

2016 MISSISSIPPI ANNUAL ACTION PLAN WITH HTF



July 22, 2016

Prepared by:



MISSISSIPPI HOME CORPORATION



Executive Summary

AP-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

The 2016 Annual Action Plan (AAP) is the annual implementation of the Five Year Consolidated Plan for the U.S. Department of Housing and Urban Development (HUD). The AAP is the State's Plan to allocate funding for the following programs: Community Development Block Grant (CDBG), Emergency Solutions Grant (ESG), HOME Investment Partnership (HOME), Housing Opportunities for Persons With AIDS, and the National Housing Trust Fund (HTF). These programs provide affordable housing and community development need for the program year starting July 1, 2016 - June 30, 2017. The AAP provides a strategic one-year plan and outlines a comprehensive approach to describe the programs and activities that will meet the identified priority needs in the Five Year Consolidated Plan. Mississippi Home Corporation (MHC) facilitates the development of the Substantial Amendment for the 2015-2019 Consolidated Plan, subsequent AAP, and the Consolidated Annual Performance and Evaluation Report (CAPER) beginning with program year 2016. MHC will ensure Citizen Participation Requirements are followed. The following programs will be administered by MHC: ESG, HOME, HOPWA, and NHTF. Mississippi Development Authority (MDA) will administer the CDBG Program.

2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

The goals of the State are to provide decent housing, a suitable living environment and expanded economic opportunities for low and moderate-income residents. The State strives to accomplish these goals by maximizing and effectively utilizing all available funding resources to conduct housing and community development activities that will serve the economically disadvantaged residents. By addressing need and creating opportunity at the individual and neighborhood levels, the State hopes to improve the quality of life for all residents. These goals are further explained as follows: 1) *Providing decent housing* means helping homeless persons and seriously mental ill persons obtain appropriate housing and assisting those at risk of homelessness; preserving the affordable housing stock; increasing availability of permanent housing that is affordable to very low- and low-income households without discrimination; and increasing the supply of supportive housing 2) *Providing a suitable living environment* entails improving the safety and livability of neighborhoods; increasing access to quality facilities and services; and reducing the isolation of income groups within an area through integration of

low-income housing opportunities; 3) *Expanding economic opportunities* involves creating jobs that are accessible to low- and moderate-income persons; making mortgage financing available for very low- and low-income persons at reasonable rates; providing access to credit for development activities that promise long-term economic and social viability of the community; and empowering low-income persons to achieve self-sufficiency to reduce generational poverty in federally assisted and public housing projects.

3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

2015 - ESG Homelessness Prevention exceeded goal by 98%, Rapid Re-Housing exceeded goal by 18.8%, Overnight Shelter assisted 1,047 persons (less than the expected to serve of 3,650); HOME Homebuyer Assistance exceeded goal by 16.25%, Homeowner Rehabilitation exceeded goal by 22.5%, and Rental Units exceeded goal by 33.33%; HOPWA Permanent Housing Placement exceeded goal by 145.71%, Short-term housing assisted 143 households (expected to serve 320), and Supportive Services assisted 259 (expected to serve 300).

CDBG statute required funds to be obligated to local units of government within 15 months of grant award, this requirement has been met by MDA. Also required, is 70% of CDBG funds benefit persons of low-to-moderate income over a period of 1-3 yrs as specified. Ending the most recent 3 yr period, 99% of CDBG funds benefitted low-to-moderate income persons. The State's economic development program created 859 jobs. HUD's public benefit standards require 1 job created or retained for every \$50,000 in CDBG expenditures. The State exceeds HUD's requirement by creating jobs at a cost of \$12,806 per job. CDBG funds are used to provide infrastructure improvements and public facilities in low-moderate-income areas. 76,280 persons benefitted in the most recent program year.

MS reviewed HOME performance reports through PY 2014 (as of June 2015) in developing strategies for this Plan. The review included funds committed, % awarded and closed out, cost per unit, households served, and demographics of beneficiary households. Particular areas leading to policy change included share of investment going to permanent supportive rental housing, cost per unit and time to close out grants. This review led to committing a portion of HOME funds to rental development combined with Low Income Housing Tax Credits. This serves 2 purposes: 1) increase leveraging of HOME funds 2) serve special needs populations by proposing to use HOME funds to support units targeted to households below 30% AMI with an emphasis on households including individuals with serious mental illness.

ESG-MS has implemented grant yrs quickly and worked closely with sub-recipients so grant yrs can be closed out timely. In reviewing performance and use of funds, MS sees an opportunity to encourage a stronger focus on the hardest to serve, including individuals with serious mental illness who make up a significant share of chronically homeless individuals. In addition, MS will seek to develop a funding

strategy where sub-recipients are encouraged to more effectively link supportive services to permanent housing solutions.

HOPWA-MS has a backlog of several years of federal funds awarded but not committed or expended. MS determined that options for committing fund must include seeking out additional recipients capable of delivering high quality services, expand service areas where state grants will be awarded to include local jurisdictions that receive HOPWA funding directly, and seeking out opportunities to use HOPWA funding to support construction or rehabilitation of permanent housing for qualified individuals. The Annual Plan includes language allowing such work.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

MHC formed an Advisory Team representing the ESG, HOME, HOPWA, and HTF programs with participation by local, regional, and statewide institutions including non-profit organizations, developers, Housing Authorities, Continuums of Care, Emergency Shelters, advocates for disabled and HIV/AIDS families, and grant managers experienced in managing housing activities in various sized urban and rural communities with an interest for providing housing to low-income families. A meeting was held on Feb 11, 2016 to provide information on the development of the 2016 AAP to receive input. Information obtained from this group was utilized in the development and implementation of the ESG, HOME, HOPWA and HTF programs. Members participated in a survey for additional information to see if there were issues not covered. Comments received through this process were taken into consideration by MHC. The participation added great value into aspects of the ESG, HOME, HOPWA, and HTF programs. Input from this group, representing many facets of housing with focus on low-income communities, aided in changes within each of the Programs. According to the State's Citizen Participation Plan, HOME & CDBG competitive grants are required to conduct Public Hearings in order to inform and gain input from the citizens in preparation of submitting an application for funding. Since the PJ serves the entire State, Hearings were held in the 3 areas was an effort to have more in attendance. In the past, the State has conducted hearings at different times and areas, and the results are the same. There is great effort in reaching out to the citizens to gain input including posting on MHC's & MDA's websites and social media, communication sent to public via Notices in the newspapers and correspondence sent to mailing list by each agency.

In response to 24 CFR 91.115(b)(3), meetings were held and Publication Source/Dates are as follows: Publication: The Sun Herald on March 7, 2016 meeting on March 21, 2016, Beau Rivage, Biloxi, MS; Publication: Northeast MS Daily Journal on March 14, 2016 meeting on March 28, 2016, Northeast MS Planning & Development District, Booneville, MS; Publication: The Clarion Ledger & The Jackson Advocate on March 10, 2016 meeting on March 30, 2016, Table 100, Flowood, MS; notification was posted on Facebook and Twitter. Participation by non-English speaking persons could be accommodated with arrangements to provide a translator with advance notice. All facilities were handicap accessible. MHC expanded the Public Hearing process to locations outside of the Jackson area

in efforts to have more participation. A total of 59 was in attendance, not including MHC & MDA staff. Citizens not affiliated with an organization who had a direct interest in the housing programs attended. The hearing imparied had accessibility to TTY where accommodations could be made at the Hearinngs. The primary method to reach the general public is to cover citizen participation requirements that local jurisdiction applicants would need to follow if they applied for funds. HUD's new requirement for Affirmatively Furthering Fair Housing was also discussed even though the State will not submit their AFFH Plan until 2019 Con Plan. The purpose of covering this topic was to emphasize the importance of HUD's focus on using federal funds to provide opportunities for income eligible households to strengthen their income, assets, and wealth by linking services outside of the assistance they may receive.

