage Association (Fannie Mae) A federally chartered, stockholder owned corporation which supports the secondary market for both conventional mortgages and mortgages insured by the FHA and guaranteed by VA.

Financing Functions necessary to provide the financial resources to fund government operations and federal assistance including the functions of taxation, fee and revenue generation, public debt, deposit funds, and intra governmental collections.

First-time Homebuyer An individual or family who has not owned a home during the three-year period preceding the assisted purchase of a home that must be occupied as the principal residence of the homebuyer. Any individual who is a displaced homemaker or a single parent may not be excluded from consideration as a first-time homebuyer on the basis that the individual, while a homemaker or married, owned a home with his or her spouse or resided in a home owned by the spouse.

Fiscal Year Any yearly accounting period, regardless of its relationship to a calendar year.

Full Time Equivalent (FTE) One FTE is 2,080 hours of paid employment. The number of FTEs is derived by summing the total number of hours (for which included categories of employees) are paid by the appropriate categories of employees and dividing by 2,080 hours (one work-year). Appropriate categories include, but are not limited to, overtime hours, hours for full-time permanent employees, temporary employees, and intermittent employees who may not have been paid for an entire reporting period.

Grant A federal grant may be defined as a form of assistance authorized by statute in which a federal agency (grantor) transfers something of value to a party (the grantee) usually, but not always, outside the federal government, for a purpose, undertaking, or activity of the grantee which the government has chosen to assist, to be carried out without substantial involvement on the part of the federal government. The “thing of value” is usually money, but may, depending on the program legislation, also include property or services. The grantee, again depending on the program legislation, may be a state or local government, a nonprofit organization, or a private individual or business entity.

HOME The Home Investment Partnership Program, which is authorized by Title II of the National Affordable Housing Act. This federally funded program is designed to expand the housing, for very low-income people. And, to make new construction, rehabilitation, substantial rehabilitation, and acquisition of such housing feasible, through partnerships among the federal government, states and units of general local government, private industry, and nonprofit organizations able to utilize effectively all available resources.

HOME Funds Funds made available under the HOME Program through allocations and reallocations, plus all repayments and interest or other return on the investment of these funds.

Homeless According to the HEARTH Act of 2009, the term “homeless”, “homeless individual”, and “homeless person” means:

- (1) an individual or family who lacks a fixed, regular, and adequate nighttime residence;
- (2) an individual or family with a primary nighttime residence that is a public or private place not designed for or ordinarily used as a regular sleeping accommodation for human beings, including a car, park, abandoned building, bus or train station, airport, or camping ground;
- (3) an individual or family living in a supervised publicly or privately operated shelter designated to provide temporary living arrangements (including hotels and motels paid for by Federal, State, or local government programs for low-income individuals or by charitable organizations, congregate shelters, and transitional housing);
- (4) an individual who resided in a shelter or place not meant for human habitation and who is exiting an institution where he or she temporarily resided;
- (5) an individual or family who—
 - (A) will imminently lose their housing, including housing they own, rent, or live in without paying rent, are sharing with others, and rooms in hotels or motels not paid

for by Federal, State, or local government programs for low-income individuals or by charitable organizations, as evidenced by—

- (i) a court order resulting from an eviction action that notifies the individual or family that they must leave within 14 days;
- (ii) the individual or family having a primary nighttime residence that is a room in a hotel or motel and where they lack the resources necessary to reside there for more than 14 days; or
- (iii) credible evidence indicating that the owner or renter of the housing will not allow the individual or family to stay for more than 14 days, and any oral statement from an individual or family seeking homeless assistance that is found to be credible shall be considered credible evidence for purposes of this clause;

(B) has no subsequent residence identified; and

(C) lacks the resources or support networks needed to obtain other permanent housing; and

(6) unaccompanied youth and homeless families with children and youth defined as homeless under other Federal statutes who—

(A) have experienced a long term period without living independently in permanent housing,

(B) have experienced persistent instability as measured by frequent moves over such period, and

(C) can be expected to continue in such status for an extended period of time because of chronic disabilities, chronic physical health or mental health conditions, substance addiction, histories of domestic violence or childhood abuse, the presence of a child or youth with a disability, or multiple barriers to employment.

Homeless Family Family that includes at least one parent or guardian and one child under the age of 18, a homeless pregnant woman, or a homeless person in the process of securing legal custody of a person under the age of 18.

Homeless Subpopulation Include but are not limited to the following categories of homeless persons: severely mentally ill only, alcohol/drug addicted only, severely mentally ill and alcohol/drug addicted, fleeing domestic violence, youth and persons with HIV/AIDS.

HOPWA Housing Opportunities for People With AIDS is a federal program designed to provide States and localities with resources and incentives to devise long-term comprehensive strategies for meeting the housing needs of persons with acquired immunodeficiency syndrome (AIDS) or related diseases and their families. The program authorizes entitlement grants and competitively awarded grants for housing assistance and services.

Household Household means all the persons who occupy a housing unit. The occupants may be single family, one person living alone, two or more families living together, or any other group of related or unrelated persons who share living arrangements.

