

State of Mississippi 2020 Annual Action Plan ~DRAFT~

Annual Goals and Objectives

AP-20 Annual Goals and Objectives – 91.320(c)(3)&(e)

Goals Summary Information

MHC manages housing funds awarded to the State of Mississippi by the U.S. Department of Housing and Urban Development (HUD). The State annually receives over \$13 million to operate four federal housing programs: HOME, Housing for Persons with HIV/AIDS (HOPWA), Emergency Solutions Grant (ESG), and National Housing Trust Fund (HTF). The Mississippi Development Authority receives over \$22 million in Community Development Block Grant (CDBG) funds annually. The Analysis of Impediments collaborative effort facilitated by MHC saved all parties time and money. Mississippi's statewide approach and large number of partners were unique in HUD's experience and could serve as a model for other states.

On July 16, 2015, HUD published a final rule on Affirmatively Furthering Fair Housing (AFFH). The AFFH rule established a process that certain recipients of HUD funding must use to help them meet their long-standing obligations to AFFH. The AFFH rule creates a standardized process for fair housing planning. This process is referred to in the AFFH rule as an Assessment of Fair Housing (AFH) which became the Analysis of Impediments to Fair Housing Choice (AI).

The extent of the AFFH obligation has never been defined statutorily. However, HUD defines it as requiring a grantee to; 1) Conduct an analysis to identify impediments to fair housing choice within the jurisdiction; 2) Take appropriate actions to overcome the effects of any impediments identified through the analysis, and; 3) Maintain records reflecting the analysis and actions taken in this regard.

HUD interprets those broad objectives to mean; 1) Analyze and eliminate housing discrimination in the jurisdiction; 2) Promote fair housing choice for all persons; 3) Provide opportunities for inclusive patterns of housing occupancy regardless of race, color, religion, sex, familial status, disability and national origin; 4) Promote housing that is structurally accessible to, and usable by, all persons, particularly persons with disabilities, and; 5) Foster compliance with the nondiscrimination provisions of the Fair Housing Act.

The goals identified in the AFH must inform the strategies and actions of the Consolidated Plan, the Annual Action Plan, the Public Housing Authority Plan, and the Capital Fund Plan. The AFFH rule is designed to improve community planning in order to overcome fair housing issues.

As a HUD program participant, MHC’s approach is to more effectively and efficiently incorporate into planning processes the duty to affirmatively further the purposes and policies of the Fair Housing Act, Title VIII of the Civil Rights Act of 1968. The Fair Housing Act not only prohibits discrimination but, in conjunction with other statutes, directs HUD’s program participants to take significant actions to overcome historic patterns of segregation, achieve truly balanced and integrated living patterns, promote fair housing choice, and foster inclusive communities that are free from discrimination.

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Segregation	2020	2024	Affordable Housing Units	Statewide	Develop housing units outside of R/ECAPs	2020: \$857,750 2021: \$3,437,110 2022: \$3,440,478 2023: \$3,440,986 2024: \$3,438,435 2025: \$858,154	2020: Develop 50 units 2021: Develop 100 units 2022: Develop 100 units 2023: Develop 100 units 2024: Develop 100 units 2025: Develop 50 units
2	Disparities in Access to Opportunity (DAO)	2020	2024	Affordable Housing Units	Statewide	Develop units in low poverty areas and areas with proficient schools	2020: \$343,100 2021: \$1,374,844 2022: \$1,376,191 2023: \$1,376,394 2024: \$1,375,374 2025: \$343,262	2020: Develop 20 units 2021: Develop 40 units 2022: Develop 40 units 2023: Develop 40 units 2024: Develop 40 units 2025: Develop 20 units
3	Disparities in Access to Opportunity (DAO)	2020	2024	Affordable Housing Units	Statewide	Provide rental and homeowner housing rehabilitation	2020: \$857,750 2021: \$4,296,388 2022: \$4,300,598 2023: \$4,301,233 2024: \$4,298,044 2025: \$858,154	2020: Develop 50 units 2021: Develop 125 units 2022: Develop 125 units 2023: Develop 125 units 2024: Develop 125 units 2025: Develop 50 units

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Disparities in Access to Opportunity (DAO)	2020	2024	Affordable Housing Units	Statewide	Provide first-time homeowner assistance	2020: \$2,573,250 2021: \$4,296,388 2022: \$4,300,598 2023: \$4,301,233 2024: \$4,298,044 2025: \$2,574,462	2020: Develop 75 units 2021: Develop 125 units 2022: Develop 125 units 2023: Develop 125 units 2024: Develop 125 units 2025: Develop 75 units
5	Disability and Access	2020	2024	Affordable Housing Units	Statewide	Provide direct financial support to households with disabilities	2020: \$857,750 2021: \$1,718,555 2022: \$2,580,359 2023: \$2,580,740 2024: \$2,578,826 2025: \$858,154	2020: Develop 25 units 2021: Develop 75 units 2022: Develop 75 units 2023: Develop 75 units 2024: Develop 75 units 2025: Develop 25 units
6	Publicly Supported Housing	2020	2024	Affordable Housing Units	Statewide	Fund new units to increase access for homeless HHs to publicly supported housing	2020: \$514,650 2021: \$515,567 2022: \$516,072 2023: \$516,148 2024: \$515,765 2025: \$514,892	2020: Develop 15 units 2021: Develop 15 units 2022: Develop 15 units 2023: Develop 15 units 2024: Develop 15 units 2025: Develop 15 units
7	Disparities in Access to Opportunity	2020	2024	Households	Statewide	Increase access for homeless households to publicly supported housing	2020: \$210,457 2021: \$421,663 2022: \$422,079 2023: \$422,140 2024: \$421,825 2025: \$210,556	2020: 450 Households 2021: 900 Households 2022: 900 Households 2023: 900 Households 2024: 900 Households 2025: 450 Households
8	Disparities in Access to Opportunity	2020	2024	Individuals	Statewide	Providing educational scholarships to adults and students in R/ECAPs	2020: \$7,015 2021: \$7,028 2022: \$7,035 2023: \$7,036 2024: \$7,030 2025: \$7,019	2020: 15 Individuals 2021: 15 Individuals 2022: 15 Individuals 2023: 15 Individuals 2024: 15 Individuals 2025: 15 Individuals

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
9	Publicly Supported Housing	2020	2024	Households	Statewide	Promote access to housing programs for special needs households	2020: \$7,015 2021: \$7,028 2022: \$7,035 2023: \$7,036 2024: \$7,030 2025: \$7,019	2020: 15 Households 2021: 15 Households 2022: 15 Households 2023: 15 Households 2024: 15 Households 2025: 15 Households
10	Fair Housing Enforcement and Outreach	2020	2024	Households	Statewide	Introduce individuals annually to federal fair housing laws and requirements that address priority fair housing concerns in Mississippi	2020: \$23,384 2021: \$46,851 2022: \$46,898 2023: \$46,904 2024: \$46,869 2025: \$23,395	2020: 50 Households 2021: 100 Households 2022: 100 Households 2023: 100 Households 2024: 100 Households 2025: 50 Households
11	Publicly Supported Housing	2020	2024	Units	Statewide	5% of Housing Choice Vouchers for persons who have been homeless or with disabilities referred by Continuum of Care agencies.	2020: \$0 2021: \$0 2022: \$0 2023: \$0 2024: \$0 2025: \$0	2020: 250 Units 2021: 250 Units 2022: 250 Units 2023: 250 Units 2024: 250 Units 2025: 250 Units
12	Publicly Supported Housing	2020	2024	Units	Statewide	5% of Public Housing Units for persons who have been homeless or with disabilities referred by Continuum of Care agencies.	2020: \$0 2021: \$0 2022: \$0 2023: \$0 2024: \$0 2025: \$0	2020: 100 Units 2021: 100 Units 2022: 100 Units 2023: 100 Units 2024: 100 Units 2025: 100 Units

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
13	Improve Public Facilities	2020	2024	Non-Housing Community Development	Statewide Non-Entitlement Entities	Public Facilities	\$12,798,171	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 87,500 Persons Assisted
14	Encourage Economic Development	2020	2024	Non-Housing Community Development	Statewide Non-Entitlement Entities	Retain, expand, attract businesses	\$12,000,000	Jobs created/retained: 820 Jobs

Goal Descriptions

1	Goal Name	Segregation
	Contributing Factors	Moderate to high levels of segregation statewide
	Goal Description	Seek to develop 500 affordable housing units outside of R/ECAPs, over five (5) years for households below 80% of Area Median Income. Support non-profit homebuyer organizations to provide financial counseling and training to approximately 300 prospective homebuyers annually.

2	Goal Name	Disparities in Access to Opportunity
	Contributing Factors	<p>Discriminatory patterns in lending</p> <p>Discriminatory terms/conditions</p> <p>Lack of Access to Housing</p> <p>Lack of access to independence for persons with disabilities</p> <p>Lack of access to housing for persons homeless or released from incarceration</p> <p>Lack of Reasonable Accommodation</p> <p>Lack of opportunities for persons to obtain housing in higher opportunity areas</p>
	Goal Description	<p>Seek to support purchase of 650 owner housing units affordable to households below 80% of Area Median Income in low poverty areas and areas with proficient schools, over five (5) years.</p> <p>Work with HOPE Enterprise Corporation to extend best practices in financial education and strengthening credit and responsible loan products to individual households in more markets in the state.</p> <p>Ensure non-profit agencies providing homebuyer down payment assistance under HOME provide financial counseling and training to prospective homebuyers.</p> <p>Encourage agencies providing homebuyer financial training to offer workshops and online homebuyer preparation that are widely accessible to households across the state.</p> <p>Work with partners to provide landlord tenant fair housing education information to local units of government and provide fair housing education outreach information at scheduled trainings and workshops annually.</p> <p>Conduct mobility workshops with various partnering agencies annually. Keep record of workshops.</p> <p>Promote access to housing programs for special needs households, including reviewing potential barriers to access of publicly supported housing and of access to financial services within first 24 months of this AI.</p>

	Goal Description	<p>Coordinate efforts with regional homeless organizations to increase access for homeless households to publicly supported housing. Seek to provide rapid re-housing funding for 4,400 households over five (5) years.</p> <p>Work with local and state institutions to fund housing units targeting persons exiting incarceration, with goal of producing 35 units within five (5) years.</p> <p>Work with partners to enhance or establish resident services programs to house at least 20 youth in five (5) years.</p> <p>Work with Mississippi Department of Transportation to increase access to transportation for residents of publicly supported housing.</p> <p>Work with partners to provide computer classes/labs, afterschool programs for youth, financial literacy, nutrition workshops, and enrichment activities annually.</p> <p>Work with Mississippi Association of Housing and Redevelopment Officials (MAHRO) to encourage HUD to review and modify resident bedroom requirements of Rental Assistance Demonstration (RAD) program to better utilize housing resources for homeless so that unoccupied multi-bedroom units can accommodate homeless families.</p>
3	Goal Name	R/ECAPs
	Contributing Factors	<p>Moderate to high levels of segregation</p> <p>Moderate to high concentrations of poverty</p>
	Goal Description	<p>Seek to develop affordable housing units outside of R/ECAPs, over five (5) years. (Unit production shared with goal addressing R/ECAPs under Segregation)</p> <p>Work with HOPE Enterprise Corporation to explore coordinating financing to fill financing gaps for housing development in R/ECAPs.</p>
4	Goal Name	Encourage Economic Development
	Contributing Factors	Moderate to high concentrations of poverty
	Goal Description	MDA will seek to create 4100 jobs over 5 years. MDA will continue to prepare the workforce in Mississippi by implementing the provisions of Workforce Innovation and Opportunity Act (WIOA) statewide.

5	Goal Name	Disproportionate Housing Needs
	Contributing Factors	<p>Insufficient affordable housing in a range of unit sizes</p> <p>Discriminatory patterns in lending</p> <p>Increase independence for persons with disabilities</p>
	Goal Description	<p>Preserve affordable housing options through owner-occupied and rental rehabilitation. Seek to provide rental and homeowner housing rehabilitation for 400 units over five (5) years.</p> <p>Provide financial counseling and training to prospective homebuyers at least twice a year. Seek to provide first-time homeowner assistance to households below 80% of Area Median Income over the course of five (5) years. (Unit production shared with goal addressing Discriminatory Patterns in Lending.)</p> <p>Work with partners to provide landlord tenant education information on fair housing law to local units of government and provide education outreach information at scheduled trainings and workshops at least annually.</p> <p>Work with entities operating federally funded rental housing to provide input to transportation plans to expand access to public transportation for residents with disabilities.</p> <p>Work with partners to conduct workshops about ways to expand mobility for persons with disability annually. Keep record of workshops.</p>
6	Goal Name	Publicly Supported Housing
	Contributing Factors	<p>Insufficient affordable housing in a range of unit sizes</p> <p>Insufficient accessible affordable housing</p> <p>Concentration in or near R/ECAPs</p>

	Goal Description	<p>Work with Public Housing Authorities to develop housing outside of R/ECAPS.</p> <p>At least 5% of housing units, housing vouchers, or equivalent assistance supported with federal funds subject to the State Consolidated Plan will be designated for persons who are homeless or have a disability including serious mental illness. Entities managing such housing funds will establish methods for establishing local goals and processing referrals of eligible persons from coordinated entry systems operated by Continuum of Care agencies. Seek to house 2,100 households over 5 years.</p>
7	Goal Name	Disability and Access
	Contributing Factors	Insufficient accessible affordable housing
	Goal Description	<p>Work with partners to encourage up to 5% of new units supported by federal funds provide features common in units following Adaptable or Universal Design principles to support living independence for persons with disabilities. (Production is shared with rental production goals addressing homelessness, disability.)</p> <p>Seek to provide financial support to 350 households with disabilities to help them buy homes over five (5) years.</p> <p>Work with partners and seek to support 2,000 individuals with HIV/AIDs access affordable housing and services over five (5) years.</p> <p>Work with MDOT and transportation providers to support housing developers who consider availability of public transit when constructing units for households that include persons with disabilities.</p>
8	Goal Name	Fair Housing Enforcement and Outreach
	Contributing Factors	<p>Lack of fair housing structure</p> <p>Insufficient fair housing education</p> <p>Insufficient understanding of credit</p>

<p>Goal Description</p>	<p>Participate in conferences and education events sponsored by fair housing organizations to educate the public and support additional fair housing services at least annually.</p> <p>Coordinate with community organizations to conduct outreach to realtors, lenders, PHAs, local governments, and related associations on an annual basis to use low-cost methods such as web-based training, to introduce up to 500 individuals annually to federal fair housing law and requirements that address priority fair housing concerns in Mississippi.</p> <p>Work with partners to conduct fair housing workshops and trainings at least annually and increase awareness during April, Fair Housing month.</p> <p>Work with partners to provide Fair Housing outreach in newspapers of general circulation and Minority owned newspapers, electronic and social media applications at least annually.</p>
	<p>Work Local Units of Government and non-profit grantees awarded HUD funds to ensure they conduct fair housing activities meeting requirement to affirmatively further fair housing.</p> <p>Work with partners to identify additional non-profit agencies with resources to conduct fair housing testing and enforcement.</p> <p>Work to partner with non-profit agencies, PHAs and local units of government to conduct landlord tenant education and outreach training and workshops for non-profit and for-profit property management companies on an annual basis.</p>

AP-25 Allocation Priorities – 91.320(d)

Introduction:

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

Funding Allocation Priorities

Program	Goals		
	Economic Development	Business Retention	Job Creation
CDBG	Homeowner Rehab	Homeowner Assistance	New Construction/Rehab
HOME	Homeowner Rehab	Homeowner Assistance	New Construction/Rehab
HTF	Prevention	Education	Assistance
HOPWA	Reduction	Services	Assistance

Table 1 – Funding Allocation Priorities

	Promote New Construction/ Substantial Rehab (%)	Preserve housing stock through rehabilitation (%)	Promote Homeownership for Disabled households (%)	Encourage Economic Development (%)	Improve public facilities (%)	Provide for Emergency Shelters (%)	Provide Rapid Re-housing Assistance for homeless (%)	Enhance Homeless prevention and HMIS (%)	Enhance housing and services for persons with HIV (%)	Total (%)
CDBG	0	0	0	0	0	0	0	0	0	0
HOME	50	25	25	0	0	0	0	0	0	100
HTF	50	25	25	0	0	0	0	0	0	100
HOPWA	0	0	0	0	0	0	0	0	100	100
ESG	0	0	0	0	0	20	60	20	0	100

Reason for Allocation Priorities

The State of Mississippi's Five-Year Consolidated Plan identified the State's housing priority needs as meeting the needs of low-income rental and owner households through homeownership opportunities, homeowner rehabilitation, and rental development/substantial rehabilitation. The state also prioritized addressing homelessness in the State and developing strategies to end chronic homelessness. In the Five-Year Consolidated Plan, the State identified Mississippi's non-housing priorities as economic opportunities and improving public facilities. The priority of expanding economic opportunities includes increasing the number of available jobs through economic development grants.

While there are estimates of the number of homeless and special needs populations, the data available and duplicate counting problems limit the accuracy of those numbers. These groups include: persons with HIV/AIDS and their families; persons with mental illness; children with severe emotional and mental problems or drug/alcohol problems; persons with drug/alcohol abuse problems; persons with developmental disabilities; elderly persons; persons with disabilities; and people with all types of disabilities as defined by the Americans with Disabilities Act.

How will the proposed distribution of funds will address the priority needs and specific objectives described in the Consolidated Plan?

The proposed distribution of funds in the Five-Year Consolidated Plan will address the priority needs and specific objectives identified statewide through the year-long Analysis of Impediments process. The State of Mississippi prepared a Regional Analysis of Impediments which by HUD definition involves two or more entities developing an AI together. Mississippi worked with 58 entities statewide and was the first State in the country to involve so many entities. As the lead agency, MHC coordinated partnerships with the Mississippi Development Authority, the state's six entitlement communities (Jackson, Hattiesburg, Pascagoula, Moss Point, Biloxi, and Gulfport), and all 50 of the state's regional and local Public Housing Authorities. MHC conducted 36 Public Input Meetings across the state and received over 4,000 responses to the Fair Housing Survey. The AI identified high priority impediments found across the state which will be used to set policy priorities and strategies for allocating HUD funds in the 2020-2025 Consolidated Plan for Housing and Community Development. Each participating entity received an AI with data pertaining to its own service area.

The extent of the AFFH obligation has never been defined statutorily. However, HUD defines it as requiring a grantee to; 1) Conduct an analysis to identify impediments to fair housing choice within the jurisdiction; 2) Take appropriate actions to overcome the effects of any impediments identified through the analysis, and; 3) Maintain records reflecting the analysis and actions taken in this regard.

HUD interprets those broad objectives to mean; 1) Analyze and eliminate housing discrimination in the jurisdiction; 2) Promote fair housing choice for all persons; 3) Provide opportunities for inclusive patterns of housing occupancy regardless of race, color, religion, sex, familial status, disability and national origin; 4) Promote housing that is structurally accessible to, and usable by, all persons, particularly persons with disabilities, and; 5) Foster compliance with the nondiscrimination provisions of the Fair Housing Act.

The goals identified in the AFH must inform the strategies and actions of the Consolidated Plan, the Annual Action Plan, the Public Housing Authority Plan, and the Capital Fund Plan. The AFFH rule is designed to improve community planning in order to overcome fair housing issues.

As a HUD program participant, MHC's approach was to more effectively and efficiently incorporate into planning processes the duty to affirmatively further the purposes and policies of the Fair Housing Act, Title VIII of the Civil Rights Act of 1968. The Fair Housing Act not only prohibits discrimination but, in conjunction with other statutes, directs HUD's program participants to take significant actions to overcome historic patterns of segregation, achieve truly balanced and integrated living patterns, promote fair housing choice, and foster inclusive communities that are free from discrimination.

The State identified low income owner-occupied households as a priority for the State due to the number of households with housing problems. In many cases, with down payment and closing cost assistance, homeownership can become attainable and affordable. MHC expects to better assist low income families with homeownership through the Disabled Housing Initiative and products offered by Mississippi Home Corporation. In the Consolidated Plan, very-low-income and low-income households were identified as having the greatest need for homeowner rehabilitation. Many homeowners have difficulty maintaining their homes due to inadequate income. Aging and poor structural quality of housing affects all homeowners, but it places a special burden on the elderly and the very low-income. MHC expects to assist a number of communities by the rehabilitation or reconstruction of homes for the very-low-income and low-income households, through a competitive application process. The State also identified affordable renter-occupied households as a high priority need in the Consolidated Plan. The avenues in which need can be addressed are through the CHDO set-aside and Low-Income Housing Tax Credit projects.

The State will use a competitive application process for eligible local units of governments and local existing non-profit homeless shelters for maintaining these shelters by the use of funds for operation, maintenance expenses and essential services. As a high priority, the State will utilize the new ESG funds for rapidly re-housing individuals and assisting families to achieve housing stability. The State identifies housing priorities in the Consolidated Plan and addresses these needs through activities eligible in the four programs. The State identified in the Consolidated Plan expanding economic opportunities as a priority need which includes increasing the number of available jobs through economic development grants. The majority of job opportunities will be made available to persons of low- and moderate-income. The priority to update public facilities such as clean water, proper treatment of wastewater, roads accessible for emergency and normal travel, and addressing emergency situations that cause a threat to the health and general welfare of the citizens. The State seeks to enhance the health, safety and welfare of its citizens. In doing so, the State will provide an opportunity for units of local government to apply for funding for any eligible CDBG activity whereby existing conditions pose a serious and immediate threat to the health and welfare of the local community.

AP-30 Methods of Distribution – 91.320(d)&(k)

Introduction:

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

Distribution Methods

Table 2 - Distribution Methods by State Program

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

<p>Describe all the criteria that will be used to select applications and the relative importance of these criteria.</p>	<p>Public Facilities - The State has designed specific selection criteria that will objectively rate Public Facilities Applications. The State will rate all applications and assign points to each rating criterion based on the data provided in the application. Funding decisions are based on the scores attained; applicants with the highest score will be funded until funds are exhausted. In the event of a tie, applications will be prioritized in the order of highest percent of low-and moderate- income beneficiaries. The rating factors for the FY 2020 Public Facilities Applications are as follows: 1. Low/Moderate Income Benefit; 2. Demonstration of Need & Project Readiness; 3. Priority Category of Activity; 4. Financial Participation (not a factor in the Small Government competition); 5. Non-Funded Bonus Points; 6. Meeting Past MBE/WBE Objectives; 7. Cost Benefit; 8. Timely Completion; 9. Gap Counties; 10. Presentation of Application; 11. Unserved Households; 12. Aspire Counties</p> <p>Economic Development - Based on MDA's project review process, the local unit of government seeking Economic Development funding must first submit a project proposal. Based upon an initial review of the proposal, MDA may require a meeting with relevant parties to discuss the project. Then, MDA may issue a letter inviting a CDBG Economic Development application. The local unit of government will be given 90 days to submit the application. Applications will be evaluated based on the following: (1) Eligibility and project readiness, (2) Local financial commitment, (3) Business investment, (4) Wages paid and benefits offered and (5) Company's financial condition.</p>
<p>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</p>	<p>Applicants received applications manuals, forms, policies at the CDBG Application and Implementation Workshops. Applications and forms are available for download from Mississippi Development Authority website: www.mississippi.org/csd</p>

<p>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</p>	<p>Not applicable</p>
<p>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other minority community-based organizations). (HOPWA only)</p>	<p>Not applicable</p>
<p>Describe how resources will be allocated among funding categories.</p>	<p>\$25,598,171 in CDBG resources will be allocated as follows:</p> <ul style="list-style-type: none"> Public Facilities - \$12,798,171 ---Regular Government - \$4,000,000 ---Small Government - \$8,798,171 Economic Development - \$12,000,000 State Administration - \$800,000

	<p>Describe threshold factors and grant size limits.</p> <p>Applicants must have no open Public Facilities, Emergency/Urgent Needs, or Self-Help Grants and have no unresolved audit or monitoring findings. In addition, if a community has ANY CSD concerns that have not been resolved, then CSD may not review the Public Facilities Application and the application may be disqualified from consideration in funding. This includes, but is not limited to, delinquent loan payments, failing to submit required reports, etc. The applicant must also be in compliance with the audit requirements of Title 2 200.501. If an application is not completely filled out, it will not be reviewed and will not be eligible for funding. MDA staff will not add information that has been left off the application.</p> <p>Minimum grant size is \$100,000; maximum is \$600,000 for Regular Government competition and \$450,000 for the Small Government competition. Small Governments are those with a population of 3,500 or less.</p>
	<p>What are the outcome measures expected as a result of the method of distribution?</p> <p>CDBG outcome is to provide economic opportunities and create a suitable living environment through accessibility and sustainability. These funds will be used to benefit persons of at least 51% low and moderate-income persons.</p>
	<p>State Program Name:</p> <p>Community Development Block Grant (CDBG)</p>
2	<p>Funding Sources:</p> <p>CDBG- CV (Cares Act)</p>
	<p>Describe the state program addressed by the Method of Distribution.</p> <p>The following method of distribution will be implemented by the State in response to the Cares Act funding and future Federal National Emergency disaster declaration, or disaster declaration issued by the Governor. This process will apply to CDBG federal funds subject to this Consolidated Plan that are made available to address community development needs having an urgency due to a declared disaster or declared emergency.</p>

<p>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</p>	<p>Requirements for funding consideration include the following: (1) The problem (or threat) must be an eligible community development need that has a particular emergency declaration and urgency because existing conditions pose a serious and immediate threat to the health and welfare of the community, (2) The situation, if not addressed, must be a permanent threat to public health or welfare, (3) The recipient is unable to finance the activity on its own and other sources of funding are not available to carry out the needs of the project, including a copy of the applicant's latest budget, (4) The situation addressed by the applicant must be unanticipated and beyond the control of the local government, (5) The application must include documentation on the beneficiaries, including low- and moderate-income persons and (6) The application must include documentation that the emergency occurred or was discovered within the last 18 months</p>
<p>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</p>	<p>All information of applications, forms, policies will be made available for download from Mississippi Development Authority website:www.mississippi.org/csd</p>
<p>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</p>	<p>Not applicable</p>
<p>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other minority community-based organizations). (HOPWA only)</p>	<p>Not applicable</p>

	Describe how resources will be allocated among funding categories.	\$15,039,624 in CDBG Cares Act resources will be allocated to local units of government and non-profit organizations for the prevention and response to the spread of infectious diseases such as coronavirus.
	Describe threshold factors and grant size limits.	Minimum grant size is \$100,000; maximum is \$600,000
	What are the outcome measures expected as a result of the method of distribution?	CDBG outcome is to provide prevent and respond to the spread of infectious diseases such as coronavirus.
	What are the outcome measures expected as a result of the method of distribution?	The method of distribution used will allow opportunity for a cross mixed-use community development eligible activities to support coronavirus and other infectious disease response.
3	State Program Name:	HOME Investment Partnership Program
	Funding Sources:	HOME
	Describe the state program addressed by the Method of Distribution.	The State of Mississippi's HOME Program is governed by 24 CFR Part 92, cross cutting regulations, and Policy Statements. The State of Mississippi provides the required 15% set-aside for CHDO, and a competitive application process for local units of government, non-profit and for-profit organizations.