5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

The following summarizes comments submitted during the public comment period: 1) consider revising the county tier ranking factor used in rating Homeowner Rehabilitation applications 2) MHC contract with an inspector to provide work write-ups, cost estimates & inspections. This service would provide a consistent means of measurement for each project across the State 3) MHC procure for legal services to handle title searches 4) supports MHC not allowing land leases, except 16th Section Land Leases 5) opposes entitlement communities' eligibility to compete for MHC HOME funds 6) supports MS Home Of Your Own Program (HOYO) as the State's Disabled Housing Initiative 7) the proposed denial of participation in the HOME Homeowner Rehabilitation program of individuals who own manufactured homes on leased land would be in conflict with HUD's August 23, 2013 Final Rule 8) substantially fund rental housing, not home ownership 9) development, not rental assistance 10) maximum leverage 11) support creating new affordable units and rehabilitation of existing low-income housing 12) target specific gaps; i.e., 4% preservation transactions and 9% reduced income projects 13) uniform applications and contemporaneous award with LIHTC 14) agree with current recommendations for the ESG Program 15) HOME Funds – reduce Homeowner Rehabilitation allocation to \$1,000,000 by increasing the LIHTC to \$3,427,477 16) CHDO Funds – recommend 50% of CHDO Set-Aside be used for LIHTC developments 17) supports the use of HOYO funds and the significant leverage provided through the mortgage lending process 18) National Housing Trust Fund – suggest funding leveraged at a 1:1 ratio.

6. Summary of comments or views not accepted and the reasons for not accepting them

One comment was not in support of allowing other PJ's within the State to access HOME funds. MHC will allow PJ's within the state to access HOME funds, which is allowed by the regulations.

Comment submitted in reference to HOME Regulations allow land leases; however Land leases in the homeowner rehabilitation activity cause delays and the source of documentation to verify the lease is

valid needs strengthening, therefore, MHC will not allow land leases in the homeowner rehabilitation activity.

Comment submitted by affordable housing group in opposition of HOME funding allocated for homeownership. MHC will allocate funding in rental housing as well as homeownership, due to the demand for these activities and the information gathered in the current Analysis of Impediments.

Another comment submitted by the affordable housing group not in support of rental assistance, but supportive of development assistance. Rental assistance is a great need in the State of Mississippi which allows so many very-low income citizens the opportunity to live in safe, decent, affordable housing; therefore, rental assistance will be provided through the ESG, HOME, and HOPWA Programs.

A comment was submitted to significantly reduce the amount allocated in the homeowner rehabilitation activity. The Homeowner Rehabilitation activity will remain at the funding indicated in this Plan. MHC will implement new policies and procedures to allow for more units to be produced and more control on the costs.

Comments were presented to MHC's Executive Board for review at the May 11, 2016 meeting.

7. Summary

PR-05 Lead & Responsible Agencies - 91.300(b)

1. Agency/entity responsible for preparing/administering the Consolidated Plan

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	MISSISSIPPI	Mississippi Development Authority
HOPWA Administrator	MISSISSIPPI	Mississippi Home Corporation
HOME Administrator	MISSISSIPPI	Mississippi Home Corporation
ESG Administrator	MISSISSIPPI	Mississippi Home Corporation
HOPWA-C Administrator	MISSISSIPPI	Mississippi Development Authority

Table 1 – Responsible Agencies

Narrative

National Housing Trust Fund

Mississippi Home Corporation

735 Riverside Drive

Jackson, MS 39202

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Consolidated Plan Public Contact Information

Mississippi Home Corporation- Attn: Dana Jones - 735 Riverside Drive - Jackson, MS 39202

601-718-4625 or dana.jones@mshc.com

AP-10 Consultation - 91.110, 91.300(b); 91.315(l)

1. Introduction

The State of Mississippi developed its Five-Year Consolidated Plan in the 2015 program year (covering 2015-2019) in response to the U.S. Department of Housing and Urban Development's (HUD's) consolidation of the planning and application aspects of four HUD Programs. The Consolidated Plan requires that the State submit annually its Annual Action Plan. The Annual Action Plan sets forth the methodology of distribution the State will use with the anticipated program funds under the Community Development Block Grant Program (CDBG), HOME Investment Partnerships Program (HOME), Emergency Solutions Grants Program (ESG), and Housing Opportunities for Persons With Aids Program (HOPWA), to carry out its housing and community development policies and objectives during the program year. The Annual Action Plan describes the resources expected to be available to address the needs and objectives of the plan, other special needs activities, and other actions. The 2016 Annual Action Plan will include for the 1st time the National Housing Trust Fund (NHTF). The State of Mississippi will receive \$3,000,000 through the NHTF to benefit very-low and extremely low-income families. The target population for this funding will be homeless and serious mentally ill persons. The NHTF funding will be provided through rental housing and other sources of funding will be required.

Provide a concise summary of the state's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies

Public hearings were held on March 21, 28, and 30, 2016 in Biloxi, Booneville, and Flowood, MS. Program Bulletins and a CSD Instruction was issued to inform interested groups of the Hearings.

A notification was published of the Comment Period and Availability of the Draft Plan with the time period of April 1 - 30, 2016. The Draft Plan was available on MHC's website at www.mshomecorp.com and the MDA's website at www.mississippi.org/csd.

At the end of the comment period, the four (4) comments that were submitted were taken into consideration, reviewed and discussed at the staff level and executive level.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

The State has coordinated and will continue additional coordination with the three (3) Continuum of Care in allocating funds for eligible activities; as well as work to develop performance standards which will address the needs of homeless persons, families with children and persons at risk of homelessness. The coordination will also include evaluating outcomes of ESG assisted projects and developing funding, policies and procedures for the administration and operations of the HMIS tracking system to continue follow-up services with homeless individuals, housing stability success and to avoid becoming homeless again.

Describe consultation with the Continuum(s) of Care that serves the State in determining how to allocate ESG funds, develop performance standards for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS

The State has and will continue to engage coordination with the Continuum(s) of Care to improve targeted resources to help those most in need of particular services to prevent homelessness. Where there are existing programs and services for homeless individuals and homeless families, expansion of these programs will improve, integrate and maximize each community's strength and mainstream services targeted to homeless people. The lead HMIS CoC agency, Mississippi United to End Homelessness, is providing the development of policies and procedures for the operation and administration of the HMIS system.

2. Agencies, groups, organizations and others who participated in the process and consultations

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	MISSISSIPPI HOME CORPORATION
	Agency/Group/Organization Type	Housing PHA Services - Housing Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Service-Fair Housing Other government - County Other government - Local Regional organization Planning organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy HOPWA Strategy

<p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Consultation for HOME, ESG, HOPWA and NHTF was conducted through the development of an Advisory Team. Outcomes of the consultation resulted in suggestions to improve program performance in relation to providing safe, decent, affordable housing. Representing the Housing Advisory Team were property managers, non-profit organizations, housing authorities, representatives of local units of government, representatives of special needs groups(disabled, homeless and AIDS), and housing developers. In the ESG Program, the Continuums of Care consult with subgrantees on a regular basis and MHC consults with the CoCs on a regular basis. Throughout the process of the transition of the ESG, HOME and HOPWA programs to MHC there has been an ongoing consultation with the Community Mental Health Centers and the Mississippi Department of Mental Health to address issues faced by seriously mentally ill ELI households which are the focus of the Olmstead Initiative and ways the programs administered by MHC in addition to CPD Program can provide the assistance needed to address this Initiative. MHC staff is seated on the Planning Council with the Mississippi Department of Health. The Mississippi Department of Health is the body of government that seeks funding opportunities to address the issues faced in housing where lead poisoned may be present. In 2015, Mississippi State Department of Health applied for a Lead Based Paint Hazard Control Grant Program.</p>
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Identify any Agency Types not consulted and provide rationale for not consulting

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Mississippi United To End Homelessness	Participates in the process and consultations have included the Executive Directors of the three Continuums of Care(s), along with their member organizations to include faith based organizations. Input in the form of written comments from citizens, local units of government, housing authorities, non-profit organizations and other interested parties.