HUD Created as part of President Lyndon B. Johnson's War on Poverty, the Department of Housing and Urban Development (HUD) was established as a Cabinet Department by the Department of Housing and Urban Development Act (42 U.S.C. 3532-3537), effective November 9, 1965. It consolidated a number of other older federal agencies. The Department of Housing and Urban Development is the Federal agency responsible for national policy and programs that: address America's housing needs; improve and develop the Nation's communities; and enforce fair housing laws. HUD's mission is helping create a decent home and suitable living environment for all Americans. It has given America's cities a strong national voice at the Cabinet level.

HUD Income Levels Income levels serve as eligibility criteria for households participating in federally funded programs.

Extremely Low-income Family whose income is between 0 and 30 percent of the median income for the area, as determined by HUD with adjustments for smaller and larger families, except that HUD may establish income ceilings higher or lower than 30 percent of the median for the area on the basis of HUD's findings that such variations are necessary because of prevailing levels of construction costs or fair market rents, or unusually high or low family incomes.

Low-income Low-income families whose income does not exceed 50 percent of the median income for the area, as determined by HUD with adjustments for smaller and larger families, except that HUD may establish income ceilings higher or lower than 50 percent of the median for the area on the basis of HUD's findings that such variations are necessary because of prevailing levels of construction costs or fair market rents, or unusually high or low family incomes.

Middle Income Family whose is between 80 percent and 95 percent of the median area income for the area, as determined by HUD, with adjustments for smaller and larger families, except that HUD may establish income ceilings higher or lower than 95 percent of the median for the area on the basis of HUD's findings that such variations are necessary because of prevailing levels of construction costs or fair market rents, or unusually high or low family incomes.

Moderate-income Family whose income does not exceed 80 percent of the median income for the area, as determined by HUD, with adjustments for smaller and larger families, except that HUD may establish income ceilings higher or lower than 80 percent of the median for the area on the basis of HUD's findings that such variations

are necessary because of prevailing levels of construction costs or fair market rents, or unusually high or low family incomes.

Jurisdiction A State or unit of general local government.

Large Family Family of five or more persons.

Lead-based paint hazards Any condition that causes exposure to lead from lead-contaminated dust, lead-contaminated soil, lead-contaminated paint that is deteriorated or present in accessible surfaces, friction surfaces, or impact surfaces that would result in adverse human health effects as established by the appropriate Federal agency.

Letter of Credit Line of credit to a grant recipient established at a time of approval of application.

Liability Assets owed for items received, services received, assets acquired, construction performed (regardless of whether invoices have been received), an amount received but not yet earned, or other expenses incurred.

Neighborhood Stabilization Program (NSP) Created to aid communities affected by foreclosure and abandonment through purchase and redevelopment. NSP1 refers to grants to state and local governments given on a formula basis and authorized under Division B, Title III of the Housing and Economic Recovery Act of 2008. NSP2 refers to funds allocated to states, local governments, nonprofits and consortiums on a competitive basis through funds authorized from the American Recovery and Reinvestment Act of 2009.

Overcrowded For purposes of describing relative housing needs, a housing unit containing more than one person per room, as defined by U.S. Census Bureau, for which the Census Bureau makes data available.

Person with a Disability A person who is determined to:

- 1) Have a physical, mental or emotional impairment that:
 - i) Is expected to be of long-continued and indefinite duration;
 - ii) Substantially impedes his or her ability to live independently; and
 - iii) Is of such a nature that the ability could be improved by more suitable housing conditions;
- Or
- 2) Have a developmental disability, as defined in section 102(7) of the Developmental Disabilities Assistance and Bill of Rights Act (42 U.S.C. 6001-6007); or
- 3) Be the surviving member or members of any family that had been living in an assisted unit with the deceased member of the family who had a disability at the time of his or her death.

Private Non-profit Organization A secular or religious organization described in section 501 (c) of the Internal Revenue Code of 1988 which: (a) is exempt from taxation under subtitle A of the Code; (b) has an accounting system and a voluntary board; and (c) practices nondiscrimination in the provision of assistance.

Program An organized set of activities directed toward a common purpose or goal that an agency undertakes or proposes to carry out its responsibilities.

Program Income Program income is the gross income received by the recipient and its subrecipients* directly generated from the use of CDBG funds. For those program income-generating activities that are only partially assisted with CDBG funds, such income is prorated to reflect percentage of CDBG funds that were used. Reference 24 CFR 570.500(a).

Examples: (Note: This list is NOT exclusive and therefore other types of funds may also constitute CDBG program income.)

- proceeds from the disposition by sale or long-term lease (15 years or more) of real property purchased or improved with CDBG funds.
- proceeds from the disposition of equipment bought with CDBG funds.
- gross income from the use or rental of real property that has been constructed or improved with CDBG funds and that is owned (in whole or in part) by the recipient or subrecipient. Costs incidental to the generation of the income are deducted from the gross income.
- payments of principal and interest on loans made using CDBG funds.
- proceeds from the sale of loans made with CDBG funds.
- proceeds from the sale of obligations secured by loans made with CDBG funds.
- any interest earned on funds held in a revolving fund account.
- any interest earned on program income pending its disposition.
- funds collected through special assessments that are made against properties owned and occupied by non-low and moderate- income households where the assessments have been made to recover some or all of the CDBG portion of a public improvement.

