

2018 MISSISSIPPI ANNUAL ACTION PLAN



March 29, 2018

Prepared by:



MISSISSIPPI HOME CORPORATION

Annual Action Plan
2018

1

Executive Summary

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

1. Introduction

The 2018 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), and Housing Opportunities for Persons with AIDS (HOPWA), and the National Housing Trust Fund (HTF). These programs address affordable housing and community development needs for the program year starting July 1, 2018 - June 30, 2019. 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) will administer the ESG, HOME, HOPWA, and HTF Programs. 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 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; 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; 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 and 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.

ESG provided service to individuals in the following activities: Homelessness Prevention-799, Rapid Re-Housing-739, and Overnight Shelter-539.

HOME provided assistance to households in the following activities: Homebuyer Assistance-69 and Homeowner Rehabilitation-106. The beneficiaries served with these activities include 69 at 0-30% area median income representing 39% of the funding and 106 representing 61% of the funding. Activities are underway for 2 rental housing activities estimate serving 58 households with incomes below 50% of the area median income.

HOPWA provided assistance to individuals in the following activities: Permanent Housing Placement-91, Short-term rent, utility, and mortgage assistance - 164, Tenant Based Rental Assistance - 39, and Supportive Services-355.

HTF applications were accepted through June 23, 2017, HUD approved this funding on March 2, 2017. MHC committed funds to seven (7) HTF applications in November 2017.

CDBG statute requires funds to be obligated to units of general local government within 15 months of grant award; this requirement has been met by MDA. Also required, is that 70% of CDBG funds benefit persons of low-and-moderate income over a period of 1-3 years as specified. Ending the most recent 3 year period, 100% of CDBG funds benefitted low-and-moderate income persons. In the prior CAPER period the State's economic development program assisted in creating 1441 jobs. HUD's public benefit standards require one job created or retained for every \$50,000 in CDBG expenditures, the State exceeded HUD's requirement creating jobs at a cost of \$12,806 per job. CDBG funds provided infrastructure improvements and public facilities in low-and-moderate income areas. In the most recent year, 387,500 persons benefitted from and public facility improvements.

MS reviewed HOME performance 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. This led to committing a portion of HOME funds to rental housing for non-profit and for-profit developers serving 2 purposes: 1) increase leveraging of HOME funds 2) serve special needs populations to support units targeted to households below 30% AMI with an emphasis on households including individuals with serious mental illness. In PY 2017 the request for funding exceeded \$40 million to address the severely dilapidated owner-occupied housing stock within the State. With PY 2018, MHC will include rehabilitation and reconstruction activities to address this need to provide decent, safe, and sanitary housing for low-income citizens.

ESG-MS has implemented grant years quickly and worked closely with sub-recipients so grant years 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 that 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. Currently applications are being accepted and will be reviewed to allocate these funds.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan

MHC held an Advisory Team meeting on February 8, 2018 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 and supportive services to low-income families. Information obtained from this group was utilized in the development and implementation of the program activities. Members participated in a survey for additional information to see if there were issues not covered. Participation added great value into aspects of the ESG, HOME, HOPWA, and HTF programs. Public Hearings were held in four (4) areas of the State. There was 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 lists. In response to 24 CFR 91.115(b) (3), meetings were held and Publication Sources are as follows: Clarksdale - The Clarksdale Press Register; Tupelo-The Northeast MS Daily Journal; Greenville-The Delta Democrat Times; Columbus-The Commercial Dispatch; Yazoo City - The Yazoo Herald; Meridian-The Meridian Star; Grenada-The Grenada Star; Natchez-The Natchez Democrat; Hattiesburg-The Hattiesburg American; McComb-The McComb Enterprise Journal; The Clarion Ledger; and The Jackson Advocate.

Participation by non-English speaking persons and hearing impaired could be accommodated with arrangements to provide accommodations with advance notice, facilities were handicap accessible. Citizens not affiliated with an organization that had a direct interest in the housing programs attended. 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.

Not available at this time. The comment period for the AAP 2018 is March 29, 2018-April 27, 2018.

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

Not available at this time. The comment period for the AAP 2018 is March 29, 2018-April 27, 2018.

7. Summary

N/A

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
		Mississippi Home Corporation

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: Lillie Naylor- 735 Riverside Drive - Jackson, MS 39202

601-718-4658 or lillie.naylor@mshc.com

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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 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), Housing Opportunities for Persons With Aids Program (HOPWA), and the National Housing Trust Fund (HTF) 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. Funding levels indicated in this Plan are estimated and adjustments for each program allocation will be made to match its actual allocation amounts once those become known. The adjustments will be made according to the percentage (%) allocated to each activity within each program.

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

The State created an Advisory Team for the purpose of coordinating with public and assisted housing providers, private and governmental health, mental health and other service agencies. Consultation for HOME, ESG, HOPWA and NHTF was conducted through the development of the Advisory Team, outcomes of the consultation resulted in suggestions to improve program performance in relation to providing safe, decent, affordable housing, maximizing federal funds, improving assets and opportunities for beneficiaries to promote long term sustainability. The State conducted an Advisory Team meeting, which was held on February 8, 2018. Representing the Housing Advisory Team were non-profit organizations, housing authorities, representatives of local units of government, representatives of special needs groups(disabled, homeless and AIDS), and other state agencies. In the ESG Program, consultation with the Continuums of Care takes place on a regular basis. 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 (focus of the Olmstead Initiative) and ways the programs administered by MHC can provide the assistance needed to address this Initiative. MHC staff is seated on the Planning Council with the Mississippi Department of Health, which the body of state government that seeks funding opportunities to address the issues faced in housing where lead poisoned may be present. Public hearings were held on March 8, 9, 20, 22, and 28,

2018 in various locations throughout the state, Notices of Public Hearings published according to the State of Mississippi's Citizen Participation Plan. The Public Hearing Meetings were held in Batesville, Tupelo, Columbus, Jackson, and Biloxi. In addition, notices of the public hearings were posted on MHC's website and posted at various locations throughout the State. MDA issued Program Bulletin and a CSD Instruction 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 March 29, 2018 - April 27, 2018. The Draft Plan was available on MHC's website at www.mshomecorp.com and the MDA's website at www.mississippi.org/csd. Also, presented at MHC Annual Housing Conference.

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 Continuums 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.

The State created an Advisory Team for the purpose of coordinating with public and assisted housing providers, private and governmental health, mental health and other service agencies. The State conducted an Advisory Team meeting, which was held on February 8, 2017. Representing the Housing Advisory Team were non-profit organizations, housing authorities, representatives of local units of government, representatives of special needs groups (disabled, homeless and AIDS), and other state agencies. In the ESG Program, consultation with the Continuums of Care takes place on a regular basis. Various workshops were held on September 11, 2016 with 44 in attendance and April 27, 2017 with 51 in attendance. MHC has worked in consultation with three Continuums of Care - Balance of State, Open Doors Homeless Coalition and Central MS CoC plans to address homelessness, rapid rehousing and homeless prevention to the greatest extent of availability funds. Additionally, the Continuum of Care will assist with the compliance with the HEARTH Act and have the opportunity to be a part of providing input in other housing programs to benefit the homeless population. 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 (focus of the Olmstead

Initiative) and ways the programs administered by MHC can provide the assistance needed to address this Initiative. MHC staff is seated on the Planning Council with the Mississippi Department of Health, which the body of state government that seeks funding opportunities to address the issues faced in housing where lead poisoned may be present.

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. MHC has worked in consultation with three Continuums of Care - Balance of State, Open Doors Homeless Coalition and Central MS CoC. 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. The State created an Advisory Team for the purpose of coordinating and consulting with public and assisted housing providers, private and governmental health, mental health and other service agencies. The State conducted an Advisory Team meeting, which was held on February 8, 2018. Representing the Housing Advisory Team were non-profit organizations, housing authorities, representatives of local units of government, representatives of special needs groups(disabled, homeless and AIDS), and other state agencies. In the ESG Program, consultation with the Continuums of Care takes place on a regular basis. Various workshops were held on September 11, 2016 with 44 in attendance and April 27, 2017 with 51 in attendance.