<p>Describe all the criteria that will be used to select applications and the relative importance of these criteria.</p>	<p>Threshold and Scoring Factor Criteria are used as a tool used to select applications. These criteria allow for a fair and competitive selection award process. Prior to submitting an application for funding, CHDOs are subject to a proposal process, where the HOME staff will review the structure and capacity of the non-profits staff and board and determine eligibility for certification as a CHDO. Also, at the proposal stage, once the non-profit has been determined eligible, the proposed project is reviewed for eligibility, feasibility, and need. Once the proposal has been reviewed and appears to meet the requirements, the non-profit is invited to submit an application that will be reviewed for all regulatory requirements. This is an open process throughout the year, once applications are determined feasible, funding will be recommended.</p> <p>The competitive application process for the Homeowner Rehabilitation Program involves a Threshold & Scoring Review, application review, and a site visit review before making recommendations for funding. Applicants must also be in compliance with the State’s Citizen Participation Plan. After satisfactory completion of Threshold Review, the application is reviewed and ranked for funding according to scoring factors.</p>
<p>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</p>	<p>Not applicable</p>
<p>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</p>	<p>Not applicable</p>

<p>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</p>	<p>Not applicable</p>
<p>Describe how resources will be allocated among funding categories.</p>	<p>Homeowner Rehabilitation: Allocated based on a percentage of HOME appropriation.</p> <p>CHDO Set-aside: 15% of total annual funding appropriation</p> <p>CHDO Operating Expenses: Not to exceed 5% of CHDO allocation</p> <p>Homebuyer Assistance: Structure as a Set-Aside</p> <p>State Administration: 10% of total annual funding appropriation</p>

<p>Describe threshold factors and grant size limits.</p>	<p>The Threshold Review consists of previous projects closed, no unresolved audit or monitoring findings, no unresolved investigations by any state or federal agency as it pertains to any CPD Program, or concerns indicated by any programs administered by MHC. Applicants for the homeowner rehabilitation activity must also be in compliance with the State’s Citizen Participation Plan.</p> <p>Threshold Limits: Must satisfy all threshold requirements designated during application cycle.</p> <p>Homebuyer Assistance – Based on underwriting and subsidy layering review not to exceed a maximum cap of \$14,999.</p> <p>Homeowner Rehabilitation - \$500,000; Limits subject to change during annual application cycle</p> <p>Rehabilitation of owner-occupied units-\$50,000; Historical-\$60,000</p> <p>Construction/Replacement - \$125,000</p> <p>CHDO funding - \$ 1.5 million, Subject to change during application cycle and the amount of the 15% annual set-aside allocation</p> <p>Home development subsidy – Based on maximum per unit subsidy limits determined and published annually by HUD. And subsidy layering review.</p>
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	<p>What are the outcome measures expected as a result of the method of distribution?</p>	<p>The outcome measures for the method of distribution for the HOME Program activities:</p> <p>Home Rental-Will provide funding to non-profit and for-profit organizations to develop affordable single and multi-family rental housing for very low-low income households/tenants.</p> <p>CHDO Set-Aside- Will provide funding to non-profit and for-profit organizations to develop affordable single & multi-family rental and single-family homeownership housing for very low-low income households.</p> <p>Homebuyer assistance set-aside will create homeownership for low income households by providing housing counseling, down payment and closing cost assistance.</p> <p>Homeowner rehabilitation program will decrease the amount of substandard housing in the State through rehabilitation, replacement and reconstruction of owner-occupied units for low income households. Improve living conditions for low-income residents. Program Activities will produce affordable housing for priority populations.</p>
4	<p>State Program Name:</p>	<p>Housing Opportunities for Persons with AIDS (HOPWA)</p>
	<p>Funding Sources:</p>	<p>HOPWA</p>

<p>Describe the state program addressed by the Method of Distribution.</p>	<p>HOPWA funds provide services for low-income persons/families with HIV/AIDS to prevent homelessness. Eligible activities are Short-Term Rent, Mortgage and Utility assistance (STRMU), Tenant-Based Rental Assistance (TBRA), Short-Term Supported housing, Master Leasing, Permanent Housing Placement, housing information, supportive services, resource identification, and technical assistance. Additional activities include acquisition, construction, or rehabilitation of structures used for eligible HOPWA activities may be utilized during the period covered by this Consolidated Plan. STRMU provides short-term assistance for 21 weeks within 52 week period to assist eligible households experiencing emergency and/or financial crisis to prevent homelessness and ensure financial/housing stability; TBRA-long-term rental assistance for eligible households experiencing chronic financial crisis(ending chronic housing crisis and ensuring long-term housing stability); Short-term supportive housing-temporary shelters which may include emergency/transitional shelters or hotels to eligible person(s) for up to 60 days; Master leasing-assistance for housing module that may include independent apartments or shared residences. Acquisition, rehabilitation or construction of permanent housing provide resources to develop and operate community residences and other supportive housing for special needs population, which may include single-room occupancy units. All housing must meet local housing codes, quality standards, HUD rent guidelines and Fair Market rent standards; Permanent housing placement-security deposits, 1st month’s rent, and utility deposits provided to ensure households have access to permanent housing; Housing information services-counseling, information and referral services to assist eligible persons to locate, acquire, finance and maintain housing; Supportive service activities, i.e., housing related case management ensure clients have supports necessary to access HOPWA and other mainstream housing programs. Case management services will be focused on developing individual housing plans focused on reducing the risks of homelessness, promoting housing stability and increasing access to healthcare</p>
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	<p>and other supports; Resource identification will be used to further establish, coordinate and develop housing assistance resources throughout the state. Prioritize the development of a statewide HIV/AIDS housing plan to identify housing needs to increase housing resources for low-income individuals living with HIV/AIDS. MHC will work with local community-based organizations and consumers in the development of the plan and in implementing the approved statewide strategy, coordinate and collaborate with a vendor to conduct an impact study or needs assessment for housing and provide the agency with data analysis results; Technical assistance and training from HUD and TA providers to ensure that HOPWA activities are prioritized for eligible clients and meet federal policies and regulations.</p>
<p>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</p>	<p>Project sponsors will be selected through a Request for Proposal process. The awarded funding is based on Community Based Organizations planning and capacity to provide services to the clients. The proposals should identify the organizations purpose, capacity, operations and budgeting.</p> <p>Proposals should be specific details about CBOs qualifications that demonstrate the organization is proficient to provide services to clients using HOPWA funding.</p>
<p>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</p>	<p>Not applicable</p>
<p>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</p>	<p>Not applicable</p>

<p>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</p>	<p>Project sponsors will be selected through a Request for Proposal process. The awarded funding is based on Community Based Organizations planning and capacity to provide services to the clients. The proposals should identify the organizations purpose, capacity, operations and budgeting. Proposals should be specific details about CBOs qualifications that demonstrate the organization is proficient to provide services to clients using HOPWA funding.</p>
<p>Describe how resources will be allocated among funding categories.</p>	<p>HOPWA funding allocations will be used to cover Administration Costs, Operational Expenses and Direct Services Delivery, such as STRMU, Short-term supported housing, Master Leasing, TBRA, and Permanent Housing Placement. HOPWA funds when applicable will be used for acquisition, construction or rehabilitation.</p>
<p>Describe threshold factors and grant size limits.</p>	<p>The State reserves the right to adjust the amount awarded, based on the amount of funds available and on the demand created by the applications submitted and previous experience of CBOs.</p>
<p>What are the outcome measures expected as a result of the method of distribution?</p>	<p>The method of distribution used will allow the opportunity for a cross mixed use of housing service providers and non-profit agencies to meet the need and prevent individuals with HIV/AIDS and their households from becoming homeless.</p> <p>Work with partners and seek to support 2,000 individuals with HIV/AIDS access affordable housing and services over five (5) years.</p>

AP-35 Projects – (Optional)

Introduction:

#	Project Name

Table 3 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

Not added because projects are awarded after submission of con and allocation plan.

AP-38 Project Summary

Project Summary Information

Same as above

AP-40 Section 108 Loan Guarantee – 91.320(k)(1)(ii)

Will the state help non-entitlement units of general local government to apply for Section 108 loan funds?

No

Available Grant Amounts

Not Applicable

Acceptance process of applications

Not Applicable

AP-45 Community Revitalization Strategies – 91.320(k)(1)(ii)

Will the state allow units of general local government to carry out community revitalization strategies?

Yes

State’s Process and Criteria for approving local government revitalization strategies

Local Units of government interested in applying for Homeowner Rehabilitation funding are required to submit community revitalization strategies/plan to receive and satisfy scoring requirements, during the application process. Eligible applicants must submit revitalization plan along with application.

AP-50 Geographic Distribution – 91.320(f)

Description of the geographic areas of the state (including areas of low-income and minority concentration) where assistance will be directed

HOME, ESG, HOPWA, and NHTF Funds are available statewide to eligible entities.

Community Development Block Grant (CDBG) Program: The State of Mississippi will allocate CDBG Public Infrastructure / Public Facility funds to units of general local government on an annual statewide competitive application basis, except for the U.S. Department of Housing and Urban Development (HUD) recognized Entitlement communities. HUD recognizes the following units of general local government as entitlement communities not eligible for state formula allocation funds: City of Biloxi, City of Gulfport, City of Hattiesburg, City of Jackson, City of Moss Point and City of Pascagoula. The State will provide additional points in the application process for units of general local government for geographically determined and state certified GAP Counties/Communities. The State will allocate CDBG Economic Development funds on a statewide basis to non-entitlement units of general local government related to qualified, private sector, job creating site specific economic development projects.

Geographic Distribution

Target Area	Percentage of Funds
Statewide	100

Table 4 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

HOME, ESG, HOPWA, and HTF Funds are available statewide to eligible entities.

Community Development Block Grant (CDBG) Program: The CDBG statewide eligible application process is designed to allow for maximum eligibility participation to all units of general local government as permitted under the federal act, rules and regulations for the benefit of low and moderate income persons and families. Additional application points for state certified GAP Counties/Communities are intended to incentivise funds to select communities as the state determined has the most socio-economic need.

Discussion: (Blank in 2015)

Affordable Housing

AP-55 Affordable Housing – 24 CFR 91.320(g)

Introduction:

The following represents the one-year affordable housing goals for HOME, HTF, ESG and HOPWA funding.

One Year Goals for the Number of Households to be Supported	
Homeless	450
Non-Homeless	665
Special-Needs	400
Total	1,515

Table 5 - One Year Goals for Affordable Housing by Support Requirement

One Year Average Goals for the Number of Households Supported Through	
Homebuyer Assistance	125
Rental Assistance	350
The Production of New Units	115
Rehab of Existing Units	65
Acquisition of Existing Units	0
Total	555

Table 6 - One Year Goals for Affordable Housing by Support Type

Discussion: (Blank in 2015)

AP-60 Public Housing - 24 CFR 91.320(j)

Introduction:

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	1	13,071	23,542	483	14,802	1,132	0	200
# of accessible units			38						

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 7 – Total Number of Units by Program Type

Data Source: 2011-2015 CHAS

Actions planned during the next year to address the needs to public housing

MHC will work with MAHRO to implement the following requirements for PHAs statewide:

1. 5% of Housing Choice Vouchers to be made available for persons who have been homeless or with disabilities referred by Continuum of Care agencies.
2. 5% of Public Housing Units to be made available for persons who have been homeless or with disabilities referred by Continuum of Care agencies.
3. Fund (15) new units annually to increase access for homeless HHs to publicly supported housing

Actions to encourage public housing residents to become more involved in management and participate in homeownership

Work with MAHRO and statewide PHAs to gather input and educate residents through public meetings and Resident Advisory Boards about management issues and homeownership opportunities.

Participate in conferences and education events sponsored by fair housing organizations to educate the public and support additional fair housing services at least annually.

Coordinate with community organizations to conduct outreach to realtors, lenders, PHAs, local governments, and related associations on an annual basis to use low-cost methods such as web-based training, to introduce up to 500 individuals annually to federal fair housing law and requirements that address priority fair housing concerns in Mississippi.

Work with partners to conduct fair housing workshops and trainings at least annually and increase awareness during April, Fair Housing month.

Work with partners to provide Fair Housing outreach in newspapers of general circulation and Minority owned newspapers, electronic and social media applications at least annually.

Work with Mississippi Association of Housing and Redevelopment Officials (MAHRO) to encourage HUD to review and modify resident bedroom requirements of Rental Assistance Demonstration (RAD) program to better utilize housing resources for homeless so that unoccupied multi-bedroom units can accommodate homeless families.

Provide financial counseling and training to prospective homebuyers at least twice a year. Seek to provide first-time homeowner assistance to households below 80% of Area Median Income over the course of five (5) years. (Unit production shared with goal addressing Discriminatory Patterns in Lending.)

Work with partners to provide landlord tenant education information on fair housing law to local units of government and provide education outreach information at scheduled trainings and workshops at least annually.

Work with entities operating federally funded rental housing to provide input to transportation plans to expand access to public transportation for residents with disabilities.

Work with partners to conduct workshops about ways to expand mobility for persons with disability annually. Keep record of workshops.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

The state will provide services to residents of each PHA equally regardless of HUD's designation related to their management operations. Funds will not be distributed to PHAs designated as troubled by HUD.

Discussion: (Blank in 2015)

AP-65 Homeless and Other Special Needs Activities – 91.320(h)

Introduction

The following narrative describes the various at-need populations at the statewide level. These populations include persons that are homeless, persons recently released from incarceration, and foster care youth. Much of these data are only available at the statewide level and are presented in the following narrative.

As of the 2018 Point-in-Time count, Mississippi had a total homeless population of 1,352 persons, representing 1,013 individual households. Of these 1,352 persons, 404 were in emergency shelters, 327 were in transitional housing, and another 621 were unsheltered at the time of the count.

Table IV.34 Total Homeless Persons State of Mississippi Point-in-Time Count Mississippi CoC				
Persons	Sheltered		Unsheltered	Total
	Emergency	Transitional		
Total Number of Persons	404	327	621	1,352
Total Number of Households	308	245	460	1,013

During the Point-in-Time count, subpopulations of Mississippi’s homeless population are identified. 218 of the homeless counted were severely mentally ill, with 141 of those persons unsheltered. 201 homeless persons suffered from chronic substance abuse. At the time of the count, there were 102 homeless veterans in Mississippi, only 37 of whom were in some form of shelter, another 65 homeless veterans were unsheltered. Only 3 homeless persons with HIV/AIDS were unsheltered, with 24 in transitional housing and 8 in emergency shelters. Of the 183 homeless victims of domestic violence, 122 were in emergency shelters, while 42 were in transitional housing and another 19 were unsheltered

at the time of the count.

Table IV.41 Summary of all other populations reported State of Mississippi Point-in-Time Count Mississippi CoC				
Persons (Adults and Children)	Sheltered		Unsheltered	Total
	Emergency	Transitional		
Severely Mentally Ill	50	27	141	218
Chronic Substance Abuse	48	35	118	201
Veterans	10	27	65	102
HIV/AIDS	8	24	3	35
Victims of Domestic Violence	122	42	19	183

Table IV.42 shows the yearly counts of homeless veterans in Mississippi. Homelessness of veterans is down since 2012, with 2014 and 2018 being the only years of growth in the past seven years. Homeless veterans hit a low in 2017 at 57 individuals but have nearly doubled since then to 102 in 2018. Despite this, the 2018 homeless veteran population in Mississippi is still under half of 2012.

Table IV.42 Homeless Veterans by Year State of Mississippi Point-in-Time Count Mississippi CoC 2012-2018						
Year	Sheltered			Unsheltered	Total	Percent Change
	Emergency	Transitional	Total			
2012	.	.	71	173	244	.
2013	.	.	129	81	210	-13.93%
2014	64	157	221	58	279	32.86%
2015	33	54	87	119	206	-26.16%
2016	25	33	58	86	144	-30.10%
2017	11	28	39	18	57	-60.42%
2018	10	27	37	65	102	78.95%

Persons Released from Incarceration

According to the Bureau of Justice Statistics, in 2016 Mississippi had 18,666 sentenced prisoners under the jurisdiction of state or federal correctional authorities. According to the Mississippi Department of Corrections, in 2018, 7,957 persons were released from prison in the State of Mississippi. This was a decrease of 1,348 persons compared to 2017, and a decrease of 1,663 persons since 2015.

Table IV.43									
Prisoners under jurisdiction of state or federal correctional authorities									
State of Mississippi									
BJS 2015-2016									
Persons	2015			2016			Percent Change		
	Total	Male	Female	Total	Male	Female	Total	Male	Female
Mississippi	18,911	17,595	1,316	19,192	17,823	1,369	1.5%	1.3%	4.0%
U.S. Total	1,526,603	1,415,112	111,491	1,506,757	1,395,141	111,616	-1.3%	-1.4%	0.1%

Table IV.44									
Sentenced prisoners under jurisdiction of state or federal correctional authorities									
State of Mississippi									
BJS 2015-2016									
Persons	2015			2016			Percent Change		
	Total	Male	Female	Total	Male	Female	Total	Male	Female
Mississippi	18,236	17,032	1,204	18,666	17,397	1,269	2.4%	2.1%	5.4%
U.S. Total	1,476,847	1,371,879	104,968	1,459,533	1,353,850	106,683	-1.2%	-1.3%	0.7%

In 2016 Mississippi released 7,080 of these prisoners, 6,443 of whom were released unconditionally. According to a 2015 study by the Mississippi Department of Corrections, there is a 35.9 percent recidivism rate for released prisoners. An estimated 17.6 percent of released prisoners in Mississippi will return to prison within the first year after release. Of the 7,080 prisoners released in 2016, it is expected that 2,541 will return to prison, 1,246 of them within the first year.

Table IV.45 Admitted and released prisoners under jurisdiction of state or federal correctional authorities State of Mississippi BJS 2015-2016								
Persons	Admissions			Releases				
	2015 Total	2016 Total	% Change	2015 Total	2016 Total	% Change	2016 unconditional	2016 conditional
Mississippi	6,461	7,501	16.2%	6,104	7,080	16.0%	566	6,443
U.S. Total	608,318	606,000	-0.4%	641,027	626,024	-2.3%	168,752	426,755

Transition-Age Youth in Foster Care

According to the Child Welfare Financing Survey, in 2015 Mississippi had 1,062 transition –age youth (16-21) in foster care. 81 youth were emancipated or aged-out of the foster care system in Mississippi in 2015.

Table IV.46 Transition-age youth in foster care State of Mississippi Child Welfare Financing Survey						
Year	16 Yr Olds	17 Yr Olds	18 Yr Olds	19 Yr Olds	20-21 Yr Olds	Total # of youth
2011	313	391	257	101	56	1,118
2012	331	287	298	121	66	1,103
2013	293	314	230	125	84	1,045
2014	357	325	238	97	76	1,083
2015	340	329	244	74	74	1,062

Of the 1,062 transition-age youth in foster care, 29 percent had been in foster care for 3 or more years, and 23 percent had exited and re-entered foster care. The median age of entry into foster care for these transition-age youth is 15 years old.

Table IV.47 Number of placements for transition-age youth State of Mississippi Child Welfare Financing Survey			
Number of Placements	1 or 2	3 or 4	5 or more
Mississippi	36%	24%	41%
U.S.	45%	21%	33%

In the foster care system, a placement is considered any place the child has lived, excluding trial home visits. In Mississippi, transition-age youth tend to have more placements during their time in foster care than the U.S. average. 36 percent had only one or two placements, below the U.S. average of 45 percent, while 24 percent had three or four placements, and 41 percent of transition-age youth in Mississippi had 5 or more placements, which is above the U.S. average of 33 percent.

The National Youth in Transition Database issues a survey and follow up surveys to cohorts of youth at ages 17, 19, and 21 as they transition out of the foster care system.³ In 2017 the survey found that by the age of 17, 17 percent of foster care youth had experienced homelessness at some point in their life. In addition, by the age of 19, 20 percent of those same youth reported experiencing homelessness at some point in the past two years. The survey also found that at age 17, 33 percent of transition-age youth had been incarcerated at some point in their life, and by age 19, 20 percent had been incarcerated in the past two years.

The state does not have a statewide public housing authority. MHC does not own or operate any public housing units. However, HUD and MHC are concerned about the number of public housing units and their underlying contracts that are at risk of expiring.

The number of public housing units are shown in Table IV.63, below. There are 54,039 public housing units in State of Mississippi, of which 10,044 are for households with disabilities. In total, there are 10,314 public housing units, 17,867 Project Based Section 8 units, 1,431 other HUD Multifamily units, and 24,427 Housing Choice Voucher units.

Table IV.63 Residents with Disabilities by Subsidized Housing Type State of Mississippi HUD AFFH Raw Database		
Program	Total Units	Total Disabled Units
Public Housing	10,314	1,832
Project Based Section 8	17,867	3,730
Other HUD Multifamily	1,431	488.0
Housing Choice Vouchers	24,427	3,994
Total	54,039	10,044

These housing units that are at risk in Mississippi are distributed throughout the state, as shown in Map IV.13 shows the location of Public Housing Units, and Map IV.14 shows the location of Project-Based Section 8 units.

Housing choice voucher use is spread throughout the State, but most heavily concentrated along the southern coast and in major cities. A similar pattern is seen in LIHTC units. Project-based Section 8 units also followed this trend, while public housing units were spread out throughout the State. The location of public housing units tended to be more heavily concentrated in R/ECAPs.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness

Promote access to housing programs for special needs households, including reviewing potential barriers to access of publicly supported housing and of access to financial services.

Coordinate efforts with regional homeless organizations to increase access for homeless households to publicly supported housing and seek to provide rapid re-housing funding for 900 households.

Work with local and state institutions to fund housing units targeting persons exiting incarceration, with goal of producing 7 units the first year.

Work with Mississippi Association of Housing and Redevelopment Officials (MAHRO) to encourage HUD to review and modify resident bedroom requirements of Rental Assistance Demonstration (RAD) program to better utilize housing resources for homeless so that unoccupied multi-bedroom units can accommodate homeless families.

Coordinate with community organizations to conduct outreach to realtors, lenders, PHAs, local governments, and related associations on an annual basis to use low-cost methods such as web-based training, to introduce up to 500 individuals annually to federal fair housing law and requirements that address priority fair housing concerns in Mississippi.

Work to partner with non-profit agencies, PHAs and local units of government to conduct landlord tenant education and outreach training and workshops for non-profit and for-profit property management companies on an annual basis.

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

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

Addressing the emergency shelter and transitional housing needs of homeless persons

The ESG Program has funded Emergency Shelters statewide and the three (3) Continuum of Care programs which provides emergency shelter, rapid rehousing, homeless prevention activities. The activities are short and medium-term shelter and supportive services to homeless individuals and families while affordable, suitable permanent housing is found. Feedback from the public hearings and the annual application workshop over the past two years indicates that the State should continue to fund Operation and Maintenance cost for emergency shelters.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

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

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

The ESG program has worked to provide existing emergency shelters and/or other non-profit organizations awards that will make referral services for low-income individuals and families for services to avoid them from becoming homeless. ESG funds are not awarded to public or private agencies that address housing. Shelter case management continues the outreach for extremely low- income individuals and families.

Discussion

(Blank in 2015)

AP-70 HOPWA Goals – 91.320(k)(4)

One-year goals for the number of households to be provided housing through the use of HOPWA for:	
Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family	119
Tenant-based rental assistance	160
Units provided in permanent housing facilities developed, leased, or operated with HOPWA funds	71
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds	0
Total	350

AP-75 Barriers to affordable housing – 91.320(i)

Introduction:

A variety of barriers exist which prevent households from obtaining affordable housing, but perhaps the most prevalent statewide in Mississippi is cost burden. Cost burden is defined as gross housing costs that range from 30.0 to 50.0 percent of gross household income; severe cost burden is defined as gross housing costs that exceed 50.0 percent 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 and selected electricity and natural gas energy charges

In State of Mississippi, 15.5 percent of households had a cost burden and 13.2 percent had a severe cost burden. Some 21.1 percent of renters were cost burdened, and 22.4 percent were severely cost burdened. Owner-occupied households without a mortgage had a cost burden rate of 8.0 percent and a severe cost burden rate of 5.3 percent. Owner occupied households with a mortgage had a cost burden rate of 17.4 percent, and severe cost burden at 12.3 percent.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

While the State recognizes that many factors impact the need to remove barriers to affordable housing, most of the barriers stem from things outside the control of the State, such as the cost of land, materials, tax policies affecting land, zoning ordinances, building codes, fees and charges, and growth limitations which are determined at the local level. Nonetheless, the State will encourage the development of affordable housing through education, coordination, and the use of funding to promote housing options. The State will also continue to encourage communities to allow more affordable housing options, including manufactured housing.