Table 3 - Other local / regional / federal planning efforts

Narrative

AP-12 Participation - 91.115, 91.300(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

Three (3) public meetings were held at the following locations: Biloxi, Booneville, and Flowood. Notification was published in the local newspapers of general circulation in each area as well as the Jackson Advocate in Jackson, MS. Public Comment Period was available from April 1 - April 30, 2016. Comments submitted were taken into consideration.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
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1	Public Meeting	Non-targeted/broad community	<p>The agenda was comprised of an overview of the Annual Action Plan process, performance from PY 2015, allocation and activities for 2016 in CDBG, ESG, HOME, HOPWA & NHTF. The attendance for each location is as follows: Biloxi - 44; Booneville - 20; and Flowood - 36.</p>	<p>Consider revising the county tier ranking factor used in rating Homeowner Rehabilitation applications; MHC consider contracting with a building inspector to provide work write-ups and cost estimates to relieve this responsibility from the local unit of government. Also utilize the services of the building inspector to conduct the inspections. This service would provide a consistent means of measurement for each project across the State; MHC procure for legal services to</p>	<p>One comment was not in support of allowing other PJ's within the State to access HOME funds. MHC will allow PJ's within the state to access HOME funds, which is allowed by the regulations. Comment submitted in reference to HOME Regulations allow land leases; however Land leases in the homeowner rehabilitation activity cause delays and the source of documentation to verify the lease is valid needs strengthening, therefore, MHC will not allow land leases in the homeowner rehabilitation activity. Comment submitted by affordable housing group in opposition of HOME funding</p>	
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				<p>handle title searches; supports MHC not allowing land leases, except 16th Section Land Leases; opposes entitlement communities eligibility to compete for MHC HOME funds; supports Mississippi Home Of Your Own Program (HOYO) as the States Disabled Housing Initiative; the proposed denial of participation in the HOME Homeowner Rehabilitation program of individuals who own manufactured homes on leased land would be in conflict with HUDs August 23, 2013</p>	<p>allocated for homeownership. MHC will allocate funding in rental housing as well as homeownership, due to the demand for these activities and the information gathered in the current Analysis of Impediments. Another comment submitted by the affordable housing group not in support of rental assistance, but supportive of development assistance. Rental assistance is a great need in the State of Mississippi which allows so many very-low income citizens the opportunity to live in safe, decent, affordable housing; therefore, rental assistance will be provided through the</p>	
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				<p>Final Rule; substantially fund to rental housing not homeownership; development not rental assistance; maximum leverage; support creating new affordable units and rehabilitation of existing low-income housing; target specific gaps; i.e., 4% preservation transactions and 9% reduced income projects; uniform applications and contemporaneous award with LIHTC; agree with current recommendations for the ESG Program; reducing Homeowner Rehabilitation allocation to</p>	<p>ESG, HOME, and HOPWA Programs. A comment was submitted or significantly reduce the amount allocated in the homeowner rehabilitation activity. The Homeowner Rehabilitation activity will remain at the funding indicated in this Plan. MHC will implement new policies and procedures to allow for more units to be produced and more control on the costs.</p>	
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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
				\$1,000,000 by increasing the LIHTC to \$3,427,477; recommend 50% of CHDO Set-Aside for LIHTC developments; support use of HOYO funds and significant leverage provided through the mortgage lending process; National Housing Trust Fund suggest funding leveraged at a 1:1 ratio.		
2	Internet Outreach	Non-targeted/broad community	Outreach via MHC & MDA websites and social media to include Facebook and Twitter			

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
3	Newspaper Ad	Non-targeted/broad community	Published Public Notices in newspapers of general circulation in the areas in which Public Hearings were held as well as the statewide newspaper. The Sun Herald, Northeast MS Daily Journal, The Clarion Ledger, and The Jackson Advocate.			

Table 4 – Citizen Participation Outreach

Expected Resources

AP-15 Expected Resources – 91.320(c)(1,2)

Introduction

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	23,315,139	350,000	1,500,000	25,165,139	69,945,417	2016 Allocation is based on HUD's published formula allocation amounts. Uses of funds do not include Public Services and/or Housing.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	6,957,986	0	114,789	7,072,775	20,500,329	2016 Allocation is based on HUD's published formula allocation amounts. Recapture funds and de-obligated funds may be used for Tenant Based Rental Assistance.
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	1,017,669	0	0	1,017,669	3,053,007	2016 Allocation is based on HUD's published formula allocation amounts.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	2,233,204	0	0	2,233,204	67,000,000	2016 Allocation is based on HUD's published formula allocation amounts.
Housing Trust Fund	public - federal	Admin and Planning Multifamily rental new construction Multifamily rental rehab	3,000,000	0	0	3,000,000	12,000,000	Increase and preserve the supply of rental housing for ELI

Table 5 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

Community Development Block Grant (CDBG)- Local units of government will provide matching funds for the public facilities projects and

economic development projects. On economic development projects, tier 1 and 2 counties are required to provide a 10% match and tier 3 counties are required to make best offer up to 10% match. For public facilities projects, local units of government with 3,500 or greater population may provide a match to increase their funding chances in the competitive process. State CDBG administration will be the first \$100,000 plus up to 3% of the allocation or \$760,000 of federal funds matched equally (1:1) with state funds.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

Community Development Block Grant (CDBG)- All federal program funds will be for units of general local government publicly owned infrastructure.

Discussion

The National Housing Trust Fund (NHTF) was enacted as part of the Housing and Economic Recovery Act of 2008 (HERA), Section 1338 of the Federal Housing Enterprises Financial Safety and Soundness Act of 1992. The primary purpose of the NHTF is to increase and preserve the supply of rental housing for extremely low-income households earning less than 30% of area median income (AMI) or the federal poverty guidelines published by the Department of Health and Human Services. Grantees are required to use at least 80% of each annual grant for rental housing; up to 10% for homeownership housing; and up to 10% for the grantee's administrative and planning costs.

MHC has been designated as the state entity to administer the minimum amount of \$3,000,000 of NHTF and will comply with the regulatory and statutory requirements. Mississippi intends to require all projects using NHTF to address the following priorities:

- address the affordable rental housing needs for extremely low (30% of AMI) and very low-income (50% AMI households)
- 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. A total of 20% of the total developed units will be reserved for prioritized populations.

- MHC will make every effort to balance statutory priorities and preferences and ensure geographic distribution as defined by the State's Consolidated Plan and/or low and high opportunity areas.
- projects will be funded according to the shortage or strong evidence of an inadequate supply of rental affordable housing to very low and extremely low-income households.

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

- cost reasonableness
- financial feasibility
- readiness
- applicant's experience and capacity to develop and manage the project
- ability to provide appropriate services, if applicable.

Distribution of funds will be based on priority housing needs as determined by the State of MS in accordance with the NHTF regulations (24 CFR Part 93) and the State's Consolidated Plan (24 CFR 91). The Annual Allocation Plan will demonstrate distribution of NHTF resources based on its priority housing needs. The Plan will be inserted as a component of the State's Consolidated Plan and will solicit public input. NHTF will be used to complement existing federal, state and local efforts to increase and preserve the supply of rental housing for extremely low-income (ELI) and very-low income (VLI) households. NHTF assisted units will be occupied by tenants who meet the income qualifications of ELI and VLI household according to regulation 93.302.