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Open Doors Homeless Coalition
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth 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 February 8, 2018. The 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 non-profit organizations, housing authorities, representatives of local units of government, representatives of special needs groups(disabled, homeless and AIDS), and other state agencies. In the ESG Program, consultation with the Continuums of Care takes place on a regular basis. 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 (focus of the Olmstead Initiative) and ways the programs administered by MHC can provide the assistance needed to address this Initiative. MHC staff is seated on the Planning Council with the Mississippi Department of Health, which the body of state government that seeks funding opportunities to address the issues faced in housing where lead poisoned may be present.</p>
2	<p>Agency/Group/Organization</p>	<p>Mississippi United to End Homelessness</p>
	<p>Agency/Group/Organization Type</p>	<p>Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless</p>

<p>What section of the Plan was addressed by Consultation?</p>	<p>Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Anti-poverty Strategy</p>
<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 on February 8, 2018. The 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 non-profit organizations, housing authorities, representatives of local units of government, representatives of special needs groups(disabled, homeless and AIDS), and other state agencies. In the ESG Program, consultation with the Continuums of Care takes place on a regular basis. 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 (focus of the Olmstead Initiative) and ways the programs administered by MHC can provide the assistance needed to address this Initiative. MHC staff is seated on the Planning Council with the Mississippi Department of Health, which the body of state government that seeks funding opportunities to address the issues faced in housing where lead poisoned may be present.</p>

3	Agency/Group/Organization	Central Mississippi COC
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs

	<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 on February 8, 2018. The 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 non-profit organizations, housing authorities, representatives of local units of government, representatives of special needs groups(disabled, homeless and AIDS), and other state agencies. In the ESG Program, consultation with the Continuums of Care takes place on a regular basis. 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 (focus of the Olmstead Initiative) and ways the programs administered by MHC can provide the assistance needed to address this Initiative. MHC staff is seated on the Planning Council with the Mississippi Department of Health, which the body of state government that seeks funding opportunities to address the issues faced in housing where lead poisoned may be present.</p>
4	<p>Agency/Group/Organization</p>	<p>Mississippi Regional Housing Authority VI</p>
	<p>Agency/Group/Organization Type</p>	<p>Housing PHA Regional organization</p>
	<p>What section of the Plan was addressed by Consultation?</p>	<p>Housing Need Assessment Public Housing Needs Homelessness Strategy Non-Homeless Special Needs Build Assets and Wealth</p>

	<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 on February 8, 2018. The 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 non-profit organizations, housing authorities, representatives of local units of government, representatives of special needs groups(disabled, homeless and AIDS), and other state agencies. In the ESG Program, consultation with the Continuums of Care takes place on a regular basis. 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 (focus of the Olmstead Initiative) and ways the programs administered by MHC can provide the assistance needed to address this Initiative. MHC staff is seated on the Planning Council with the Mississippi Department of Health, which the body of state government that seeks funding opportunities to address the issues faced in housing where lead poisoned may be present.</p>
5	<p>Agency/Group/Organization</p>	<p>Institute for Disability Studies</p>
	<p>Agency/Group/Organization Type</p>	<p>Housing Services-Persons with Disabilities Services-Education State University-USM</p>
	<p>What section of the Plan was addressed by Consultation?</p>	<p>Housing Need Assessment Homelessness Strategy Build Assets and Wealth/Supportive Services</p>

	<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 on February 8, 2018. The 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 non-profit organizations, housing authorities, representatives of local units of government, representatives of special needs groups(disabled, homeless and AIDS), and other state agencies. In the ESG Program, consultation with the Continuums of Care takes place on a regular basis. 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 (focus of the Olmstead Initiative) and ways the programs administered by MHC can provide the assistance needed to address this Initiative. MHC staff is seated on the Planning Council with the Mississippi Department of Health, which the body of state government that seeks funding opportunities to address the issues faced in housing where lead poisoned may be present.</p>
6	<p>Agency/Group/Organization</p>	<p>Greater Greenville Housing and Revitalization Association</p>
	<p>Agency/Group/Organization Type</p>	<p>Housing Community Housing Development Organization</p>
	<p>What section of the Plan was addressed by Consultation?</p>	<p>Housing Need Assessment Homeless Needs - Chronically homeless Homelessness Strategy Anti-poverty Strategy</p>

	<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 on February 8, 2018. The 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 non-profit organizations, housing authorities, representatives of local units of government, representatives of special needs groups(disabled, homeless and AIDS), and other state agencies. In the ESG Program, consultation with the Continuums of Care takes place on a regular basis. 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 (focus of the Olmstead Initiative) and ways the programs administered by MHC can provide the assistance needed to address this Initiative. MHC staff is seated on the Planning Council with the Mississippi Department of Health, which the body of state government that seeks funding opportunities to address the issues faced in housing where lead poisoned may be present.</p>
7	<p>Agency/Group/Organization</p>	<p>Mississippi Head start Association</p>
	<p>Agency/Group/Organization Type</p>	<p>Services-Children Services-Education Other government - State</p>
	<p>What section of the Plan was addressed by Consultation?</p>	<p>Housing Need Assessment Public Housing Needs Homeless Needs - Families with children Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy Building Assets & Wealth/Supportive Services</p>

<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 on February 8, 2018. The 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 non-profit organizations, housing authorities, representatives of local units of government, representatives of special needs groups (disabled, homeless and AIDS), and other state agencies. In the ESG Program, consultation with the Continuums of Care takes place on a regular basis. 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 (focus of the Olmstead Initiative) and ways the programs administered by MHC can provide the assistance needed to address this Initiative. MHC staff is seated on the Planning Council with the Mississippi Department of Health, which the body of state government that seeks funding opportunities to address the issues faced in housing where lead poisoned may be present.</p>
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8	Agency/Group/Organization	AIDS Services Coalition
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Service-Fair Housing Services - Victims
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs HOPWA Strategy Anti-poverty 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 on February 8, 2018. The 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 non-profit organizations, housing authorities, representatives of local units of government, representatives of special needs groups(disabled, homeless and AIDS), and other state agencies. In the ESG Program, consultation with the Continuums of Care takes place on a regular basis. 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 (focus of the Olmstead Initiative) and ways the programs administered by MHC can provide the assistance needed to address this Initiative. MHC staff is seated on the Planning Council with the Mississippi Department of Health, which the body of state government that seeks funding opportunities to address the issues faced in housing where lead poisoned may be present.</p>
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9	Agency/Group/Organization	GRACE HOUSE
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Service-Fair Housing Services - Victims
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs HOPWA Strategy Anti-poverty 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 on February 8, 2018. The 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 non-profit organizations, housing authorities, representatives of local units of government, representatives of special needs groups(disabled, homeless and AIDS), and other state agencies. In the ESG Program, consultation with the Continuums of Care takes place on a regular basis. 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 (focus of the Olmstead Initiative) and ways the programs administered by MHC can provide the assistance needed to address this Initiative. MHC staff is seated on the Planning Council with the Mississippi Department of Health, which the body of state government that seeks funding opportunities to address the issues faced in housing where lead poisoned may be present.</p>
10	<p>Agency/Group/Organization</p>	<p>Department of Mental Health</p>
	<p>Agency/Group/Organization Type</p>	<p>Services-Persons with Disabilities Services-Health Health Agency Other government - State</p>
	<p>What section of the Plan was addressed by Consultation?</p>	<p>Housing Need Assessment Homeless Needs - Chronically homeless Homelessness Strategy Non-Homeless Special Needs</p>

	<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 on February 8, 2018. The 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 non-profit organizations, housing authorities, representatives of local units of government, representatives of special needs groups(disabled, homeless and AIDS), and other state agencies. In the ESG Program, consultation with the Continuums of Care takes place on a regular basis. 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 (focus of the Olmstead Initiative) and ways the programs administered by MHC can provide the assistance needed to address this Initiative. MHC staff is seated on the Planning Council with the Mississippi Department of Health, which the body of state government that seeks funding opportunities to address the issues faced in housing where lead poisoned may be present.</p>
11	<p>Agency/Group/Organization</p>	<p>Department of Education</p>
	<p>Agency/Group/Organization Type</p>	<p>Services-Education Other government - State</p>
	<p>What section of the Plan was addressed by Consultation?</p>	<p>Housing Need Assessment Homeless Needs - Families with children Homelessness Strategy Non-Homeless Special Needs Build Assets and Wealth Supportive Services</p>