Discussion:

(Blank in 2015)

AP-85 Other Actions – 91.320(j)

Introduction:

Below are the state’s plan to address lead-based paint hazards and actions to address the number of poverty-level families.

Actions planned to address obstacles to meeting underserved needs

The main obstacle in meeting underserved needs is the availability of funding. While the State will continue to seek additional funding opportunities, this limits the ability of the State to meet all underserved needs in the state.

Actions planned to foster and maintain affordable housing

The State plans to continue to allocate HOME and NHTF funds for homeowner rehab to maintain affordable housing and homeownership opportunities by providing homebuyer assistance funding to very-low and low-income families.

Actions planned to reduce lead-based paint hazards

STATE OF MISSISSIPPI LAW AND REGULATION FOR LEAD-BASED PAINT ACTIVITIES

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

performance of lead-based paint activities or the mandatory abatement of lead-based paint but establish requirements and procedures to follow when lead-based paint activities are performed.

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

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

Actions planned to reduce the number of poverty-level families

CDBG may provide funding for economic development activities to create jobs made available to at least 51% low- and moderate-income persons. This will help reduce the number of poverty-level families by providing economic opportunities and encouraging economic self-sufficiency.

Actions planned to develop institutional structure

The State of Mississippi does not provide funding for institutional structure activities.

Actions planned to enhance coordination between public and private housing and social service agencies

MHC will continue to enhance the relationship between social service agencies, counselors, realtors, lenders, public housing authorities and

other government agencies. MDA will continue to enhance the relationship between local units of government and business entities statewide.

Discussion:

(Blank in 2015)

Program Specific Requirements

AP-90 Program Specific Requirements – 91.320(k)(1,2,3)

Introduction:

**Community Development Block Grant Program (CDBG)
Reference 24 CFR 91.320(k)(1)**

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	\$100,000
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	100,000

Other CDBG Requirements

- | | |
|---|--------|
| 1. The amount of urgent need activities | 0 |
| 2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan. | 98.00% |

HOME Investment Partnership Program (HOME) Reference 24 CFR 91.320(k)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

N/A

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

The State adopted the Recapture Method for homebuyer and homeowner rehabilitation activities.

The “recapture” requirement has been imposed by MHC on HOME homebuyer assistance activities and Homeowner Rehabilitation. A Deed Restriction is the instrument used to enforce this provision. The period of affordability is dependent on the amount of HOME assistance received for DPA. Under the HOME Rehabilitation activity, the affordability period is based on the type of activity, Rehabilitation-5 years & Reconstruction-10 years. In the event the home is sold, the homeowner is credited a pro rata share of the HOME assistance/investment based on the amount of time the home was occupied as the owners principal residence. Closing attorney’s contact MHC for the calculation of the amount required to be recaptured and that information is sent via email or fax to the attorney. Refinances for lesser term and/or rate is allowed with the Deed Restriction and continues to be enforced on the property.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

The Recapture provision provides for the recapture of **direct HOME subsidy** based on the "net proceeds" formula determined by the initial investment and pro-rated for the time left to satisfy the affordability period. A Deed Restriction recorded with the Warranty Deed is the instrument used to enforce this provision.

The effective date of the Homeownership Value Limits is April 15, 2019. These limits remain in effect until HUD issues new limits.

Existing Homes - (\$143,000) All counties with the exception of Pearl River \$145,000; Adam, Bolivar, Pascagoula, Union \$147,000; Lincoln \$148,000; Lee, Lowndes \$149,000; Warren \$152,000; Lauderdale \$152,000; Tate-\$153,000, Tunica \$154,000; Carroll \$159,000; Oktibbeha \$202,000; Lafayette \$206,000.

Hattiesburg (MSA) \$152,000 & \$166,000; Gulfport, Biloxi; (MSA) \$152,000; Jackson MS (MSA) \$156,000, \$166,000 & \$182,000; Memphis TN-MS-AR HUD Metro FMR Area \$174,000.

New Homes - \$227,000 (statewide) with exception of Jackson MS HUD Metro FMR Memphis-TN-MS-AR HUD Metro FMR- \$228,000.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

Guidelines and conditions for refinancing existing debt on a multi-family rental property will be implemented according to HOME requirements and MHC's policy and procedures. Refinancing of an existing debt under the HOME Program is an Eligible activity.

The following refinance guidelines and conditions are:

1. The new investment is being made to create additional affordable units.
2. The housing has not been previously financed with HOME funds.
3. A review of the management practices of the applicant must demonstrate that the proposed rehabilitation is not the result of disinvestment in the property by any entity involved in the application for HOME funds.
4. A review of the proposed operating budget for the project must demonstrate that both the cost of refinancing and rehabilitation of the project can be met and still result in units affordable to HOME-Eligible tenants for a period of 15 to 20 years or the term of the refinancing, whichever is longer.
5. The activity does not involve the refinancing of a multifamily loan made or insured by any state or federal program, including the CDBG program, unless additional affordable units will be income-restricted to extremely low-income households.
6. Demonstrate that rehabilitation is the primary Eligible activity.
7. Cost to refinance existing debt is secured by rental housing units that are being rehabilitated with HOME funds.
8. Refinancing the existing debt is necessary to reduce the overall housing costs.
9. The proportional rehabilitation cost must be greater than the proportional amount of debt that is refinanced.

**Emergency Solutions Grant (ESG)
Reference 91.320(k)(3)**

1. Include written standards for providing ESG assistance (may include as attachment)

See attachment

2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

The Coordinated Entry System plans, access, assess, prioritize, refer, enter data and evaluate clients using a standardized assessment tool.

3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

The process for making sub-awards are done thru a competitive process and are allocated based on the scoring criteria. In awarding ESG funding to applicants, the Recipient will consider measurable outcomes proposed, service delivery standards and models used, and clearly stated actions by a sub-grantee to meaningfully collaborate with the CoC, and other service organizations in local communities whether funded by ESG or other sources. Sub-Grantees will be expected to participate in local coordinated entry, HMIS, PIT, and CoC committee work.

4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding

decisions regarding facilities and services funded under ESG.

The recipient is a state and therefore is not required to have a homeless individual on the board.

5. Describe performance standards for evaluating ESG.

1. End homelessness among veterans (funding sources have been defined by VA and SSVF but needs in this population may be addressed using HOME, CoC, and ESG, though could be eligible)
2. End chronic homelessness among people with disabilities (the partnerships between ESG, HOME, National Housing Trust Fund, CoC and CHOICE could help achieve this goal while also accomplishing *Olmstead* goals as the populations often overlap homeless persons living with mental illness)
3. End homelessness among families with children, unaccompanied youth and among all other individuals (CoC resources, HOME TBRA, HOME units, National Housing Trust Fund, ESG shelter operations for domestic violence shelters, shelters for women and children, runaway and homeless youth programs, and children's shelters willing to address trafficking, ESG rapid re-housing and prevention coupled with appropriate services)
4. Create a system to ensure that all homelessness is rare, brief, and non-reoccurring (ESG outreach services, navigation services under rapid rehousing, HMIS activities, coordinated entry)

Housing Trust Fund (HTF)
Reference 24 CFR 91.320(k)(5)

1. How will the grantee distribute its HTF funds? Select all that apply:

2. If distributing HTF funds through grants to subgrantees, describe the method for distributing HTF funds through grants to subgrantees and how those funds will be made available to state agencies and/or units of general local government. If not distributing funds through grants to subgrantees, enter “N/A”.

N/A. HTF funds are distributive through a competitive application process.

3. If distributing HTF funds by selecting applications submitted by eligible recipients,

a. Describe the eligibility requirements for recipients of HTF funds (as defined in 24 CFR § 93.2). If not distributing funds by selecting applications submitted by eligible recipients, enter “N/A”.

Organizations eligible to receive funding through the Housing Trust Fund are non-profit and for-profit organizations with demonstrated development experience and capacity with creating, rehabilitating, or preserving affordable housing. Eligible property types, activities, project cost, merits addressing priorities, subsidy layering review, income targeting, income and rent restrictions and period of affordability and Fair Housing are eligible requirements. HTF funds are distributive through a competitive application process. Eligible applicants must meet all threshold application criteria factors and score a minimum of 75 points on a 100-point scale. Development must meet the minimum affordability period of 30 years and develop affordable housing for extremely low-income households with income at or below 30 % of AMI.

b. Describe the grantee’s application requirements for eligible recipients to apply for HTF funds. If not distributing funds by selecting applications submitted by eligible recipients, enter “N/A”.

MHC uses a ranking process to select projects for funding. HTF applications will be reviewed and underwritten using criteria of the Housing Tax Credit Qualified Allocation Plan and HTF Allocation Plan and policy and procedures guidelines. Applications with incomplete supporting documentation will not be considered for funding. The application process consists of two steps:

- 1) Threshold Review - Does the application meet Threshold requirements to be considered for funding.
- 2) Application Scoring - Score the application using a scoring standard with a 100-point scale.

Applications must score a minimum of 75 on a 100-point scale to be considered for funding. MHC will reserve and allocate the Housing Trust Funds consistent with sound and reasonable judgment, prudent business practices, and the exercise of its inherent discretion permitted by applicable law.

c. Describe the selection criteria that the grantee will use to select applications submitted by eligible recipients. If not distributing funds by selecting applications submitted by eligible recipients, enter “N/A”.

HTF funds are distributive through a competitive process. Applicants must meet all threshold application criteria factors and score a minimum of 75 points on a 100-point scale. Eligible applicants are non-profit and for-profit organizations with demonstrated experience in the development and preservation of rental development. Organizations eligible to receive funding through the Housing Trust Fund are non-profit and for-profit organizations with demonstrated development experience and capacity with creating, rehabilitating, or preserving affordable housing.

d. Describe the grantee’s required priority for funding based on geographic diversity (as defined by the grantee in the consolidated plan). If not distributing funds by selecting applications submitted by eligible recipients, enter “N/A”.

Geographic diversity as reflected in the Con Plan – Projects that focus and achieve the most impact of the State’s priorities in rural and urban

areas of the State.

1) Projects developed are in locations that are considered poverty driven and address the affordable rental housing needs for extremely low-income (30 % of AMI) households.

(Mississippi Poverty Rate by County) Preference will be given to developments located in counties with a poverty rate above 30 percent.

2) Address critical housing needs with an emphasis on the prevention, reduction, and expansion of permanent housing opportunities for persons experiencing homelessness and persons with serious mental illness.

3) Projects will be funded according to the shortage or strong evidence of an inadequate supply of rental housing affordable to extremely low-income households.

e. Describe the grantee's required priority for funding based on the applicant's ability to obligate HTF funds and undertake eligible activities in a timely manner. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

The project schedule must include estimated dates for the start of construction and certificate of occupancy or substantial completion. Funds will be committed within twenty-four months and construction or rehabilitation expected to begin within 12 months of the agreement date. The application announcement and award letter may identify a specific date by which the start of construction is expected to begin.

All projects will be evaluated based on a number of factors, including but not limited to:

1) Cost reasonableness

2) Financial feasibility

3) Readiness to proceed.

4) Applicant's experience and capacity to develop and manage the project

5) Ability to provide appropriate services, if applicable

f. Describe the grantee’s required priority for funding based on the extent to which the rental project has Federal, State, or local project-based rental assistance so that rents are affordable to extremely low-income families. If not distributing funds by selecting applications submitted by eligible recipients, enter “N/A”.

Points will be awarded to developments that provide project based rental assistance to ELI income-qualified tenants/families to the extent rents will be affordable. "Affordable to extremely low-income families "is defined as families not paying more than 30% of their household income for housing cost, including utilities. Project-based rental assistance includes, but is not limited to, unit-based rental assistance, operating subsidies, or cross-subsidization of rents within the project.

The rental assistance must be provided to the development for a minimum of thirty (30) years starting on the later of the development’s place in service date or the date of issuance of the first subsidy payment. The application must include a copy of the fully executed rental assistance contract or a rental assistance commitment letter between the proposed development ownership entity and the provider of the rental assistance. The contract/commitment letter must include the name of the proposed development, the amount of rental assistance, the number of units that will be subsidized, the duration of the contract, and any qualifying terms and/or conditions.

In addition, MHC will give higher preference to applicants that incorporate significant funding from other sources, such as LIHTC program tax credits, federal and local programs or other sources. Applicants that anticipate receiving an award of other funding sources, such as HOME, LIHTC, or other sources of funds, must provide evidence that they have applied for such funding, including acknowledgement from the funding entity that the application has been received and amount requested.

g. Describe the grantee’s required priority for funding based on the financial feasibility of the project beyond the required 30-year period. If not distributing funds by selecting applications submitted by eligible recipients, enter “N/A”.

MHC performs a Subsidy Layering Analysis before committing HTF Funds to a project. The Analysis determines financial feasibility, costs are reasonable, verifiable sources and uses of funds, amounts requested are necessary and their uses are determined feasible for and beyond the required 30 year affordability period. MHC’s evaluation of developments using HTF funds in combination with other forms of assistance ensures

that no more than the necessary amounts of program funds are invested in any one development to provide affordable housing. The subsidy layering review is conducted during the application period. HTF-assisted units must be initially leased within twelve (12) months of construction completion, which is noted on the final approved inspection by MHC's Inspection Department. The Owner's failure to meet this twelve (12) month deadline will constitute an event of default pursuant to the HTF.

h. Describe the grantee's required priority for funding based on the merits of the application in meeting the priority housing needs of the grantee (such as housing that is accessible to transit or employment centers, housing that includes green building and sustainable development features, or housing that serves special needs populations). If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

All developments must meet the priority housing needs of the State's Con Plan. Developments assisted with HTF funds are required to set aside a percentage of the project's total units for persons whose incomes do not exceed income for extremely income families. HTF assisted units must be designated for Special Needs Housing. Applicants must indicate this election on the HTF application form.

Requirement: To meet threshold at least one of the following categories listed below must be selected: Applicants have the option of selecting more than one of the categories to address the State's Priority Housing Needs.

Based on the Special Needs Category listed below:

- 1) Percentage of the units that are assigned for Housing for Disabled Persons.
- 2) Percentage of the units that are assigned for Housing for Homeless
- 3) Percentage of the units that are assigned for Individuals released from incarceration.

Rental developments are required to design and built to a level of energy efficiency that meets or exceeds the levels required to qualify for the Energy Efficiency/Green Sustainable Design.

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

i. Describe the grantee’s required priority for funding based on the extent to which the application makes use of non-federal funding sources. If not distributing funds by selecting applications submitted by eligible recipients, enter “N/A”.

- 1) Priority funding will be given to the development that has the lowest cost per unit (CPU).
- 2) Address the most critical rental housing demand
- 3) A development located in a poverty-stricken area of the State
- 4) Developers firm commitment to provide project-based rental assistance

Project-based rental assistance is used to contribute to affordability. Rental assistance is limited to assistance contracted by HUD and/or USDA for period of affordability documented on the HTF application. If awarded funds, applicant must certify that it will provide rental assistance acceptable to MHC or that it will adjust tenant’s rent to maintain affordability for the tenants. This certification is part of the written agreement that commits HTF to the development.

4. Does the grantee’s application require the applicant to include a description of the eligible activities to be conducted with HTF funds? If not distributing funds by selecting applications submitted by eligible recipients, select “N/A”.

MHC adheres to Eligible and Prohibited Activities discussed in 24 CFR 93.200. Applicants must describe activities to be undertaken in sufficient detail for MHC to determine that the proposed activities are permitted by Regulation during the application process.

5. Does the grantee’s application require that each eligible recipient certify that housing units assisted with HTF funds will comply with HTF requirements? If not distributing funds by selecting applications submitted by eligible recipients, select “N/A”.

CERTIFICATION OF HTF REQUIREMENTS

During the application process, applicant requesting HTF funds are to submit written certification assuring that HTF assisted housing units will comply with all Regulatory and Statutory HTF requirements for the entire period. This certification must be provided on the applicant’s company letterhead signed by the owner of the Development or person of authority of the corporation.

6. Performance Goals and Benchmarks.

The grantee has met the requirement to provide for performance goals and benchmarks against which the grantee will measure its progress, consistent with the grantee’s goals established under 24 CFR 91.315(b)(2), by including HTF in its housing goals in the housing table on the SP-45 Goals and AP-20 Annual Goals and Objectives screens.

7. Maximum Per-unit Development Subsidy Amount for Housing Assisted with HTF Funds.

Enter or attach the grantee’s maximum per-unit development subsidy limits for housing assisted with HTF funds. The limits must be adjusted for the number of bedrooms and the geographic location of the project. The limits must also be reasonable and based on actual costs of developing non-luxury housing in the area.

If the grantee will use existing limits developed for other federal programs such as the Low Income Housing Tax Credit (LIHTC) per unit cost limits, HOME’s maximum per-unit subsidy amounts, and/or Public Housing Development Cost Limits (TDCs), it must

include a description of how the HTF maximum per-unit development subsidy limits were established or a description of how existing limits developed for another program and being adopted for HTF meet the HTF requirements specified above.

The HTF Program share the same maximum per unit-subsidy limits as the HOME Program. Limits are determined and published by HUD Office of Multifamily Housing on an annual basis. MHC has adopted the HOME Program Maximum Per Unit Subsidy Limits. MHC will use the HOME Program maximum per unit subsidy limits which are based on the HUD Section 234-Condominium Housing-limits for elevator-type projects.

Maximum Per-Unit Development Subsidy Limits

Subsidy limits in effect as of May 9, 2019:

Bedrooms	Section 234 Basic Elevator-type Limit*	HTF Maximum Per-Unit Subsidy Limit	Base City High Cost Limit (237%) **
0	\$ 62,445	\$ 62,445	\$147,995
1	\$ 71,584	\$ 71,584	\$169,654
2	\$ 87,047	\$ 87,047	\$206,301
3	\$112,611	\$112,611	\$266,888
4+	\$123,611	\$123,611	\$292,958

2019 Limits will be used until superseded by future notice from HUD.

8. Rehabilitation Standards. The grantee must establish rehabilitation standards for all HTF-assisted housing rehabilitation activities that set forth the requirements that the housing must meet upon project completion. The grantee's description of its standards must be in sufficient detail to determine the required rehabilitation work including methods and materials. The standards may refer to applicable codes or they may establish requirements that exceed the minimum requirements of the codes. The grantee must attach its rehabilitation standards below.

In addition, the rehabilitation standards must address each of the following: health and safety; major systems; lead-based paint; accessibility; disaster mitigation (where relevant); state and local codes, ordinances, and zoning requirements; Uniform Physical Condition Standards; and Capital Needs Assessments (if applicable).

MISSISSIPPI HOME CORPORATION (MHC) NATIONAL HOUSING TRUST FUND (HTF) REHABILITATION STANDARDS

Mississippi Home Corporation's Housing Trust Fund (HTF) Rehabilitation Standards are designed to outline the requirements for building rehabilitation for all multifamily housing projects funded with HTF funds. All renovation activities performed on these projects must conform to these rehabilitation standards.

These rehabilitation standards address Health and Safety, Major Systems, Lead-Based Paint, Accessibility, Disaster Mitigation, State and Local Codes, Ordinances, and Zoning requirements, and the Uniform Physical Condition Standards (UPCS) requirements to ensure compliance pursuant to HTF Regulations at 24 CFR 93.301(b), at the time of project completion. These standards contain sufficient details demonstrating rehabilitation work requirements and the methods and materials subject to be used.

In addition, these standards are designed to ensure consistency throughout the State for all projects funded with HTF funds and not intended to reduce or exclude the requirements of any local or state building or housing codes, standards, or ordinances that may apply. In the event of any conflicting codes(s), the more restrictive code(s) will apply.

At the time of publication and adoption of the HTF Standards, the adopted codes referenced are those in force. Should the referenced adopted codes be modified or updated by the State of Mississippi, the newly adopted code standard will apply. For purposes of the HTF Standards, MHC's Mandatory Design Standards for Multifamily Housing will mean the MHC Design Standards in effect, at the time application requesting HTF funds is made.

The goal of the HTF program is to provide functional, safe, affordable, and durable housing that meets the needs of the tenants and communities in which the housing is located throughout its affordability period. Through use of the HTF Standards, all health and safety deficiencies must be addressed and corrected. If a project is out of compliance with the HTF Standards, the grantee will bring to the attention of MHC staff the specific portion of the project which does not comply, stating the reasons for non-compliance.

QUALITY OF WORK

Grantees and Developers- will ensure that all rehabilitation work is completed in a thorough and workmanlike manner in accordance with industry practice and contractually agreed upon plans and specifications, as well as subsequent mutually agreed upon change orders during the construction process. Grantees and developers will employ best practice industry standards relating to quality assurance to verify all work completed.

Project Design Professionals - The project developer will formally contract with licensed architectural and engineering design professionals to provide appropriate professional services for each project. It is the responsibility of each licensed professional to assure that the scope of work is done in accordance with the generally accepted practices in their discipline, as well as designing the project to be in full conformance with all the applicable federal, state and local codes. In developing scopes of work, grantees and developers will work with MHC staff to ensure that all

requirements under the HTF Standards are satisfied and that the proposed scope of work meets MHC's goal. MHC approval of all scopes of work is required.

By meeting the various code requirements as a minimum standard, together with the other standards herein or included in MHC policies, each building rehabilitation project is assured to be brought up to an acceptable level of rehabilitation. Warranties will be required per the standard construction contracts on all materials, equipment and workmanship. Architect or Engineer approved by MHC will provide contract specifications which stipulate quality standards, materials choices, installation methods and standards. Such specifications may reference other appropriate standards set by different trades associations and testing agencies such as ASTM, Underwriters Laboratory (U/L), Tile Council of America, Gypsum National Roofing Contractors Association (NRCA), Architectural Woodwork Institute (AWI), Sheet Metal and Air Conditioning Contractors' National Association (SMACNA), and AFME.

Health and Safety Concerns/Hazards

Identify life-threatening deficiencies, which must be addressed immediately, if the housing is occupied at the time of rehabilitation.

All areas and components of the housing must be free of health and safety hazards. These areas include but are not limited to, air quality (sewer odor detected)/(propane/natural gas/methane gas detected/mold and/or mildew observed), electrical hazards (exposed wires/open panels)/(water leaks on/near electrical equipment), natural hazards, fire hazards, elevator, emergency fire exits(blocked/unusable/missing exit signs), flammable materials/combustible materials (improperly stored), garbage and debris(indoors and outdoors), hazards (other e.g. outbuildings, sharp edges, tripping) infestation (insects, rats/mice/vermin, play equipment (broken or damaged).

Housing assisted with HTF funds must commission and complete a Capital Needs Assessment (CNA). The assessment will include a Phase I and/or a Phase II hazardous material inspection survey completed by a licensed and MDEQ certified inspector. The hazardous material survey shall define the presence of, or lack thereof, any environmental hazards such as asbestos, lead paint and mold or other contaminant on the site.

If the housing is occupied at the time of rehabilitation, any and all life-threatening deficiencies must be identified and addressed immediately. Hazards area and concerns which will be addressed immediately are noted on **Appendix A. *Highlighted items noted in orange or life-threatening and must be addressed immediately, if the housing is occupied.***

See Appendix A attached hereto for a list of Inspectable Items and Observable Deficiencies for the property site, building exterior, building systems, common areas, and units, including descriptions of the type and degree of deficiency for each item that any HTF-assisted project must address immediately.

Major Systems (Requirements for Rental Housing

Capital Needs Assessment (CNA)

Housing assisted with HTF funds and which involve rehabilitation or adaptive reuse of 26 units or more must commission and complete a Capital Needs Assessment (CNA). The assessment will include an opinion as to the proposed budget for recommended improvements and should identify critical building systems or components that have reached or exceeded their expected useful lives.

The assessment shall identify all existing elements that are in good condition and will serve the property, all elements that can be repaired or rehabilitated, all elements that require replacement and all new elements required for the property to meet all the requirement of the HTF assisted project. HTF recipients are required to ensure a replacement reserve is available to repair or replace the systems, as needed. The disclosure of replacement reserve will be required during the application process and MHC's required CNA timeline.

A competent, independent third party acceptable to MHC, such as a licensed architect or engineer, will complete the CNA. The CNA must additionally include interviews with available on-site property management and maintenance personnel to document past repairs and improvements, pending repairs, and existing or chronic physical deficiencies. The assessment will include a site visit and a physical inspection of the interior and exterior of all units and structures.

EXPECTED USEFUL LIFE / REHABILITATION SCOPE & CAPITAL PLANNING

- i. In developing scopes of work on housing rehabilitation projects, MHC HTF grantees and developers will consider the remaining expected useful life of all building components with regard to building long-term sustainability and performance. Specifically, each building component with a remaining expected useful life of less than the applicable HTF period of affordability (30 years) will be considered for replacement, repair or otherwise updated. Additionally, new building components with an expected useful life of less than 30 years
- ii. will be considered for future replacement.
- iii. Project CNAs will be required. The industry standard period for CNAs is 20 years; however, project CNAs must be updated every five years during the life of the project to ensure projected capital needs through the 30 year HTF affordability period are anticipated and planned for. The initial CNA will cover years 1-20. The first five year update will be done in year 5 and cover years 6-25. The second 5-year update will be done in year 10 and will cover years 11-30.
- iv. Once a scope of work has been developed by the grantee and their development team, the grantee must also develop a Capital Plan. Whether or not a particular building component has been replaced, repaired or otherwise updated as part of the rehabilitation scope of work, all building components and major systems must demonstrate adequate funding to be viable for at least 20 years, the length of the capital plan, with subsequent updates every five years during the 30-year affordability period.
 - a. Example #1: Kitchen cabinets with a remaining useful life of eight years may be permitted to be left in place and not included in the rehabilitation scope. However, adequate funding must be demonstrated in the building capital plan to replace those cabinets in year 8 of the post-rehabilitation capital plan.
 - b. Example #2: If a building component such as a new roof is installed during the rehabilitation and this roof has an expected useful life of 25 years, it will not show up on the initial CNA as needing replacement during that 20-year period. However, since MHC requires updates of CNA's for HTF projects to be performed every 5 years, it will show up on the next 20-year CNA which will be performed in year 5 of

the project and cover years 6 to 25. During these 5- year CNA updates, the project reserve contributions will be reviewed to ensure all future capital expenditures articulated in the CNA are adequately funded through the 30-year affordability period.