MHC will commit 90% of the NHTF allocation to be used for rental housing and 10% used for administrative costs. MHC will not allocate funds for homeownership activities. NHTF funds will be combined with other sources to produce and preserve affordable units. Eligible activities will be construction or rehabilitation of multi-family and single-family rental housing.

Annual Goals and Objectives

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

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Encourage Economic Development	2015	2019	Non-Housing Community Development	Statewide Non-Entitlement Entities	Retain, expand, attract businesses	CDBG: \$11,750,000	Jobs created/retained: 620 Jobs
2	Improve public facilities	2015	2019	Non-Housing Community Development	Statewide Non-Entitlement Entities	Public facilities	CDBG: \$10,805,139	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 77500 Persons Assisted
3	Promote New Construction/ Substantial Rehab w/HTF	2015	2019	Affordable Housing	Statewide	Low-income renter households to include HTF Special needs, including persons with HIV/AIDS	HOME: \$2,499,500 Housing Trust Fund: \$3,000,000	Rental units constructed: 49 Household Housing Unit Rental units rehabilitated: 49 Household Housing Unit
4	Promote Homeownership for Disabled households	2015	2019	Affordable Housing	Statewide	Persons with Disabilities	HOME: \$450,000	Direct Financial Assistance to Homebuyers: 16 Households Assisted
5	Preserve housing stock through rehabilitation	2015	2019	Affordable Housing	Statewide	Low-income owner households	HOME: \$3,427,477	Homeowner Housing Rehabilitated: 45 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Enhance housing and services for persons with HIV	2015	2019	Non-Homeless Special Needs	Statewide	Homelessness Special needs, including persons with HIV/AIDS	HOPWA: \$1,017,669	Homelessness Prevention: 200 Persons Assisted HIV/AIDS Housing Operations: 305 Household Housing Unit
7	Provide for Emergency Shelters	2015	2019	Homeless	Statewide	Homelessness	ESG: \$900,000	Homelessness Prevention: 3650 Persons Assisted
8	Provide Rapid Re-housing Assistance for homeless	2015	2019	Homeless	Statewide	Homelessness Special needs, including persons with HIV/AIDS	ESG: \$650,000	Tenant-based rental assistance / Rapid Rehousing: 250 Households Assisted
9	Enhance Homeless prevention and HMIS	2015	2019	Homeless	Statewide	Homelessness	ESG: \$518,204	Homelessness Prevention: 100 Persons Assisted

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Encourage Economic Development
	Goal Description	
2	Goal Name	Improve public facilities
	Goal Description	

3	Goal Name	Promote New Construction/ Substantial Rehab w/HTF
	Goal Description	Promote New Construction/Substantial Rehabilitation through CHDO, LIHTC & NHTF activities. The State's NHTF Allocation Plan estimates a total of 96 units with 24 units targeted for HTF income eligibility. 75% benefit to extremely low income and 25% benefit to very low-income households.
4	Goal Name	Promote Homeownership for Disabled households
	Goal Description	Homebuyer assistance provided to eligible disabled households
5	Goal Name	Preserve housing stock through rehabilitation
	Goal Description	Homeowner rehabilitation/reconstruction for households at or below 80% AMI.
6	Goal Name	Enhance housing and services for persons with HIV
	Goal Description	
7	Goal Name	Provide for Emergency Shelters
	Goal Description	
8	Goal Name	Provide Rapid Re-housing Assistance for homeless
	Goal Description	
9	Goal Name	Enhance Homeless prevention and HMIS
	Goal Description	

Table 7 – Goal Descriptions

AP-25 Allocation Priorities – 91.320(d)

Introduction

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

Funding Allocation Priorities

	Encourage Economic Development (%)	Improve public facilities (%)	Promote New Construction/ Substantial Rehab w/HTF (%)	Promote Homeownership for Disabled households (%)	Preserve housing stock through rehabilitation (%)	Enhance housing and services for persons with HIV (%)	Provide for Emergency Shelters (%)	Provide Rapid Re-housing Assistance for homeless (%)	Enhance Homeless prevention and HMIS (%)	Total (%)
CDBG	50	47	0	0	0	0	0	0	0	97
HOME	0	0	33	7	50	0	0	0	0	90
HOPWA	0	0	0	0	0	94	0	0	0	94
ESG	0	0	0	0	0	0	40	29	23	92
Housing Trust Fund	0	0	90	0	0	0	0	0	0	90

Table 8 – Funding Allocation Priorities

Reason for Allocation Priorities

The State of MS'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, rapid re-housing 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. In the Consolidated Plan, the State estimated the needs of the special needs groups in Mississippi. While there are estimates of each of these groups, the data available and duplicate counting problems limit the accuracy of those numbers. These groups include: persons with HIV/AIDS and their families; persons with mental illness; children with severe emotional/mental illness or drug/alcohol abuse; persons with drug/alcohol dependencies; persons with developmental disabilities; elderly persons; persons with disabilities; and people with all types of disabilities as defined by the Americans with Disabilities Act.

The allocation priority for HTF is development or substantial rehabilitation of rental units due to the lack of this type housing for the target populations of those families whose income are extremely low or very low. The State is also focusing on providing at least 10% no more than 20% of the units assisted with HTF for homeless or serious mental ill individuals.

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

The State identified low income owner-occupied households as a priority for the State due to the number of households with housing problems. In many cases, with down payment and closing cost assistance, homeownership can become attainable and affordable. We expect to better assist low income families with homeownership through the Disabled Housing Initiative and products offered by MHC's Single Family Housing Division. 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 to rehabilitate or reconstruct homes for the very-low-income and low income households, through a competitive application process. The State also identified affordable renter-occupied households as a priority need in the Consolidated Plan. The avenues in which this need can be addressed is through the CHDO Set-aside and Low Income Housing Tax Credit Program. The State identified one priority to target for reducing homelessness and ending chronic homelessness. The State will use a competitive application process for eligible local units of

government and local existing non-profit homeless shelters for maintenance of these shelters by use of funds for operation, maintenance expenses, street outreach and essential services. As a high priority, the State will utilize the 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 4 formula grant programs and HTF. The State identified in its Consolidated Plan, expanding economic opportunities as a priority need which includes increasing the number of available jobs through economic development grants. The majority of job opportunities will be made available to persons of low- and moderate-income. The priority will be 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. MHC is the agency responsible for administering the HOPWA Program by providing housing assistance on a statewide basis to persons with AIDS. These funds provide assistance to persons regardless of their need for medical services at home.

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

Introduction

MHC is the lead agency overseeing development of the state’s Consolidated Plan and Annual Action 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. MHC will also administer the National Housing Trust Fund (NHTF) that was enacted as part of the Housing & Economic Recovery Act of 2008, Section 1338 of the Federal Housing Enterprises Financial Safety and Soundness Act of 1992. The purpose of NHTF is to increase and preserve rental housing supply for extremely low-income households earning less than 30% AMI or federal poverty guidelines published by the Department of Health and Human Services. MHC’s implementation of NHTF funding will address critical housing need emphasizing prevention, reduction, and expansion of permanent housing opportunities for persons experiencing homelessness and persons with serious mental illness to ensure the balance of statutory priorities and preferences and ensure geographic distribution.