	<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 on February 8, 2018. The 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 non-profit organizations, housing authorities, representatives of local units of government, representatives of special needs groups(disabled, homeless and AIDS), and other state agencies. In the ESG Program, consultation with the Continuums of Care takes place on a regular basis. 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 (focus of the Olmstead Initiative) and ways the programs administered by MHC can provide the assistance needed to address this Initiative. MHC staff is seated on the Planning Council with the Mississippi Department of Health, which the body of state government that seeks funding opportunities to address the issues faced in housing where lead poisoned may be present.</p>
12	<p>Agency/Group/Organization</p>	<p>North Central Planning & Development District</p>
	<p>Agency/Group/Organization Type</p>	<p>Housing Planning organization</p>
	<p>What section of the Plan was addressed by Consultation?</p>	<p>Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Economic Development Anti-poverty Strategy Build Assets and Wealth Supportive Services</p>

	<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 on February 8, 2018. The 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 non-profit organizations, housing authorities, representatives of local units of government, representatives of special needs groups(disabled, homeless and AIDS), and other state agencies. In the ESG Program, consultation with the Continuums of Care takes place on a regular basis. 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 (focus of the Olmstead Initiative) and ways the programs administered by MHC can provide the assistance needed to address this Initiative. MHC staff is seated on the Planning Council with the Mississippi Department of Health, which the body of state government that seeks funding opportunities to address the issues faced in housing where lead poisoned may be present.</p>
13	<p>Agency/Group/Organization</p>	<p>Trustmark National Bank</p>
	<p>Agency/Group/Organization Type</p>	<p>Housing Lending Institution Major Employer Private Sector Banking / Financing</p>
	<p>What section of the Plan was addressed by Consultation?</p>	<p>Housing Need Assessment Economic Development Anti-poverty Strategy Building Assets and Wealth/Supportive Services</p>

	<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 on February 8, 2018. The 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 non-profit organizations, housing authorities, representatives of local units of government, representatives of special needs groups(disabled, homeless and AIDS), and other state agencies. In the ESG Program, consultation with the Continuums of Care takes place on a regular basis. 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 (focus of the Olmstead Initiative) and ways the programs administered by MHC can provide the assistance needed to address this Initiative. MHC staff is seated on the Planning Council with the Mississippi Department of Health, which the body of state government that seeks funding opportunities to address the issues faced in housing where lead poisoned may be present.</p>
14	<p>Agency/Group/Organization</p>	<p>Jackson Housing Authority</p>
	<p>Agency/Group/Organization Type</p>	<p>Housing PHA</p>
	<p>What section of the Plan was addressed by Consultation?</p>	<p>Housing Need Assessment Public Housing Needs Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy Building Assets and Wealth</p>

	<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 on February 8, 2018. The 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 non-profit organizations, housing authorities, representatives of local units of government, representatives of special needs groups(disabled, homeless and AIDS), and other state agencies. In the ESG Program, consultation with the Continuums of Care takes place on a regular basis. 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 (focus of the Olmstead Initiative) and ways the programs administered by MHC can provide the assistance needed to address this Initiative. MHC staff is seated on the Planning Council with the Mississippi Department of Health, which the body of state government that seeks funding opportunities to address the issues faced in housing where lead poisoned may be present.</p>
15	<p>Agency/Group/Organization</p>	<p>MISSISSIPPI HOME CORPORATION</p>
	<p>Agency/Group/Organization Type</p>	<p>Housing Services - Housing Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Service-Fair Housing Services - Victims Other government - State</p>

<p>What section of the Plan was addressed by Consultation?</p>	<p>Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs HOPWA Strategy Market Analysis Economic Development Anti-poverty Strategy Lead-based Paint Strategy Build Wealth and Assets</p>
<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 on February 8, 2018. The 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 non-profit organizations, housing authorities, representatives of local units of government, representatives of special needs groups(disabled, homeless and AIDS), and other state agencies. In the ESG Program, consultation with the Continuums of Care takes place on a regular basis. 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 (focus of the Olmstead Initiative) and ways the programs administered by MHC can provide the assistance needed to address this Initiative. MHC staff is seated on the Planning Council with the Mississippi Department of Health, which the body of state government that seeks funding opportunities to address the issues faced in housing where lead poisoned may be present.</p>

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 staff of the 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

Five (5) public meetings were held in the following locations: Batesville, Tupelo, Columbus, Jackson, and Biloxi. Notification was published in the local newspapers of general circulation in each area as well as The Clarion Ledger and Jackson Advocate in Jackson, MS. The Public Comment Period was from March 29, 2018 - April 27, 2018. Comments submitted were taken into consideration. Additionally, the draft plan was made available to all citizens by means of the Mississippi Home Corporation, Mississippi Development Authority's websites. Notices of publications were emailed to grant recipients throughout the State.

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)
1	Public Hearing	Minorities Non-English Speaking - Specify other language: Spanish - Pelahatchie/Yazoo City Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	The agenda was comprised of an overview of the Annual Action Plan process, performance from FY 2017, allocation and activities for 2018 in CDBG, ESG, HOME, HOPWA and HTF. The attendance for each location is as follows: Batesville-20; Tupelo - 8; Columbus - 11; Jackson-30, and Biloxi estimate-50.	Not Available at this time.	Not Available at this time.	

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)
2	Internet Outreach	<p>Minorities</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	<p>Outreach via MHC & MDA websites and social media to include Facebook and Twitter</p>	<p>Not Available at this time.</p>	<p>Not Available at this time.</p>	
3	Newspaper Ad	<p>Minorities</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	<p>2018 in CDBG, ESG, HOME, HOPWA & NHTF. The attendance for each location is as follows: Batesville- 20; Tupelo - 8; Columbus - 11; Jackson-30, and Biloxi estimate-50.</p>	<p>Not Available at this time.</p>	<p>Not Available at this time.</p>	

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)
4	Newspaper Ad	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	2018 in CDBG, ESG, HOME, HOPWA & NHTF. The attendance for each location is as follows: Batesville- 20; Tupelo - 8; Columbus - 11; Jackson-30, and Biloxi estimate-50.	Not Available at this time.	Not Available at this time.	

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

Once the actual 2018 allocations are published, program activities will adjust according to the percentage (%) allocated for CDBG, HOME, HOPWA, ESG, and HTF.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder 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	22,802,114	100,000	8,000,000	30,902,114	69,945,417	The 2018 Allocation is based on HUD's published formula allocation amounts for 2017. The three funded activities will be adjusted proportionately from the 2017 actual formula allocation once appropriated. Uses of funds do not include Public Services and/or Housing. The State defines program income as any income generated at a CDBG assisted project site. All program income must be submitted to the State to be credited to the State CDBG Revolving Loan Fund account for future CDBG eligible activities purposes at the earliest opportunity to assure timely expenditures and National Objective completion. The State may utilize NSP Program Income for future CDBG purposes.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder 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	6,882,278	39,092	326,493	7,247,863	6,771,172	2018 Allocation is based on HUD's published formula allocation amounts for 2017. Once the actual allocation was published on June 14, 2017, program activities were adjusted according to the percentage (%) allocated in each activity. Program Income is derived from loan repayments on HOME funded projects (\$39,092). Recaptured Funds generated from funding provided in the Homebuyer Assistance projects. This recapture results from not fulfilling the required period of affordability (\$177,896.63). Prior year resources include IU in the amount of (\$3,980). These funds will be allocated prior to the current years' allocation, except for the CHDO Set-Aside (prior year resources in the amount of \$209,634.47.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	1,159,602	0	2,940,413	4,100,015	2,035,338	2018 Allocation is based on HUD's published formula allocation amounts from 2016. Once the actual allocation was published on June 14, 2017, program activities were adjusted according to the percentage (%) allocated in each activity. Prior Year Resources allocated for funding at MHC's May Executive Board Meeting.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder 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	2,404,442	0	0	2,404,442	4,466,796	2018 Allocation is based on HUD's published formula allocation amounts for 2016. Once the actual allocation was published on June 14, 2017, program activities were adjusted according to the percentage (%) allocated in each activity. Once the actual allocation is known, program activities will be adjusted according to the percentage (%) allocated in each activity.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HTF	public - federal	Acquisition Admin and Planning Homebuyer assistance Multifamily rental new construction Multifamily rental rehab New construction for ownership	3,000,000	0	2,114,430	5,114,430	3,000,000	2018 Allocation is based on prior years 2016 & 2017 allocations.
Housing Trust Fund	public - federal	Acquisition Admin and Planning Multifamily rental new construction Multifamily rental rehab	0	0	0	0	0	

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, local units of government are required to make, at a minimum, a 10% match and private investment must at a minimum be equal to the CDBG investment. 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 funding may be up to \$100,000 plus up to 3% of the allocation as program requirements allow. The state will initially budget \$740,000 of federal funds matched equally (1:1) with state funds.