Reference: 570.500(a)(1)

Program income does not include the following examples:

- interest earned on grant advances from the U.S. Treasury. Any interest earned on grant advances is required to be returned to the U.S. Treasury.
- proceeds from fund-raising activities carried out by subrecipients that are receiving CDBG assistance to implement eligible activities.
- funds collected through special assessments that have been made to recover the non-CDBG portion of a public improvement.
- proceeds from the disposition by the grantee of real property that has been acquired or improved with CDBG funds when the disposition occurs after grant closeout for entitlement grantees.

- proceeds from the disposition of real property that has been acquired or improved with CDBG funds where the disposition occurs within a five year period (or more if so determined by the grantee) after the expiration of the agreement between the grantee and subrecipient for that specific agreement where the CDBG funds were provided for the acquisition or improvement of the subject property.

Note: This list is not all-inclusive.

**Subrecipient means a public or private nonprofit agency, authority, or organization or an authorized for-profit entity receiving CDBG funds from the recipient or another subrecipient to undertake activities eligible for such assistance. The term excludes an entity receiving CDBG funds from the recipient unless the grantee explicitly designates it as a subrecipient. The term includes a public agency designated by a unit of general local government to receive a loan guarantee, but does not include contractors providing supplies, equipment, construction, or services subject to the procurement requirements as applicable.*

Project A planned undertaking of something to be accomplished, produced, or constructed, having a finite beginning and finite end. Examples are a construction project or a research and development project.

Rehabilitation Labor, materials, tools, and other costs of improving buildings, including repair directed toward an accumulation of deferred maintenance; replacement of principal fixtures and components of existing buildings; installation of security devices; and improvement through alterations or incidental additions to, or enhancement of, existing buildings, including improvements to increase the efficient use of energy in buildings, and structural changes necessary to make the structure accessible for persons with physical handicaps.

Rehabilitation also includes the conversion of a building to an emergency shelter for the homeless, where the cost of conversion and any rehabilitation costs do not exceed 75 percent of the value of the building before conversion. Rehabilitation must meet local government safety and sanitation standards.

For projects of 15 or more units where rehabilitation costs are 75 percent or more of the replacement cost of the building, that project must meet the accessibility requirement of Section 504 of the Rehabilitation Act of 1973; or where rehabilitation costs are less than 75 percent of the replacement cost of the building, that project must meet the requirements of 24 CFR 8.23b.

Rental Assistance Rental assistance payments provided as either project-based rental assistance or tenant-based rental assistance. Otherwise known as the Section 8 Rental Assistance Payments Program and variations thereof.

Renovation Rehabilitation that involves costs of 75 percent or less of the value of the building before rehabilitation.

Request for Proposals (RFP) A RFP is the instrument used to solicit proposals/offers for proposed contracts using the negotiated procurement method.

Section 108 Loan Guarantee Program The Section 108 Loan Guarantee Program involves a federal guarantee on local debt allowed under Section 108 of the Housing and Community Development Act of 1974, as amended. This section of the Act allows public entities to issue promissory notes through HUD to raise money for eligible large-scale community and economic development activities. HUD guarantees these notes, which are sold on the private market in return for a grantee's pledge of its future CDBG funds and other security for the purpose of debt repayment. Section 108 activities must satisfy CDBG eligibility and national objective criteria as well as Section 108 regulations and guidelines.

Senior A person who is at least 55 years of age. For senior housing activities, a senior is a person who is at least 62 years of age. (Seniors and “elderly” are terms that are often interchangeable.)

Shelter Plus Care A federally funded McKinney Act Program designed to provide affordable housing opportunities to individuals with mental and/or physical disabilities.

SRO (Single Room Occupancy) A unit for occupancy by one person, which need not but may contain food preparation or sanitary facilities, or both.

State Any State of the United States and the Commonwealth of Puerto Rico.

Subsidy Generally, a payment or benefit made where the benefit exceeds the cost to the beneficiary.

Substantial Rehabilitation Rehabilitation of residential property at an average cost for the project in excess of \$25,000 per dwelling unit.

Supportive Housing Services provided to residents of supportive housing for the purpose of facilitating the independence of residents. Some examples are case management, medical or psychological counseling and supervision, childcare, transportation, and job training.

Supportive Housing Program (SHP) The Supportive Housing Program promotes the development of supportive housing and supportive services, including innovative approaches that assist homeless persons in the transition from homelessness and enable them to live as independently as possible. SHP funds may be used to provide transitional housing, permanent housing for persons with disabilities, innovative supportive housing, supportive services, or safe havens for the homeless.

Transitional Housing Is designed to provide housing and appropriate supportive services to persons, including (but not limited to) deinstitutionalized individuals with disabilities, homeless individuals with disabilities, and homeless families with children. Also, it is housing with a purpose of facilitating the movement of individuals and families to independent living within a time period that is set by the County or project owner before occupancy.