Distribution Methods

Table 9 - Distribution Methods by State Program

1	State Program Name:	Community Development Block Grant
	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, 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 of the criteria that will be used to select applications and the relative importance of these criteria.</p>	<p>Community Development Block Grant (CDBG) 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 2016 Public Facilities Applications are as follows: (1) Low/Moderate Income Benefit, (2) Documented Need for the Project, (3) Priority Category of Activities, (4) Financial Participation, (5) Non-Funded Bonus Points, (6) Meeting Past MBE/WBE Objectives, (7) Cost Benefit, (8) Timely Completion, (9) Gap Counties, (10) Presentation of Application and (11) Asset mapping.</p> <p>Community Development Block Grant (CDBG) 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>Community Development Block Grant (CDBG) Public Facilities Emergency - requirements for funding consideration include the following: (1) The problem (or threat) must be an eligible community development need that has a particular 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</p>
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	persons and (6) The application must include documentation that the emergency occurred or was discovered within the last 18 months.
If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)	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 .
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)	Not Applicable
Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)	Not applicable

<p>Describe how resources will be allocated among funding categories.</p>	<p>Community Development Block Grant (CDBG) resources will be allocated as follows: Public Facilities: \$10,805,139 (Regular Government \$4,750,000), (Small Government \$6,055,139), Economic Development \$11,750,000, and State Administration \$760,000.</p>
<p>Describe threshold factors and grant size limits.</p>	<p>Community Development Block Grant (CDBG) applicants must have no open Public Facilities, Emergency/Urgent Needs, 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 2016 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, expired or non-compliant economic development projects, 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. 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>Community Development Block Grant (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>
2	<p>State Program Name:</p>	<p>Emergency Solutions Grant Program</p>
	<p>Funding Sources:</p>	<p>ESG</p>
	<p>Describe the state program addressed by the Method of Distribution.</p>	<p>The Emergency Solutions Grants (ESG) Program will be made available by the McKinney-Vento Act, as amended by the HEARTH Act. ESG Program funds will be made available to eligible applicants to assist in emergency shelters, street outreach, rapid re-housing of homelessness individuals and families, homeless prevention activities and HMIS activities. The ESG allocation will be distributed statewide using a competitive process to the three Mississippi Continuum of Care organizations, non-profit homeless service provider organizations (including faith based) and eligible local units of government. HUD strongly encourages each State to give high priority of its allocation to rapidly re-house individuals and families to move into and achieve housing stability and prevent homelessness. MHC will budget the required allocation of ESG funds to the rapid re- housing / prevention activity categories.</p>

<p>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</p>	<p>Award for sub-recipients will be the following criteria:</p> <ol style="list-style-type: none"> 1. Non-profit organizations must have been operating an existing homeless shelter for one-year prior to submitting an application for funding which will show capacity. 2. Non-profit organizations must submit a Resolution from the local unit of government authorizing and approving the submission of their ESG application. 3. Must show proof at application the documentation and source of dollar for dollar match funds. 4. Applicants must demonstrate through experience the ability to provide rapid rehousing and homelessness prevention services to participants within their service areas. 5. Performance Outcome Measurement of communitywide planning and strategic uses of resources to prevent and end homelessness.
<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>ESG funds will be distributed statewide on a competitive bases to eligible local units of government that operate existing homeless shelters and private non-profit organizations that demonstrate the capacity to provide homelessness prevention and rapid rehousing assistance. The three Continuums of Care (Balance of State, Open Doors Homeless Coalition, Central Mississippi CoC Agency, formerly known as Partners to End Homelessness Inc.) and their member homelessness services provider organizations (to include faith based organizations), are eligible to submit applications in the ESG program. Local units of government are not eligible to submit applications on behalf of non-profit agencies.</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>ESG Funds will be allocated among funding categories based on the rules and regulations set forth in the Federal Register interim rule, December 5, 2011 with the 60/40 allocation. Additionally, the State reserves the right to make adjustments to the amount designated for any program category based on the demand created by the applications, and to meet programmatic budgetary requirements. MHC will use up to 7.5% for State Administration. Funding categories include the following: 1) Emergency Shelter - \$750,000 2) Street Outreach - \$150,000 3) Rapid Re-Housing - \$650,000 4) Homeless Prevention - \$350,000 5) HMIS - \$168,204 and 6) State Administration- \$165,000.</p>

<p>Describe threshold factors and grant size limits.</p>	<p>There is no maximum or minimum grant size. The State reserves the right to adjust the amount awarded, based on the amount of funds available and on the demand created by the applications submitted and previous experience. Applicants will not be able to apply for more than 60% of their request in the combination of street outreach and/or emergency shelter categories. Consequently, 40% or more of each applicant's request must be in the combination of rapid re-housing and/or homelessness prevention and/or HMIS categories.</p> <p>Applicants must not have any unresolved audit or monitoring findings. In addition, if a community or organization has any MHC concerns that have not been resolved, MHC may not review the application and the application may be disqualified from consideration in funding. This includes, but is not limited to, failing to submit required reports, etc. Applicants that have demonstrated, through experience, the ability to provide rapid rehousing and homelessness prevention services to program participants within their service areas will be given additional consideration for funding.</p>
<p>What are the outcome measures expected as a result of the method of distribution?</p>	<p>The outcome measures expected as a result of the method of distribution are:</p> <ul style="list-style-type: none"> • Reduce the length of time program participants spend in homelessness • Exit households
<p>3</p>	<p>State Program Name: HOME Investment Partnership Program</p> <p>Funding Sources: HOME</p>

<p>Describe the state program addressed by the Method of Distribution.</p>	<p>The State of Mississippi's HOME Program is governed by 24 CFR Part 92 and cross cutting regulations. The State of Mississippi provides the required 15% set-aside for CHDO, HOME-Low Income Housing Tax Credit funding, a direct set-aside for disabled families for homebuyer assistance activities through the Institute for Disability Studies HOME Of Your Own Program, and a competitive application process for local units of government for homeowner rehabilitation activities. Throughout the remaining period covered by this Plan, Tenant Based Rental Assistance (TBRA) will be utilized in response to the State of Mississippi's Plan presented to the U. S. Department of Justice. The State of Mississippi's HOME Program administered by Mississippi Home Corporation covers the entire State of Mississippi.</p>
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<p>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</p>	<p>Criteria used for CHDOs is through a proposal process, review the structure and capacity of non-profit staff and board to determine eligibility for certification. Once deemed eligible, proposal is reviewed for eligibility, feasibility, and need. After proposal has been reviewed and meets requirements, an application is invited. This is an open process, once applications are determined feasible, funding will be recommended.</p> <p>The Low Income Housing Tax Credit Set-Aside funding will provide "gap" financing to Tax Credit applications that pursue this funding. The applicants are required to submit HOME Specific information and once Tax Credit staff review the applications, HOME staff will perform their review and funding decisions will be made. Recommendations will be made the MHC's Board of Directors and funding announcements will follow that decision.</p> <p>The Homeowner Rehabilitation Program involves a Threshold, application (Phase I & Phase II), and site visit reviews. Phase I review will include: 1) Documentation showing need in target area 2) Number of units will be a minimum of 2 and a maximum of 8 3) Homeowner Rehabilitation not funded in the community within the last two (2) years 4) Plan to provide Supportive Services appropriate for proposed beneficiaries (must provide commitment letter from proposed partners in order to be awarded points)** 5) Share of construction in projects during previous two (2) years awarded to Minority Business/Women Business Enterprises</p> <p>**Explain the outcome from supportive services that are available to the beneficiaries of HOME funding.</p> <p>Applicants will have four (4) weeks to provide information for Phase II which will consists of the following: 1) Detailed work-write up and cost estimates (rehabilitation & reconstruction) 2) Ownership - Deed 3) Income - 3 consecutive months (households must provide income in order to sustain the home) 4) Occupancy - 12 consecutive months 5) Evidence property taxes are current or household qualifies for tax exemption 6) MOUs executed with agencies that will provide supportive services with beneficiaries of HOME funding</p>
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<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>Low Income Housing Tax Credits \$1,112,089</p> <p>Homeowner Rehabilitation</p> <ul style="list-style-type: none"> • Area of Opportunity \$1,713,739* • Area of Need \$1,713,738* <p>CHDO Set-aside \$1,222,622</p> <p>CHDO Operating Expenses \$50,000</p> <p>Disabled Housing Initiative \$450,000</p> <p>State Administration \$695,798</p> <p>Tenant Based Rental Assistance funded from recaptured/deobligated funds</p> <p>*Funds may be re-allocated to category depending upon request for funding</p>
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<p>Describe threshold factors and grant size limits.</p>	<p>The Threshold Review consists of 1) Close-out previous projects 2) satisfactory audit (meet audit threshold or provide Funding Certification Form) and 3) Citizen Participation Compliance. A "cure period" for citizen participation will allowed only for missing documentation. If the applicant's publication is not in compliance, the application will not receive further consideration.</p> <p>Homebuyer Assistance grant limit will be based on the need and underwriting of each applicant, not to exceed \$25,000.</p> <p>Homeowner Rehabilitation grant size per unit will be as follows: Rehabilitation - \$35,000; Historical Rehabilitation - \$50,000; and Reconstruction - maximum per unit subsidy.*</p> <ul style="list-style-type: none"> • Land leases will not be allowed; only exception will be 16th Section Land • Manufactured/mobile homes are not eligible for rehabilitation, only reconstruction (replacement) • Units located in a flood zone will be required to obtain flood insurance for the duration of the affordability period which is 5 years for rehabilitation and 10 years for reconstruction. <p>*Waivers may be considered on a case by case basis.</p> <p>CHDO/LIHTC funding will be based on maximum per unit subsidy.</p>
<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 in the three (3) different activities funded by the HOME Program are as follows:</p> <p>CHDO Set-Aside/Low-Income Housing Tax Credits (LIHTC) will provide development or substantial rehabilitation of multi-family rental units and development of single family homeownership units by creating decent housing with improved availability.</p> <p>The homebuyer assistance set-aside will create decent housing with improved affordability for disabled individuals/families.</p> <p>The homeowner rehabilitation program will create decent housing with improved sustainability</p>