ESG requires match to be an equal amount of funds from other sources, which may include, but not inclusive of the following: fair rental value of any donated material or building, salary paid to staff to carry out the program objectives from other sources, and the value of time and service contributed by volunteers to carry out the program.

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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

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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: \$11,370,000	Jobs created/retained: 800 Jobs
2	Improve public facilities	2015	2019	Non-Housing Community Development	Statewide Non-Entitlement Entities	Public facilities	CDBG: \$11,432,114	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 45000 Persons Assisted
3	Promote New Construction/ Substantial Rehab w/HTF	2015	2019	Affordable Housing	Statewide	Homelessness Low-income owner households Low-income renter households to include HTF Persons with Disabilities Special needs, including persons with HIV/AIDS	HOME: \$3,075,191 HTF: \$3,000,000	Rental units constructed: 26 Household Housing Unit Rental units rehabilitated: 100 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Preserve housing stock through rehabilitation	2015	2019	Affordable Housing	Statewide	Low-income owner households	HOME: \$3,966,721	Homeowner Housing Rehabilitated: 70 Household Housing Unit
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: \$1,159,602	Homelessness Prevention: 200 Persons Assisted Housing for People with HIV/AIDS added: 18 Household Housing Unit HIV/AIDS Housing Operations: 315 Household Housing Unit
7	Provide for Emergency Shelters	2015	2019	Homeless	Statewide	Homelessness	ESG: \$750,000	Overnight/Emergency Shelter/Transitional Housing Beds added: 525 Beds
8	Provide Rapid Re-housing Assistance for homeless	2015	2019	Homeless	Statewide	Homelessness Special needs, including persons with HIV/AIDS	ESG: \$906,683	Tenant-based rental assistance / Rapid Rehousing: 945 Households Assisted
9	Enhance Homeless prevention and HMIS	2015	2019	Homeless	Statewide	Homelessness	ESG: \$581,551	Homelessness Prevention: 807 Persons Assisted

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Encourage Economic Development
	Goal Description	The purpose of the CDBG Economic Development Public Improvement category is to assist units of general local government in the funding of eligible public infrastructure improvements in the support of more and better paying private sector jobs and capital investment. The use of these funds is directly associated with the creation or retention of jobs of which at least 51% must be low and moderate income.
2	Goal Name	Improve public facilities
	Goal Description	The purpose of the CDBG Public Facilities Category is to assist units of general local government in funding of eligible public infrastructure improvements which demonstrate a need for assistance in support of eligible CDBG activities such as water, streets, wastewater, flood improvements, certain public buildings, hook ups for water or sewer, etc. that must be for the principal benefit of at least 51% low and moderate income persons. MDA considers the costs of connecting individual properties to service collection or distribution lines to be eligible under the Clearance, Rehabilitation, Reconstruction and Construction of Buildings eligibility category, and must therefore; meet the L/M income housing criteria. The Public Facilities category includes a Regular competition and Small Government competition. Small Government applicants are those with a population of 3,500 or less. Eligible Small Government communities may only submit one application in either the Small Government or Regular Public Facilities category.
3	Goal Name	Promote New Construction/ Substantial Rehab w/HTF
	Goal Description	MHC's strategic plan goal is to develop affordable housing through the HTF, HOME/Homeowner Rehabilitation Programs. Eligible activities consist of New Construction/Substantial Rehabilitation, reconstruction and rehabilitation of multi-family and single-family rental. Projects will be funded through Housing Trust Fund (HTF), and HOME Rental/CHDO Set-a-Side funds. Available funds for 2017 and 2018 maybe used in conjunction with each other to promote affordable housing for extremely low and very low income households.
5	Goal Name	Preserve housing stock through rehabilitation
	Goal Description	MHC's strategic plan goal is to promote and develop affordable housing through HOME/Homeowner Rehabilitation Program. Eligible activities consist of reconstruction and rehabilitation of single-family owner-occupied households at or below 80% AMI. Available funds for 2017 and 2018 will be combined to fund and promote affordable housing for low income households. .

6	Goal Name	Enhance housing and services for persons with HIV
	Goal Description	<p>Provide services and housing assistance for low-income persons/families with HIV/AIDS to prevent homelessness, including acquisition, construction, or rehabilitation of structures used for eligible HOPWA activities.</p> <p>The Housing Opportunities for Persons with AIDS (HOPWA) Program funds will be used to house families and provide supportive services for low-income persons with HIV/AIDS and their families. HOPWA funds minus the administrative funds are allocated into three categories: Housing Assistance (STRMU, TBRA, Short-Term supportive housing and Facility Based Housing Subsidy), Supportive Services (Permanent Housing Placement, Housing information, Supportive Services, Resource Identification and Technical Assistance) and Housing Development (Acquisition, Construction and Rehabilitation of Structures). Fifty percent of the HOPWA funds will be allocated to direct housing assistance as a rental subsidy prevents homelessness and aid in housing stability and support the operations of transitional and permanent housing units with the expectation of serving approximately 127 participants. Thirty percent of the HOPWA funds will be allocated to supportive services to support housing stability and help to ensure a comprehensive response to the housing needs of approximately 300 participants. The remaining twenty percent will be allocated to housing development to support acquisition, construction and rehabilitation serving approximately 19 beneficiaries.</p>
7	Goal Name	Provide for Emergency Shelters
	Goal Description	Provide funding to eligible applicants to assist in emergency shelters and street outreach.
8	Goal Name	Provide Rapid Re-housing Assistance for homeless
	Goal Description	Provide funding to eligible applicants to provide assistance for rapid re-housing.
9	Goal Name	Enhance Homeless prevention and HMIS
	Goal Description	Provide assistance to eligible applicants to provide assistance to prevent homelessness and funding for HMIS to track funding/services/beneficiaries.

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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, request for funding and capacity of entities within the state help determine how 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 (%)	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	50	0	0	0	0	0	0	100
HOME	0	0	47	53	0	0	0	0	100
HOPWA	0	0	20	0	80	0	0	0	100
ESG	0	0	0	0	0	41	35	24	100
HTF	0	0	0	0	0	0	0	0	0
Housing Trust Fund	0	0	100	0	0	0	0	0	100

Table 7 – Funding Allocation Priorities

Reason for Allocation Priorities

The State'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 and developing strategies to end chronic homelessness. The State also

identified 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. The State estimated the needs of the special needs groups. 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. HOME-Promote New Construction/Substantial Rehabilitation w/HTF includes Rental Set-Aside and CHDO Set-Aside; Preserve housing stock through rehabilitation is owner-occupied rehabilitation; administration (10%) is included in each of these percentages, detailed amounts on AP-30.

Street outreach and administration are included in the percentages in the ESG category priorities.

The allocation priority to "Promote New Construction/Substantial Rehab w/HTF is development or substantial rehabilitation of rental units through the HOME and HTF activities. The State will focus 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 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. MHC expects to better assist low income families with homeownership through 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. The avenues in which this need can be addressed are through the CHDO Set-aside and Rental Housing activities. 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 and addresses these needs through activities eligible in the formula grant programs and HTF. The State

identified 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. Another 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. The HOPWA Program will provide housing assistance statewide, except in the City of Jackson, to persons with AIDS. These funds provide assistance to persons regardless of their need for medical services at home.