- v. Annual replacement reserves contributions of at least \$250 per unit per year (pupy) for senior projects and \$300 pupy for general occupancy projects are required through the 30-year affordability period. If the initial 20-year CNA and capital plan (and/or any subsequent five year updates) indicate that replacement costs for the period exceed the amount generated by the respective pupy contributions, a higher pupy contribution will be required.
- vi. Grantees and their development teams should ensure that all building components are analyzed as part of a comprehensive effort to balance rehabilitation scope and capital planning in a way which maximizes long-term building performance as much as possible within the parameters of both development and projected operational funding available.

Equipment

- i. Existing equipment to be retained and continued to be used will be in serviceable condition with an expected useful life of 30 years or covered by the 20-year capital plan and/or subsequent five-year updates during the 30-year affordability period.
- ii. Kitchen appliances:
 - a. When replacing a range and space permits, provide a new, full-size (30," four burner) range.
 - b. Existing appliances to be reused will be in good and serviceable condition.
 - c. Provide other appliances (such as microwaves) as may be appropriate to the project.
 - d. All appliances in accessible apartment units will be accessibility compliant and located in an arrangement providing required clear floor spaces.

- iii. Sewer connections to municipal sewage systems and on-site sewage disposal:
 - a. Existing sewer laterals that are to be reused must be evaluated to assure that they are serviceable and have a remaining useful life of 30 years, or are covered by the 20-year capital plan and/or subsequent five-year updates during the 30-year affordability period.
 - b. New systems will be designed to conform to the state EPA requirements.
- iv. Water service:
 - a. Existing municipal water supplies to buildings will be evaluated to assure that they are serviceable, of adequate capacity and have a remaining useful life of 30 years, or are covered by the 20-year capital plan and/or subsequent five-year updates during the 30- year affordability period.
 - b. Required new systems will be designed to conform to the state EPA requirements.

Plumbing

- i. Where existing components of a system are to be reused, they will be examined and determined to be in good condition, code-compliant and have a remaining useful life of a minimum of 30 years, or covered by the 20-year capital plan and/or subsequent five year updates during the 30-year affordability period. Substandard or critical non-code-compliant components must be replaced.
- ii. Use water-saving shower heads and faucet aerators as required by the MHC Design Standards.
- iii. All fixtures, piping fittings and equipment will be lead-free.
- iv. Kitchen fixtures – When existing kitchen fixtures are not reused in accordance with a. above, new sink and faucets, and associated plumbing will be installed in each unit or SRO food prep area.

- v. Bath fixtures – When existing bath fixtures are not reused in accordance with a. above, new water saving toilets, tubs and tub surrounds, lavatory sinks, and faucets will be installed in each unit or SRO bathroom facility.
- vi. Laundry facilities will be provided in accordance with MHC Design Standards.
- vii. Provision for other utility plumbing for janitor sinks, floor drains, outdoor faucets, drains for dehumidification systems, etc., may be made as desired or required.

Heating

System design:

- i. Designed and constructed to conform to MHC Design Standards.
- ii. Where existing components of a system are proposed to be reused, they will be examined and determined to be in good and serviceable condition, code-compliant and have a remaining useful life of a minimum of 30 years, or covered by the 20-year capital plan and/or subsequent 5-year updates during the 30-year affordability period.
- iii. Temperature control - The temperature in each unit will be individually thermostatically controlled. A waiver may be granted for reuse of existing equipment in accordance with a.ii. above.
- iv. Provide adequate heat in common spaces.
- v. Install pipe insulation as per code and AHRAE requirements.

Building Structure and Envelope (Material and Methods Standards)

- i. Structures of two or more stories must be a minimum of sixty percent (60%) brick.

- ii. All brick veneer systems shall be installed in accordance with the Brick Institute of America recommendations including all underlayment, vapor barriers, ties, weeps and joint treatment.
- iii. Single story structures and areas on two or more story structures where brick is not used, shall use cementitious lap siding over approved sheathing, and vapor barrier.
- iv. Metal flashing shall be installed over all openings, and base of the walls extending 8 inches past each side of all openings. Weeps shall channel moisture from the cavity out of the wall at all flashing.
- v. No vinyl siding is allowed.
- vi. A color variation throughout the development is encouraged. In general, consider materials and colors - for the façade (including foundation walls) and for the roof - that are compatible with those in similar, good quality buildings in the surrounding neighborhood or region.
- vii. Consider using materials with high levels of recycled content or “Green” where possible.
- viii. Trim and details can provide warmth and character to a building's appearance, particularly on street facades. In general, the complexity, depth and proportion of trim should relate to that used in good quality middle-income
- ix. Carefully consider the design of porch and stair railings, fascia boards, corners, and areas where vertical and horizontal surfaces meet - for example where a wall meets the roof.
- x. Generally put trim around windows. Consider adding simple pieces of trim to the top and bottom of porch columns. Vary the dimension from an eave (18’ minimum) and a rake (4’ minimum) detail.

Roofing

Roof replacement shall be installed in accordance with the manufacturer's requirements. When installing asphalt or fiberglass shingles, a minimum of a 30- year shingle shall be used. All valleys, eaves and ridges shall be waterproofed, 18 inches in each direction from the center or lower edge with a peel and sick underlayment.

Fifteen-pound underlayment shall cover the entire roof prior to installation of shingles. Other products such as metal roofing may be considered. Flat roofs shall have minimum slopes, drains and overflow scuppers per the code requirements for the projects weather zone. Roof membranes may be multi-layer built up, modified bitumen or single play membrane of sufficient thickness and detail to ensure a 20-year warranty.

Existing Roofing

- i. Examine existing roofing and flashing systems to determine suitability for continued use.
- ii. Continued life expectancy of existing roofing should be a minimum of 30 years or
- iii. covered by the 20-year capital plan and/or subsequent five year updates during the 30- year affordability period.
- iv. Repair existing roofing as required.

New Roofing

- i. New roofing will be installed where existing roofing does not meet requirements for continued use. New roofing system components will be compatible, and include the nail base, the underlayment layer, ice and water shield self-adhesive membrane flashings, metal flashings and roofing.
- ii. Strip existing roofing and dispose of properly.

- iii. Examine exposed existing substrate for structural soundness.
- iv. Install new roofing system per code and per NCRA trade practices and manufacturer specifications.
- v. Flashings – deteriorated flashings will be replaced and the weatherproof integrity of the roof system will be assured.

Ventilation

Roof assemblies will be properly ventilated in accordance with applicable code requirements, and appropriate building science detailing.

Building Storm Drainage/Roof

All rainwater shall be conveyed and drained away from every roof so as not to cause wetness or dampness in the structure. No roof drainage systems shall be connected to a sanitary sewer, or directly to a storm sewer system. The ground around the dwelling shall be sloped away from foundation walls to divert water away from the structure. If feasible, the collection of roof water to utilize for site irrigation is encouraged.

Structure

- i. A qualified professional will examine each building's load-bearing structure, and assess its existing condition to determine suitability of continued use.
- ii. In general, structure evaluation and design will be in conformance **with IBC, Chapter 16**.
 - a. In most residential rehab projects where there is no change in use, it is not expected that the structure will be brought up to new construction standards.
 - b. Consideration will be given if there are any proposed changes in use which would impact the historical loading.
 - c. Deficiencies identified will be addressed and repairs designed and specified as necessary to correct such conditions.

- d. Repairs will be made to any deteriorated load-bearing structural elements.
- e. Reinforce, install supplemental, or replace structural members determined to be inadequate for use.

Exterior Finishes

Cladding

- i. Stucco-Examine existing stucco for soundness – will be free of major cracks, delamination and other deterioration which may compromise its useful life.
- ii. Stucco will be free of gaps and holes and provide continuous weatherproof system.
- iii. Repair or re-stucco as necessary to provide a weather-resistant enclosure.

Masonry

- i. Masonry bearing walls and veneers will be restored as necessary.
- ii. Refer to Section XI C – Masonry.
- iii. Refer also to Section XI F.2.b for insulation requirements.
- iv. Other existing cladding system types and materials will be repaired and/or restored in-kind with matching or similar materials to provide a durable weather-resistant enclosure.

Trim – Exterior trim and architectural woodwork

- i. Existing wood trim:
 - a. Existing trim to remain must be sound, free of defects and deterioration which compromise its use.
 - b. Repair and restore trim to usable condition. Patch or replace in-kind any deteriorated wood trim components.
- ii. New wood trim will be installed in a workmanlike manner. Reference may be made to AWI standards.
- iii. Other trim materials (PVC, cementitious, etc.) which are suitable may be used as appropriate and will be installed per manufacturer's recommendations.
- iv. Trim which is part of the weather-tight enclosure will be flashed or caulked with joint sealers as necessary to prevent water intrusion.

Paint-

- i. In general, all existing exterior wood surfaces will receive new paint coatings, except as
 - a. Appropriate due to the recent application of paint and/or the sound condition of existing coatings.
- ii. Examine surfaces and apply paint only to sound acceptable materials/surfaces.
 - a. Prepare surfaces properly, removing loose or peeling previous paint.
 - b. Paint prep will be done in accordance with applicable lead safe standards. (See Section XI N.1.b)
- iii. Before painting, assure that any moisture issues which may compromise the life expectancy of the paint system are remedied.
- iv. Exterior paint systems will be compatible and installed in accordance with manufacturer's specifications.

Building Structure -Energy Conservation

All structures shall comply with the energy conservation measures cited in these

- i. requirements. These measures include, but are not necessarily limited to, the following:
- ii. Exterior existing walls are to be provided with insulation and at the recommended resistance factor (R-value) or R- 11, or that which is allowed by the stud cavity space. In addition, an air infiltration vapor barrier, such as Tyvek or approved equal, shall be installed on all exterior walls. If new walls are being framed and insulated, the minimum R factor is R-19 or R-13 plus R-5 foam. The installation of fan-fold foam or foam sheathing may be added to increase household R-ratings.
- iii. When new windows are to be installed, windows must be current Energy Star rated for southern climates. Where historic preservation requirements will restrict the installation of aluminum or vinyl windows, the specifications will be written to come as close as possible to achieving Energy Star requirements.
- iv. All heat ducts and hot water heat distribution piping shall be insulated or otherwise protected from heat loss where such ducts or piping runs are located in unheated spaces. Similarly, distribution piping for general use hot water shall also be protected from heat loss where such piping is located in unheated spaces. All water distribution piping shall be protected from freezing.
- v. Attic access passage ways (scuttle holes) shall be no less than 22” by 30” or the size of original construction. If it is impossible to conform to this standard, the largest attic access hole possible will be installed.
- vi. "Building in" energy and environmental efficiency - through better windows, insulation and equipment - reduces operating costs over the life of the building.

Masonry Components

- i. Buildings with masonry bearing walls will be examined for their structural integrity. Existing masonry building components will be examined to assure sound condition, and repaired as necessary to provide the load-bearing capacity, resistance to water penetration and aesthetic quality to assure the assemblies will perform for the purpose intended.
 - Masonry will be plumb and structurally sound.
- ii. Repair or replace deteriorated portions or missing units.
 - Brick veneer will be sound or repaired to be sound.
- iii. Masonry mortar joints will be sound, and free of loose or deteriorated mortar, with no voids.
- iv. Pointing of mortar joints will be specified as necessary to assure the continued integrity of the structural assembly, and prevent water intrusion.
- v. Historic masonry designated to remain will be restored to sound serviceable condition, and in accordance with Section 106 of National Historic Preservation Act.
- vi. Where masonry is considered historic, repairs will be carried out utilizing the Secretary of the Interior’s “Standards of Rehabilitation” and related NPS Preservation Briefs for “Repointing Mortar Joints on Historic Masonry Buildings.”
- vii. Chimneys: Assure structural integrity, reconstruct and point as necessary.

If used for fuel heating appliances – provide lining as may be required by code

and as prescribed by the heating appliance manufacturer.

Energy Efficiency - In general, most buildings will be rehabbed with a goal of increasing the thermal shell efficiency. All MHC HTF funded projects are subject to the MHC Design Standards. Included in this standard are mandatory requirements to achieve a maximum HERS score of 85. Additionally, water reduction measures are included. In both the design and implementation of the project rehabilitation scope of work, particular emphasis should be made to maximize the effectiveness of the energy efficiency related work scopes.

i. Insulation

- Insulation levels will conform to the 2009 International Energy Efficiency Code.
- Masonry walls will be insulated utilizing current building science detailing to ensure ongoing integrity of masonry systems.

ii. Air sealing – comply with HERS requirements for thermal bypass air sealing, and duct sealing.

- Attention must be paid to the air barrier of each building and should be well thought out, detailed and carefully executed.
- Blower door testing will be performed to verify compliance and successful execution.

iii. Indoor air quality

- In general, all thermal upgrades to a building will take into consideration indoor air quality and moisture control/mitigation, and apply the current state of the art building science in this regard. Treatment of existing stone, concrete or masonry basement walls and of existing basement earthen floors or uninsulated basement slabs will be taken into consideration with regard to the need for moisture mitigation.

iv. Ventilation

- Venting of crawl spaces, attics and sloped ceilings will be per code.

- See Section XI E.1.c for roof assembly ventilation.

Windows, Exterior Doors and Basement Entries

- i. Every window, exterior door, basement entry shall be tight fitting within their frames, be rodent- proof, insect-proof and be weatherproof such that water and surface drainage is prevented from entering the dwelling. In addition, the following requirements shall also be met:
- ii. All exterior doors and windows shall be equipped with security locks and deadbolts.

Every window sash shall be fully equipped with glass windowpanes, which are without cracks or holes. Every window sash to be replaced shall use Energy Star rated windows. Stained or leaded glass found to be historically significant might be protected by a fixed low-E glass storm window. Every window sash shall fit tightly within its frame, and be

- iii. secured in a manner consistent with the window design. All window jambs will be sealed. All rope weight openings shall be insulated before installing the new window.
- iv. Storm doors, when installed, shall also be equipped with a self-closing device.
- v. Every exterior door, when closed, shall fit properly within its frame and shall have door hinges and security locks or latches. All exterior doors will be no less than metal clad insulated (foam filled) doors. All jambs and thresholds will be sealed.
- vi. Every exterior door shall be not less than thirty six inches (3'- 0") in width and not less than six foot-six inches (6'8") in height. Existing door sizes will be grandfathered, but an attempt shall be made to have at least one exterior door that is not less than 36 inches wide and no less than 6'-8" high.

Minimum Standards for Heating and Cooling Systems

- i. All heating and cooling systems (and central air-conditioning systems where they exist) shall be capable of safely and adequately heating (or cooling as applicable) for all living space. A licensed mechanical engineer shall design all new system design. Non-working or improperly functioning central air conditioning systems may be replaced in part or entirely.
- ii. If existing heating systems, including but not limited to, chimneys and flues, cut-off valves and switches, limit controls, heat exchangers, burners, combustion and ventilation air, relief valves, drip legs and air, hot water, or steam delivery components (ducts, piping, etc.) that are not being replaced, shall be inspected by a licensed mechanical engineer to be certified safe and in proper functioning condition at the time of inspection.
- iii. Every heating system burning solid, liquid or gaseous fuels shall be vented in a safe manner to a chimney or flue leading to the exterior of the dwelling. The heating system chimney and/or flue shall be of such design to assure proper draft and shall be adequately supported.
- iv. No heating system source burning solid, liquid or gaseous fuels shall be located in any habitable room or bathroom, including any toilet room.
- v. Every fuel-burning appliance (solid, liquid or gaseous fuels) shall have adequate combustion air and ventilation air. All new furnaces will have sealed combustion with combustion air brought in from the exterior of the house and installed in accordance with manufacturer's guidelines.
- vi. Every heat duct, steam pipe and hot water pipe shall be free of leaks and shall function such that an adequate amount of heat is delivered where intended. All accessible duct joints must be sealed with mastic or any other acceptable product. Newly installed ductwork must also be sealed. All accessible steam piping and hot water piping must be installed with an approved material.

- vii. Every seal between any of the sections of the heating source(s) shall be airtight so that noxious gases and fumes will not escape into the dwelling.
- viii. No space heater shall be of a portable type.
- ix. Minimum requirements for forced air furnaces, when installed, will be no less than a 92% AFUE, or the minimum AFUE, if greater than 92%, to obtain a local utility rebate
- x. (Energy Star rated for northern climates). A digital programmable thermostat must be installed. Condensate lines will drain to a floor drain or have a condensate pump installed and piped to discharge. All furnace ductwork shall be equipped with an air filter clean out location that has a tight-fitting cover installed over it.
- xi. All boilers, when replaced, will have an “A” rating and be no less than 90% AFUE rating. All combustion air will be from the exterior of the house. The addition of zone valves may be useful to reduce energy cost. Heat lines shall be insulated with approved material. Programmable thermostats will be installed.
- xii. A/C units, if added or replaced, shall not be less than 14.5 SEER or the lowest SEER rating that is available at the time of installation but not less than 14.5 SEER. All units shall be installed, when possible, on either the north or east side of the dwelling or in an area that will provide shade for the unit. The correct coil will be installed that is compatible with both the furnace and A/C unit. Homeowners who use window air conditioners will be encouraged to purchase Energy Star rated air conditioners.
- xiii. No window A/C units may be purchased with HTF funds.
- xiv. All wood, pellet, corn, switch grass, hydrogen, or other biomass fuel stoves must be installed to manufacturer’s guidelines. Where such guidelines are not available, the heating unit will be removed. Venting and combustion air must be installed in accordance with manufacturer’s requirements.

- xv. Any development receiving HTF must have central air and heat by the placed in service date. A certified letter from the development's architect or engineer must verify that the central heat and air system has the capacity to properly accommodate all of the units.

Minimum Standards for Ventilation (Exhaust System)

Sufficient ventilation shall be present to ensure adequate air circulation in the dwelling. Bathrooms, including toilet rooms, shall be provided with an exhaust fan. If it is being installed or replaced, it shall be rated at a minimum of 60 CFM and 4 sones or less. Fans shall have insulated ducting vented to the exterior. A fan needs to be installed, if there is no window or a non-operable window is present. Misaligned flue or ventilation systems on water heaters & HVAC and detection of propane, natural, or methane gas are prohibited.

Minimum Standards for Plumbing Systems

- i. All dwelling plumbing systems shall be capable of safely and adequately providing a water supply and wastewater disposal for all plumbing fixtures. Every dwelling plumbing system shall comply with the following requirements.
- ii. All existing plumbing systems and plumbing system components shall be free of leaks. When repairing or adding to such systems, any type of pipe allowed by the State plumbing code shall be allowed.
- iii. All plumbing system piping shall be of adequate size to deliver water to plumbing fixtures and to convey wastewater from plumbing fixtures (Including proper slope of wastewater piping) as designed by the fixture manufacturer).
- iv. All plumbing fixtures shall be in good condition, free of cracks and defects, and capable of being used for the purpose in which they were intended.
- v. The plumbing system shall be vented in a manner that allows the wastewater system to function at atmospheric pressure and prevents the siphoning of water from fixtures. Venting by mechanical vents is accepted as an alternative to exterior atmospheric venting.

- vi. All fixtures that discharge wastewater shall contain, or be discharged through, a trap that prevents the entry of sewer gas into the dwelling.
- vii. All plumbing system piping and fixtures shall be installed in a manner that prevents the system, or any component of the system, from freezing.
- viii. All plumbing fixtures and water connections shall be installed in such a way as to prevent the backflow of water from the system into the plumbing system's water source.
- ix. Valves shall be installed with the valve in the upright position. When replacing valves, the use of a full port ball valve shall be encouraged.

Elevators are required in developments that provide for senior housing and special needs. Elevators may be installed when appropriate and possible, when such elevator is part of the Project's program goals, or as required by code, as follows:

- Installed per code NFPA 101, Chapter 9.4
- ASME 17.1 Safety Code for Elevators 2013

Existing elevators and lifts may be retained if they are appropriate to the use of the building and in serviceable condition with an expected useful life of 30 years, or covered by the 20-year capital plan and/or subsequent 5-year updates during the 30-year affordability period, and approved by agencies having jurisdiction.

WINDOWS -Windows will be of legal egress size when required by code.

Existing windows to remain

- i. Examine and determine suitability for reuse with a reasonable remaining life after restoration of 30 years without undue future maintenance or covered by the 20-year capital plan and/or subsequent 5-year updates during the 30-year affordability period.
- ii. Will be capable of providing adequate seal against air infiltration, weather elements, and be determined to be appropriately energy efficient in keeping with the overall energy efficiency strategy of the project.
- iii. Install new weather-stripping to provide seal against weather elements and air infiltration.
- iv. Air seal shim spaces and window weight pockets if possible.
- v. Restore and modify as required to provide useful life.
- vi. Will be tested and modified as necessary to operate smoothly and properly per code.
- vii. Hardware will be intact and operational or be replaced with new hardware as required.

New Windows

Where existing windows do not meet the standards for egress, condition and/or energy

- i. efficiency deemed appropriate to the project, they will be replaced by new windows.
- ii. New windows will be code-compliant and conform to International Energy Code requirements.
- iii. Additionally, new window units should be tested assemblies meeting ASTM standards for water penetration and air leakage.
- iv. All windows will be installed per manufacturer's installation guidelines and specifications, and will incorporate appropriate detail, flashings, joint sealers, and air sealing techniques.

Ventilation

- i. Code-compliant indoor air quality will be addressed by the installation of either exhaust only or balanced (heat recovery) ventilation systems as required by ASHRAE 62.2.
- ii. Balanced mechanical ventilation systems are encouraged.
- iii. Ventilation controls will be per applicable codes.

Electrical

- i. Project electrical design should be done by a licensed electrical engineer, or other qualified professional.
- ii. Project electrical must be installed by a licensed electrician.
- iii. Energy efficiency:
- iv. Electrical and lighting systems will be designed and constructed in accordance with the MHC Design Standards and achieve a maximum HERS score of 85.
- v. Design will comply with local and state building code. In general, the electrical system should be new throughout a building:
- vi. Where existing service entrances, disconnects, meters, distribution wiring, panels, and devices are proposed to remain, they will be examined and determined to be in good condition, code-compliant and have a remaining useful life of a minimum of 30 years, or covered by the 20-year capital plan and/or subsequent 5-year updates during the 30-year affordability period. The designer, in concert with the state electrical inspector, will examine the system and equipment. Existing components of the electrical system may be reused as appropriate. Substandard or critical non-code-compliant components must be replaced.

- vii. Utility connections will be installed per the rules and regulations of the electrical utility.
- viii. Electrical service and metering:
 - ix. The service entrance size will be calculated to handle the proposed electrical loads.
 - x. Metering and disconnects will be per code and mounted at approved locations.
 - xi. Elevator wiring will conform to the ANSI 17.1.
 - xii. Electrical distribution system:
 - a. Lighting and receptacle circuits will be designed per code.
 - b. Locations and layout of devices and lighting to be logical and accessibility-compliant where required.
 - c. Provision will be made for the wiring of dedicated equipment circuits and connections for heating, ventilation equipment/exhaust fans, pumps, appliances, etc.
- xiii. Artificial lighting will be provided using IBC 1205.
- xiv. Site lighting with shielded fixtures may be provided to illuminate parking and pedestrian walkways and will conform to local zoning.
- xv. Emergency and exit lighting/illuminated signage will be per the NFPA 101, Life Safety Code and IBC Chapter 10.

Fire detection and alarms

- i. Will be installed as required by code: NFPA 101, Chapters 9.6, 30.3.4 and/or 31.3.4, and comply with NFPA 72, and NFPA 1.

- ii. Smoke detectors will be installed per International Fire Code requirements.
- iii. CO detectors will be installed per International Fire Code.
- iv. Where required, system annunciation will be in accordance with International Fire Code.
 - a. Communication low-voltage wiring provisions for TV, telephone, internet data, security and intercoms should be considered and installed as appropriate to the project's use and livability.
 - b. PV Solar- an optional solar-powered photovoltaic panel system may be installed in accordance with the National Electrical code, s state energy code, and the regulations of the governing utility.

Porches, decks and steps

- i. Existing porches, decks, steps, and railings proposed to remain will be examined and repaired as necessary.
- ii. Repair and reconstruction will be carried out to assure that they will have a continued useful life of 30 years or covered by the 20-year capital plan and/or subsequent five-year updates during the 30-year affordability period.
- iii. Inspect structure for soundness and reconstruct any deteriorated members as required.
- iv. Install new support piers as may be required.
- v. Patch existing decking with matching materials or install new durable decking.

Kitchen cabinetry and counters:

Existing cabinetry and/or countertops- proposed to remain will be in good condition with a remaining useful life of 30 years or covered by the 20-year capital plan and/or subsequent five-year updates during the 30-year affordability period.

New cabinetry:

- i. Will be of good quality, meeting ANSI/KCMA A161.1-2012 “Performance & Construction Standards for Kitchen Cabinetry and Bath Vanities” standards. Other industry standards for cabinetry may be used as guidelines, such as the Kitchen Cabinet Manufacturer’s Association (KCMA) “Severe Use Specification – 2014,” or the AWI’s Woodwork Standards and Cabinet Fabrication Handbook.

New counters will be provided with a cleanable sanitary surface material impervious to

- i. water such as high-pressure laminate (HPL).
- ii. Shop fabricated as one-piece assembly where possible. Seal field joints.
- iii. Installed level and securely fastened to cabinetry.
- iv. Bath cabinetry and counters – vanity lavatory tops, when used, should be one-piece integral bowl with integral backsplash.
- v. Pointing of mortar joints will be specified as necessary to assure the continued integrity of the structural assembly.
- vi. New below-grade structures to conform to Chapter 18 of IBC as appropriate.
- vii. Mechanical rooms - Provide sound concrete floors with raised housekeeping pads for equipment.
- viii. Tenant accessed utility spaces (storage, laundry rooms, etc.) – provide sound concrete floors.
- ix. Moisture mitigation:
 - x. Water and damp proofing – where possible and as may be required by existing conditions of groundwater and storm water intrusion into subsurface portions of buildings, provide waterproofing or damp proofing as appropriate.

- xi. Provide vapor barriers covered with a wear layer of pea stone over earthen basement or crawl space floors to remain.

Ventilation of basements and crawl spaces per IBC, Chapter 1203.

LEAD-BASED PAINT REQUIREMENT

Standards require housing to meet applicable provisions of 24 CFR PARTS 35

Hazardous Materials: Asbestos, Lead-based paint and Other Contaminants

Asbestos, lead paint, and other hazards, when identified, shall be addressed in conformance with applicable local, state, and federal laws. Rehabilitated properties shall be cleaned to pass a lead dust clearance test to the levels prescribed by HUD regulations.

Properties to be assisted with HTF must complete a Phase II (rehabilitated properties) hazardous material inspection survey completed by a licensed environmental engineer and MDEQ certified inspector. The hazardous material survey shall define the presence of, or lack thereof, any environmental hazards such as asbestos, lead paint and mold or other contaminant on the site. Any property to be rehabilitated shall meet the lead-based paint requirements at 24 CFR Part 35. The hazardous material inspections shall be included in the capital needs assessment and all rehabilitation plans shall include MDEQ approved abatement of all hazardous materials. A number of regulations apply when lead painted surfaces are disturbed in residential properties, primarily requiring the appropriate training of workers and the use of safe work practices.

Federal and state regulations related to lead-based paint apply to target housing, which is defined as any housing constructed prior to 1978, except housing for the elderly or persons with disabilities (unless a child of less than six years of age resides or is expected to reside in such housing for the elderly or persons with disabilities) or any zero-bedroom dwelling. Rehabilitation of target housing must be completed in a manner which ensures the health and safety of workers and residents, especially children. A number of regulations apply when lead painted surfaces are disturbed in residential properties, primarily requiring the appropriate training of workers and the use of safe work practices.

Lead –Containing Components–Deteriorated lead-based paint on walls, trim, doors, and cabinets must be stabilized using lead-safe work practices. The following regulations must be adhered to during all rehabilitation of target housing:

Federal Regulations

HUD Lead Safe Housing Rule (Title 24, Part 35) requires various levels of evaluation and treatment of lead paint hazards when federal money is used for rehabilitation of target housing.

More information is available at: http://portal.hud.gov/hudportal/HUD?src=/program_offices/healthy_homes/e_enforcement/lshr

EPA Renovation Repair and Painting Rule (40 CFR Part 745) – Requires contractors conducting renovation, repair or maintenance that disturbs paint in target housing or child-occupied facilities to be licensed by EPA and use lead- safe work practices to complete the work. Developers must ensure contractors are properly trained and licensed. More information is available at: <http://www2.epa.gov/lead>

HUD/EPA Disclosure Regulations (Title 24, Part 35, Subpart A) – Requires owners

Of target housing to disclose all lead paint records and related information to potential buyers and/or tenants. More information is available at: http://portal.hud.gov/hudportal/documents/huddoc?id=DOC_12347.pdf

OSHA Lead in Construction Rule (29 CFR Part 1926.62) - Proscribes personal protection measures to be taken when workers are exposed to any lead during construction projects. More information is available at:

https://www.osha.gov/pls/oshaweb/owadisp.show_document?p_table=STAND_ARDS&p_id=10641

Asbestos

Project will be assessed for the existence of asbestos-containing building materials by qualified professionals:

- National Emission Standards for Hazardous Air Pollutants (NESHAP) apply.

- Removal of asbestos must be carried out per federal EPA and state regulations and rules.

ACCESSIBILITY

HTF housing must meet the accessibility requirements in 24 CFR part 8, which implements section 504 of the Rehabilitation Act of 1973 (29 U.S.C. 794), and Titles II and III of the Americans with Disabilities Act (42 U.S.C. 12131-12189) implemented at 28 CFR parts 35 and 36, as applicable. “Covered multifamily dwellings,” as defined at 24 CFR 100.201, must also meet the design and construction requirements at 24 CFR 100.205, which implements the Fair Housing Act (42 U.S.C. 3601-3619).

MHC requires that all housing rehabilitated with HTF funds must meet all applicable federal, state, and local regulations regarding accessibility for persons with disabilities. The applicability of these rules is complex and therefore, it is recommended that developers seeking HTF funds consult with a qualified design professional.

Site and Neighborhood Standards for Fair Housing

Site and neighborhood standards do not apply to rehabilitation projects under HTF. However, if project-based vouchers are used in an HTF rehabilitation unit, the site and neighborhood standards for project-based vouchers will apply. In addition, the requirements of [24 CFR Part 8](#) (which implements section 504 of the Rehabilitation Act of 1973) applies to the HTF, and specifically address the site selection with respect to accessibility for persons with disabilities.

The site development must be designed to:

Meet ADA and HUD standards for all applicable handicapped accessibility requirements.

Provide paved accessible paths to all primary entries of all ground floor units and all common and public facilities per ADA and the Fair Housing Act. **(See Section 9 of the QAP 201720172017)**

An overview of these requirements is provided below:

General Requirements

- i. Projects must meet applicable federal, state, and local regulations and rules.
- ii. Projects must provide not less than 5 percent of the total units as accessible Type A units, with at least one of the units providing a roll-in shower.
- iii. Projects must comply with the Americans with Disabilities Act (ADA), Title II (for public entities) and Title III (for places of public accommodations) implemented at 24 CFR parts 35 and 36, and 2010 ADA Standard for Accessible Design and attendant Design Guide, as applicable.
- iv. Projects, if applicable, must comply with the Fair Housing Act, which states in part that covered multifamily dwellings as defined by HUD's implementing regulations at 24 CFR 100.201 must meet the design requirements at 24 CFR 100.205.
- v. Projects must comply with ANSI A117.1 as adopted by the State of Mississippi building codes.
- vi. Projects must comply with other standards as may apply or be required by funding sources
- vii. (i.e. USDA Rural Development, Uniform Federal Accessibility Standards, etc.).
- viii. Projects, if applicable, must comply with Section 504 of the Rehabilitation Act of 1973 implemented at 24 CFR Part 8.
- ix. For "substantial" rehabilitation (projects with 15 or more total units and the cost of rehabilitation is 75 percent or more of the replacement cost):
- x. At least 5 percent of the units (1 minimum) must be made fully accessible for persons with mobility impairments as described by ANSI A117.1 Type A requirements.

In addition, at least 2 percent of the units (one additional unit minimum) must be made accessible for persons with sensory impairments.

- i. Common spaces must be made accessible to the greatest extent feasible.
- ii. For projects with “less-than-substantial” rehabilitation (anything less than “substantial”), the project must be made accessible to the greatest extent feasible until 5 percent of the units are physically accessible and common spaces should be made accessible as much as possible.

DISASTER MITIGATION

Where relevant, the standards must require the housing to be improved to mitigate the potential impact of potential disasters (e.g., earthquakes, hurricanes, floods, and wildfires) in accordance with state or local codes, ordinances, and requirements, or such other requirements that HUD may establish.

To the extent applicable/relevant, the housing must be improved to mitigate the potential impact of potential disasters (e.g. earthquakes, floods, wildfires) in accordance with state or local codes, ordinances and requirements or such other requirements that HUD may establish.

i. Specifically, regarding flood hazards:

- a. Projects must meet FEMA federal regulation, and HUD’s floodplain management requirements at 24 CFR 55, including the 8-Step Floodplain Management Process (when applicable) at 24 CFR 55.20.
- b. Projects must meet fluvial erosion prevention requirements per local municipality regulations.

ii. Specifically regarding earthquakes:

- a. Projects located in earthquake prone regions must be assessed by a registered structural engineer for compliance with Section 707 of the 2012 International Existing Building Code.
 - b. Projects located in earthquake-prone regions must further complete soils testing and grading of the soils by a registered soils engineer in accordance with the 2012 International Building Code Requirements. Such soils classifications will be used to determine if voluntary improvements of the seismic force-resisting system (Section 707.6 2012 IEBC) will be voluntary or compulsory.
- iii. Specifically, regarding wildfires:**
- a. Projects located in wildfire-prone areas or which are located next to large expanses of forest, brush, open fields, or within predominantly natural landscapes will make efforts to reduce exposure to wildfires.
 - b. Projects located in wildfire-prone areas will utilize best practices to protect the project including readily available information provided through the U.S. Forest Service and NFPA Firewise Community Program. Such efforts toward preparation will include basics of defensible space and sound landscaping techniques.

STATE AND LOCAL CODES, ORDINANCES, AND ZONING REQUIREMENTS

All housing projects must meet all applicable State and local codes, ordinances, and zoning requirements that apply during rehabilitation and upon project completion.

HTF- assisted rehabilitated projects must meet State or local residential and building codes, as applicable or, in the absence of a State or local building code, the 2012, 2015 International Residential Code or 2012, 2015 International Building Code (as applicable to the type of housing) of the International Code Council. The State of Mississippi has adopted as a minimum editions of the International Building Code and any additional codes as adopted by the Mississippi Building Code Council. Jurisdictions currently adopted either the 2012 or the 2015 International Building Code and other codes as required by the Mississippi Building Code Council. The Council requires along with the Building Code the 2012, 2015 IRC, IFC, IFGC, IMC and the IPC. State Adoption Codes but not limited to:

- 2015 International Building Code
- 2015 International Existing Building Code
- 2012 International Fire Code
- 2015 International Fuel Gas Code
- 2012 International Mechanical Code
- 2015 International Plumbing Code
- 2015 International Residential Code

Additionally, the following apply:

- 2010 ADA Standards for Accessible Design
- Fair Housing Act
- Section 504 of the Rehabilitation Act of 1973

Building Occupancy & Construction Type

- Fire resistance rating separation requirements per code.
- Must comply with **IBC chapters 4, 5, and 6.**

Historic Buildings

- i. Must comply with Mississippi existing building code.
- ii. **Must comply with IBC, chapter 3409.**
- iii. Historic buildings must be rehabilitated in a manner consistent with the requirements of Section 106 of the National Historic Preservation Act and the Secretary of Interior's Standards for Rehabilitation and Guidelines for Rehabilitation of Historic Buildings.

Developers are responsible for meeting all accessibility requirements for their project:

- i. All MHC HTF assisted projects must demonstrate compliance with all applicable federal, state and local codes, standards, and ordinances through an MHC-approved set of permit documents (plans and specifications) prepared by an architect, stamped and signed by the design professional, and approved by the appropriate building officials.
- ii. A code review analysis will be provided by the project's design professionals itemizing the applicable codes for each area of discipline.
- iii. All code, and legal requirements must be complete that are required for building permits or in the case where building permits are not required the architect must additionally certify the design meets all applicable building codes.

Energy Standards

All HTF assisted projects must meet the Energy Standards listed in the 2012 International Energy Conservation Code for Residential Buildings. The 2012 International Building Code conservation energy reduction requirement ensures housing will be "Green" sustainable. New buildings shall be designed to utilize passive cooling, heating and natural light harvesting. Existing buildings attempt to reduce energy consumption but shall not add any additional total building energy consumption when complete. (Note: This requirement exceeds section 109 of the Cranston-Gonzalez National Affordable Housing Act (42 U.S.C. 12709.)

All rehabilitated residential building HTF –Assisted Development Units are required to adhere to the following:

- i. Use of all Energy Star rated appliances.
- ii. Use of low or zero V.O.C. (Volatile Organic Compounds) interior paints.
- iii. Use of Formaldehyde-free insulation
- iv. Use of at least of one (1) high efficiency toilet or dual flush per unit.
- v. Use of double glazed, insulated energy efficient windows, with Low-E glazing and a minimum: U factor of .55, Heat Gain Coefficient of .29 and Visibility Transfer of .52
- vi. Use of alternate, high efficient H.V.A.C. sources and delivery systems (14 SEER).
- vii. Use of water efficient landscape plants
- viii. Use of efficient, compact site design (when local codes allow).
- ix. Use of Gutters and downspouts at eaves less than 12” on 1 story and less than 24” on 2nd level downspouts to underground drain system or concrete splash blocks or hard surface required.
- x. Use of PEX plumbing systems for domestic water.
- xi. Use of Day-lighting. Day-lighting includes strategies for increasing the percentage of illumination provided building orientation and room layout.

UNIFORM PHYSICAL CONDITION STANDARDS (UPCS)

MHC's HTF Standards are designed to exceed the Uniform Physical Condition Standards (UPCS) and ensure that upon completion, HTF-assisted project and units will be decent, safe, sanitary, and in good repair as described in 24 CFR 5.703. ***These standards will address the following inspectable items: Site, Building Exterior, Building Systems, Dwelling Units, Common areas, Health and Safety Concerns and Compliance with State and local codes.***

See Attachment-Appendix A attached hereto for a list of Inspectable Items and Observable Deficiencies, including descriptions of the type and degree of deficiency for each item that any HTF-assisted project must address, at a minimum.

Highlighted items noted in orange or life-threatening and must be addressed immediately, if the housing is occupied.

HTF-REHABILITATION STANDARDS

Inspectable-Site - Defined as the area surrounding the buildings of a property: Fencing and gates, retaining walls, grounds, mailboxes, project signs, parking lots, driveways, play areas and equipment, refuse disposal, storm drainage and walkways and steps are required to be free of health and safety hazards and be in good repair.

The site will not be subject to material adverse conditions, such as abandoned vehicles, dangerous walks or steps, poor drainage, septic tank backups, sewer hazards, excess accumulations of trash, vermin or rodent infestation or fire hazards.

(See Appendix A- UPCS for Multifamily Housing Rehabilitation Requirements for Site)

General: Assure that the site is safe, clean and usable and designed with details, assemblies and materials to provide ongoing durability without undue future maintenance.

- i. Site design and engineering will be conducted by a licensed professional civil engineer or other qualified professional.

- ii. Design and systems will conform to all applicable codes, rules and regulations:
- iii. State, Local and Municipal zoning.
- iv. Local fire Code 2012 International Fire Code.
- v. Utility connections, yard lines and laterals in accordance with state utility ordinances. Underground or overhead utilities – as regulated by code and utility rules.
- vi. **Fencing and Gates**-Missing exterior fence, security fence missing or damaged to the point it does not function as it should ; Any holes in fence or gate is larger than 6 inches by 6 inches must be addressed due to threaten safety or security.
- vii. **Vehicular access to public way** – Site design will conform to local zoning and regulations, as well as be sensible in its layout to maximize vehicular and pedestrian safety.
- viii. **Grounds**-Erosion/Rutting Areas- must be addressed where runoff has extensively displaced soils which has caused visible damage or potential failure to adjoining structures or threatens the safety of pedestrians or makes the grounds unusable
- ix. **Landscaping** – Required at all properties maximizing existing natural features or otherwise enhancing open spaces. Address vegetation which has visibly damaged a component, area or system of the property.
- x. **Storm water** shall be diverted off of paved surfaces and into a site drainage detention or retention areas and drainage system or away from buildings.
- xi. **Drainage** – assure that the grading surrounding the building will slope away from the building and drain properly, without ponding or erosion.

- xii. **Mailboxes** - Provision will be made for USPS-approved cluster mailbox units if required by the USPS. Each site and dwelling unit shall have an access to a mailbox installed per US Postal Service regulations at a building entrance or at the unit. Match lighting intensity and quality to the use for which it is intended.
- xiii. **Solid waste collection & storage** – if necessary, provision will be made for the outdoor storage and collection of solid waste and recycling materials in receptacles (dumpsters, wheeled trash cans, totes). Enclosures may be provided and should be accessible as required by code. Garbage collection areas must be screened.
- xiv. **Parking** will be adequate for project type, meet local codes and be designed to drain well, with a durable appropriate surface material. Handicapped parking will be provided as required. All multifamily developments must have a minimum of two (2) parking spaces per unit or 1.5 spaces per unit for elderly properties. MHC will allow a waiver of these parking requirements subject to the local jurisdiction’s parking requirements and/or evidence of actual parking need. All existing parking and driveways shall be restored to a good condition: The parking area shall be one of the following Materials: Crushed #57 limestone gravel, 4” thick, and compacted; hot mix asphaltic concrete pavement or 4 inch reinforced concrete.
- xv. **Pedestrian Access and Hardscape** -In general, paved walkways within the site will be designed to provide sensible pedestrian access from the public way into the site, from parking areas, and provide access to buildings. All walkways should generally conform to applicable codes for width and slopes, and fall protection. Existing walkways shall be in a good condition and free of cracks and joints with elevation changes greater than allowed by accessibility requirements. Defective conditions, such as excessive deterioration, shall be corrected by replacing the defective area.
 - a. Designed to minimize conflicts between vehicles and pedestrians. Bicycle and pedestrian paths will be separate from vehicular traffic. Open spaces are linked so that they form an uninterrupted network of vehicle-free areas. Traffic calming strategies are required to slow down cars within the development.

- xvi. **Site Amenities** may be provided which enhance the livability of the project including playground areas, seating, benches, patio areas, picnic tables, bike racks, grills and fencing, etc.
- xvii. Site lighting with shielded fixtures may be provided to illuminate parking and pedestrian walkways, and will conform to local zoning.
- xviii. Energy efficient lighting will be employed with emphasis on LED fixtures.
- xix. Exterior lighting shall meet all minimum requirements for safe visibility per the activity area; i.e., parking walks, porches, entrances.
- xx. Position exterior fixtures to avoid lighting, which shines directly into dwelling units or is overly intense and bright. Consider light fixtures, which minimize overall light "pollution."
- xxi. All paving at trash dumpsters where heavy trucks will pick up trash shall be designed as heavy load paving. All new paving shall be on approved compacted structural fill per the recommendation of a licensed soils engineer.
- xxii. **Project Sign-** Entry signage and building numbers shall be light for nighttime visibility.
- xxiii. **Stairs-** will be safe and sound, constructed of durable materials, with proper rise and run, and with code-approved railings as required. Accessible routes into buildings will be provided as required by code. Where ramps are provided they shall be constructed in compliance with ADA. Where handrails and guardrails are required or included in the scope of work, they shall meet and shall be constructed in compliance with ADA.
 - Identify all common area facilities on an accessible path (show walkways slope and landing dimensions at ramps, accessible parking spaces, van stall location, and trash enclosures).
 - All private and public open spaces shall be large enough so that they can actually be used as intended. Examples of non-compliant spaces include but are not limited to, narrow balconies, decks and porches that cannot accommodate furniture and common circulation.

- All parking required by zoning codes and MHC parking requirements for housing will be enforced. Where garages or carports required or included, locate them on the side or rear of units. Fronts and street elevations shall have covered entries and porches.

Inspectable Item-Building Exterior

Housing assisted with the HTF must be structurally sound, secure, habitable, and in good repair. Fair housing issues, doors, fire escapes, foundations, lighting, roofs, walls, and windows, where applicable will be free of health and safety hazards, operable and in good repair.

(See Appendix A- UPCS for Multifamily Housing Rehabilitation Requirements for Building Exterior)

- i. Building access – in general the access to a building will be safe, logical, readily identifiable, sheltered from the weather, and meeting the exit requirements to a public way. Pathways of circulation within a building will also be safe and logical.
- ii. Means of egress components must be in conformance **with Chapter 10 of the IBC**, including complete layout of the exits, corridor and stair dimensional requirements and arrangement, doors sizes and swings, door hardware, panic exit devices, door self-closers, interior finishes, walking surfaces, fire separations, stair enclosures, guards and railings, ramps, occupant load calculations, illumination and signage.
- iii. Design and rehabilitation of the property must be in conformance with MHC Design Standards and **ADA Requirements**.
- iv. Building exteriors will be improved to increase curb appeal and provide greater longevity/durability to the existing building.
- v. Existing outbuildings and utility structures which are being retained will be in sound and serviceable condition, and not create health, safety or undue maintenance issues for the project.
- vi. Building **foundations**, framing, structure, floor and roof decks shall be stable, meet code requirements for vertical and lateral loading and materially in good condition. All cracking or settling of concrete foundations and masonry must be repaired. All crawlspaces must be investigated and assessed for the presence of mold, plumbing leaks, and deteriorating structures. All crawl spaces must

meet minimum energy and fire code requirements. The underside of all conventional foundation floor decks shall be insulated and sealed from the crawl space with an impermeable vapor barrier.

- vii. Site lighting with shielded fixtures may be provided to illuminate parking and pedestrian walkways, and will conform to local zoning.
- viii. Energy efficient lighting will be employed with emphasis on LED fixtures.
- ix. Exterior lighting shall meet all minimum requirements for safe visibility per the activity area; i.e., parking walks, porches, entrances.
- x. Position exterior fixtures to avoid lighting, which shines directly into dwelling units or is overly intense and bright.
- xi. Consider light fixtures, which minimize overall light "pollution."

Walls

- i. Where existing finishes are proposed to remain, they will be determined to meet the standard of being sound, durable, lead-safe, and have a remaining useful life of no less than 30 years, or covered by the 20- year capital plan and/or subsequent five year updates during the 30-year affordability period.
- ii. Where existing finishes are proposed to remain as part of a fire-rated assembly, the **state DPS** will assist in making a determination as to the suitability. Refer to codes as they pertain to archaic materials, and relevant NPS Preservation Briefs.

Exits

Every exit from every dwelling shall comply with the following requirements:

- i. Every habitable room shall have two (2) independent and unobstructed means of egress.

- ii. This is normally achieved through an entrance door and an egress window. All above grade egress windows from habitable rooms shall have a net clear opening of 5.7 square feet. The minimum net clear opening width dimension shall not be less than twenty inches (20") wide, and the minimum net clear opening height dimension shall not be less than twenty-four inches (24") wide.
- iii. *Note that the combination of minimum window width and minimum window height opening size does not meet the 5.7 square feet requirements. Therefore, the window size will need to be greater than the minimum opening sizes in either width or height.
- iv. Where windows are provided as a means of escape or rescue, they shall have a finished sill height of not more than forty-eight inches (48") above the floor in basements. Egress windows with a finished sill height of more than forty-eight inches (48") shall have a permanently installed step platform that is in compliance with stair construction standards.
- v. All at-grade egress windows from habitable rooms may be reduced in size to 5.0 square feet of operable window area, but the area must meet the minimum width and height requirements of all egress windows.
- vi. When windows are being replaced within existing openings, the existing window size shall be determined to be of sufficient size even if current window sizes do not meet current egress standards. However, if the specification writer determines that changing the window size is beneficial; such egress window size modification will be allowed but not required. If new construction windows are being installed, these windows must meet all egress window requirements (for example, if adding on to existing building in a rehabilitation or adaptive reuse).
- vii. Blocked or unusable emergency or **fire exits**, visibly missing components of fire escapes, security bars preventing exit through windows are prohibited and will be address/corrected.

Railings

- i. Will be sound and adequately fastened to meet code requirements for structural loading. Repair or replace in-kind as appropriate.

- ii. Will meet code requirements for height of protective guards, or have supplemental guards installed.
- iii. Steps will be safe and sound and meet applicable codes, with railings as necessary.
- iv. All porch elements will be able to withstand the weather elements to prevent premature deterioration.
- v. Roof replacement shall be installed in accordance with the manufacturer's requirements.

Ventilation

Roof assemblies will be properly ventilated in accordance with applicable code requirements, and appropriate building science detailing.

Doors

Every exterior door, when closed, shall fit properly within its frame and shall have door hinges and security locks or latches. All exterior doors will be no less than metal clad insulated (foam filled) doors. All jambs and thresholds will be sealed.

Every exterior door shall be not less than two foot-four inches (3'- 0") in width and not less than six foot-six inches (6'8") in height. Existing door sizes will be grandfathered, but an attempt shall be made to have at least one exterior door that is not less than 36 inches wide and no less than 6'-8" high.

- i. Doors to meet code requirements **IBC Chapter 10**.
- ii. Meet egress requirements for dimensions, swing and clearances, and be accessibility- compliant as required.
- iii. Be sound and secure.
- iv. New doors will be installed per manufacturer's recommendations and standard trade practice standards.

- v. Flash properly and have shim spaces insulated.
- vi. Existing doors to remain should be examined and determined to be suitable for reuse
- vii. with a remaining life after restoration of 30 years, or covered by the 20-year capital plan and/or subsequent five year updates during the 30-year affordability period.
- viii. Restore as required to provide useful life.
- ix. Will be tested and modified as necessary to operate properly.
- x. Install new weather-stripping and sweeps to provide seal against weather elements and air infiltration.

Historic doors designated to remain will be restored to sound serviceable condition, and in accordance with the Secretary of the Interior’s “Standards for Rehabilitation” project requirements.

Apartment doors

- Apartment unit entry doors will be fire-rated as required by code.
- Other doors – Access doors will meet code requirements for fire rating. Door hardware will operate properly, be secure and must meet accessibility standards and **NFPA 101, IBC Chapter 10.**

Windows

Every window, exterior door, basement entry shall be tight fitting within their frames, be rodent- proof, insect-proof and be weatherproof such that water and surface drainage is prevented from entering the dwelling. In addition, the following requirements shall also be met:

All exterior doors and windows shall be equipped with security locks and deadbolts.

Every window sash shall be fully equipped with glass windowpanes, which are without cracks or holes. Every window sash to be replaced shall use Energy Star rated windows. Stained or leaded glass found to be historically significant might be protected by a fixed low-E glass storm window. Every window sash shall fit tightly within its frame and be secured in a manner consistent with the window design. All window jambs will be sealed. All rope weight openings shall be insulated before installing the new window.

Storm doors, when installed, shall also be equipped with a self-closing device.

Every exterior door, when closed, shall fit properly within its frame and shall have door hinges and security locks or latches. All exterior doors will be no less than metal clad insulated (foam filled) doors. All jambs and thresholds will be sealed.

Every exterior door shall be not less than two foot-four inches (3'- 0") in width and not less than six foot-six inches (6'8") in height. Existing door sizes will be grandfathered, but an attempt shall be made to have at least one exterior door that is not less than 36 inches wide and no less than 6'-8" high.

INSPECTABLE ITEM-BUILDING SYSTEMS

All HTF-assisted building's domestic water, electrical system, elevators, emergency power, fire protection, HVAC, exhaust system, and sanitary system will be free of health and safety hazards, functionally adequate, operable, and in good repair.

(See Appendix A- UPCS for Multifamily Housing Rehabilitation Requirements for Building Systems)

Design and systems will conform to all applicable codes, rules and regulations:

- State, Local and Municipal zoning.
- Local fire Code 2012 International Fire Code.

HVAC-Heating, ventilating, and air conditioning systems must be replaced, if they do not meet requirements of applicable building codes or have sufficient life commensurate with the HTF affordability period. The duct system must also be replaced as required to meet applicable codes.

Electrical System

- i. The existing **electrical service power** and data systems shall be upgraded to meet all applicable codes.
- ii. Project electrical design should be done by a licensed electrical engineer, or other qualified professional.
- iii. Project electrical must be installed by a licensed electrician.
- iv. Design will comply with local and state building code. In general, the electrical system should be new throughout a building:
 - Where existing service entrances, disconnects, meters, distribution wiring, panels, and devices are proposed to remain, they will be examined and determined to be in good condition and code-compliant
 - The designer, in concert with the state electrical inspector, will examine the system and equipment. Existing components of the electrical system may be reused as appropriate. Substandard or critical non-code-compliant components must be replaced.
 - Utility connections will be installed per the rules and regulations of the electrical utility.
- v. Electrical service and metering:
 - The service entrance size will be calculated to handle the proposed electrical loads.
 - Metering and disconnects will be per code and mounted at approved locations.

Fire protection

- i. In general, all buildings assisted with HTF funds will have automatic fire suppression as required by applicable codes with approved sprinkler systems installed as required by NFPA 13 or 13R.
 - Automatic fire suppression systems will be designed by an engineer licensed in the State of Mississippi and installed by an approved licensed contractor.
 - Provide fire pumps, standpipes, and fire department connection as required per NFPA 13, 14 & 25.
- ii. Where possible, piping for the sprinkler system will be concealed.

Fire detection and alarms:

- i. Will be installed as required by code: **NFPA 101, Chapters 9.6, 30.3.4 and/or 31.3.4, and comply with NFPA 72, and NFPA 1.**
- ii. Smoke detectors will be installed per International Fire Code requirements.
- iii. CO detectors will be installed per International Fire Code.
- iv. Where required, system annunciation will be in accordance with International Fire Code.

Blocked or unusable emergency or **fire exits**, visibly missing components of fire escapes, security bars preventing exit through windows are prohibited and will be address/corrected

Domestic Hot Water

Install pipe insulation per code.

Elevators are required in developments that provide for senior housing and special needs. Elevators may be installed when appropriate and possible, when such elevator is part of the

Project's program goals, or as required by code, as follows:

- Installed per code NFPA 101, Chapter 9.4
- ASME 17.1 Safety Code for Elevators 2013
- Existing elevators and lifts may be retained if they are appropriate to the use of the building and in serviceable condition with an expected useful life of 30 years, or covered by the 20-year capital plan and/or subsequent 5-year updates during the 30-year affordability period, and approved by agencies having jurisdiction.

INSPECTABLE-DWELLING UNITS

Each HTF-Assisted units within a building will be structurally sound, habitable, and in good repair. Bathroom, ceiling, doors, electrical systems, floors, hot water heater, HVAC, kitchen, laundry area, lighting, outlets/switches, patio/porch/balcony, smoke detectors, stairs, walls, and windows must be free of health and safety hazards, functionally adequate, operable, and in good repair. The dwelling is required to have hot and cold running water, including an adequate source of potable water. In addition, the dwelling must include at least one battery-operated or hard-wired smoke detector, in proper working condition, on each level of the unit. Sanitary facilities include in the dwelling must be in proper operating condition, usable in privacy, and adequate for personal hygiene and the disposal of human waste.

(See Appendix A- UPCS for Multifamily Housing Rehabilitation Requirements for Units)

Apartment Layout:

- i. Room sizes –minimum in accordance with **IBC 1208 and/or local codes.**

- ii. Interior environment must comply with **Chapter 12 of the IBC**.
- iii. Kitchens – in general, for apartment buildings – each unit will have a functional and code-compliant kitchen.
- iv. SROs and other special housing types may be an exception.
- v. Baths – in general, for apartment buildings – each unit will have a functional and code-compliant bath in accordance with **IBC 1210**

Lighting

- i. Every habitable room and every bathroom (including toilet room), laundry room, furnace or utility room, and hallway shall have at least one (1) ceiling or wall-type electric light fixture, controlled by a remote wall switch. Habitable rooms (except kitchens or kitchenettes) may have a wall-type electrical outlet controlled by a remote wall switch in lieu of a ceiling or wall-type light fixture. Energy efficient fixtures that meet energy star ratings and LED's and compact florescent bulb equivalent or better shall be installed in all new fixture installations.
- ii. All stairwells shall have at least one light fixture controlled by a remote wall switch at the top and bottom of the stairs.
- iii. All pendant type lighting fixtures that are supported only by the electrical supply wire shall be removed or replaced. If replaced, replace with Energy Star rated fixtures.
- iv. Recommend lighting be provided from a variety of sources. Access to natural light in all bedrooms and the living room is essential and cross ventilation throughout the unit is encouraged.
- v. Consider layouts that allow natural light to the kitchen and allow the natural ventilation and lighting of bathrooms.

Bathroom

- i. Every dwelling shall contain a room, which is equipped with a flush toilet and a lavatory. The flush water closet shall be connected to the cold potable water supply, under pressure, and to the sanitary sewer system. The lavatory shall be connected to both a hot and cold potable water supply, under pressure, and connected to the sanitary sewer System. When replacing such components, water supply shut-off valves shall be installed.
- ii. Every dwelling shall contain a bathtub and/or shower. The bathtub and/or shower unit(s) needs to be located in the same room as the flush water closet and lavatory. The bathtub and/or shower unit may be located in a separate room. The unit shall be connected to both hot and cold potable water supply lines, under pressure, and shall be connected to the sanitary sewer system. Where feasible, shut off valves shall be installed on the water supply lines. All faucets, when replaced, shall be water balancing scald guard type faucets.
- iii. Secondary baths must have at least one door that is 2'8". This allows for wheel chair access (Fair Housing Standard). **(Addendum B Minimum Quality Standards QAP)**
- iv. Every toilet room and/or every bathroom (the room or rooms containing the bathtub and/or shower unit) shall be contained in a room or rooms that afford privacy to a person within said room or rooms. Every toilet room and/or bathroom shall have doors equipped with a privacy lock or latch in good working order.
- v. Toilet accessories – each bath will have appropriate accessories such as towel bars, robe hooks, bath tissue holders, etc., installed and securely fastened in place. Accessories will be located per accessibility requirements where necessary. Medicine cabinets and mirrors – install in each unit bath as appropriate.
- vi. **Electric Outlets/Switches**
- vii. Missing electrical outlets and switches, broken cover plates for electrical outlets or switches, circuit breakers on electrical panels or boxes, covers for electrical panels or boxes, water leaks on or near electrical equipment are prohibited and will be addressed/corrected.

- viii. Every dwelling unit, at a minimum, shall have a 100-ampere breaker controlled electrical panel. All electrical work shall be in compliance with adopted State electrical code requirements. The panel, service mast, etc. shall also be installed to local utility company requirements.
- ix. Every habitable room within the dwelling shall contain at least two (2) separate duplex, wall-type electrical outlets. Placement of such outlets shall be on separate walls. All newly installed receptacles shall be grounded duplex receptacles or GFCI protected.
- x. All electrical outlets used in bathrooms and toilet rooms, all outlets within six foot (6'-0") of a water source (excluding designated simplex equipment circuits for clothes washing machines and sump pumps), outlets located on open porches or breezeways, exterior outlets, outlets located in garages and in non-habitable basements, except those electrical outlets that are dedicated appliance outlets. All kitchen receptacles serving the countertop area shall be ground fault circuit interrupter (GFCI) protected. A receptacle cover shall cover receptacles that when a cord is plugged in, the GFCI outlet will stay covered and protected.
- xi. All accessible knob and tube, unsafe, and/or illegal wiring shall be removed and replaced with type NM cable (Romex) or as required by code.
- xii. All broken, damaged or nonfunctioning switches or outlets shall be replaced. All fixtures and wiring shall be adequately installed to ensure safety from fire so far as visible components are observed.
- xiii. All missing or broken switch and outlet covers (including junction boxes) shall be replaced. Each receptacle or switch located on an exterior wall shall have a foam seal placed under the cover.

Bedrooms

Bedrooms size should be a minimum of 100sq. ft. plus the required closet space. Ensure that bedrooms and living areas are adequately sized. No bedroom shall have a smaller minimum dimension than ten feet.

Kitchen

Every dwelling shall have a kitchen room or kitchenette equipped with the following:

- i. Kitchen Sink- The dwelling shall have a kitchen sink connected to both hot and cold potable water supply lines under pressure and to the sanitary sewer waste line. When replacing such components, water supply shut off valves shall be installed.
- ii. Oven and Stove or Range- The dwelling shall contain an oven and a stove or range connected to the source of fuel or power, in good working order and capable of supplying the service for which it is intended.
- iii. Refrigerator-The dwelling shall contain a refrigerator connected to the power supply, in good working order and capable of supplying the service for which it is intended.
- iv. Counter Space Area-Every kitchen or kitchenette shall have an adequate storage area. Every kitchen or kitchenette shall have adequate counter space.
- v. Kitchen cabinets and appliance space required at 16 lineal feet for 2 & 3 bedroom units with the addition of a pantry for larger units. Utilize 16" clear counter space on one side of each appliance and fixture and a minimum of 9" on the opposite side of a range.

Hot Water Supply

- i. Every dwelling shall have supplied water-heating equipment (water heater and hot water supply lines) that is free of leaks, connected to the source of fuel or power, and is capable of heating water to be drawn for general usage.
- ii. No atmospheric water heaters shall be allowed in a confined space. No water heaters shall be allowed in the toilet rooms, bathrooms, bedrooms, or sleeping rooms. No gas water heaters shall be allowed in a clothes closet.

- iii. All gas water heaters shall be vented in a safe manner to a flue leading to the exterior of the dwelling. These heaters are to be installed according to manufacturer's specifications.
- iv. All water heaters shall be equipped with a pressure/temperature relief valve possessing a full-sized (non-reduced) approved discharge pipe to within six (6) inches of the floor. The discharge pipe shall not be threaded at the discharge end.
- v. All water heaters must be installed to manufacturer's installation specifications.
- vi. Replacement water heaters shall meet Energy Star requirements at the time of installation.
- vii. Where feasible, tankless water heaters may be installed in accordance with manufacturer's guidelines and sized to provide adequate hot water supply to all fixtures. Gas supply lines and/or electrical capacity must be evaluated before installing tankless water heaters. Before installing, careful consideration should be made regarding supply and water temperature.

Interior Walls, Floors, Ceilings, Doors, and Windows

Minimum Ceilings Heights and Hall Widths

Hallways must be a minimum of 3'4" width (measured from face of stud to face of stud). This will accommodate a 2'8" door and allow for wheelchair access as well as moving furniture without damage to walls. Wider halls may be required to meet all clearance requirements of for ADA access. Ceiling heights requirement is 9'.

All interior walls, floors, ceilings, doors and windows shall be capable of being kept in a clean and sanitary condition by the owner. Every bathroom and/or toilet room, kitchen or kitchenette, and utility room floor surface shall be constructed such that they are impervious to water and can easily be kept in a clean and sanitary condition by the owner.

All interior doors shall be capable of affording the privacy for which they are intended.

No dwelling containing two or more bedrooms shall have a room arrangement that access to a bathroom, toilet room, or a bedroom can be achieved only by going through another bathroom, toilet room, or another bedroom.

i. Walls and ceilings

a. Where existing finishes are proposed to remain, they will be determined to meet the standard of being sound, durable, lead-safe, and have a remaining useful life of no less than 30 years, or covered by the 20- year capital plan and/or subsequent five year updates during the 30-year affordability period.

b. Where existing finishes are proposed to remain as part of a fire-rated assembly, the **state DPS** will assist in making a determination as to the suitability. Refer to codes as they pertain to archaic materials, and relevant NPS Preservation Briefs.

c. Flooring

d. Existing wood flooring in good condition should be repaired, sanded and refinished.

e. All new flooring materials (resilient flooring, wood flooring, laminate flooring, carpet, and/or ceramic tile) will be installed over suitable substrates per manufacturer's specs and the trade association practices.

f. Trim - Wood trim and architectural woodwork

g. Existing trim will be repaired and restored to usable condition, free of deterioration which compromises its use.

h. New wood trim will be installed in a workmanlike manner. Reference may be made to AWI standards.

i. **Paint** - In general, all interior ceiling, wall, and trim surfaces will receive renewed coatings of paint (or other clear/stain) finishes. Painting will be done in a workmanlike manner and in accordance with the manufacturer's recommendations. All painting, including preparation of existing surfaces, will be done in a lead-safe manner.

- j. It is encouraged that all paints, stains, varnishes, lacquers and other finishes used in the rehabilitated dwelling shall be low or no VOC paint finishes and installed as required. In general, all interior finishes will be new and installed per manufacturer's recommendations and the standards of quality construction per trade practices and associations related to the particular product or trade.

HTF assisted projects shall refer to and demonstrate compliance with MHC QAP 201720172017 written material and methods standards. **(See Appendix B)**

ii. Mechanical

- a. General:
- b. All mechanical systems will be designed by a mechanical engineer or other qualified professional.
- c. Energy efficiency:
- d. All MHC HTF funded projects will conform to the MHC Design Standards. Additionally, such projects must also achieve a maximum HERS score of 85.
- e. In both the design and implementation of project rehabilitation scopes of work, particular emphasis should be made to maximize the effectiveness of the energy efficiency related work scopes.
- f. All mechanical systems will meet State of Mississippi Mechanical, Plumbing, and Electrical Codes.
- g. All mechanical systems will meet the requirements of 2009 International Energy Conservation Code.
- h. Plumbing fixtures will be accessibility compliant as required.

iii. Fire detection and alarms:

- a. Will be installed as required by code: **NFPA 101, Chapters 9.6, 30.3.4 and/or 31.3.4, and comply with NFPA 72, and NFPA 1.**
- b. Smoke detectors will be installed per International Fire Code requirements.
- c. CO detectors will be installed per International Fire Code.
- d. Where required, system annunciation will be in accordance with International Fire Code.
- e. In general, all buildings assisted with HTF funds will have automatic fire suppression as required by applicable codes with approved sprinkler systems installed as required by NFPA 13 or 13R.
- f. Automatic fire suppression systems will be designed by an engineer licensed in the State of Mississippi and installed by an approved licensed contractor.
- g. Provide fire pumps, standpipes, and fire department connection as required per NFPA 13, 14 & 25.
- h. Where possible, piping for the sprinkler system will be concealed.

iv. Porches, decks and steps

- a. Existing porches, decks, steps, and railings proposed to remain will be examined and repaired as necessary.
- b. Inspect structure for soundness and reconstruct any deteriorated members as required.
- c. Install new support piers as may be required.
- d. Patch existing decking with matching materials, or install new durable decking.

INSPECTABLE ITEM-COMMON AREAS

Refers to those interior and exterior rooms, spaces, or elements that are made available for the use of a restricted group of people (for example, residents of an apartment building, the occupants of an office building, or the guests of such residents or occupants). The common areas will be structurally sound, secure and functionally adequate for the purposes intended and free of health and safety hazards, operable, and in good repair.

(See Appendix A- UPCS for Multifamily Housing Rehabilitation Requirements for Common Area)/MHC Quality Design Standards

- i. Interior finishes will be easily cleanable and durable.
- ii. Kitchens, laundries, and storage areas will be improved for functionality, durability and accessibility.
- iii. **Laundry-**—where adequate space is available and when appropriate to meet the project goals, washers and dryers will be provided in laundry rooms or in units. The common laundry room must provide 1 washer/dryer per 12 family units.
- iv. All common halls and stairways between living space must be well lighted with a fixture controlled by switches at both ends of the hall or stairway.
- v. Community spaces and offices will be provided at properties with more than 20 units.
- vi. Recreational areas will be provided for all properties as required by the MHC Design Standards.
- vii. All common area facilities on an accessible path (show walkways slope and landing dimensions at ramps, accessible parking spaces, van stall location, and trash enclosures will be free of health and safety hazards, operable and in good repair). Community/Recreation facility will be a minimum of 1,200 sq. ft. per unit for family, whichever is greater. The facility will include a community kitchen, sink, refrigerator and range or microwave. Management office will be no less than 100 sq. ft.

- viii. Maintenance workshop and storage room that provides a workbench, sink and shelving area.
- ix. Parking lot design required to minimize conflicts between vehicles and pedestrians. Bicycle and pedestrian paths will be separate from vehicular traffic. Open spaces are linked so that they form an uninterrupted network of vehicle-free areas. Traffic calming strategies are required to slow down cars within the development.
- x. All private and public open spaces are required to be designed large enough so that they can actually be used as intended. Examples of non-compliant spaces include but are not limited to, narrow balconies, decks and porches that cannot accommodate furniture and common circulation.
- xi. Provide all parking required by zoning codes and MHC parking requirements for housing. Where garages or carports required or included, locate them on the side or rear of units. Fronts and street elevations shall have covered entries and porches.
- xii. Landscaping shall provide reinforcement to the boundaries of the property, provide usable shade for outdoor spaces, add visual quality to the appearance of the site and housing structure, help soften unwanted noise and add seasonal color and variety to the site.
- xiii. One important functional component of livability is the ability of the space to accommodate the potential number of occupants and the basic pieces of common furniture necessary for daily activities.
- xiv. Site amenities enhanced for the livability of the project including playground areas, seating, benches, patio areas, picnic tables, bike racks, grills and fencing, etc.
- xv. **Playgrounds, Community Centers and Mail Kiosks** should have sufficient separation as to provide safety for the children and minimize traffic congestion for the various functions. Playground equipment provides safe, code-approved new playground equipment, if a playground is appropriate, pursuant MHC Design Standards. **(See Minimum Quality Standards QAP)**
- xvi. Community facilities provided to facilitate social interaction such as picnic areas or community garden plots.

- xvii. Outdoor common facilities will be designed to facilitate resident exercise such as walking paths or connection to public sidewalks or other opportunities to facilitate a healthy site.
- xviii. Exterior lighting shall meet all minimum requirements for safe visibility per the activity area; i.e., parking walks, porches, entrances. Position exterior fixtures to avoid lighting, which shines directly into dwelling units or is overly intense and bright. Wherever possible use LED fixtures and lamps and consider light fixtures, which minimize overall light "pollution."
- xix. **Entry signage and building numbers shall be light for nighttime visibility**
- xx. **Elevators** are required in developments that provide for senior housing and special needs. Elevators may be installed when appropriate and possible, when such elevator is part of the Project's program goals, or as required by code, as follows:
 - Installed per code NFPA 101, Chapter 9.4
 - ASME 17.1 Safety Code for Elevators 2013

APPENDIX A

UNIFORM PHYSICAL CONDITION STANDARDS (UPCS)

family Housing Rehabilitation - October 201720172017

NOTE: Deficiencies highlighted in orange are life-threatening and must be addressed immediately, if the housing is occupied.

Requirements for Site		
Inspectable Item	Observable Deficiency	Type and Degree of Deficiency that must be addressed
Fencing and Gates	Damaged/Falling/Leaning	Fence or gate is missing or damaged to the point it does not function as it should
	Holes	Hole in fence or gate is larger than 6 inches by 6 inches
	Missing Sections	An exterior fence, security fence or gate is missing a section which could threaten safety or security
Grounds	Erosion/Rutting Areas	Runoff has extensively displaced soils which has caused visible damage or potential failure to adjoining structures or threatens the safety of pedestrians or makes the grounds unusable
	Overgrown/Penetrating Vegetation	Vegetation has visibly damaged a component, area or system of the property or has made them unusable or unpassable
	Ponding/Site Drainage	There is an accumulation of more than 5 inches deep and/or a large section of the grounds-more than 20%-is unusable for its intended purpose due to poor drainage or ponding
Health & Safety	Air Quality - Sewer Odor Detected	Sewer odors that could pose a health risk if inhaled for prolonged periods
	Air Quality - Propane/Natural Gas/Methane Gas Detected	Strong propane, natural gas or methane odors that could pose a risk of explosion/ fire and/or pose a health risk if inhaled
	Electrical Hazards - Exposed Wires/Open Panels	Any exposed bare wires or openings in electrical panels (capped wires do not pose a risk)
	Electrical Hazards - Water Leaks on/near Electrical Equipment	Any water leaking, puddling or ponding on or immediately near any electrical apparatus that could pose a risk of fire, electrocution or explosion
	Flammable Materials - Improperly Stored	Flammable materials are improperly stored, causing the potential risk of fire or explosion
	Garbage and Debris - Outdoors	Too much garbage has gathered-more than the planned storage capacity, or garbage has gathered in an area not sanctioned for staging or storing garbage or debris
	Hazards - Other	Any general defects or hazards that pose risk of bodily injury
	Hazards - Sharp Edges	Any physical defect that could cause cutting or breaking of human skin or other bodily harm
	Hazards - Tripping	Any physical defect in walkways or other travelled area that poses a tripping risk
	Infestation - Insects	Evidence of infestation of insects-including roaches and ants-throughout a unit or room, food preparation or storage area or other area of building substantial enough to present a health and safety risk
	Infestation - Rats/Mice/Vermin	Evidence of rats or mice--sightings, rat or mouse holes, or droppings substantial enough to present a health and safety risk
Mailboxes/Project Signs	Mailbox Missing/Damaged	Mailbox cannot be locked or is missing
	Signs Damaged	The project sign is not legible or readable because of deterioration or damage
Parking Lots/Driveways/Roads	Cracks	Cracks that are large enough to affect traffic ability over more than 5% of the property's parking lots/driveways/roads or pose a safety hazard
	Ponding	3 inches or more of water has accumulated making 5% or more of a parking lot/driveway unusable or unsafe
	Potholes/Loose Material	Potholes or loose material that have made a parking lot/driveway unusable/unpassable for vehicles and/or pedestrians or could cause tripping or falling
	Settlement/Heaving	Settlement/heaving has made a parking lot/driveway unusable/unpassable or creates unsafe conditions for pedestrians and vehicles
Play Areas and Equipment	Damaged/Broken Equipment	More than 20% of the equipment is broken or does not operate as it should or any item that poses a safety risk
	Deteriorated Play Area Surface	More than 20% of the play surface area shows deterioration or the play surface area could cause tripping or falling and thus poses a safety risk
Refuse Disposal	Broken/Damaged Enclosure-Inadequate Outside Storage Space	A single wall or gate of the enclosure has collapsed or is leaning and in danger of falling or trash cannot be stored in the designated area because it is too small to store refuse until disposal
Retaining Walls	Damaged/Falling/Leaning	A retaining wall is damaged and does not function as it should or is a safety risk
Storm Drainage	Damaged/Obstructed	The system is partially or fully blocked by a large quantity of debris, causing backup into adjacent areas or runoffs into areas where runoff is not intended

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Inspectable Item	Observable Deficiency	Type and Degree of Deficiency that must be addressed
Walkways/Steps	Broken/Missing Hand Railing	The hand rail is missing, damaged, loose or otherwise unusable
	Cracks/Settlement/Heaving	Cracks, hinging/tilting or missing sections that affect traffic ability over more than 5% of the property's walkways/steps or any defect that creates a tripping or falling hazard
	Spalling/Exposed rebar	More than 5% of walkways have large areas of spalling--larger than 4 inches by 4 inches--that affects traffic ability
Requirements for Building Exterior		
Inspectable Item	Observable Deficiency	
Doors	Damaged Frames/Threshold/Lintels/Trim	Any door that is not functioning or cannot be locked because of damage to the frame, threshold, lintel or trim
	Damaged Hardware/Locks	Any door that does not function as it should or cannot be locked because of damage to the door's hardware
	Damaged Surface (Holes/Paint/Rusting/Glass)	Any door that has a hole or holes greater than 1 inch in diameter, significant peeling/cracking/no paint or rust that affects the integrity of the door surface, or broken/missing glass
	Damaged/Missing Screen/Storm/Security Door	Any screen door or storm door that is damaged or is missing screens or glass--shown by an empty frame or frames or any security door that is not functioning or is missing
	Deteriorated/Missing Caulking/Seals	The seals/caulking is missing on any entry door, or they are so damaged that they do not function as they should
	Missing Door	Any exterior door that is missing
Fire Escapes	Blocked Egress/Ladders	Stored items or other barriers restrict or block people from exiting
	Visibly Missing Components	Any of the functional components that affect the function of the fire escape--one section of a ladder or railing, for example--are missing
Foundations	Cracks/Gaps	Large cracks in foundation more than 3/8 inches wide by 3/8 inches deep by 6 inches long that present a possible sign of a serious structural problem, or opportunity for water penetration or sections of wall or floor that are broken apart
	Spalling/Exposed Rebar	Significant spalled areas affecting more than 10% of any foundation wall or any exposed reinforcing material--rebar or other
Health and Safety	Electrical Hazards - Exposed Wires/Open Panels	Any exposed bare wires or openings in electrical panels (capped wires do not pose a risk)
	Electrical Hazards - Water Leaks on/near Electrical Equipment	Any water leaking, puddling or ponding on or immediately near any electrical apparatus that could pose a risk of fire, electrocution or explosion
	Emergency Fire Exits - Emergency/Fire Exits Blocked/Unusable	The exit cannot be used or exit is limited because a door or window is nailed shut, a lock is broken, panic hardware is chained, debris, storage, or other conditions block exit
	Emergency Fire Exits - Missing Exit Signs	Exit signs that clearly identify all emergency exits are missing or there is no illumination in the area of the sign
	Flammable/Combustible Materials - Improperly Stored	Flammable materials are improperly stored, causing the potential risk of fire or explosion
	Garbage and Debris - Outdoors	Too much garbage has gathered--more than the planned storage capacity or garbage has gathered in an area not sanctioned for staging or storing garbage or debris
	Hazards - Other	Any general defects or hazards that pose risk of bodily injury
	Hazards - Sharp Edges	Any physical defect that could cause cutting or breaking of human skin or other bodily harm
	Hazards - Tripping	Any physical defect in walkways or other travelled area that poses a tripping risk
	Infestation - Insects	Evidence of infestation of insects-including roaches and ants-throughout a unit or room, food preparation or storage area or other area of building substantial enough to present a health and safety risk
	Infestation - Rats/Mice/Vermin	Evidence of rats or mice--sightings, rat or mouse holes, or droppings substantial enough to present a health and safety risk
Lighting	Broken Fixtures/Bulbs	Lighting fixtures and bulbs surveyed are broken or missing
Roofs	Damaged Soffits/Fascia	Soffits or fascia that should be there are missing or so damaged that water penetration is visibly possible
	Damaged Vents	Vents are missing or so visibly damaged that further roof damage is possible

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Inspectable Item	Observable Deficiency	Type and Degree of Deficiency that must be addressed
	Damaged/Clogged Drains	The drain is damaged or partially clogged with debris or the drain no longer functions
	Damaged/Torn Membrane/Missing Ballast	Ballast has shifted and no longer functions as it should or there is damage to the roof membrane that may result in water penetration
	Missing/Damaged Components from Downspout/Gutter	Drainage system components are missing or damaged causing visible damage to the roof, structure, exterior wall surface, or interior
	Missing/Damaged Shingles	Roofing shingles are missing or damaged enough to create a risk of water penetration
	Ponding	Evidence of standing water on roof, causing potential or visible damage to roof surface or underlying materials
Walls	Cracks/Gaps	Any large crack or gap that is more than 3/8 inches wide or deep and 6 inches long that presents a possible sign of serious structural problem or opportunity for water penetration
	Damaged Chimneys	Part or all of the chimney has visibly separated from the adjacent wall or there are cracked or missing pieces large enough to present a sign of chimney failure or there is a risk of falling pieces that could create a safety hazard
	Missing/Damaged Caulking/Mortar	Any exterior wall caulking or mortar deterioration that presents a risk of water penetration or risk of structural damage
	Missing Pieces/Holes/Spalling	Any exterior wall deterioration or holes of any size that present a risk of water penetration or risk of structural damage
	Stained/Peeling/Needs Paint	More than 20% of the exterior paint is peeling or paint is missing and siding surface is exposed thereby exposing siding to water penetration and deterioration
Windows	Broken/Missing/Cracked Panes	Any missing panes of glass or cracked panes of glass where the crack is either greater than 4" and/or substantial enough to impact the structural integrity of the window pane
	Damaged Sills/Frames/Lintels/Trim	Sills, frames, lintels, or trim are missing or damaged, exposing the inside of the surrounding walls and compromising its weather tightness
	Damaged/Missing Screens	Missing screens or screens with holes greater than 1 inch by 1 inch or tears greater than 2 inches in length
	Missing/Deteriorated Caulking/Seals/Glazing Compound	There are missing or deteriorated caulk or seals--with evidence of leaks or damage to the window or surrounding structure
	Peeling/Needs Paint	More than 20% of the exterior window paint is peeling or paint is missing and window frame surface is exposed thereby exposing window frame to water penetration and deterioration
	Security Bars Prevent Egress	The ability to exit through egress window is limited by security bars that do not function properly and, therefore, pose safety risks
Requirements for Building Systems		
Inspectable Item	Observable Deficiency	
Domestic Water	Leaking Central Water Supply	Leaking water from water supply line is observed
	Missing Pressure Relief Valve	There is no pressure relief valve or pressure relief valve does not drain down to the floor
	Rust/Corrosion on Heater Chimney	The water heater chimney shows evidence of flaking, discoloration, pitting, or crevices that may create holes that could allow toxic gases to leak from the chimney
	Water Supply Inoperable	There is no running water in any area of the building where there should be
Electrical System	Blocked Access/Improper Storage	One or more fixed items or items of sufficient size and weight impede access to the building system's electrical panel during an emergency
	Burnt Breakers	Carbon residue, melted breakers or arcing scars are evident
	Evidence of Leaks/Corrosion	Any corrosion that affects the condition of the components that carry current or any stains or rust on the interior of electrical enclosures, or any evidence of water leaks in the enclosure or hardware
	Frayed Wiring	Any nicks, abrasion, or fraying of the insulation that exposes any conducting wire
	Missing Breakers/Fuses	Missing or exposed breaker port
	Missing Outlet Covers	A cover is missing, which results in exposed visible electrical connections
Elevators	Not Operable	The elevator does not function at all or the elevator doors open when the cab is not there
Emergency Power	Auxiliary Lighting Inoperable (if applicable)	Auxiliary lighting does not function

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Inspectable Item	Observable Deficiency	Type and Degree of Deficiency that must be addressed
Fire Protection	Missing Sprinkler Head	Any sprinkler head is missing, visibly disabled, painted over, blocked, or capped
	Missing/Damaged/Expired Extinguishers	There is missing, damaged or expired fire extinguisher in any area of the building where a fire extinguisher is required
Health & Safety	Air Quality - Mold and/or Mildew Observed	Evidence of mold or mildew is observed that is substantial enough to pose a health risk
	Air Quality - Propane/Natural Gas/Methane Gas Detected	Strong propane, natural gas or methane odors that could pose a risk of explosion/ fire and/or pose a health risk if inhaled
	Air Quality - Sewer Odor Detected	Sewer odors that could pose a health risk if inhaled for prolonged periods
	Electrical Hazards - Exposed Wires/Open Panels	Any exposed bare wires or openings in electrical panels (capped wires do not pose a risk)
	Electrical Hazards - Water Leaks on/near Electrical Equipment	Any water leaking, puddling or ponding on or immediately near any electrical apparatus that could pose a risk of fire, electrocution or explosion
	Elevator - Tripping	An elevator is misaligned with the floor by more than 3/4 of an inch. The elevator does not level as it should, which causes a tripping hazard
	Emergency Fire Exits - Emergency/Fire Exits Blocked/Unusable	The exit cannot be used or exit is limited because a door or window is nailed shut, a lock is broken, panic hardware is chained, debris, storage, or other conditions block exit
	Emergency Fire Exits - Missing Exit Signs	Exit signs that clearly identify all emergency exits are missing or there is no illumination in the area of the sign
	Flammable Materials - Improperly Stored	Flammable materials are improperly stored, causing the potential risk of fire or explosion
	Garbage and Debris - Indoors	Too much garbage has gathered--more than the planned storage capacity or garbage has gathered in an area not sanctioned for staging or storing garbage or debris
	Hazards - Other	Any general defects or hazards that pose risk of bodily injury
	Hazards - Sharp Edges	Any physical defect that could cause cutting or breaking of human skin or other bodily harm
	Hazards - Tripping Hazards	Any physical defect in walkways or other travelled area that poses a tripping risk
	Infestation - Insects	Evidence of infestation of insects--including roaches and ants--throughout a unit or room, food preparation or storage area or other area of building substantial enough to present a health and safety risk
	Infestation - Rats/Mice/Vermin	Evidence of rats or mice--sightings, rat or mouse holes, or droppings substantial enough to present a health and safety risk
HVAC	Boiler/Pump Leaks	Evidence of water or steam leaking in piping or pump packing
	Fuel Supply Leaks	Evidence of any amount of fuel leaking from the supply tank or piping
	General Rust/Corrosion	Significant formations of metal oxides, significant flaking, discoloration, or the development of a noticeable pit or crevice
	Misaligned Chimney/Ventilation System	A misalignment of an exhaust system on a combustion fuel-fired unit (oil, natural gas, propane, wood pellet etc.) that causes improper or dangerous venting of gases
Roof Exhaust System	Roof Exhaust Fan(s) Inoperable	The roof exhaust fan unit does not function
Sanitary System	Broken/Leaking/Clogged Pipes or Drains	Evidence of active leaks in or around the system components or evidence of standing water, puddles or ponding--a sign of leaks or clogged drains
	Missing Drain/Cleanout/Manhole Covers	A protective cover is missing
Requirements for Common Areas		
Inspectable Item	Observable Deficiency	
Basement/Garage/Carport	Baluster/Side Railings - Damaged	Any damaged or missing balusters or side rails that limit the safe use of an area
Closet/Utility/Mechanical	Cabinets - Missing/Damaged	10% or more of cabinet, doors, or shelves are missing or the laminate is separating
Community Room	Call for Aid - Inoperable	The system does not function as it should
Halls/Corridors/Stairs	Ceiling - Holes/Missing Tiles/Panels/Cracks	Any holes in ceiling, missing tiles or large cracks wider than 1/4 of an inch and greater than 11 inches long
Kitchen	Ceiling - Peeling/Needs Paint	More than 10% of ceiling has peeling paint or is missing paint
Laundry Room	Ceiling - Water Stains/Water Damage/Mold/Mildew	10% or more of the ceiling has mold or mildew--such as a darkened area--over a ceiling area greater than 1 foot square
Lobby	Countertops - Missing/Damaged	10% or more of the countertop working surface is missing, deteriorated, or damaged below the laminate --- not a sanitary surface to prepare food

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Inspectable Item	Observable Deficiency	Type and Degree of Deficiency that must be addressed
Office	Dishwasher/Garbage Disposal - Inoperable	The dishwasher or garbage disposal does not operate as it should
Other Community Spaces	Doors - Damaged Frames/Threshold/Lintels/Trim	Any door that is not functioning or cannot be locked because of damage to the frame, threshold, lintel or trim
Patio/Porch/Balcony	Doors - Damaged Hardware/Locks	Any door that does not function as it should or cannot be locked because of damage to the door's hardware
Restrooms	Doors - Damaged Surface (Holes/Paint/Rust/Glass)	Any door that has a hole or holes greater than 1 inch in diameter, significant peeling/cracking/no paint or rust that affects the integrity of the door surface, or broken/missing glass
Storage	Doors - Damaged/Missing Screen/Storm/Security Door	Any screen door or storm door that is damaged or is missing screens or glass--shown by an empty frame or frames or any security door that is not functioning or is missing
	Doors - Deteriorated/Missing Seals (Entry Only)	The seals/caulking is missing on any entry door, or they are so damaged that they do not function as they should
	Doors - Missing Door	Any door that is missing that is required for the functional use of the space
	Dryer Vent - Missing/Damaged/Inoperable	The dryer vent is missing or it is not functioning because it is blocked. Dryer exhaust is not effectively vented to the outside
	Electrical - Blocked Access to Electrical Panel	One or more fixed items or items of sufficient size and weight impede access to the building system's electrical panel during an emergency
	Electrical - Burnt Breakers	Carbon residue, melted breakers or arcing scars are evident
	Electrical - Evidence of Leaks/Corrosion	Any corrosion that affects the condition of the components that carry current or any stains or rust on the interior of electrical enclosures or any evidence of water leaks in the enclosure or hardware
	Electrical - Frayed Wiring	Any nicks, abrasion, or fraying of the insulation that exposes any conducting wire
	Electrical - Missing Breakers	Any open and/or exposed breaker port
	Electrical - Missing Covers	A cover is missing, which results in exposed visible electrical connections
	Floors - Bulging/Buckling	Any flooring that is bulging, buckling or sagging or a problem with alignment between flooring types
	Floors - Floor Covering Damaged	More than 10% of floor covering has stains, surface burns, shallow cuts, small holes, tears, loose areas or exposed seams.
	Floors - Missing Floor/Tiles	More than 5% of the flooring or tile flooring is missing
	Floors - Peeling/Needs Paint	Any painted flooring that has peeling or missing paint on more than 10% of the surface
	Floors - Rot/Deteriorated Subfloor	Any rotted or deteriorated subflooring greater than 6 inches by 6 inches
	Floors - Water Stains/Water Damage/Mold/Mildew	Evidence of a leak, mold or mildew--such as a darkened area--covering a flooring area greater than 1 foot square
	GFI - Inoperable	The GFI does not function
	Graffiti	Any graffiti on any exposed surface greater than 6 inches by 6 inches
	HVAC - Convection/Radiant Heat System Covers Missing/Damaged	Cover is missing or substantially damaged, allowing contact with heating/surface elements or associated fans
	HVAC - General Rust/Corrosion	Significant formations of metal oxides, flaking, or discoloration--or a pit or crevice
	HVAC - Inoperable	HVAC does not function. It does not provide the heating and cooling it should. The system does not respond when the controls are engaged
	HVAC - Misaligned Chimney/Ventilation System	Any misalignment that may cause improper or dangerous venting of gases
	HVAC - Noisy/Vibrating/Leaking	HVAC system shows signs of abnormal vibrations, other noise, or leaks when engaged
	Lavatory Sink - Damaged/Missing	Sink has extensive discoloration or cracks in over 50% of the basin or the sink or associated hardware have failed or are missing and the sink can't be used
	Lighting - Missing/Damaged/Inoperable Fixture	More than 10% of the permanent lighting fixtures are missing or damaged so they do not function
	Mailbox - Missing/Damaged	Mailbox or service mailbox cannot be locked or is missing
	Outlets/Switches/Cover Plates - Missing/Broken	Outlet or switch is missing or a cover plate is missing or broken, resulting in exposed wiring
	Pedestrian/Wheelchair Ramp	A walkway or ramp is damaged and cannot be used by people on foot, in wheelchair, or using walkers

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Inspectable Item	Observable Deficiency	Type and Degree of Deficiency that must be addressed
	Plumbing - Clogged Drains	Drain is substantially or completely clogged or has suffered extensive deterioration
	Plumbing - Leaking Faucet/Pipes	A steady leak that is adversely affecting the surrounding area
	Range Hood /Exhaust Fans - Excessive Grease/Inoperable	A substantial accumulation of dirt or grease that threatens the free passage of air
	Range/Stove - Missing/Damaged/Inoperable	One or more burners are not functioning or doors or drawers are impeded or on gas ranges pilot is out and/or flames are not distributed equally or oven not functioning
	Refrigerator - Damaged/Inoperable	The refrigerator has an extensive accumulation of ice or the seals around the doors are deteriorated or is damaged in any way which substantially impacts its performance
	Restroom Cabinet - Damaged/Missing	Damaged or missing shelves, vanity top, drawers, or doors that are not functioning as they should for storage or their intended purpose
	Shower/Tub - Damaged/Missing	Any cracks in tub or shower through which water can pass or extensive discoloration over more than 20% of tub or shower surface or tub or shower is missing
	Sink - Missing/Damaged	Any cracks in sink through which water can pass or extensive discoloration over more than 10% of the sink surface or sink is missing
	Smoke Detector - Missing/Inoperable	Smoke detector is missing or does not function as it should
	Stairs - Broken/Damaged/Missing Steps	A step is missing or broken
	Stairs - Broken/Missing Hand Railing	The hand rail is missing, damaged, loose or otherwise unusable
	Ventilation/Exhaust System - Inoperable	exhaust fan is not functioning or window designed for ventilation does not open
	Walls - Bulging/Buckling	Bulging, buckling or sagging walls or a lack of horizontal alignment
	Walls - Damaged	Any hole in wall greater than 2 inches by 2 inches
	Walls - Damaged/Deteriorated Trim	10% or more of the wall trim is damaged
	Walls - Peeling/Needs Paint	10% or more of interior wall paint is peeling or missing
	Walls - Water Stains/Water Damage/Mold/Mildew	Evidence of a leak, mold or mildew--such as a common area--covering a wall area greater than 1 foot square
	Water Closet/Toilet - Damaged/Clogged/Missing	Fixture elements--seat, flush handle, cover etc.--are missing or damaged or the toilet seat is cracked or has a broken hinge or toilet cannot be flushed
	Windows - Cracked/Broken/Missing Panes	Any missing panes of glass or cracked panes of glass where the crack is either greater than 4" and/or substantial enough to impact the structural integrity of the window pane
	Windows - Damaged Window Sill	The sill is damaged enough to expose the inside of the surrounding walls and compromise its weather tightness
	Windows - Inoperable/Not Lockable	Any window that is not functioning or cannot be secured because lock is broken
	Windows - Missing/Deteriorated Caulking/Seals/Glazing Compound	There are missing or deteriorated caulk or seals--with evidence of leaks or damage to the window or surrounding structure
	Windows - Peeling/Needs Paint	More than 10% of interior window paint is peeling or missing
	Windows - Security Bars Prevent Egress	The ability to exit through the window is limited by security bars that do not function properly and, therefore, pose safety risks
Health & Safety	Air Quality - Mold and/or Mildew Observed	Evidence of mold or mildew is observed that is substantial enough to pose a health risk
	Air Quality - Propane/Natural Gas/Methane Gas Detected	Strong propane, natural gas or methane odors that could pose a risk of explosion/ fire and/or pose a health risk if inhaled
	Air Quality - Sewer Odor Detected	Sewer odors that could pose a health risk if inhaled for prolonged periods
	Electrical Hazards - Exposed Wires/Open Panels	Any exposed bare wires or openings in electrical panels (capped wires do not pose a risk)
	Electrical Hazards - Water Leaks on/near Electrical Equipment	Any water leaking, puddling or ponding on or immediately near any electrical apparatus that could pose a risk of fire, electrocution or explosion
	Emergency Fire Exits - Emergency/Fire Exits Blocked/Unusable	The exit cannot be used or exit is limited because a door or window is nailed shut, a lock is broken, panic hardware is chained, debris, storage, or other conditions block exit
	Emergency Fire Exits - Missing Exit Signs	Exit signs that clearly identify all emergency exits are missing or there is no illumination in the area of the sign
	Flammable/Combustible Materials - Improperly Stored	Flammable or combustible materials are improperly stored, causing the potential risk of fire or explosion
	Garbage and Debris - Indoors	Too much garbage has gathered--more than the planned storage capacity or garbage has gathered in an area not sanctioned for staging or storing garbage or debris

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Inspectable Item	Observable Deficiency	Type and Degree of Deficiency that must be addressed
	Garbage and Debris - Outdoors	Too much garbage has gathered--more than the planned storage capacity or garbage has gathered in an area not sanctioned for staging or storing garbage or debris
	Hazards - Other	Any general defects or hazards that pose risk of bodily injury
	Hazards - Sharp Edges	Any physical defect that could cause cutting or breaking of human skin or other bodily harm
	Hazards - Tripping	Any physical defect in walkways or other travelled area that poses a tripping risk
	Infestation - Insects	Evidence of infestation of insects--including roaches and ants--throughout a unit or room, food preparation or storage area or other area of building substantial enough to present a health and safety risk
	Infestation - Rats/Mice/Vermin	Evidence of rats or mice--sightings, rat or mouse holes, or droppings substantial enough to present a health and safety risk
Pools and Related Structures	Fencing - Damaged/Not Intact	Any damage that could compromise the integrity of the fence
Trash Collection Areas	Chutes - Damaged/Missing Components	Garbage has backed up into chutes, because the collection structure is missing or broken or compactors or components--chute, chute door, and other components--have failed
Requirements for Unit		
Inspectable Item	Observable Deficiency	Type and Degree of Deficiency that must be addressed
Bathroom	Bathroom Cabinets - Damaged/Missing	Damaged or missing shelves, vanity tops, drawers, or doors that are not functioning as they should for storage or their intended purpose
	Lavatory Sink - Damaged/Missing	Any cracks in sink through which water can pass or extensive discoloration over more than 10% of the sink surface or sink is missing
	Plumbing - Clogged Drains, Faucets	Drain or faucet is substantially or completely clogged or has suffered extensive deterioration
	Plumbing - Leaking Faucet/Pipes	A steady leak that is adversely affecting the surrounding area
	Shower/Tub - Damaged/Missing	Any cracks in tub or shower through which water can pass or extensive discoloration over more than 20% of tub or shower surface or tub or shower is missing
	Ventilation/Exhaust System - Absent/Inoperable	exhaust fan is not functioning or window designed for ventilation does not open
	Water Closet/Toilet - Damaged/Clogged/Missing	Fixture elements--seat, flush handle, cover etc.--are missing or damaged or the toilet seat is cracked or has a broken hinge or toilet cannot be flushed
Call-for-Aid (if applicable)	Inoperable	The system does not function as it should
Ceiling	Bulging/Buckling/Leaking	Bulging, buckling or sagging ceiling or problem with alignment
	Holes/Missing Tiles/Panels/Cracks	Any holes in ceiling, missing tiles or large cracks wider than 1/4 of an inch and greater than 6 inches long
	Peeling/Needs Paint	More than 10% of ceiling has peeling paint or is missing paint
	Water Stains/Water Damage/Mold/Mildew	Evidence of a leak, mold or mildew--such as a darkened area--over a ceiling area greater than 1 foot square
Doors	Damaged Frames/Threshold/Lintels/Trim	Any door that is not functioning or cannot be locked because of damage to the frame, threshold, lintel or trim
	Damaged Hardware/Locks	Any door that does not function as it should or cannot be locked because of damage to the door's hardware
	Damaged/Missing Screen/Storm/Security Door	Any screen door or storm door that is damaged or is missing screens or glass--shown by an empty frame or frames or any security door that is not functioning or is missing
	Damaged Surface - Holes/Paint/Rusting/Glass/Rotting	Any door that has a hole or holes greater than 1 inch in diameter, significant peeling/cracking/no paint or rust that affects the integrity of the door surface, or broken/missing glass
	Deteriorated/Missing Seals (Entry Only)	The seals/caulking is missing on any entry door, or they are so damaged that they do not function as they should
	Missing Door	Any door that is required for security (entry) or privacy (Bathroom) that is missing or any other unit door that is required for proper unit functionality
Electrical System	Blocked Access to Electrical Panel	One or more fixed items or items of sufficient size and weight impede access to the building system's electrical panel during an emergency
	Burnt Breakers	Carbon residue, melted breakers or arcing scars are evident

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Inspectable Item	Observable Deficiency	Type and Degree of Deficiency that must be addressed
	Evidence of Leaks/Corrosion	Any corrosion that affects the condition of the components that carry current or any stains or rust on the interior of electrical enclosures or any evidence of water leaks in the enclosure or hardware
	Frayed Wiring	Any nicks, abrasion, or fraying of the insulation that exposes any conducting wire
	GFI - Inoperable	The GFI does not function
	Missing Breakers/Fuses	Any open and/or exposed breaker port
	Missing Covers	A cover is missing, which results in exposed visible electrical connections
Floors	Bulging/Buckling	Any flooring that is bulging, buckling or sagging or a problem with alignment between flooring types
	Floor Covering Damage	More than 10% of floor covering has stains, surface burns, shallow cuts, small holes, tears, loose areas or exposed seams.
	Missing Flooring Tiles	Any flooring or tile flooring that is missing
	Peeling/Needs Paint	Any painted flooring that has peeling or missing paint on more than 10% of the surface
	Rot/Deteriorated Subfloor	Any rotted or deteriorated subflooring greater than 6 inches by 6 inches
	Water Stains/Water Damage/Mold/Mildew	Evidence of a leak, mold or mildew--such as a darkened area--covering a flooring area greater than 1 foot square
Health & Safety	Air Quality - Mold and/or Mildew Observed	Evidence of mold or mildew is observed that is substantial enough to pose a health risk
	Air Quality - Sewer Odor Detected	Sewer odors that could pose a health risk if inhaled for prolonged periods
	Air Quality - Propane/Natural Gas/Methane Gas Detected	Strong propane, natural gas or methane odors that could pose a risk of explosion/ fire and/or pose a health risk if inhaled
	Electrical Hazards - Exposed Wires/Open Panels	Any exposed bare wires or openings in electrical panels (capped wires do not pose a risk)
	Electrical Hazards - Water Leaks on/near Electrical Equipment	Any water leaking, puddling or ponding on or immediately near any electrical apparatus that could pose a risk of fire, electrocution or explosion
	Emergency Fire Exits - Emergency/Fire Exits Blocked/Unusable	The exit cannot be used or exit is limited because a door or window is nailed shut, a lock is broken, panic hardware is chained, debris, storage, or other conditions block exit
	Emergency Fire Exits - Missing Exit Signs	Exit signs that clearly identify all emergency exits are missing or there is no illumination in the area of the sign
	Flammable Materials - Improperly Stored	Flammable materials are improperly stored, causing the potential risk of fire or explosion
	Garbage and Debris - Indoors	Too much garbage has gathered-more than the planned storage capacity or garbage has gathered in an area not sanctioned for staging or storing garbage or debris
	Garbage and Debris - Outdoors	Too much garbage has gathered-more than the planned storage capacity or garbage has gathered in an area not sanctioned for staging or storing garbage or debris
	Hazards - Other	Any general defects or hazards that pose risk of bodily injury
	Hazards - Sharp Edges	Any physical defect that could cause cutting or breaking of human skin or other bodily harm
	Hazards - Tripping	Any physical defect in walkways or other travelled area that poses a tripping risk
	Infestation - Insects	Evidence of infestation of insects-including roaches and ants-throughout a unit or room, food preparation or storage area or other area of building substantial enough to present a health and safety risk
	Infestation - Rats/Mice/Vermin	Evidence of rats or mice--sightings, rat or mouse holes, or droppings substantial enough to present a health and safety risk
Hot Water Heater	Misaligned Chimney/Ventilation System	Any misalignment that may cause improper or dangerous venting of gases
	Inoperable Unit/Components	Hot water from hot water taps is no warmer than room temperature indicating hot water heater is not functioning properly
	Leaking Valves/Tanks/Pipes	There is evidence of active water leaks from hot water heater or related components
	Pressure Relief Valve Missing	There is no pressure relief valve or pressure relief valve does not drain down to the floor
	Rust/Corrosion	Significant formations of metal oxides, flaking, or discoloration--or a pit or crevice
HVAC System	Convection/Radiant Heat System Covers Missing/Damaged	System is substantially damaged, allowing contact with heating/surface elements associated with the system
	Inoperable	HVAC does not function. It does not provide the heating and cooling it should. The system does not respond when the controls are engaged

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Inspectable Item	Observable Deficiency	Type and Degree of Deficiency that must be addressed
	Misaligned Chimney/Ventilation System	Any misalignment that may cause improper or dangerous venting of gases
	Noisy/Vibrating/Leaking	The HVAC system shows signs of abnormal vibrations, other noise, or leaks when engaged
	Rust/Corrosion	Deterioration from rust or corrosion on the HVAC system in the dwelling unit
Kitchen	Cabinets - Missing/Damaged	10% or more of cabinet, doors, or shelves are missing or the laminate is separating
	Countertops - Missing/Damaged	10% or more of the countertop working surface is missing, deteriorated, or damaged below the laminate -- not a sanitary surface to prepare food
	Dishwasher/Garbage Disposal - Inoperable	The dishwasher or garbage disposal does not operate as it should
	Plumbing - Clogged Drains	Drain is substantially or completely clogged or has suffered extensive deterioration
	Plumbing - Leaking Faucet/Pipes	A steady leak that is adversely affecting the surrounding area
	Range Hood/Exhaust Fans - Excessive Grease/Inoperable	A substantial accumulation of dirt or grease that threatens the free passage of air
	Range/Stove - Missing/Damaged/Inoperable	One or more burners are not functioning or doors or drawers are impeded or on gas ranges pilot is out and/or flames are not distributed equally or oven not functioning
	Refrigerator-Missing/Damaged/Inoperable	The refrigerator has an extensive accumulation of ice or the seals around the doors are deteriorated or is damaged in any way which substantially impacts its performance
	Sink - Damaged/Missing	Any cracks in sink through which water can pass or extensive discoloration over more than 10% of the sink surface or sink is missing
Laundry Area (Room)	Dryer Vent - Missing/Damaged/Inoperable	The dryer vent is missing or it is not functioning because it is blocked. Dryer exhaust is not effectively vented to the outside
Lighting	Missing/Inoperable Fixture	A permanent light fixture is missing or not functioning, and no other switched light source is functioning in the room
Outlets/Switches	Missing	An outlet or switch is missing
	Missing/Broken Cover Plates	An outlet or switch has a broken cover plate over a junction box or the cover plate is missing
Patio/Porch/Balcony	Baluster/Side Railings Damaged	Any damaged or missing balusters or side rails that limit the safe use of an area
Smoke Detector	Missing/Inoperable	Smoke detector is missing or does not function as it should
Stairs	Broken/Damaged/Missing Steps	A step is missing or broken
	Broken/Missing Hand Railing	The hand rail is missing, damaged, loose or otherwise unusable
Walls	Bulging/Buckling	Bulging, buckling or sagging walls or a lack of horizontal alignment
	Damaged	Any hole in wall greater than 2 inches by 2 inches
	Damaged/Deteriorated Trim	10% or more of the wall trim is damaged
	Peeling/Needs Paint	10% or more of interior wall paint is peeling or missing
	Water Stains/Water Damage/Mold/Mildew	Evidence of a leak, mold or mildew covering a wall area greater than 1 foot square
Windows	Cracked/Broken/Missing Panes	Any missing panes of glass or cracked panes of glass where the crack is either greater than 4" and/or substantial enough to impact the structural integrity of the window pane
	Damaged Window Sill	The sill is damaged enough to expose the inside of the surrounding walls and compromise its weather tightness
	Missing/Deteriorated Caulking/Seals/Glazing Compound	There are missing or deteriorated caulk or seals--with evidence of leaks or damage to the window or surrounding structure
	Inoperable/Not Lockable	Any window that is not functioning or cannot be secured because lock is broken
	Peeling/Needs Paint	More than 10% of interior window paint is peeling or missing
	Security Bars Prevent Egress	The ability to exit through the window is limited by security bars that do not function properly and, therefore, pose safety risks

APPENDIX B

ADDENDUM B: MINIMUM DESIGN QUALITY STANDARDS

The purpose of the Mississippi Home Corp Architectural Review is to determine if a development meets the Agency's recommended architectural standards. When the final plans and specifications are submitted, the Architect shall include a statement that the development has met the minimum criteria. Plans must be submitted as ¼ scales. At the completion of construction, the Architect shall certify that the development has complied with all the minimum requirements. FAILURE TO COMPLY WITH THE MINIMUM STANDARDS WILL RESULT IN A LOSS OF CREDITS.

SINGLE FAMILY HOMES AND MULTIFAMILY APARTMENTS

The following is required for all new construction and rehabilitation developments:

NATIONAL GREEN BUILDING STANDARD (NGBS)

All developments are required to meet the minimum requirement of Bronze Level, ICC 700 NGBS.

UNIT LIVABILITY

The long-term marketability of apartment units is affected not only by their sizes but also by the livability of the units. One important functional component of livability is the ability of the space to accommodate the potential number of occupants and the basic pieces of common furniture necessary for daily activities. A well thought-out furniture plan may resolve conflicts in the unit layout, providing improved functionality and livability.

KITCHEN

Kitchen cabinets and appliance space required at 16 lineal feet for 2 & 3 bedroom units with the addition of a pantry for larger units (**). Utilize 16" clear counter space on one side of each appliance and fixture and a minimum of 9" on the opposite side of a range (**).

CLOSETS

Minimum of 12 lineal feet of closet rod in master bedroom and 5 lineal feet in other bedrooms.

Entry coat closet and linen closet in multiple bedroom units, if possible.

CEILINGS & HALLWAYS

Hallways must be a minimum of 3'4 in width (measured from face of stud to face of stud). This will accommodate a 2'8" door and allow for wheelchair access as well as moving furniture without damage to walls.

9' Ceiling heights.

BEDROOMS

Bedrooms size should be a minimum of 96 sq. ft. plus the required closet space (**).

BATHROOMS

Secondary baths must have at least one door that is 2'8" (**). This allows for wheel chair access (Fair Housing standard).

SMOKE DETECTORS

Each unit must include at least two hard wired smoke detectors, in proper working condition, on each level of the unit.

CARBON MONOXIDE DETECTOR

Each unit must include at least one hard wired carbon monoxide detector, in proper working condition, on each level near bedrooms in properties which contain a combustible appliance.

COMMON AREAS

Community/Recreation facility will be a minimum of 1,200 square feet or 20 sq. ft. per unit for family;

whichever is greater (**). The facility will include a community kitchen, sink, refrigerator and range or microwave (**). Management office will be no less than 100 sq. ft. (**).

Maintenance workshop and storage room that provides a workbench, sink and shelving area (**).

Common area laundry room when washers/dryers are not provided in the units. The common laundry room must provide 1 washer/dryer per 12 family units (**).

Elevators are required in developments that provide for senior housing and special needs (**).

Exterior trash enclosures should have enclosure protection and a nearby hose bib; for Multi-Family developments or for those developments located in areas where services are not provided by local municipalities (**).

Playgrounds, Community Centers and Mail Kiosks should have sufficient separation as to provide safety for the children and minimize traffic congestion for the various functions (**).

EXTERIOR

Structures of two or more stories must be a minimum of sixty percent (60%) brick or cementitious product (**).

Where vinyl siding is used, if on the allowed 40% and for soffit and fascia, it must be certified through VSI's Program and be installed by a certified installer. Additional information can be obtained at <http://www.vinylsiding.org/certifiedinstaller>.

A color variation throughout the development is encouraged.

Housing components delivered to the site must meet MHC's "Site Delivered Housing Component Requirements" available on MHC's website www.mshomecorp.com.

*(**) Includes requirement for Acquisition/Rehabilitation developments. Historic Developments may request a waiver.*

PARKING

All multifamily developments must have a minimum of two (2) parking spaces per unit or 1.5 spaces per unit for elderly properties. MHC will allow a waiver of these parking requirements subject to the local jurisdiction's parking requirements.

CENTRAL AIR/HEAT

Any development receiving tax credits must have central air and heat by the placed in-service date. A certified letter from the development's architect or engineer must verify that the central heat and air system has the capacity to properly accommodate all of the units.

ENERGY EFFICIENCY / GREEN (SUSTAINABLE) DESIGN

Use of all Energy Star rated appliances.

Use of low or zero V.O.C. (Volatile Organic Compounds) interior paints.

Use of Formaldehyde-free insulation

Use of at least of one (1) high efficiency toilet or dual flush per unit.

Use of double glazed, insulated energy efficient windows, with Low-E glazing and a minimum: U factor of .55, Heat Gain Coefficient of .29 and Visibility Transfer of .52

Use of alternate, high efficient H.V.A.C. sources and delivery systems (14 SEER).

Use of water efficient landscape plants

Use of efficient, compact site design (when local codes allow).

Use of Gutters and downspouts at eaves less than 12" on 1 story and less than 24" on 2ND level.

Downspouts to underground drain system or concrete splash blocks or hard surface required.

Use of PEX plumbing systems for domestic water.

Use of Day-lighting. Day-lighting includes strategies for increasing the percentage of illumination provided by natural light by optimizing building orientation and room layout.

SITE ACCESSIBILITY

Accessible path to the primary entry of all ground floor units

Identify all common area facilities on an accessible path (show walkways slope and landing dimensions at ramps, accessible parking spaces, van stall location, and trash enclosures)

Note: The development must be designed to meet ADA and HUD standards for all applicable handicapped accessibility requirements. See Section 9 of the QAP.

Overall Impact

Avoid letting garages, driveways dominate the streetscape – more specifically in Traditional Neighborhoods or Compact Sites. Consider placing them at the rear or side of the site to allow a majority of dwelling units to "front on" the street. A mix of both front loaded and rear garages provides "character" in the development. Consider planting trees and shrubs to soften the overall impact and provide shade and noise reduction.

Vehicle/Pedestrian Interaction

Design to minimize conflicts between vehicles and pedestrians. Consider separating bicycle and pedestrian paths from vehicular traffic. Consider linking open spaces so that they form an uninterrupted network of vehicle-free areas. Consider traffic calming strategies to slow down cars within the development.

Adequate Size

Ensure that private open space is large enough so that it can actually be used. Avoid spaces, particularly balconies, decks and porches that are too narrow to accommodate furniture.

STANDARDS DEFINITIONS

Nighttime Lighting

Consider a lighting plan for shared open spaces that provides light from a variety of sources. Match lighting intensity and quality to the use for which it is intended; i.e. the lighting required for a pedestrian path is substantially different from that required to illuminate streets. Avoid lighting which shines directly into dwelling units or is overly intense and bright. Consider light fixtures which minimize overall light "pollution;" i.e. fixtures with shields which prevent lighting the nighttime sky. Consider energy efficient lighting whenever possible.

Landscaping is not a Secondary Consideration

Good landscaping is critical to the quality of any development. Consider how landscaping and planting will be handled from the very beginning of the design process. Avoid considering landscaping as an "extra" that can be added in at the end of the development or, worse, eliminated in the name of cost control.

Building Scale and Massing

Relate the size and bulk of the new structure to the prevalent scale in other buildings in the immediate neighborhood.

Building Form

Consider utilizing a variety of building forms and roof shapes rather than box-like forms with large, unvaried roofs.

Consider how the building can be efficiently manipulated to create clusters of units, including variations in height, setback and roof shape. Make sure various forms and shapes work together to create a coherent whole.

Image

Avoid creating a building that looks strange or out of place in its neighborhood. Consider a building image that fits in with the image of good quality market rate housing in the community where the development is located.

Visual Complexity

Consider providing as much visual and architectural complexity as possible to the building's appearance while maintaining a hierarchy of scale and a unified overall form. Consider breaking a large building into smaller units or clusters. Consider variations in height, color, setback, materials, texture, trim, and roof shape. Consider variations in the shape and placement of windows and other façade elements. Consider using landscape elements to add variety and differentiate homes from each other; more specifically in Traditional Neighborhoods.

Façade

Relate the character of the new building façade to the façades of similar, good quality homes in the surrounding neighborhood or region. The minimum roof pitch will not be less than 6/12 (7/12 or greater is preferred). Horizontal buildings can be made to relate to more vertical adjacent structures by breaking the façade into smaller components that individually appear more vertical.

Trim and Details

Trim and details can provide warmth and character to a building's appearance, particularly on street facades. In general, the complexity, depth and proportion of trim should relate to that used in good quality middle-income housing in surrounding neighborhoods. Carefully consider the design of porch and stair railings, fascia boards, corners, and areas where vertical and horizontal surfaces meet - for example where a wall meets the roof. Generally, put trim around windows. Consider adding simple pieces of trim to the top and bottom of porch columns. Vary the dimension from an eave (18' minimum) and a rake (4' minimum) detail.

Materials and Color

Creative use of materials and color can add variety and visual interest to any façade. In general, consider materials

and colors - for the façade (including foundation walls) and for the roof - that are compatible with those in similar, good quality buildings in the surrounding neighborhood or region. Avoid introducing drastically different colors and materials than those of the surrounding area. Consider using materials and construction details that do not require repeated or expensive maintenance. Favor materials that residents can easily maintain themselves after the homes complete the compliance period. Consider using materials with high levels of recycled content or “Green” where possible.

Room Relationships

Unit layout and room organization will be partly determined by the homes, orientation and location on the site and user profile. Consider activities and behaviors in each space to allow adequate room and durable materials for these activities. Create a clear separation of the private sleeping areas from the less private living areas. Avoid excessive circulation space.

Room Design

Consider how individual rooms will be used. Test furniture arrangements, outlet, telephone, cable jack, and light

fixture locations to ensure that all rooms can be reasonably furnished. Consider partly enclosing kitchen to allow flexibility in dining/living room use. At a minimum, the master bedroom should have a private bath in homes with three or more bedrooms; other bedrooms will share bathrooms. Consider how rooms can be arranged to accommodate working at home.

Daylight and Ventilation

Access to natural light in all bedrooms and the living room is essential and cross ventilation throughout the unit is

encouraged. Consider layouts that allow natural light to the kitchen and allow the natural ventilation and lighting of bathrooms.

Storage Space

Provide as much interior storage space as possible (this includes access to attic storage as well). At a minimum provide an amount of bulk storage commensurate with the size of the home and the number and ages of residents it is expected to accommodate, including: coat closets in the entry area, large closets in the bedrooms, linen closets, pantry spaces in or near the kitchen, and exterior storage rooms (see #6 under Room Design). Assume two occupants per bedroom for storage purposes.

Materials

Avoid materials that require frequent maintenance, especially by specialists. Consider materials that residents can maintain themselves. Provide floor coverings appropriate to use in room - generally use resilient flooring in kitchens, bathroom, laundries, dining rooms and entries. Consider "healthy" building materials for interior finishes and materials, and when selecting carpet, resilient flooring, paint, glues, cabinets, etc... Evaluate selection of materials in terms of lifecycle and environmental cost.

Build it to Last

Inexpensive, low quality, materials can make any development look "cheap." Quality materials and finishes, on the other hand, contribute to the longevity of a development and to its ability to appreciate - not depreciate in value. They also make a development easier to maintain, potentially reducing operating costs.

"Building in" energy and environmental efficiency - through better windows, insulation and equipment - reduces operating costs over the life of the building.

While recommending doing everything possible to include high quality materials and finishes, we also recognize that affordable housing developments usually face severe cost constraints. Not every product or system can be top of the line. In these circumstances, consider favoring

exterior materials and finishes over interior ones when making tradeoffs. Likewise, consider favoring products and systems which are permanent and hard to replace over those that the occupant can replace.

Ultimately, the over-riding goal is to construct the dwelling units with methods and materials in order to provide a minimum service life of 50, preferably 75 years.

Appendix C

Physical Condition Inspection Standards

The Corporation has the right to perform an on-site physical inspection of any tax credit housing development at least through the end of the development's compliance and extended use periods. This inspection provision exists in addition to any review of low-income certifications, supporting documents, and rent records. Generally, the inspection allows the Corporation to determine if a tax credit unit is suitable for occupancy. Inspection standards to be used are intended to ensure that the housing is decent, safe, sanitary, and in good repair. Irrespective of the physical inspection standards selected by the Corporation, a low-income housing development under Section 42 must continue to satisfy local health, safety and building codes.

The Corporation will consider a building exempt from the physical inspection requirement if the development is financed by RHS and RHS has entered into a Memorandum of Understanding (MOU) or other similar arrangement with the Corporation under which RHS agrees to notify the Corporation of the inspection results.¹ ***NOTE: THE CORPORATION RESERVES THE RIGHT TO CONDUCT PHYSICAL INSPECTIONS REGARDLESS OF ITS MOU WITH THE RHS.***

¹ Development is financed by RHS under the Section 515 program and RHS inspects the building/development in accordance with CFR, Part 1930 (c).

- **Physical Inspection Standards**

An owner of HTC development must maintain housing in accordance with HUD's Uniform Physical Condition Standards (UPCS) as set forth below:

Site

The Site components such as fencing, retaining walls, grounds, lighting, mailboxes, development signs, parking lots, driveways, play areas and equipment, refuse disposal, roads, storm drainage and walkways must be free of health and safety hazards and be in good repair. The site must not be subject to material adverse conditions, such as abandoned vehicles, dangerous walkways or steps, poor drainage, septic tank back-ups, sewer hazards, excess accumulation of trash, vermin or rodent infestation or fire hazards.

Building Exterior

Each building on the site must be structurally sound, secure, habitable and in good repair. Each building's doors, fire escapes, foundations, lighting, roofs, walls and windows, where applicable, must be free of health and safety hazards, operable and in good repair.

Building Systems

Each building's domestic water, electrical system, elevators, emergency power, fire protection, HVAC, and sanitary system must be free of health and safety hazards, functionally adequate, operable and in good repair.

Dwelling Units

Each dwelling unit within a building must be structurally sound, habitable and in good repair. All areas and aspects of the dwelling unit (for example, the unit's bathroom call-for-aid (if applicable), ceiling doors, electrical systems, floors, hot water heater, HVAC systems, kitchen, lighting outlets/switches, patios/porch/balcony, smoke detectors, stairs, walls and windows) must be free of health and safety hazards, functionally adequate, operable and in good repair. Where applicable, the dwelling unit must have hot and cold running water including an

adequate source of potable water (for example, Single-Room Occupancy (SRO) units need not contain water facilities). If the dwelling unit includes its own sanitary facility, it must be in proper operating condition, usable in privacy and adequate for personal hygiene and the disposal of human waste. The dwelling unit must include, at a minimum, two hard wired smoke detectors with a battery backup in proper working condition on each level of the unit and/ or adjacent to all bedrooms and a multi-chemical, rechargeable fire extinguisher that must be inspected & tagged yearly by a certified individual or company.

Common Areas

The common areas must be structurally sound, secure and functions adequately for the purpose intended. The basement/garage/carport, restrooms, closets utility/mechanical/community rooms, day care, halls/corridors, stairs, kitchens, laundry rooms, office, porch, patio, balcony and trash collection areas, if applicable, must be free of health and safety hazards, operable and in good repair. All common area ceilings, doors, floors, HVAC, lighting outlets, switches, smoke detectors, stairs, walls and windows to the extent applicable, must be free of health and safety hazards, operable and in good repair. These standards for common areas apply in particular to congregate housing, independent group homes, residences and single room occupancy units in which the individual dwelling units (sleeping areas) do not contain kitchen and/or bathroom facilities. Common areas such as the office or laundry room must include hard wired smoke detector(s) with a battery backup in proper working condition on each level of the structure and/ a multi-chemical, rechargeable fire extinguisher that must be inspected & tagged yearly by a certified individual or company. All emergency lights in hallways should function as intended. Exit signs should be visible and illuminated. These two items should be tested regularly.

Health and Safety

All areas and components of the housing must be free of health and safety hazards. These areas include but are not limited to air quality, electrical hazards, elevators, emergency/fire exits, flammable materials, garbage and debris, handrail hazards, infestation and lead based paint. For example, the buildings must have fire exits that are not blocked and have handrails that are undamaged and have no other observable deficiencies. The housing must have no evidence of infestation by rats, mice, or other vermin or of garbage and debris. The housing must have no evidence of electrical hazards, natural hazards or fire hazards. The dwelling units and common areas must have proper ventilation and be

free of mold and odor(s) (e.g. propane, natural gas, methane gas) or other observable deficiencies. The housing must comply with all requirements related to the evaluation and reduction of lead-based paint hazards and have available proper certification of such.

Compliance with State and Local Codes

The physical condition standards in this section do not supersede or preempt State and local codes for building and maintenance with which housing tax credit developments must comply. Tax credit developments must continue to adhere to these codes.

Source: 24 CFR 5.703

NOTE: MHC requires the use of a multipurpose fire extinguisher labeled ABC that is rechargeable and approved by an independent testing laboratory such as the Underwriters Laboratory (UL) and provides a tag for all fire extinguishers with the latest inspection date and year. The Class A label is a triangle symbol on the extinguisher. The Class B is a square symbol on the extinguisher. A Class C label is in a circle symbol on the extinguisher.

Physical Inspection Procedures

The Corporation will notify an owner of a tax credit development in advance of an upcoming on-site physical inspection through official written correspondence. Along with this notification will be a *Building Physical Inspection Audit Acknowledgment Form* that must be returned to the Corporation confirming receipt of the inspection. Failure to return the *Building Inspection Audit Acknowledgment* form to the Corporation as required by the noted deadline date will result in an inspection of the development as outlined in the original correspondence.

All buildings and residential units within the development should be readily accessible. Additionally, an owner is required to notify all resident's in writing of the scheduled inspection. Maintenance personnel and a management representative should be present during the inspection.

Critical Health & Safety Violations

All buildings and residential units within the development identified by the Corporation as having a critical health and/or safety violation must be corrected within 72 hours of the *Notice of Critical Health & Safety Violations* letter. Note: An owner is required to notify the Corporation upon completion of any critical and/or safety violation.

9. Resale or Recapture Guidelines. Below, the grantee must enter (or attach) a description of the guidelines that will be used for resale or recapture of HTF funds when used to assist first-time homebuyers. If the grantee will not use HTF funds to assist first-time homebuyers, enter “N/A”.

N/A- Homeownership activity is not applicable to the State's HTF Program. Therefore, the resale/recapture guidelines requirements do not apply.

10. HTF Affordable Homeownership Limits. If the grantee intends to use HTF funds for homebuyer assistance and does not use the HTF affordable homeownership limits for the area provided by HUD, it must determine 95 percent of the median area purchase price and set forth the information in accordance with §93.305. If the grantee will not use HTF funds to assist first-time homebuyers, enter “N/A”.

N/A. Homeownership is not an eligible activity under HTF.

11. Grantee Limited Beneficiaries or Preferences. Describe how the grantee will limit the beneficiaries or give preferences to a particular segment of the extremely low- or very low-income population to serve unmet needs identified in its consolidated plan or annual action plan. If the grantee will not limit the beneficiaries or give preferences to a particular segment of the extremely low- or very low-income population, enter “N/A.”

Targeted Population-Housing funded with HTF is targeted toward extremely low-income households (30 % of AMI) households.

MHC will use HTF to:

- 1) Reduce homelessness and help ELI families avoid paying a disproportionate share of their income for housing.
- 2) Complement existing Federal, State and local efforts to increase and preserve the supply of rental housing and provide affordable housing for extremely low-income households, which includes homeless, serious mentally ill families, elderly age 55 +, youth aging out of foster care, incarcerated persons discharged from correction facilities.

Any limitation or preference must not violate nondiscrimination requirements in § 93.350, and the grantee must not limit or give preferences to students. The grantee may permit rental housing owners to limit tenants or give a preference in accordance with § 93.303(d)(3) only if such limitation or preference is described in the action plan.

12. Refinancing of Existing Debt. Enter or attach the grantee’s refinancing guidelines below. The guidelines describe the conditions under which the grantee will refinance existing debt. The grantee’s refinancing guidelines must, at minimum, demonstrate that rehabilitation is the primary eligible activity and ensure that this requirement is met by establishing a minimum level of rehabilitation per unit or a required ratio between rehabilitation and refinancing. If the grantee will not refinance existing debt, enter “N/A.”

Guidelines and conditions for refinancing existing debt on a multi-family rental property will be implemented according to HTF requirements and MHC’s policy and procedures. Refinancing of an existing debt under the HTF Program is an eligible activity.

The following refinance guidelines and conditions are:

- 1) The new investment is being made to create additional affordable units
- 2) The housing has not been previously financed with HTF funds

- 3) A review of the management practices of the applicant must demonstrate that the proposed rehabilitation is not the result of disinvestment in the property by any entity involved in the application for HTF funds
- 4) A review of the proposed operating budget for the project must demonstrate that both the cost of refinancing and rehabilitation of the project can be met and still result in units affordable to HTF-eligible tenants for a period of 30 years or the term of the refinancing, whichever is longer
- 5) The activity does not involve the refinancing of a multifamily loan made or insured by any state or federal program, including the CDBG program, unless additional affordable units will be income-restricted to extremely low-income households
- 6) Demonstrate that rehabilitation is the primary eligible activity.
- 7) Cost to refinance existing debt is secured by rental housing units that are being rehabilitated with HTF funds.
- 8) Refinancing the existing debt is necessary to reduce the overall housing costs.
- 9) The proportional rehabilitation cost must be greater than the proportional amount of debt that is refinanced.

Discussion:

(Optional)