4	State Program Name:	Housing Opportunitites For Persons With AIDS
	Funding Sources:	HOPWA

<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 wks within 52 wk 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 provides 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 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</p>
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	development of the plan and in implementing the approved statewide strategy, coordinate and collaborate with a vendor to conduct an impact study.
Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	<p>Project sponsors will be selected through Request for Proposal process. The awarded funding is based on Community Based Organizations planning and capacity to provide services to the clients. The proposals should identify the organizations purpose, capacity, operations and budgeting.</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>
If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)	Not applicable

<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 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.</p>

Describe threshold factors and grant size limits.	The State reserves the right to adjust the amount awarded, based on the amount of funds available and on the demand created by the applications submitted and previous experience of CBOs. There is no minimum award requirement.
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	<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 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>The State has the following goals:</p> <ul style="list-style-type: none"> • Provide STRMU assistance to 100 clients with HIV/AIDS and their family members to reduce the risks of homelessness • Through TBRA, provide 30 clients with on-going financial crisis as measured by high rent burden, chronic lack of income, and other housing related factors • Provide short-term supportive housing to 30 clients for temporary shelters which may include emergency/transitional shelters, or hotel lodging. • Through Master Leasing, provide 6 households with assistance for housing with or without on-site support • Use permanent housing placement to assist 35 clients with assistance to place an individual or households with income or a housing assistance in permanent housing • Provide up to 200 clients with housing information • Supportive services activities, such as housing related case management provided to approximately 200 clients • Resource identification • Technical assistance to ensure HOPWA activities are prioritized for potential eligible clients • Provide supportive housing through acquisition, construction, and/or rehabilitation as needs are assessed
5	<p>State Program Name:</p>	<p>National Housing Trust Fund</p>
	<p>Funding Sources:</p>	<p>Housing Trust Fund</p>

<p>Describe the state program addressed by the Method of Distribution.</p>	<p>MHC will use HTF to 1) Reduce homelessness and help ELI & VLI families avoid paying a disproportionate share of their income for housing and 2) Complement existing Federal, State, and local efforts to increase and preserve the supply of rental housing for extremely low-income and very-low income households, which includes homeless and serious mentally ill families.</p> <p>MHC will comply with the regulatory and statutory requirements regarding activities eligible for HTF funding using written policies, procedures, and systems. MHC will distribute HTF funds through grants to subgrantees through a competitive process. MHC will use a system to assess the risk of activities, projects and system for monitoring entities to ensure requirements are met.</p> <p>MHC will use an annual Allocation Plan to indicate how it will distribute HTF resources based on the priority housing needs identified in the State's Consolidated Plan. Mississippi's HTF Allocation Plan is a component of the State's Five Year Consolidated Plan. The Plan identifies 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.</p> <p>The State prioritized homelessness in the HTF portion of the State's Consolidated Plan and will use HTF to support strategies to end chronic homelessness and identify special needs groups in Mississippi. These groups include: persons with HIV/AIDS and their families, persons with mental illness; and persons with disabilities as defined by the American Disabilities Act.</p> <p>MHC will make every effort to balance statutory priorities and preferences and ensure geographic distribution of funds as defined by the State's Consolidated Plan and/or low and high opportunity areas.</p>
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<p>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</p>	<p>Organizations eligible to apply for funding include non-profit organizations and for profit organizations with demonstrated development experience and capacity with creating, rehabilitating, or preserving affordable housing. Non-profit organizations must submit a certification to verify registration to do business in the State of MS. A designation from the IRS as a tax-exempt non-profit organization 501(c)(3) and a copy of the organizations bylaws stating a clear housing purpose is required. MHC will conduct workshops and applications will be due 90 days afterwards. Announcements for important dates and deadlines will be posted on MHC's website at www.mshomecorp.com. A threshold/ranking process will be used to select projects for funding. Applications will be reviewed and underwritten using criteria of the Housing Tax Credit Qualified Allocation Plan and the HTF policies and procedures. The application process will consist of two steps: Threshold Review and Application Scoring. Applications must score a minimum of 75 on a 100 point scale to be considered for funding.</p> <p>The rating criteria will include: 1) Geographic Diversity 2) Affordable Rent 3) Affordability Period 4) Special Needs Housing 5) Development Experience 6) Management Experience 7) Obligation of Funds 8) Development Amenities. The tiebreaking system used will be in the following order: 1) priority funding will be given to the development that has the lowest cost per unit 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.</p> <p>Upon completion of the application review process, MHC staff will make approval recommendation to its Board of Directors at its next regularly scheduled meeting. After Board approval, a commitment letter will be sent to the applicant.</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>State of Mississippi will receive \$3,000,000. MHC will commit 90% HTF allocation for rental housing and 10% used for administrative costs. MHC will not allocate funds for homeownership activities due to the shortage of rental units for ELI households, and in order to address the State's priority housing needs.</p>

<p>Describe threshold factors and grant size limits.</p>	<p>Developments must contain no fewer than 24 units. A waiver may be granted, but for not less than 16 units. The following are Threshold Factors that will be used for the HTF funding: 1) Eligible Applicant 2) Eligible Project Type/Activity 3) Financial Feasibility 4) Merits: Addressing State's Priority Housing Needs 5) Evidence of Affirmatively Furthering Fair Housing 6) Firm Commitment of Other Funding Sources 7) Coordination of Supportive Services 8) Applicants Experience 9) Certification of HTF Requirements 10) Development in High Opportunity Areas.</p> <p>The maximum award per project is \$750,000</p>
<p>What are the outcome measures expected as a result of the method of distribution?</p>	<p>The expected results of HTF is 1) reduce homelessness and help extremely low income and the very low income 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 for extremely low income (estimated at 18 units) and very low income (estimated at 6 units) households, which includes homeless and serious mentally ill families.</p>

Discussion

AP-35 Projects – (Optional)

Introduction

#	Project Name

Table 10 – Project Information

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

AP-38 Project Summary
Project Summary Information

Table 11 – Project Summary

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

Acceptance process of applications

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?

No

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

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

CDBG funds are available statewide to eligible non-entitlement entities. HOME, ESG, HOPWA, and NHTF are available statewide based on availability and process in which funds are allocated.

Within the HOME Program, there are different methods of allocating funding depending upon the activity. In the Homeowner Rehabilitation Program, a competitive process is used for local units of government throughout the State to apply for rehabilitation/reconstruction for eligible households within their jurisdictions. There are 2 categories within this activity: 1) Area of Opportunity and 2) Area of Need. This allows local units of government with similarities to compete against each other. A rating factor for "previously funded" is used in order to allow opportunities for those who have not received funding in the past a better opportunity. The CHDO Set-Aside includes a process in which a non-profit organization seeking HOME funds for development or rehabilitation of rental housing submits a Proposal and CHDO Certification Package for review in order to determine eligibility and feasibility to invite an application to be considered for allocating CHDO funds. The Low Income Housing Tax Credit Set-Aside provides gap financing for tax credit projects seeking HOME funding that fall within range for allocating tax credits. The Home Of Your Own Program provides HOME assistance statewide to eligible households that qualify for a mortgage.

ESG funding will be allocated on a competitive process based on rating factors to include capacity and experience of the organization, the community need and extent in which problems will be addressed, collaboration with partners and other service providers, program evaluation and performance, and financial capacity.

HOPWA funding will be provided through a process used to evaluate agencies that have capacity to carry out eligible HOPWA activities.

HTF funding will be allocated according to rating factors presented in the HTF Allocation Plan focusing on a geographical distribution. The expected number of projects to be funded is 4 with a maximum of 2 developments per developer.

Geographic Distribution

Target Area	Percentage of Funds
Statewide	36
Non-Entitlement Entities	64

Table 12 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Community Development Block Grant (CDBG) has no geographic distribution. CDBG funds are available statewide to eligible non-entitlement entities.

HOME Investment Partnerships Program funds, Emergency Solutions Grant Program funds, Housing Opportunities for Persons with AID Program funds and National Housing Trust Funds are available statewide based on availability and process in which funds are allocated.

Discussion

Community Development Block Grant (CDBG) has no geographic distribution. CDBG funds are available statewide to eligible non-entitlement entities.

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Affordable Housing

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

Introduction

One Year Goals for the Number of Households to be Supported	
Homeless	133
Non-Homeless	31
Special-Needs	164
Total	328

Table 13 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	49
Rehab of Existing Units	99
Acquisition of Existing Units	16
Total	164

Table 14 - One Year Goals for Affordable Housing by Support Type

Discussion

The estimated number of households supported through the production of new units, rehab of existing units, and acquisition of existing units includes activities undertaken by the HOME activities and rental activities funded with National Housing Trust Fund allocation of \$3,000,000 for the State of Mississippi. The State's HTF Allocation Plan indicates at least 10 no more than 20% of the units developed with HTF funds will be occupied by homeless persons or those with serious mental illness.

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

Introduction

- Public housing authorities are an eligible applicant for NHTF. MHC encourages projects that provide long term rental assistance for very low and extremely low income households. Public housing authorities partnering with for profit developers or with community-based non-profit organizations are effective ways to serve this low income population. NHTF coupled with Mortgage Revenue Bonds to access 4% LIHTC are an effective mechanism for Public Housing Authorities to preserve or replace public housing. Local housing authorities will need to work with regional housing authorities to provide rent assistance because NHTF awards and 4% Low Income Housing Tax Credits alone are insufficient to reach the VLI and ELI households targeted by the NHTF. Mississippi's NHTF application process will award additional points to developments that provide resident services appropriate to the population being served, including education, job training, and services for special needs populations, particularly persons with serious mental illness. Developments are expected to meet these service requirements by partnering with other organizations that have specialized knowledge or programs. MHC allocated \$1,000,000 from 2016 HOME funds to rental developments that use LIHTC. Public Housing Authorities are eligible applicants for this funding.

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

MHC encourages projects that provide long term rental assistance for very low and extremely low income households. Regional Public Housing Authorities have an opportunity to participate in rental development that preserve their own properties or other properties in communities due to their control of housing choice vouchers that can be project based to make units affordable to VLI and ELI households. Local housing authorities also have the ability to use NHTF and HOME along with PHA operating capital funds and LIHTC to preserve or replace rental housing.

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

Because HUD requires a high percentage of NHTF to serve VLI and ELI households, Mississippi in 2016 is committing all NHTF to rental housing development and preservation. Providing homeownership opportunities to public housing residents who fall within these income limits is not the most cost effective uses of these limited funds. Mississippi's application for NHTF requires applicants to develop

resident service plans appropriate to the population in the property. Public Housing Authorities that have active resident councils will be in a stronger position to develop rich and meaningful service delivery plans.

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

Public Housing Authorities are eligible applicants for rental housing funds under HOME and NHTF. Troubled properties that need physical rehabilitation to meet HUD requirements can apply for funding.

Discussion

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

Introduction

MHC administers the Emergency Solutions Grant Program, the Housing Opportunities for Persons With AIDS, and provides funding for the Home Of Your Own Program through the HOME Program available to constituents statewide. HTF funding will be available to developers through a competitive process and there is a requirement through the State's HTF Allocation Plan to make at least 10 no more than 20% of the units developed with HTF funding for special population groups to include the homeless and serious mental ill families.

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

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

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

Addressing the emergency shelter and transitional housing needs of homeless persons

The ESG Program has funded thirteen (13) Emergency Shelter 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 the fund Operation and Maintenance cost for emergency shelters. Based on previous funding cycles, the 30% AMI and affordable housing for homeless individuals and families has been very difficult.

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

HOPWA funding may assist those who are eligible to avoid becoming homeless and receive assistance addressing needs to address their social well-being.

NHTF's primary focus is to address the extremely low-income households. This funding will provide for the development or rehabilitation of rental units for this target population. Additionally, applicants for NHTF must address the following priorities:

- Rental housing needs of extremely low (30% of AMI) and very low-income (50% of AMI) households. Target at least 10% of units in each property to address prevention, reduction, and expansion of permanent housing opportunities for persons experiencing homelessness and persons with serious mental illness. Be located within priority areas defined by the State's Consolidated Plan and/or low and high opportunity areas.

Documented need for rental housing affordable to very low and extremely low-income households in

the market area served by the property.

Discussion

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	100
Tenant-based rental assistance	30
Units provided in permanent housing facilities developed, leased, or operated with HOPWA funds	35
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds	30
Total	195

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

Introduction

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 recognizing that many factors impact the need to remove barriers to affordable housing, most of the barriers stem from things outside the control of the State, such as the cost of land and materials. Nonetheless, the State will encourage the development of affordable housing through the use of funding through HOME and HTF funding to promote housing. The State will continue to utilize tax incentives for homeowners. The State will also continue to encourage communities to allow more affordable housing options, including manufactured housing and inventory of existing units available for potential rehabilitation of those that are in need of such.