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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.

Distribution Methods

Table 8 - 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 infrastructure 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 public facility funds statewide to eligible units of general local government using a competitive process. The funds will be allocated to public facilities, economic development activities and state administration.

Describe all of the criteria that will be used to select applications and the relative importance of these criteria.

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 2018 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) Unserved Water and Sewer Households.

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 Pre-Application. Based upon an initial review of the Pre-Application, 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 unit of general local 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. The State considers the following industry groups as priority industries eligible for funding: Manufacturing and processing; Large distribution facilities; Service support to agriculture, aquaculture, and mariculture; Service support to manufacturing and processing; Telecommunications and data processing; Corporate headquarters and operations centers, and; Research and development. Other industries not considered a priority may be considered on a case-by-case basis. Funds may not be used with imminent domain for the benefit of a private business.

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 persons and (6) The application must include documentation that the emergency occurred or was discovered within

<p>If only summary criteria were described, how can potential applicants access application manuals or other State publications describing the application criteria? (CDBG only)</p>	<p>Applicants receive applications manuals, forms, and policies at the CDBG Application and Implementation Workshops. Applications and forms are available for download from Mississippi Development Authority website: www.mississippi.org/csd or by contacting or visiting the Mississippi Development Authority.</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>Community Development Block Grant (CDBG) resources will be allocated as follows: Public Facilities: \$11,062,114 (Regular Government \$3,500,000), (Small Government \$7,562,114), Economic Development \$11,000,000, and State Administration \$740,000. MDA reserves the ability to redistribute funds between approved funding categories as needed based on agency determined need and/or funding availability. Additionally, State CDBG Revolving Loan Funds (from CDBG program income returned to the state) may be utilized for eligible CDBG activities as determined by need and/or funding availability.</p>
<p>Describe threshold factors and grant size limits.</p>	<p>Community Development Block Grant (CDBG) applicants must not be federally debarred 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 2018 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 2 CFR 200 Subpart F. 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. For Public Facilities, the applicant must have no open Public Facilities or Emergency/Urgent Needs grants. The minimum grant size is \$100,000; maximum is \$600,000 for Regular Government competition and \$450,000 for Small Government competition. Small Governments are those with a population of 3,500 or less. For Economic Development, the applicant must have no Economic Development grant over twelve months old that has not entered into the construction phase and no Economic Development grant over four years old that is not closed. The maximum grant size is \$20,000 per job or up to \$2,500,000 and a minimum of \$250,000. Applicants must meet a minimum 10% local match and dollar for dollar company match. MDA reserves the ability of the Executive Director to waive funding and match limits/sizes for economic development projects on a case-by-case basis based upon the economic benefit to the state and low to moderate income citizens.</p>

	<p>What is 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. The state will monitor all sub recipients in conformance with 2 CFR 200.331b Risk Assessment requirements.</p>
2	<p>State Program Name:</p>	<p>Emergency Solutions Grant Program (ESG)</p>
	<p>Funding Sources:</p>	<p>ESG</p>
	<p>Describe the state program addressed by the Method of Distribution.</p>	<p>The 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 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) 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>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 promote Housing First through prevention and rapid re-housing activities create standards within the Cocas to ensure ESG and Coca programs align and promote coordination promote participation in Coordinated Entry System
<p>3 State Program Name:</p>	<p>HOME Investment Partnership Program</p>
<p>Funding Sources:</p>	<p>HOME</p>

<p>Describe the state program addressed by the Method of Distribution.</p>	<p>The HOME Program is governed by 24 CFR Part 92 and cross cutting regulations. The State's HOME Program will provide the required 15% set-aside for CHDO, Rental Housing/set-aside, Lease Purchase, Downpayment Assistance Set-Aside funds state-wide through a competitive application process. Eligible applicants are local units of government for homeowner rehabilitation activities, non-profit and for-profit organizations for HOME Rental & Lease Purchase, non-Profit organizations for Community Housing Development Organizations (CHDOs), throughout the remaining period covered by the Five Year Consolidated Plan. The State'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 are through a proposal process and CHDO Certification process. The structure and capacity of staff and board to determine capacity and eligibility for certification will be reviewed for regulatory and statutory compliance requirements. Once deemed eligible, proposal is reviewed for eligibility, feasibility, and need, after proposals are determined feasible the non-profit may submit application for funding. The application process is competitive for non-profit organizations.</p> <p>The Rental Housing Set-Aside funding will provide "gap" financing rental housing development activities, acquisition/rehab rental housing activities, or substantial rehabilitation of rental units. The application process is competitive for non-profit and for-profit organizations. Funds will be awarded based on Threshold and Scoring criteria. Applications must score a minimum of 75 points on a 100 point scale. Applications are required to submit required documentation relative to the program activity. Other funding sources are required due to funding for Rental and HTF serves as GAP financing. HOME staff will underwrite based on MHC's guidelines and HUD regulatory and statutory requirements. Subsidy layering underwriting will be conducted to determine the amount of award necessary to fund the project. Prior to the announcement of awards to applicants, recommendations will be presented to MHC's Board of Directors.</p> <p>The Homeowner Rehabilitation Program is a competitive application process which involves a Threshold, application (Phase I & Phase II), and if needed, 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 (depending on funding in budget 3) Homeowner Rehabilitation funding in the past 4) Plan to provide Supportive Services appropriate for proposed beneficiaries 5) Share of construction in projects during previous two (2) years awarded to Minority Business/Women Business Enterprises. Phase II 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>Homeowner Rehabilitation: \$3,628,493 (Area of Opportunity \$1,814,247 and Area of Need \$1,814,246); Rental Housing \$1,450,000; CHDO Set-aside \$1,415,557; CHDO Operating Expense \$50,000; Home of Your Own Set-Aside \$150,000; Administration \$638,228</p> <p>Actual Program Income/Recaptured Funds/IU Funds \$155,950.03 will be committed according to the following priorities: 1 - based on the requests of funding received in excess of funding allocated in Homeowner Rehabilitation, Rental, and CHDO 2 - during the course of an activity, if need arises for an increase of cost or need with adequate supporting documentation.</p> <p>Prior Year Resources (2016) from CHDO Set-Aside \$209,634.47.</p> <p>Tenant Based Rental Assistance may be funded from recaptured/deobligated funds</p> <p>*Funds may be re-allocated among category depending upon request for funding, except for the minimum required for CHDO Set-Aside of 15%.</p> <p>With the release of the Allocation on June 14, program activities were adjusted accordingly. MHC reserves the ability to redistribute funds between approved funding categories as needed based on determined need and/or funding availability.</p>
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<p>Describe threshold factors and grant size limits.</p>	<p>The Threshold factors for homeowner rehabilitation applications consist of 1) Close-out previous projects 2) satisfactory audit/no outstanding monitoring findings or issues on previous projects and 4) Citizen Participation Compliance. A "cure period" for citizen participation will be allowed only for missing documentation. If the applicant's publication is not in compliance, the application will not receive further consideration.</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> <p>Threshold factors for HOME Rental/CHDO: Eligible Applicant; Eligible Project Type/Activity; Financial Feasibility; Merits: Addressing State's Priority Housing Needs; Evidence of Affirmatively Furthering Fair Housing; Firm Commitment of Other Funding Sources, Implementation of Supportive Services; Applicants Experience; Certification of HOME Requirements; Development in High Opportunity Areas, Readiness to Proceed. The maximum award per project is \$400,000. The maximum per unit development subsidy layering and underwriting guidelines are used to determine the amount of award based on need and necessity.</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. Rental housing funding will be based on maximum per unit subsidy.</p>
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	<p>What are the outcome measures expected as a result of the method of distribution?</p>	<p>The outcome measures for the method of distribution in the three (3) different activities funded by the HOME Program are as follows:</p> <p>CHDO Set-Aside/Rental Housing Set-Aside will provide construction or substantial rehabilitation of multi-family and single family rental units and acquisition and rental assistance for single family homeownership and rental units. The method of distribution will provide affordable homeownership and rental housing. This method of distribution will address housing availability in the State for extremely low to low income households.</p> <p>The homeowner rehabilitation program will create decent housing with improved sustainability</p>
4	<p>State Program Name:</p>	<p>Housing Opportunities For Persons With AIDS</p>
	<p>Funding Sources:</p>	<p>HOPWA</p>