Discussion

Mississippi will use federal HOME, ESG, HOPWA, and HTF funds to help ameliorate barriers that make it difficult for low, very low, and extremely low individuals to access affordable housing in the following way:

- Persons with Disabilities, Individuals with intellectual, developmental, or physical disabilities – HOME funds will be used to provide down payment assistance for homeownership Serious Mental Illness – the process to allocate NHTF will include incentive points for applications that dedicate a portion of rental units to serve ELI individuals with serious mental illness. Units assisted by NHTF will target households at 30% of AMI. A portion of ESG funds will support activities in Continua of Care that will connect persons with Serious Mental Illness to housing and services.
- HOME funds used for homeowner repair includes incentive points in the application that will reward communities that connect homeowner repair activities with areas undergoing concerted revitalization. Mississippi is also including incentive points for connecting supportive services, such as GED programs, with homeowners who are being assisted by homeowner repair or housing replacement activity.

AP-85 Other Actions – 91.320(j)

Introduction

The State plans to address the following actions through funding provided through the CDBG, ESG, HOME, HOPWA, and HTF funding. MHC's focus in administering the ESG, HOME, HOPWA and HTF programs is to encourage asset and wealth building to those who benefit from these programs. This will be obtained through supportive services available within the communities. The expected results are to help those receiving assistance to help them sustain their 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.

In the CDBG Program within the public facilities activity, the funding is divided between "small government" and "regular government". This allows those with a certain number in population to compete against jurisdictions of the same size. Also, there is a difference in "match requirement" for each of these categories.

Within the HOME Program in the Homeowner Rehabilitation activity, funding will be divided into 2 areas in order for those "less opportunity" areas to compete against those who have similarities and then those communities that have "more opportunities" will compete against like areas. This will provide more of a mix across the State receiving this type funding.

Actions planned to foster and maintain affordable housing

The State plans to continue allocating HOME funds to the HOME of Your Own Program for homeownership opportunities for disabled individuals/families of Mississippi by providing homebuyer assistance funding to very low and low income families. Also within the HOME Program, funding through CHDOs, Low Income Housing Tax Credits and the National Housing Trust Fund will provide rental housing for extremely low, very low and low-income families. In the Homeowner Rehabilitation category, the State will allow rehabilitation or reconstruction. With the rehabilitation of owner-occupied single family units by families at or below 80% AMI, more units will be funded with HOME funds. Also, beginning with the 2016 program year, MHC will enforce a period of affordability for those families receiving assistance in the Homeowner Rehabilitation category. This will be enforced by

means of a Deed Restriction recorded at the completion of the rehabilitation or reconstruction activity.

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, or firm on or after August 31, 1998, unless that party has a current certificate issued by the Commission to so engage as such in lead-based paint activities. These regulations do not require the performance of lead-based paint activities or the mandatory abatement of lead-based paint but establish requirements and procedures to follow when lead-based paint activities are performed.

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

Actions required to take place in homeowner rehabilitation will be at the direction of the certified lead based paint inspector/assessor. Substantial rehabilitation of multi-family rental units will remediate lead based paint hazards which could potentially apply to HOME CHDO and LIHTC funding as well as funding provided through the HTF. 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.

MHC has set forth requirements in the Homeowner Rehabilitation and HTF application process requiring supportive services be made available to those who will benefit from these funds. The focus is to provide asset and wealth building for these families. This is also a very essential element in ESG and HOPWA programs in order to provide for those beneficiaries opportunities for their families.

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 it has developed with the University of Southern Mississippi's Institute for Disability Studies in providing HOME funding for homebuyer assistance activities. The coordination extends beyond this to also include social service agencies, counselors, realtors, lenders, and other government agencies. In the homeowner rehabilitation category, coordination between the Mississippi Department of Health and local units of government must be enhanced to provide the adequate disposal system for homeowners as required by State Law. In all of the housing programs, coordination with social service agencies, housing authorities, other housing agencies, local governmental agencies, state governmental agencies, and federal governmental agencies is very vital in completing our task for these programs.

In developing this Plan, MHC formed an Advisory Team in order to seek input from other sources to enhance program development and performance. There were great results from this action, therefore, the continuation of such group is very possible in the upcoming years and especially as the State of MS makes preparation for the Affirmatively Furthering Fair Housing Plan.

Discussion

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.

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	350,000
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:	350,000

Other CDBG Requirements

1. The amount of urgent need activities	99
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.	0.00%

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:
2. A description of the guidelines that will be used for resale or recapture of HOME funds when used

Annual Action Plan 75
2016

for homebuyer activities as required in 92.254, is as follows:

The “recapture” requirement has been imposed by MHC on HOME homebuyer assistance activities. A Deed Restriction is the instrument used to enforce this provision. The period of affordability is dependent on the amount of HOME assistance received. In the event the home is sold, the homeowner is credited a pro rata share of the HOME assistance 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 still enforced on the new transaction.

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:

Homeownership value limits for Homebuyer Assistance activities are as follows, except as otherwise indicated:

Existing Homes - \$135,000*

Proposed Construction - \$195,000 (statewide) Exceptions to the Existing Home Limits:

Stone County - \$150,000 Forrest County - \$138,000 Lamar County - \$161,000 Perry County - \$138,000 Copiah County - \$143,000 Hinds County - \$143,000

Madison County - \$170,000

Rankin County - \$145,000

DeSoto County - \$141,000

Tunica County - \$143,000

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:

Not applicable

**Emergency Solutions Grant (ESG)
Reference 24 CFR 91.320(k)(3)**

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

The State of Mississippi requires that all ESG grantees submit once an award is made, a written standards (policies and procedures) for providing all ESG assistance. MHC will only approve those standards that are in compliance with 24 CFR 91 and 576 ESG regulations and are consistent with the state of Mississippi and goals.

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 State of Mississippi has three (3) Continuum of Care which are eligible to receive ESG funding. Each CoC is required to implement a centralized or coordinated assessment system in order to be eligible for other State and federal funding. All ESG applicants/sub-recipients are required to be a member in good standing of a CoC and documented as such in the application. This requirement is to assure the use of a Centralized or Coordinated System to initially assess the eligibility and needs of each individual or family seeking assistance.

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 Emergency Solutions Grants (ESG) Program will be made available by the McKinney-Vento Act, as amended by the HEARTH Act. ESG Program funds will be made available to eligible applicants to assist in street outreach, emergency shelters, rapid re-housing of homelessness individuals and families, homeless prevention activities and HMIS activities. The ESG allocation will be distributed statewide using a competitive process to the three Mississippi Continuum of Care organizations, non-profit homeless service provider organizations (including faith based) and eligible local units of government. The City of Jackson, as an entitlement community, receives a direct annual allocation of ESG funds from HUD and will not be eligible to submit an application with MHC. Non-profit organizations within the City of Jackson will be eligible to submit applications in the homelessness prevention and/or rapid rehousing categories only. MHC will budget the required allocation of ESG funds to the rapid re-housing / prevention activity categories.

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.

Mississippi Home Corporation has met and will continue to meet the requirement in the McKinney–Vento Act, as amended by the HEARTH Act, 24 CFR 576.405 (a), homeless participation. All sub-recipients of ESG funds are required to include or consult with homeless or formerly homeless individuals in considering and making policies and decisions regarding any facilities, services or other assistance that receive ESG funding.

5. Describe performance standards for evaluating ESG.

ESG applicants/sub-recipients are required to describe the process used to evaluate through performance measurement as a tool to capture information about program performance to determine how programs and activities are meeting established needs and goals. Assessment information is used to make improvements to the sub-recipient ESG program.

Additionally, the State uses applicant's capability as demonstrated through experience, the ability to provide rapid rehousing and homelessness prevention services to program participants within their service areas.

Discussion

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

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