<p>Describe the state program addressed by the Method of Distribution.</p>	<p>HOPWA funds provide services for low-income persons/families with HIV/AIDS to prevent homelessness. Eligible activities are Short-Term Rent, Mortgage and Utility assistance (STRMU), Tenant-Based Rental Assistance (TBRA), Short-Term Supported housing, Master Leasing, Permanent Housing Placement, housing information, supportive services, resource identification, acquisition, construction, or rehabilitation of structures used for eligible HOPWA activities, and technical assistance. STRMU provides short-term assistance for 21 weeks within 52 week period to assist eligible households experiencing emergency and/or financial crisis to prevent homelessness and ensure financial/housing stability; TBRA-long-term rental assistance for eligible households experiencing chronic financial crisis; 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 focus 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. Prioritize the development of a statewide HIV/AIDS housing plan to identify housing needs to increase housing resources for low-income individuals living with HIV/AIDS. MHC will work with local community-based organizations and consumers in the development of the plan and in implementing the approved statewide strategy coordinate and collaborate with a vendor to conduct an impact study.</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>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>
<p>If only summary criteria were described, how can potential applicants access application manuals or other State publications describing the application criteria? (CDBG only)</p>	<p>Not applicable</p>
<p>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</p>	<p>Not applicable</p>

<p>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</p>	<p>Project sponsors will be selected through 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 - New Construction/Substantial Rehabilitation. HOPWA funding from prior years in the amount of \$2,940,413.49 will be allocated according to applications recommending approval at MHC's May Executive Board Meeting. With the release of the Allocation on June 14, program activities were adjusted accordingly.</p> <p>2017 Allocation was \$1,159,602 (Services - \$910,288, New Construction/Substantial Rehabilitation - \$214,526 and Administration Cost \$34,788)</p> <p>MHC reserves the ability to redistribute funds between approved funding categories as needed based on a determined need and/or funding availability.</p>
<p>Describe threshold factors and grant size limits.</p>	<p>The State reserves the right to adjust the amount awarded, based on the amount of funds available and on the demand created by the applications submitted and previous experience of CBOs. There is no minimum award requirement.</p>

	<p>What are the outcome measures expected as a result of the method of distribution?</p>	<p>The method of distribution used will allow the opportunity for a cross mix of housing service providers and non-profit agencies to meet the need and prevent individuals with HIV/AIDS and their households from becoming homeless. Goal will be 1) Provide STRMU assistance to clients with HIV/AIDS and their family members to reduce the risks of homelessness 2) through TBRA, provide clients with on-going financial crisis as measured by high rent burden, chronic lack of income, and other housing related factors 3) provide short-term supportive housing to clients for temporary shelters which may include emergency/transitional shelters, or hotel lodging 4) through Master Leasing, provide households with assistance for housing with or without on-site support 5) use permanent housing placement to assist clients with assistance to place an individual or households with income or a housing assistance in permanent housing 6) provide clients with housing information, supportive services activities, such as housing related case management, and resource identification 7) technical assistance to ensure HOPWA activities are prioritized for potential eligible clients and 8) provide supportive housing through acquisition, construction, and/or rehabilitation as needs are assessed</p>
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>HTF will 1) Reduce homelessness and help extremely low-income & very low-income families to 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 sub grantees 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's HTF Allocation Plan indicates how it will distribute 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. 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 recommendations to its Board of Directors. After Board approval, a commitment letters 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>Based on 2016 & 2017 HTF Allocation, the State of Mississippi is estimated to receive \$3,000,000 in HTF Allocation for 2018. 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. Approximately, \$2,000,000 is remaining from 2017 funds and will be used for 2018 funding.</p>

<p>Describe threshold factors and grant size limits.</p>	<p>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 <u>per project</u> 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 26 units) and very low income (estimated at 9 units) households, which includes homeless and serious mentally ill families.</p>

Discussion:

DRAFT

AP-35 Projects – (Optional)

Introduction:

N/A

#	Project Name

Table 9 – Project Information

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

DRAFT

AP-38 Project Summary
Project Summary Information

DRAFT

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

N/A

Acceptance process of applications

N/A

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

NA

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 and HTF funds are available statewide based on availability and process in which funds are allocated.

The City of Jackson receives a direct allocation of funding through the ESG and HOPWA programs, therefore, not eligible for funds through the State.

Geographic Distribution

Target Area	Percentage of Funds
Statewide	19
Non-Entitlement Entities	81

Table 10 - 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 and HTF funds are available statewide based on availability and process in which funds are allocated.

The City of Jackson receives a direct allocation of funding through the ESG and HOPWA programs, therefore, not eligible for funds through the State.

Discussion

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

HOME and HTF funds are available statewide based on availability and process in which funds are allocated.

The City of Jackson receives a direct allocation of funding through the ESG and HOPWA programs, therefore, not eligible for funds through the State.

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Affordable Housing

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

Introduction:

The estimated goals for 2018 program year are based on population type and program type for Rental Assistance, Production of new units, Rehab of existing units, and Acquisition of existing units. The estimated goals do not include the provision of Emergency Shelter, Transitional Shelter, or Social Services.

One Year Goals for the Number of Households to be Supported	
Homeless	1,550
Non-Homeless	133
Special-Needs	512
Total	2,195

Table 11 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	1,991
The Production of New Units	44
Rehab of Existing Units	89
Acquisition of Existing Units	0
Total	2,124

Table 12 - One Year Goals for Affordable Housing by Support Type

Discussion:

The estimated number of households supported through rental assistance, production of new units, rehab of existing units, and acquisition of existing units includes activities undertaken by the HOME/Home/CHDO rental activities, DPA/homeownership, Homeowner Rehabilitation, and Lease purchase. In addition, the 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 rental 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 HTF. 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. HTF 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 HTF awards and 4% Low Income Housing Tax Credits alone are insufficient to reach the VLI and ELI households targeted by the HTF Program. Mississippi's HTF application process awards 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.

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 HTF and HOME along with PHA operating capital funds and LIHTC to preserve or replace rental housing. MHC is collaborating with public housing authorities in preparing a joint/regional Analysis of Impediment. The collaboration will assist in identifying the needs of public housing and the results of the collaboration will allow these needs to be addressed. In addition, MHC will implement a 2018 HOME Lease Purchase program, which will help with the transition of tenants from rental/public housing to homeownership.

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

Because HUD requires a high percentage of HTF to serve VLI and ELI households, Mississippi is committing all of the HTF 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 HTF application requires applicants to develop resident service plans appropriate to the population(s) that will be served in their properties. Public Housing Authorities that have active resident councils will be in a stronger position to develop rich and meaningful service delivery plans. MHC is collaborating with public housing authorities in preparing a joint/regional Analysis of Impediment. The collaboration will assist in identifying the needs of public

housing and the results of the collaboration will allow these needs to be addressed. In addition, MHC will implement a 2018 HOME Lease Purchase program, which will help with the transition of tenants from rental/public housing to homeownership.

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

MHC is collaborating with public housing authorities in preparing a joint/regional Analysis of Impediment. The collaboration will assist in identifying the financial needs of public housing and the results of the collaboration will allow these needs to be addressed. In addition, MHC will implement a 2018 HOME Lease Purchase program, which will help with the transition of tenants from rental/public housing to homeownership. Troubled properties that need physical rehabilitation to meet HUD requirements can apply for funding through HTF and HOME Rental program/activities.

Discussion:

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

Introduction

MHC administers the ESG and HOPWA Programs providing housing services and assistance to special needs population, including the homeless and persons with HIV/AIDS. In conjunction with the ESG and HOPWA Programs, MHC is utilizing funding from CHOICE, a State funded program. HOME Rental/CHDO Activities are addressing affordable housing needs for the homeless and serious mentally ill households. Incentives are offered to non-profit and for-profit developers to designate rental housing units for special needs populations/households. 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

In 2017, the ESG Program funded 16 projects which provide emergency shelter, rapid rehousing, and 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 those 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.

The Housing Opportunities for Persons with AIDS (HOPWA) Program funds will be used to house families and provide supportive services for low-income persons with HIV/AIDS and their families. HOPWA funds minus the administrative funds are allocated into three categories: Housing Assistance (STRMU, TBRA, Short-Term supportive housing and Facility Based Housing Subsidy), Supportive Services (Permanent Housing Placement, Housing information, Supportive Services, Resource Identification and Technical Assistance) and Housing Development (Acquisition, Construction and Rehabilitation of Structures). Fifty percent of the HOPWA funds will be allocated to direct housing assistance as a rental subsidy prevents homelessness and aid in housing stability and support the operations of transitional and permanent housing units with the expectation of serving approximately 127 participants. Thirty percent of the HOPWA funds will be allocated to supportive services to support housing stability and help to ensure a comprehensive response to the housing needs of approximately 300 participants. The remaining twenty percent will be allocated to housing development to support acquisition, construction and rehabilitation serving approximately 19 beneficiaries.

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.

The Housing Opportunities for Persons with AIDS (HOPWA) Program funds will be used to house families and provide supportive services for low-income persons with HIV/AIDS and their families. HOPWA funds minus the administrative funds are allocated into three categories: Housing Assistance (STRMU, TBRA, Short-Term supportive housing and Facility Based Housing Subsidy), Supportive Services (Permanent Housing Placement, Housing information, Supportive Services, Resource Identification and Technical Assistance) and Housing Development (Acquisition, Construction and Rehabilitation of Structures). Fifty percent of the HOPWA funds will be allocated to direct housing assistance as a rental subsidy prevents homelessness and aid in housing stability and support the operations of transitional and permanent housing units with the expectation of serving approximately 127 participants. Thirty percent of the HOPWA funds will be allocated to supportive services to support housing stability and help to ensure a comprehensive response to the housing needs of approximately 300 participants. The remaining twenty percent will be allocated to housing development to support acquisition, construction and rehabilitation serving approximately 19 beneficiaries.

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 AMIO 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

The Housing Opportunities for Persons with AIDS (HOPWA) Program funds will be used to house families and provide supportive services for low-income persons with HIV/AIDS and their families. HOPWA funds minus the administrative funds are allocated into three categories: Housing Assistance (STRMU, TBRA, Short-Term supportive housing and Facility Based Housing Subsidy), Supportive Services (Permanent Housing Placement, Housing information, Supportive Services, Resource Identification and Technical Assistance) and Housing Development (Acquisition, Construction and Rehabilitation of Structures). Fifty percent of the HOPWA funds will be allocated to direct housing assistance as a rental subsidy prevents

homelessness and aid in housing stability and support the operations of transitional and permanent housing units with the expectation of serving approximately 127 participants. Thirty percent of the HOPWA funds will be allocated to supportive services to support housing stability and help to ensure a comprehensive response to the housing needs of approximately 300 participants. The remaining twenty percent will be allocated to housing development to support acquisition, construction and rehabilitation serving approximately 19 beneficiaries.

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	70
Tenant-based rental assistance	57
Units provided in permanent housing facilities developed, leased, or operated with HOPWA funds	19
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds	57
Total	203

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

Introduction:

MHC 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.

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 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. MHC is collaborating with public housing authorities in preparing a joint/regional Analysis of Impediment. The collaboration will assist in identifying the needs of public housing and the results of the collaboration will allow these needs to be addressed.

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 – the process to allocate HTF will include incentive points for applications that dedicate a portion of rental units to serve ELI individuals with serious mental illness. Units assisted by HTF 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 Programs. MHC's goal is to encourage asset and wealth building to those who benefit from the ESG, HOME, HOPWA and HTF programs. This will be implemented through supportive services availability.

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.

The HTF Program will provide funding to increase the rental housing demand for extremely low household, homeless and serious mentally ill individuals and families. The HOME Rental/CHDO activities will increase rental housing units for low-to- very low income households within the State. The HOME set-a-side funds allocated for the HOME of Your Own Program will provide homeownership opportunities for people with disabilities. The ESG Program priority is to eliminate homelessness and the HOPWA program provides housing opportunities for people living with Aids.

MHC is collaborating with Public Housing Authorities and other Entitlements within the State in preparing a joint/regional Analysis of Impediment. The collaboration will assist in identifying and addressing obstacles to meet underserved needs in the State. The efforts and results of the collaboration will allow these needs to be addressed. In addition, MHC will implement a 2018 HOME Lease Purchase program, which will help with the transition of tenants from rental/public housing to homeownership.

Actions planned to foster and maintain affordable housing

Within the HOME Program, funding through the CHDO Set-Aside, Rental Housing and HTF will provide rental housing for extremely low, very low and low-income families. The HOME set-a-side funds allocated for the HOME of Your Own Program will provide homeownership opportunities for people with disabilities. In the Homeowner Rehabilitation category, the State will allow rehabilitation or reconstruction for families who meet certain criteria with household incomes below 80% of the area median income. 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, 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. MHC is collaborating with Public Housing Authorities and other Entitlements within the State in preparing a joint/regional Analysis of Impediment. The efforts and results of collaborating with other entities will identify and address ways in which to maintain affordable housing for low income households. In addition, MHC will implement a 2018 HOME Lease Purchase program, which will help with the transition of tenants from rental/public housing to homeownership.

Actions planned to reduce lead-based paint hazards

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

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

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

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 activities undertaken in the HOME CHDO Set-

Aside, the Rental Housing Set-Aside, Lease Purchase, and HOYO/DPA and through the HTF program.

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 HOME Program activities and HTF application processes requiring supportive services to be made available to beneficiaries of federal funds. The focus is to provide asset and wealth building for these families. This is also a very essential element in the ESG and HOPWA programs in order to provide for those beneficiaries opportunities for their families. MHC is collaborating with Public Housing Authorities and other Entitlements within the State in preparing a joint/regional Analysis of Impediment. The collaboration will assist in identifying and addressing obstacles to meet underserved needs in the State. The efforts and results of the collaboration will allow these needs to be addressed.

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 relationships it has developed as well as seek and build new ones. 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. MHC is collaborating with Public Housing Authorities and other Entitlements within the State in preparing a joint/regional Analysis of Impediment. The collaboration will assist in identifying and addressing obstacles to meet underserved needs in the State. The efforts and results of the collaboration will allow the enhancement coordination between public and private housing and social service agencies. In addition, MHC will implement a 2018 HOME Lease Purchase program, which will help with the transition of tenants from rental/public

housing to homeownership.

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

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100.00%

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

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

N/A

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

The State adopted the Recapture Method to use for homebuyer activities.

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.

National Housing Trust Fund (HTF) Allocation Plan does not include homeownership as an activity. The Resale and Recapture methods are not applicable for the HTF Program.

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

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

Homeownership value limits for Homebuyer Assistance activities effective 3/2018 are as follows, except as otherwise indicated:

Existing Homes - \$142,000* All counties with the exception of Adam County \$151,000, Bolivar

150,000, Carroll \$162,000, Copiah, Hinds, Warren-\$154,000, Desoto \$166,000, Jasper, Pike-\$143,000, Lauderdale \$155,000 Lafayette \$197,000, Lamar \$160,000, Lincoln, Lowndes, Covington-\$147,000, Madison \$183,000, Oktibbeha \$190,000, Rankin \$156,000, Tate-\$146,000, Tunica \$157,000, Union, Perry, Forrest-\$148,000.

Proposed/New Construction - \$228,000 (statewide).

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:

N/A

Emergency Solutions Grant (ESG) Reference 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's 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 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, street outreach, Homeless Management Information System (HMIS), 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.

HOPWA-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.

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.

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

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

Applications submitted by eligible recipients

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

N/A

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

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

Organizations eligible to receive funding through the Housing Trust Fund are non-profit and for profit organizations with demonstrated development experience and capacity with creating, rehabilitating, or preserving affordable housing.

Nonprofit organizations applying for HTF must submit a certification to verify that they are registered to do business in the State of Mississippi as a nonprofit organization. Furthermore, nonprofit organizations must submit a letter from the Internal Revenue Service designating them as a tax-exempt nonprofit organization 501 (c) (3), and a copy of their bylaws stating a clear housing purpose.

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

HTF eligible applicants are Non-profit and For-profit organizations that demonstrate the experience, skills, and capacity in recreating rehabilitation or preserving affordable rental housing for the target populations. Housing funded with HTF is targeted toward extremely low income households. MHC will only fund applications that present a strategy for financial sustainability, such as a source of long term rental assistance for income-qualified tenants with extremely low income (30 % of AMI) households.

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

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

1) Threshold Review - Does the application meet Threshold requirements to be considered for funding.

2) Application Scoring - Score the application using a scoring standard with a 100-point scale.

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

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

Geographic diversity as reflected in the Con Plan – Projects that focus and achieve the most impact of

the State's priorities in rural and urban areas of the State.

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

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

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

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

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

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

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

- 1) Cost reasonableness
- 2) Financial feasibility
- 3) Readiness
- 4) Applicant's experience and capacity to develop and manage the project
- 5) Ability to provide appropriate services, if applicable

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

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

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

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

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

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

- 1) Cost reasonableness
- 2) Financial feasibility
- 3) Readiness
- 4) Applicant's experience and capacity to develop and manage the project
- 5) Ability to provide appropriate services, if applicable

MHC will conduct a preliminary financial feasibility analysis at the time of application to (1) determine the development's feasibility and (2) determine the amount of HTF funds needed to make the development feasible. The analysis is designed to ensure that developments do not receive excessive assistance. In cases where the results of MHC's analysis indicate that there will be excess assistance, MHC will reduce the amount of HTF to eliminate the excess.

The Minimum Period of Affordability for HTF assisted units is 30 years. A Land Use Restrictive Agreement (LURA) and Declaration of Land Use Restrictive Covenant must be executed and recorded. Projects willing to extend the affordability period beyond this minimum period by at least 5 years will receive preference. Funds are subject to be recaptured, if commitment requirements are not met.

A Land Use Restrictive Agreement (LURA) committing to serve tenants at this income level for a period of 30 years or longer must be executed and recorded prior to final approval. Applicants must indicate this election on the application form. In addition, a statement, executed by a principal member of the Ownership Entity, electing to set aside a percentage of the total units for persons at or below 30% of the area median income must be included in the application package.

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

All developments must meet the priority housing needs of the State's Consolidated Plan.

Developments assisted with HTF funds are required to set aside at least twenty percent (20%) of the

total units for persons whose income does not exceed thirty percent (30%) of the area median income. HTF –Assisted units developed will be designated for Special Needs Housing.

Based on the Special Needs Category listed below:

1) Percentage of the units is assigned for Housing for Disabled Persons;

2) Percentage of the units are assigned for Housing for Homeless

Up to twenty points will be awarded to developments that target the Special Needs Housing for Disabled Persons-Mississippi Olmstead Initiative/Individuals diagnosed with serious mental illness.

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

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

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

Yes

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

Yes

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

Yes

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

Enter or attach the grantee's maximum per-unit development subsidy limits for housing assisted with HTF funds.

The limits must be adjusted for the number of bedrooms and the geographic location of the project. The limits must also be reasonable and based on actual costs of developing non-luxury housing in the area.

If the grantee will use existing limits developed for other federal programs such as the Low Income Housing Tax Credit (LIHTC) per unit cost limits, HOME's maximum per-unit subsidy amounts, and/or Public Housing Development Cost Limits (TDCs), it must include a description of how the HTF maximum per-unit development subsidy limits were established or a description of how existing limits developed for another program and being adopted for HTF meet the HTF requirements specified above.

MHC will perform a Subsidy Layering Analysis before committing HTF Funds to a project. The analysis will determine costs are reasonable, verifiable sources and uses of funds, amounts requested are necessary and their uses are determined feasible. MHC's evaluation of developments using HTF funds in combination with other forms of assistance ensures that no more than the necessary amounts of program funds are invested in any one development to provide affordable housing. The subsidy layering review is conducted during the application period. HTF required review elements:

1. Actual total development cost
 - a) Including costs that are not eligible to be paid with HTF
 - b) Costs funded from sources other than HTF
 - c) Costs of meeting applicable codes and standards for rehabilitation or new construction in the area
 - d) Costs Associated with meeting all applicable HTF requirements and other federal requirements

e) Costs associated with meeting priority housing needs of the State (e.g., accessibility for special needs populations)

f) Costs in producing housing units for extremely low-income families

g) An assessment of current market demand for the neighborhood of project location (DATA)

h) Financial Return to the Owners or Developers

2. Firm Financial Commitments for the project

3. Geographic location of the project

4. Adjustment for number of bedrooms

Considering that the Housing Trust Fund and the HOME Program has similar characteristics, MHC adopted the HOME Program Maximum Per Unit Subsidy Limits. These limits will assist in underwriting and determining the maximum amount of HTF funds that may be invested on a per-unit basis in HTF-assisted projects. MHC will use the same rate for the HOME Program maximum per unit subsidy limits which are based on the Section 234-Condominium Housing-limits for elevator-type projects. This rate will be used as a tool to avoid over subsidizing investment of HTF funds. Each project will be analyze to ensure that HTF investment is necessary and reasonable to provide housing that is financially feasible and throughout the period of affordability.

Due to the discontinuation of the Section 221(d) (3) mortgage insurance program, alternate maximum per-unit subsidy limits are used for the HOME Program. The Section 234-Condominium Housing basic mortgage limits, for elevator-type projects, is used as an alternative to the Section 221(d)(3) limits in order to determine the maximum amount of HOME funds a PJ may invest on a per-unit basis in HOME-assisted housing projects. These limits issued by HUD have been identical to the Section 221(d) (3) limits. HUD's Office of Multifamily Housing updates the Section 234 basic mortgage limits annually and publishes them in the Federal Register.

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

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

All rehabilitation of multi-family and single family dwellings that utilize HTF funds will meet requirements @ 24 CFR 93.301 (b). MHC will adhere to HTF Rehabilitation Standards by adopting the **(Minimum Design Quality Standards (MDQS))** established by **MHC’s Housing Tax Credit Department** and **Housing Credit Compliance Department**. The Compliance Department will inspect properties in accordance with HUD Physical Condition Standards and Inspection Requirements 5.701; Physical Condition Standards for HUD housing that is decent, safe, sanitary and in good repair; 5.703; Uniform Physical Inspection Requirements 5.705)-Subpart G. MHC will follow written standards to ensure that project plans, specifications, and work write-ups are in compliance with State and local codes, ordinances, requirements, and standards and cost estimates.

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

N/A

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

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

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

MHC will use HTF to:

- 1) Reduce homelessness and help ELI families avoid paying a disproportionate share of their income for housing.
- 2) Complement existing Federal, State and local efforts to increase and preserve the supply of rental housing for extremely low-income households, which includes homeless and serious mentally ill families.

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

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

The following refinance guidelines and conditions are:

- 1) The new investment is being made to create additional affordable units
- 2) The housing has not been previously financed with HTF funds
- 3) A review of the management practices of the applicant must demonstrate that the proposed rehabilitation is not the result of disinvestment in the property by any entity involved in the application for HTF funds
- 4) A review of the proposed operating budget for the project must demonstrate that both the cost of refinancing and rehabilitation of the project can be met and still result in units affordable to HTF-eligible tenants for a period of 30 years or the term of the refinancing, whichever is longer

- 5) The activity does not involve the refinancing of a multifamily loan made or insured by any state or federal program, including the CDBG program, unless additional affordable units will be income-restricted to extremely low-income households
- 6) Demonstrate that rehabilitation is the primary eligible activity.
- 7) Cost to refinance existing debt is secured by rental housing units that are being rehabilitated with HTF funds.
- 8) Refinancing the existing debt is necessary to reduce the overall housing costs.
- 9) The proportional rehabilitation cost must be greater than the proportional amount of debt that is refinanced.

Discussion:

