

2019 MISSISSIPPI ANNUAL ACTION PLAN



March 28, 2019

Prepared by:



MISSISSIPPI HOME CORPORATION

Executive Summary

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

1. Introduction

The 2019 Annual Action Plan (AAP) is the annual implementation of the Five Year Consolidated Plan for the U.S. Department of Housing and Urban Development (HUD). The AAP is the State's Plan to allocate funding for the following programs: Community Development Block Grant (CDBG), Emergency Solutions Grant (ESG), HOME Investment Partnership (HOME), Housing Opportunities for Persons With AIDS (HOPWA), and the National Housing Trust Fund (HTF). These programs address affordable housing and community development needs for the program year starting July 1, 2019 - June 30, 2020. 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.

CDBG statute requires funds to be obligated to units of local government within 15 months of grant award; this requirement has been met by MDA. Also required, 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. Funds provided infrastructure improvements and public facilities in low-and-moderate income areas. In recent year, 387,500 persons benefitted from and public facility improvements.

ESG provided service in the following categories: Homelessness Prevention-799, Rapid Re-Housing-739, and Overnight Shelter-539. HOPWA assisted individuals in Permanent Housing Placement-91, Short-term rent, utility, and mortgage assistance-164, Tenant Based Rental Assistance-39, and Supportive Services-355.

ESG- Based on performance and use of funds, the opportunity to focus on the hardest to serve, including individuals with serious mental illness who make up chronically homeless individuals was addressed. MS also sought to develop a funding strategy to encourage sub-recipients to effectively link supportive services to permanent housing solutions.

HOPWA-Funds awarded but not expended. Committing funds must include seeking out additional recipients capable of delivering high quality services, expanding service areas where grants are awarded to include local jurisdictions that receive HOPWA funding directly, and to seek opportunities to use HOPWA funding to support construction or rehabilitation of permanent housing for individuals.

HOME provided assistance in the Homebuyer Assistance-69 and Homeowner Rehabilitation-106 categories. Beneficiaries served included 69 at 0-30% AMI representing 39% and 106 representing 61% of funding. Eight (8) HOME rental applications were received and reviewed for funding in 2017. One rental project completed and serving 58 low income households and one project near completion serving households below 50% of AMI. Seven (7) HTF applications were approved to assist ELI households in 2017.

The HOME Program past performance & demand for funding were used in developing strategies for the 2019 Plan. Percentage of funds committed, awarded, and projects closed were used to assist in

developing strategies. Households served, demographics of beneficiaries and cost per units were also taken into consideration. As a result, funds were committed to Rental housing for the following purposes: 1) increase leveraging of HOME funds; 2) support and create rental units targeted to ELI & LI households with emphasis placed on serious mentally ill and the homeless. In 2018, the request for funding exceeded \$56m to address severely dilapidated owner-occupied housing stock in the State. Rehab, Reconstruction & Rental activities addressed the need to provide decent, safe, and sanitary housing for low-income HH in 2019.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

MHC held an Advisory Team meeting on February 22, 2019 addressing Affordable Housing Needs for Persons With Disabilities. The Advisory Team consisted of local, regional, and statewide institutions including non-profit organizations, Public Housing Authorities, Aids Services Coalition, Oopen Doors Homeless Coalition, Central MS COC, Region 8 Mental Health, MS Division of Medicaid, MS Coalition for Citizens w/Disabilities, Life Help Region VI, MS United to End Homelessness; Department of Aging, advocates for disabled and HIV/AIDS families, representatives experienced with the disabled population & housing activities in various urban and rural communities. Information obtained will assist in the development and implementation of program activities for 2019. The team completed a survey to provide additional feedback. This meeting added value to community outreach the ESG, HOME, HOPWA, and HTF programs. Public Hearings were held in five (5) areas of the State. Extreme effort was made in reaching out to the citizens to gain input including posting on MHC's & MDA's websites and social media, communication sent to the public via notices in 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: Cities of Batesville-Panolian; Columbus-Commercial Dispatch; Biloxi-Sun Herald; Natchez-Democrat; Jackson-Clarion Ledger; and Jackson Advocate; LaNotica MS, the MS Hispanic Newspaper.

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 who had a direct interest in the housing programs attended. HUD's Fair Housing requirement for Affirmatively Furthering Fair Housing was also discussed. Results of the State-wide Analysis of Impediment (AI) was discussed leading up to consolidated plan period 7/1/2020. MHC/State is the lead entity in overseeing the submission of a joint Analysis of Impediment by collaborating with other Entitlements and PHAs in the State. The purpose of covering this topic was to identify Fair Housing disparities/issues within the State and and to emphasize the importance of HUD's focus on using federal funds to provide opportunities for income eligible households and to receive participation from the community.

5. Summary of public comments

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

The comment period for the 2019 AAP is April 1- April 30, 2019. During the comment period public comments will be included in the final AAP 2019 document.

*Not Available at this time.

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

Summary of Comments: Not available at this time.

7. Summary

The comment period for the 2019 AAP is April 1- April 30, 2019. During the comment period public comments will be included in the final AAP 2019 document.

*Not Available at this time.

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	Mississippi Home Corporation

Table 1 – Responsible Agencies

Narrative

National Housing Trust Fund

Mississippi Home Corporation

735 Riverside Drive

Jackson, MS 39202

Staff Contact: Lillie Naylor, 601-718-4658, lillie.naylor@mshc.com

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 the 2019 Draft/AAP Plan are estimated and adjustments for each program allocation will adjust once the actual allocations are known. 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 22, 2019. 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 Federal and state agencies. The Office of HUD Fair Housing worked closely with MHC in preparation for the State-Wide AI joint collaboration between all entitlements and public housing authorities. 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 6, 13, 14, 20, and 26, 2019 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, Columbus, Jackson, Biloxi & Natchez. 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 April 1 - April 30, 2019. 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. In addition, incorporate best practices of the housing first model, an approach that will assist in ending homelessness, particularly for people experiencing chronic homelessness who have higher service needs.

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 22, 2019. Representing the 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. 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 22, 2019. 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.

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	PHA Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Service-Fair Housing Regional organization Planning organization
	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

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation for HOME, ESG, HOPWA and NHTF was conducted through the development of an Advisory Team February 22, 2019. 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.
2	Agency/Group/Organization	Mississippi United to End Homelessness
	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 Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation for HOME, ESG, HOPWA and NHTF was conducted through the development of an Advisory Team on February 22, 2019. 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.

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

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation for HOME, ESG, HOPWA and NHTF was conducted through the development of an Advisory Team on February 22, 2019. 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.
4	Agency/Group/Organization	Mississippi Regional Housing Authority VI
	Agency/Group/Organization Type	Housing PHA Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Non-Homeless Special Needs Build Assets and Wealth

	<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 22, 2019. 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>
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 22, 2019. 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>
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

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation for HOME, ESG, HOPWA and NHTF was conducted through the development of an Advisory Team on February 22, 2019. 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.
10	Agency/Group/Organization	Department of Mental Health
	Agency/Group/Organization Type	Services-Persons with Disabilities Services-Health Health Agency Other government - State
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homelessness Strategy Non-Homeless Special Needs

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation for HOME, ESG, HOPWA and NHTF was conducted through the development of an Advisory Team on February 22, 2019. 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.
12	Agency/Group/Organization	North Central Planning & Development District
	Agency/Group/Organization Type	Housing Planning organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Economic Development Anti-poverty Strategy Build Assets and Wealth Supportive Services

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation for HOME, ESG, HOPWA and NHTF was conducted through the development of an Advisory Team on February 22, 2019. 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.
14	Agency/Group/Organization	Jackson Housing Authority
	Agency/Group/Organization Type	Housing PHA
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy Building Assets and Wealth

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation for HOME, ESG, HOPWA and NHTF was conducted through the development of an Advisory Team on February 22, 2019. 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.
15	Agency/Group/Organization	MISSISSIPPI HOME CORPORATION
	Agency/Group/Organization Type	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

	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 Non-Homeless Special Needs HOPWA Strategy Market Analysis Economic Development Anti-poverty Strategy Lead-based Paint Strategy Build Wealth and Assets
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	<p>Consultation for HOME, ESG, HOPWA and NHTF was conducted through the development of an Advisory Team on February 22, 2019. 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>

16	Agency/Group/Organization	Office of HUD/Fair Housing
	Agency/Group/Organization Type	Housing Services-Children Services-Education Service-Fair Housing Other government - Federal Planning organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Housing Barriers and Disparities
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	MHC serves as "Lead Entity" in a joint collaboration effort in conducting the Analysis of Impediment. The joint collaboration will assist in identifying barriers based on the seven (7) protected classes under Fair Housing within areas of entitlements and public housing authorities. HUD served as presenters at Housing conference held in Tunica 2017 and MHC Housing Conferences April 2017 and March 2018. Serves as consultants for the joint collaboration to be submitted on behalf of the State/MHC/MDA, Cities of Biloxi, Hattiesburg, Pascagoula, Gulfport, Jackson and Moss Point.

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 held in the following locations: Batesville, Columbus, Jackson, Biloxi and Natchez. Notification was published in the local newspapers of general circulation in each area as well as The Clarion Ledger, Jackson Advocate and LA Noticia MS in Jackson, MS. The Public Comment Period was from April 1, - April 30, 2019. Public Comments received were reviewed and 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. Notice 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	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish - Pelahatchie/Yazoo City</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	<p>The agenda was comprised of an overview of the Annual Action Plan process, performance from FY 2018, allocation and activities for 2019 in CDBG, ESG, HOME, HOPWA & HTF. The locations are as follows: Batesville-Columbus - Jackson, Biloxi and Natchez.</p>	<p>The comment period for the 2019 AAP is April 1, 2019-April 30, 2019.</p>	N/A	

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>The comment period for the 2019 AAP is April 1,-April 30, 2019.</p>	N/A	
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>				

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	<p>Minorities</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>				

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

The annual allocation estimates shown below are based on HUD's published formula allocation amounts available for 2018. Sources of Funds, Uses of Funds and Expected Amount Available for 2018 are listed in the priority table below: The HOME Program received a larger increase in allocation from the amount indicated in the AAP Draft. Based on a percentage of the annual allocation, funds were adjusted for each program activity.

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	24,891,669	200,000	8,000,000	33,091,669	69,945,417	<p>The 2019 Annual Allocation is estimated and based on HUD's published formula allocation amounts for 2018. The State's contingency provision provides that all proposed activities' budgets will be proportionally increased or decreased from the estimated funding levels to match actual allocation amounts. The contingency provisions were presented and explained in the draft plan presented for public comment. Uses of the funds does not include Public Services and/or Housing activities. The State defines Program Income as 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 eligible CDBG activity purposes at the earliest opportunity to assure timely expenditure and National Objective completion. The State may utilize NSP Program Income for future CDBG purposes.</p>

2019

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	10,407,867	63,137	1,032,342	11,503,346	6,771,172	The 2019 Annual Allocation is estimated and based on HUD's published formula allocation amounts for 2018. The State's contingency provision provides that all proposed activities' budgets will be proportionally increased or decreased from the estimated funding levels to match actual allocation amounts. The contingency provisions were presented and explained in the draft plan presented for public comment. Program income generated from a HOME assisted project. All Program Income must be submitted to the State for HOME assisted projects.

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	1,313,577	0	2,940,413	4,253,990	2,035,338	The 2019 Annual Allocation is estimated and based on HUD's published formula allocation amounts for 2018. The State's contingency provision provides that all proposed activities' budgets will be proportionally increased or decreased from the estimated funding levels to match actual allocation amounts. The contingency provisions were presented and explained in the draft plan presented for public comment.

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	2,214,775	0	0	2,214,775	4,466,796	The 2019 Annual Allocation is estimated and based on HUD's published formula allocation amounts for 2018. The State's contingency provision provides that all proposed activities' budgets will be proportionally increased or decreased from the estimated funding levels to match actual allocation amounts. The contingency provisions were presented and explained in the draft plan presented for public comment.

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	The 2019 Annual Allocation is estimated and based on HUD's published formula allocation amounts for 2018. The State's contingency provision provides that all proposed activities' budgets will be proportionally increased or decreased from the estimated funding levels to match actual allocation amounts. The contingency provisions were presented and explained in the draft plan presented for public comment. Funds will be used for construction and rehabilitation of multi-family and single-family rental housing. HTFFunds will not be used for homebuyer assistance 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: \$		
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. For economic development projects, local units of government are required to make, at a minimum, a 10% match and private capital 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 program administration funding may be up to \$100,000 plus up to 3% of the allocation as program requirements allow. The state will initially budget \$800,000 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.

The 2019 Annual Allocation is estimated and based on HUD's published formula allocation amounts for 2018. The State's contingency provision

provides that all proposed activities' budgets will be proportionally increased or decreased from the estimated funding levels to match actual allocation amounts. The contingency provisions will be presented and explained in the draft plan presented for public comment.

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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

N/A

Discussion

The 2019 Annual Allocation is estimated and based on HUD's published formula allocation amounts for 2018. The State's contingency provision provides that all proposed activities' budgets will be proportionally increased or decreased from the estimated funding levels to match actual allocation amounts. The contingency provisions will be presented and explained in the draft plan presented for public comment.

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: \$12,400,000	Jobs created/retained: 800 Jobs
2	Improve public facilities	2015	2019	Non-Housing Community Development	Statewide Non-Entitlement Entities	Public facilities	CDBG: \$12,491,669	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	HTF: \$3,000,000	Rental units constructed: 26 Household Housing Unit Rental units rehabilitated: 80 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 Persons with Disabilities	HOME: \$10,407,867	Rental units constructed: 50 Household Housing Unit Rental units rehabilitated: 100 Household Housing Unit Homeowner Housing Added: 10 Household Housing Unit Homeowner Housing Rehabilitated: 90 Household Housing Unit Direct Financial Assistance to Homebuyers: 12 Households Assisted
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: \$1,313,577	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: \$884,775	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: \$750,000	Tenant-based rental assistance / Rapid Rehousing: 945 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
9	Enhance Homeless prevention and HMIS	2015	2019	Homeless	Statewide	Homelessness	ESG: \$580,000	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 activity 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 will be 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 retrofitting, 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, prevent 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. Funding allocated consist of \$750,000 emergency shelter and \$134,775. Total Funds allocating \$884,775. ESG Funds will be allocated among funding categories based on the rules and regulations set forth in the Federal Register interim rule, December 5, 2011 with the 60/40 allocation. Additionally, the State reserves the right to make adjustments to the amount designated for any program category based on the demand created by the applications, and to meet programmatic budgetary requirements. Funding categories include the following: Emergency Shelter - \$750,000; Street Outreach - \$134,775; Rapid Re-Housing - \$750,000; Homeless Prevention - \$330,000; HMIS - \$150,000 and State Administration-\$100,000 for a total allocation of \$2,214,775. With the release of the Allocation for 2018, 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.
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. Allocation category include Homeless prevention, Administrative cost and HMIS. Administrative cost is \$100,000; Homeless prevention-\$330,000 and the HMIS-\$150,000. Total funding allocated \$580,000.

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	37	63	0	0	0	0	100
HOPWA	0	0	19	0	81	0	0	0	100
ESG	0	0	0	0	0	40	34	26	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% of the units assisted with HTF for homeless or serious mental ill individuals.

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

The State identified low income owner-occupied households as a priority for the State due to the number of households with housing problems. 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 is 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.

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: \$12,091,669 (Regular Government \$3,833,059), (Small Government \$8,258,610), Economic Development \$12,000,000, and State Administration \$800,000. 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>

	What are the outcome measures expected as a result of the method of distribution?	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 subrecipients in conformance with 2 CFR 200.331b Risk Assessment requirements.
2	State Program Name:	Emergency Solutions Grant Program (ESG)
	Funding Sources:	ESG
	Describe the state program addressed by the Method of Distribution.	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>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>ESG Funds will be allocated among funding categories based on the rules and regulations set forth in the Federal Register interim rule, December 5, 2011 with the 60/40 allocation. Additionally, the State reserves the right to make adjustments to the amount designated for any program category based on the demand created by the applications, and to meet programmatic budgetary requirements. Funding categories include the following: Emergency Shelter - \$750,000; Street Outreach - \$134,775; Rapid Re-Housing - \$750,000; Homeless Prevention - \$330,000; HMIS - \$150,000 and State Administration-\$100,000 for a total allocation of \$2,214,775. With the release of the Allocation for 2018, 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>
<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>

	What are the outcome measures expected as a result of the method of distribution?	<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 homelessnessPromote Housing First through prevention and rapid re-housing activitiesCreate standards within the CoCs to ensure ESG and CoC programs align and promote coordinationPromote participation in Coordinated Entry System
3	State Program Name:	HOME Investment Partnership Program
	Funding Sources:	HOME
	Describe the state program addressed by the Method of Distribution.	<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, 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>

<p>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</p>	<p>Criteria used for CHDOs is through a proposal process 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. Under the Home Rehabilitation Program applicants are allowed to have an existing mortgage (only one lienholder) on residential property.</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: \$3,850,911 (Rehabilitation \$1,540,364 and Reconstruction \$2,310,546); Rental Housing/Lease Purchase \$4,060,896; CHDO Set-aside \$1,561,180; CHDO Operating Expense \$50,000; Home of Your Own Set-Aside \$250,000; Administration \$634,880</p> <p>Actual Program Income/Recaptured Funds/IU Funds \$63,137 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>The 2019 Annual Allocation is estimated and based on HUD's published formula allocation amounts for 2018. The State's contingency provision provides that all proposed activities' budgets will be proportionally increased or decreased from the estimated funding levels to match actual allocation amounts. The contingency provisions were presented and explained in the draft plan presented for public comment.</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 for 2018, program activities and allocations listed on the Draft 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 - \$45,000; 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 \$500,000. However, MHC has the discretion to approve a higher amount based on financial feasibility and need. The maximum per unit development subsidy layering and underwriting guidelines are used to determine the amount of award based on need and necessity.</p> <p>*Land leases will not be allowed; only exception will be 16th Section Land</p> <ul style="list-style-type: none"> • 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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	What are the outcome measures expected as a result of the method of distribution?	<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 and preservation through rehabilitation and reconstruction activities.</p>
4	State Program Name:	Housing Opportunites For Persons With AIDS
	Funding Sources:	HOPWA

<p>Describe the state program addressed by the Method of Distribution.</p>	<p>HOPWA funds provide services for low-income persons/families with HIV/AIDS to prevent homelessness. Eligible activities are Short-Term Rent, Mortgage and Utility assistance (STRMU), Tenant-Based Rental Assistance (TBRA), Short-Term Supported housing, Master Leasing, Permanent Housing Placement, housing information, supportive services, resource identification, acquisition, construction, or rehabilitation of structures used for eligible HOPWA activities, and technical assistance. STRMU provides short-term assistance for 21 wks within 52 wk period to assist eligible households experiencing emergency and/or financial crisis to prevent homelessness and ensure financial/housing stability; TBRA-long-term rental assistance for eligible households experiencing chronic financial crisis; 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, program activities were adjusted accordingly.</p> <p>2018 Allocation is \$1,313,577 (Acquisition/Rehabilitation - \$250,000 and Administration Cost \$39,407, Services - \$1,024,170 (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).</p> <p>MHC reserves the ability to redistribute funds between approved funding categories as needed based on a determined need and/or funding availability. The 2019 Annual Allocation is estimated and based on HUD's published formula allocation amounts for 2018. The State's contingency provision provides that all proposed activities' budgets will be proportionally increased or decreased from the estimated funding levels to match actual allocation amounts. The contingency provisions were presented and explained in the draft plan presented for public comment.</p>

	Describe threshold factors and grant size limits.	The State reserves the right to adjust the amount awarded, based on the amount of funds available and on the demand created by the applications submitted and previous experience of CBOs. There is no minimum award requirement. The 2019 Annual Allocation is estimated and based on HUD's published formula allocation amounts for 2018. The State's contingency provision provides that all proposed activities' budgets will be proportionally increased or decreased from the estimated funding levels to match actual allocation amounts. The contingency provisions were presented and explained in the draft plan presented for public comment.
	What are the outcome measures expected as a result of the method of distribution?	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
5	State Program Name:	National Housing Trust Fund
	Funding Sources:	Housing Trust Fund

<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 loans and/or grants to subgrantees through a competitive process. MHC will use a system to assess the risk of activities, projects and system for monitoring entities to ensure requirements are met.</p> <p>MHC'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>HTF estimated allocation for 2019 is \$3,000,000. MHC will commit 90%-(\$2,700,000) HTF allocation for rental housing and 10%-(\$300,000) used for administrative costs. MHC will not allocate funds for homeownership activities due to the shortage of rental units for ELI households, and in order to address the State's priority housing needs.</p> <p>The 2019 Annual Allocation is estimated and based on HUD's published formula allocation amounts for 2018. The State's contingency provision provides that all proposed activities' budgets will be proportionally increased or decreased from the estimated funding levels to match actual allocation amounts. The contingency provisions were presented and explained in the draft plan presented for public comment.</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 per project \$1,500,000. The amount of award per project is based on subsidy layering analysis, other funding sources, financial feasibility and deeper targeting of extremely low income populations. The maximum award for applicant is \$1,500,000.</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:

ESG Funds will be allocated among funding categories based on the rules and regulations set forth in the Federal Register interim rule, December 5, 2011 with the 60/40 allocation. Additionally, the State reserves the right to make adjustments to the amount designated for any program category based on the demand created by the applications, and to meet programmatic budgetary requirements. Funding categories include the following: Emergency Shelter - \$750,000; Street Outreach - \$134,775; Rapid Re-Housing - \$750,000; Homeless Prevention - \$330,000; HMIS - \$150,000 and State Administration- \$100,000 for a total allocation of \$2,214,775. With the release of the Allocation for 2018, 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. The 2019 Annual Allocation is estimated and based on HUD's published formula allocation amounts for 2018. The State's contingency provision provides that all proposed activities' budgets will be proportionally increased or decreased from the estimated funding levels to match actual allocation amounts. The contingency provisions were presented and explained in the draft plan presented for public comment.

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.

The 2019 Annual Allocation is estimated and based on HUD's published formula allocation amounts for 2018. The State's contingency provision provides that all proposed activities' budgets will be proportionally increased or decreased from the estimated funding levels to match actual allocation amounts. The contingency provisions were presented and explained in the draft plan presented for public comment.

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. The 2019 Annual Allocation is estimated and based on HUD's published formula allocation amounts for 2018. The State's contingency provision provides that all proposed activities' budgets will be proportionally increased or decreased from the estimated funding levels to match actual allocation amounts. The contingency provisions were presented and explained in the draft plan presented for public comment.

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 2019 Annual Allocation is estimated and based on HUD's published formula allocation amounts for 2018. The State's contingency provision provides that all proposed activities' budgets will be proportionally increased or decreased from the estimated funding levels to match actual allocation amounts. The contingency provisions were presented and explained in the draft plan presented for public comment. The City of Jackson receives a direct allocation of funding through the ESG and HOPWA programs, therefore, not eligible for funds through the State.

Affordable Housing

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

Introduction:

The estimated goals for 2019 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% 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.

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.

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. Troubled properties that need physical rehabilitation to meet HUD requirements can apply for funding through HTF and HOME Rental program/activities.

Discussion:

The HTF Program was designed to be used as Gap financing and used in conjunction with the 4% LIHTC Bond; however, if permission is granted by MHC in advance, HTF funds may be available and used in conjunction with 9% LIHTC Bonds.

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% of the units developed with HTF funding for special population groups to include the homeless and serious mentally 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 2018, the ESG Program funded 14 projects which provides outreach, emergency shelter, rapid rehousing, homeless prevention activities. The activities are short and medium-term shelter and supportive services to homeless individuals and families while affordable, suitable permanent housing is found. Feedback from the public hearings and annual workshops over the past two years indicates that the State should continue the fund Operation and Maintenance cost for emergency shelters. Based on previous funding cycles, the 30% AMI and affordable housing for homeless individuals and families has been very difficult.

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

recently homeless from becoming homeless again

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

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

Documented need for rental housing affordable to very low and extremely low-income households in the market area served by the property.

Discussion

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, prevent 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. HOME funds set-a-side to be allocated to a Down Payment Assistance 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.

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. HOME funds set-a-side to be

allocated to a Down Payment Assistance 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% AML, more units will be funded with HOME funds. Also, MHC enforced 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. The results of a joint A/I collaboration with other entitlements and public housing authorities will identify areas with barriers and disparities to affordable housing. Also, assist with outreach to individuals and areas in need and less likely to apply for assistance. This will serve as a method to foster and maintain affordable housing.

Actions planned to reduce lead-based paint hazards

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

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

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

Actions required to take place in homeowner rehabilitation will be at the direction of the certified lead based paint inspector/assessor. Substantial rehabilitation of multi-family rental units will remediate lead based paint hazards which could potentially apply to activities undertaken in the HOME CHDO Set-

Aside, the Rental Housing Set-Aside, DPA and through the HTF programs.

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 2020 Consolidated Plan. To emphasize Affirmatively Furthering Fair Housing, 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.

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 used for homebuyer and homeowner rehabilitationactivities.

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

The effective date of the 2018 Homeownership Value Limits is April 1, 2018. These limits remain in effect until HUD issues new limits. The limits for 2019 have not been issued by HUD.

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.

ESG funds are awarded based on applicant's capacity, experience, ability to match requested funds, their involvement in their local CoC and those who adhere to the strategic goals, priorities and objectives in this allocation plan and with MHC guidelines for how applications are evaluated. ESG funds are used to support the operation and maintenance of emergency shelters, provide rental and utility assistance to the homeless and those at risk of becoming homeless. Grantees must use a Coordinated Entry System (CES) to assist persons and referred to the appropriate organization and

report outcomes.

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

N/A

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 are 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.

State of Mississippi
National Housing Trust Fund
Maximum Mortgage Limits

Base City: Jackson

Key Locality 1: Greenville

High Cost Percentage: 225%

Section 234: Elevator Construction

Mortgage Amount Per Family Unit:	0 BR	1 BR	2 BR	3 BR	4 BR
Max	\$60,021	\$68,806	\$83,667	\$108,239	\$118,812
High Cost at 225%	\$135,047	\$154,858	\$188,251	\$243,605	\$267,327

Key Locality 1- Counties

Bolivar	Calhoun	Carroll
Chickasaw	Choctaw	Clay
Coahoma	Grenada	Humphreys
Itawamba	Lafayette	Lee
Leflore	Lowndes	Monroe
Montgomery	Noxubee	Oktibbeha
Panola	Pontotoc	Prentiss
Quitman	Sunflower	Tallahatchie
Union	Washington	Webster
Winston	Yalobusha	

State of Mississippi
National Housing Trust Fund
Maximum Mortgage Limits

Base City: Jackson

Key Locality 1: Gulfport

High Cost Percentage: 225%

Section 234: Elevator Construction

Mortgage Amount Per Family Unit:	0 BR	1 BR	2 BR	3 BR	4 BR
Max	\$60,021	\$68,806	\$83,667	\$108,239	\$118,812
High Cost at 225%	\$135,047	\$154,858	\$188,251	\$243,605	\$267,327

Key Locality 1- Counties

Amite	Forest	George
Greene	Hancock	Harrison
Jackson	Lamar	Marion
Pearl River	Perry	Pike
Stone	Walthall	Wilkinson

State of Mississippi
National Housing Trust Fund
Maximum Mortgage Limits

Base City: Jackson

Key Locality 1: Jackson

High Cost Percentage: 225%

Section 234: Elevator Construction

Mortgage Amount Per Family Unit:	0 BR	1 BR	2 BR	3 BR	4 BR
Max	\$60,021	\$68,806	\$83,667	\$108,239	\$118,812
High Cost at 225%	\$135,047	\$154,858	\$188,251	\$243,605	\$267,327

Key Locality 1- Counties

Adams	Attala	Clarke
Claiborne	Copiah	Covington
Franklin	Hinds	Holmes
Issaquena	Jasper	Jefferson
Jefferson Davis	Jones	Kemper
Lauderdale	Lawrence	Lincoln
Leake	Madison	Neshoba
Newton	Rankin	Scott
Sharkey	Simpson	Smith
Warren	Wayne	Yazoo

State of Mississippi
National Housing Trust Fund
Maximum Mortgage Limits

Base City: Jackson

Key Locality 1: Southaven

High Cost Percentage: 225%

Section 234: Elevator Construction

Mortgage Amount Per Family Unit:	0 BR	1 BR	2 BR	3 BR	4 BR
Max	\$60,021	\$68,806	\$83,667	\$108,239	\$118,812
High Cost at 225%	\$135,047	\$154,858	\$188,251	\$243,605	\$267,327

Key Locality 1- Counties

Alcorn	Benton	Desoto
Marshall	Tate	Tippah
Tishomingo	Tunica	

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.

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

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

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

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

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

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

QUALITY OF WORK

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

Project Design Professionals - The project developer will formally contract with licensed architectural and engineering design professionals to provide appropriate professional services for each project. It is the responsibility of each licensed professional to assure that the scope of

work is done in accordance with the generally accepted practices in their discipline, as well as designing the project to be in full conformance with all the applicable federal, state and local codes. In developing scopes of work, grantees and developers will work with MHC staff to ensure that all requirements under the HTF Standards are satisfied and that the proposed scope of work meets MHC's goal. MHC approval of all scopes of work is required.

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

1.1.1.1. HEALTH AND SAFETY CONCERNS/HAZARDS

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

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

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

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

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

1.1.2. MAJOR SYSTEMS (Requirements for Rental Housing):

Capital Needs Assessment (CNA)

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

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

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

EXPECTED USEFUL LIFE / REHABILITATION SCOPE & CAPITAL PLANNING

- i. In developing scopes of work on housing rehabilitation projects, MHC HTF grantees and developers will consider the remaining expected useful life of all building components with regard to building long-term sustainability and performance. Specifically, each building component with a remaining expected useful life of less than the applicable HTF period of affordability (30 years) will be considered for replacement, repair or otherwise updated. Additionally, new building components with an expected useful life of less than 30 years will be considered for future replacement.
- ii. Project CNAs will be required. The industry standard period for CNAs is 20 years; however, project CNAs must be updated every five years during the life of the project to ensure projected capital needs through the 30 year HTF affordability period are anticipated and planned for. The initial CNA will cover years 1-20. The first five year update will be done in year 5 and cover years 6-25. The second 5-year update will be done in year 10 and will cover years 11-30.
- iii. Once a scope of work has been developed by the grantee and their development team, the grantee must also develop a Capital Plan. Whether or not a particular building component has been replaced, repaired or otherwise updated as part of the rehabilitation scope of work,

all building components and major systems must demonstrate adequate funding to be viable for at least 20 years, the length of the capital plan, with subsequent updates every five years during the 30-year affordability period.

- a. Example #1: Kitchen cabinets with a remaining useful life of eight years may be permitted to be left in place and not included in the rehabilitation scope. However, adequate funding must be demonstrated in the building capital plan to replace those cabinets in year 8 of the post-rehabilitation capital plan.
- b. Example #2: If a building component such as a new roof is installed during the rehabilitation and this roof has an expected useful life of 25 years, it will not show up on the initial CNA as needing replacement during that 20-year period. However, since MHC requires updates of CNA's for HTF projects to be performed every 5 years, it will show up on the next 20-year CNA which will be performed in year 5 of the project and cover years 6 to 25. During these 5-year CNA updates, the project reserve contributions will be reviewed to ensure all future capital expenditures articulated in the CNA are adequately funded through the 30-year affordability period.
- iv. Annual replacement reserves contributions of at least \$250 per unit per year (puppy) for senior projects and \$300 puppy for general occupancy projects are required through the 30-year affordability period. If the initial 20-year CNA and capital plan (and/or any subsequent five year updates) indicate that replacement costs for the period exceed the amount generated by the respective puppy contributions, a higher puppy contribution will be required.
- v. Grantees and their development teams should ensure that all building components are analyzed as part of a comprehensive effort to balance rehabilitation scope and capital planning in a way which maximizes long-term building performance as much as possible within the parameters of both development and projected operational funding available.

Equipment

- i. Existing equipment to be retained and continued to be used will be in serviceable condition with an expected useful life of 30 years, or covered by the 20-year capital plan and/or subsequent five year updates during the 30-year affordability period.
- ii. Kitchen appliances:
 - a. When replacing a range and space permits, provide a new, full-size (30," four burner) range.
 - b. Existing appliances to be reused will be in good and serviceable condition.
 - c. Provide other appliances (such as microwaves) as may be appropriate to the project.
 - d. All appliances in accessible apartment units will be accessibility-compliant, and located in an arrangement providing required clear floor spaces.
- iii. Sewer connections to municipal sewage systems and on-site sewage disposal:
 - a. Existing sewer laterals that are to be reused must be evaluated to assure that they are serviceable and have a remaining useful life of 30 years, or are covered by the 20-year capital plan and/or subsequent five-year updates during the 30-year affordability period.
 - b. New systems will be designed to conform to the state EPA requirements.
- iv. Water service:
 - a. Existing municipal water supplies to buildings will be evaluated to assure that they are serviceable, of adequate capacity and have a remaining useful life of 30 years, or are covered by the 20-year capital plan and/or subsequent five-year updates during the 30-year

affordability period.

- b. Required new systems will be designed to conform to the state EPA requirements.

Plumbing

- i. Where existing components of a system are to be reused, they will be examined and determined to be in good condition, code-compliant and have a remaining useful life of a minimum of 30 years, or covered by the 20-year capital plan and/or subsequent five year updates during the 30-year affordability period. Substandard or critical non-code-compliant components must be replaced.
- ii. Use water-saving shower heads and faucet aerators as required by the MHC Design Standards.
- iii. All fixtures, piping fittings and equipment will be lead-free.
- iv. Kitchen fixtures – When existing kitchen fixtures are not reused in accordance with a. above, new sink and faucets, and associated plumbing will be installed in each unit or SRO food prep area.
- v. Bath fixtures – When existing bath fixtures are not reused in accordance with a. above, new water saving toilets, tubs and tub surrounds, lavatory sinks, and faucets will be installed in each unit or SRO bathroom facility.
- vi. Laundry facilities will be provided in accordance with MHC Design Standards.
- vii. Provision for other utility plumbing for janitor sinks, floor drains, outdoor faucets, drains for dehumidification systems, etc., may be made as desired or required.

Heating

System design:

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

Building Structure and Envelope (Material and Methods Standards)

- i. Structures of two or more stories must be a minimum of sixty percent (60%) brick.
- ii. All brick veneer systems shall be installed in accordance with the Brick Institute of America recommendations including all underlayment, vapor barriers, ties, weeps and joint treatment.
- iii. Single story structures and areas on two or more story structures where brick is not used, shall use cementitious lap siding over approved sheathing, and vapor barrier.
- iv. Metal flashing shall be installed over all openings, and base of the walls extending 8 inches past each side of all openings. Weeps shall channel moisture from the cavity out of the wall

- at all flashing.
- v. No vinyl siding is allowed.
- vi. A color variation throughout the development is encouraged. In general, consider materials and colors - for the façade (including foundation walls) and for the roof - that are compatible with those in similar, good quality buildings in the surrounding neighborhood or region.
- vii. Consider using materials with high levels of recycled content or "Green" where possible.
- viii. Trim and details can provide warmth and character to a building's appearance, particularly on street facades. In general, the complexity, depth and proportion of trim should relate to that used in good quality middle-income
- ix. Carefully consider the design of porch and stair railings, fascia boards, corners, and areas where vertical and horizontal surfaces meet - for example where a wall meets the roof.
- x. Generally put trim around windows. Consider adding simple pieces of trim to the top and bottom of porch columns. Vary the dimension from an eave (18' minimum) and a rake (4' minimum) detail.

Roofing

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

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

Existing Roofing

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

New Roofing

- i. New roofing will be installed where existing roofing does not meet requirements for continued use. New roofing system components will be compatible, and include the nail base, the underlayment layer, ice and water shield self-adhesive membrane flashings, metal flashings and roofing.
- ii. Strip existing roofing and dispose of properly.
- iii. Examine exposed existing substrate for structural soundness.
- iv. Install new roofing system per code and per NCRA trade practices and manufacturer specifications.
- v. Flashings – deteriorated flashings will be replaced and the weatherproof integrity of

the roof system will be assured.

Ventilation

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

Building Storm Drainage/Roof

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

Structure

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

Exterior Finishes

Cladding

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

Masonry

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

Trim – Exterior trim and architectural woodwork

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

Paint-

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

Building Structure -Energy Conservation

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

original construction. If it is impossible to conform to this standard, the largest attic access hole possible will be installed.

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

Masonry Components

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

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

- i. Insulation
 - Insulation levels will conform to the 2009 International Energy Efficiency Code.
 - Masonry walls will be insulated utilizing current building science detailing to ensure ongoing integrity of masonry systems.
- ii. Air sealing – comply with HERS requirements for thermal bypass air sealing, and duct sealing.
 - Attention must be paid to the air barrier of each building and should be well thought out, detailed and carefully executed.
 - Blower door testing will be performed to verify compliance and successful execution.

- iii. Indoor air quality
 - In general, all thermal upgrades to a building will take into consideration indoor air quality and moisture control/mitigation, and apply the current state of the art building science in this regard. Treatment of existing stone, concrete or masonry basement walls and of existing basement earthen floors or uninsulated basement slabs will be taken into consideration with regard to the need for moisture mitigation.
- iv. Ventilation
 - Venting of crawl spaces, attics and sloped ceilings will be per code.
 - See Section XI E.1.c for roof assembly ventilation.

Windows, Exterior Doors and Basement Entries

- i. Every window, exterior door, basement entry shall be tight fitting within their frames, be rodent- proof, insect-proof and be weatherproof such that water and surface drainage is prevented from entering the dwelling. In addition, the following requirements shall also be met:
- ii. All exterior doors and windows shall be equipped with security locks and deadbolts.
- iii. Every window sash shall be fully equipped with glass windowpanes, which are without cracks or holes. Every window sash to be replaced shall use Energy Star rated windows. Stained or leaded glass found to be historically significant might be protected by a fixed low-E glass storm window. Every window sash shall fit tightly within its frame, and be secured in a manner consistent with the window design. All window jambs will be sealed. All rope weight openings shall be insulated before installing the new window.
- iv. Storm doors, when installed, shall also be equipped with a self-closing device.
- v. Every exterior door, when closed, shall fit properly within its frame and shall have door hinges and security locks or latches. All exterior doors will be no less than metal clad insulated (foam filled) doors. All jambs and thresholds will be sealed.
- vi. Every exterior door shall be not less than thirty six inches (3'- 0") in width and not less than six foot-six inches (6'8") in height. Existing door sizes will be grandfathered, but an attempt shall be made to have at least one exterior door that is not less than 36 inches wide and no less than 6'-8" high.

Minimum Standards for Heating and Cooling Systems

- i. All heating and cooling systems (and central air-conditioning systems where they exist) shall be capable of safely and adequately heating (or cooling as applicable) for all living space. A licensed mechanical engineer shall design all new system design. Non-working or improperly functioning central air conditioning systems may be replaced in part or entirely.
- ii. If existing heating systems, including but not limited to, chimneys and flues, cut-off valves and switches, limit controls, heat exchangers, burners, combustion and ventilation air, relief valves, drip legs and air, hot water, or steam delivery components (ducts, piping, etc.) that are not being replaced, shall be inspected by a licensed

- mechanical engineer to be certified safe and in proper functioning condition at the time of inspection.
- iii. Every heating system burning solid, liquid or gaseous fuels shall be vented in a safe manner to a chimney or flue leading to the exterior of the dwelling. The heating system chimney and/or flue shall be of such design to assure proper draft and shall be adequately supported.
 - iv. No heating system source burning solid, liquid or gaseous fuels shall be located in any habitable room or bathroom, including any toilet room.
 - v. Every fuel-burning appliance (solid, liquid or gaseous fuels) shall have adequate combustion air and ventilation air. All new furnaces will have sealed combustion with combustion air brought in from the exterior of the house and installed in accordance with manufacturer's guidelines.
 - vi. Every heat duct, steam pipe and hot water pipe shall be free of leaks and shall function such that an adequate amount of heat is delivered where intended. All accessible duct joints must be sealed with mastic or any other acceptable product. Newly installed ductwork must also be sealed. All accessible steam piping and hot water piping must be installed with an approved material.
 - vii. Every seal between any of the sections of the heating source(s) shall be airtight so that noxious gases and fumes will not escape into the dwelling.
 - viii. No space heater shall be of a portable type.
 - ix. Minimum requirements for forced air furnaces, when installed, will be no less than a 92% AFUE, or the minimum AFUE, if greater than 92%, to obtain a local utility rebate (Energy Star rated for northern climates). A digital programmable thermostat must be installed. Condensate lines will drain to a floor drain or have a condensate pump installed and piped to discharge. All furnace ductwork shall be equipped with an air filter clean out location that has a tight fitting cover installed over it.
 - x. All boilers, when replaced, will have an "A" rating and be no less than 90% AFUE rating. All combustion air will be from the exterior of the house. The addition of zone valves may be useful to reduce energy cost. Heat lines shall be insulated with approved material. Programmable thermostats will be installed.
 - xi. A/C units, if added or replaced, shall not be less than 14.5 SEER or the lowest SEER rating that is available at the time of installation but not less than 14.5 SEER. All units shall be installed, when possible, on either the north or east side of the dwelling or in an area that will provide shade for the unit. The correct coil will be installed that is compatible with both the furnace and A/C unit. Homeowners who use window air conditioners will be encouraged to purchase Energy Star rated air conditioners.
 - xii. No window A/C units may be purchased with HTF funds.
 - xiii. All wood, pellet, corn, switch grass, hydrogen, or other biomass fuel stoves must be installed to manufacturer's guidelines. Where such guidelines are not available, the heating unit will be removed. Venting and combustion air must be installed in accordance with manufacturer's requirements.
 - xiv. Any development receiving HTF must have central air and heat by the placed in service date. A certified letter from the development's architect or engineer must verify that the central heat and air system has the capacity to properly accommodate all of the units.

Minimum Standards for Ventilation (Exhaust System)

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

Minimum Standards for Plumbing Systems

- i. All dwelling plumbing systems shall be capable of safely and adequately providing a water supply and wastewater disposal for all plumbing fixtures. Every dwelling plumbing system shall comply with the following requirements.
- ii. All existing plumbing systems and plumbing system components shall be free of leaks. When repairing or adding to such systems, any type of pipe allowed by the State plumbing code shall be allowed.
- iii. All plumbing system piping shall be of adequate size to deliver water to plumbing fixtures and to convey wastewater from plumbing fixtures (Including proper slope of wastewater piping) as designed by the fixture manufacturer).
- iv. All plumbing fixtures shall be in good condition, free of cracks and defects, and capable of being used for the purpose in which they were intended.
- v. The plumbing system shall be vented in a manner that allows the wastewater system to function at atmospheric pressure and prevents the siphoning of water from fixtures. Venting by mechanical vents is accepted as an alternative to exterior atmospheric venting.
- vi. All fixtures that discharge wastewater shall contain, or be discharged through, a trap that prevents the entry of sewer gas into the dwelling.
- vii. All plumbing system piping and fixtures shall be installed in a manner that prevents the system, or any component of the system, from freezing.
- viii. All plumbing fixtures and water connections shall be installed in such a way as to prevent the backflow of water from the system into the plumbing system's water source.
- ix. Valves shall be installed with the valve in the upright position. When replacing valves, the use of a full port ball valve shall be encouraged.

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

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

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

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

Existing windows to remain

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

New Windows

- i. Where existing windows do not meet the standards for egress, condition and/or energy efficiency deemed appropriate to the project, they will be replaced by new windows.
- ii. New windows will be code-compliant and conform to International Energy Code requirements.
- iii. Additionally, new window units should be tested assemblies meeting ASTM standards for water penetration and air leakage.
- iv. All windows will be installed per manufacturer's installation guidelines and specifications, and will incorporate appropriate detail, flashings, joint sealers, and air sealing techniques.

Ventilation

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

Electrical

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

year affordability period. The designer, in concert with the state electrical inspector, will examine the system and equipment. Existing components of the electrical system may be reused as appropriate. Substandard or critical non-code-compliant components must be replaced.

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

Fire detection and alarms

- i. Will be installed as required by code: NFPA 101, Chapters 9.6, 30.3.4 and/or 31.3.4, and comply with NFPA 72, and NFPA 1.
- ii. Smoke detectors will be installed per International Fire Code requirements.
- iii. CO detectors will be installed per International Fire Code.
- iv. Where required, system annunciation will be in accordance with International Fire Code.
 - a. C:Communication low-voltage wiring-provisions for TV, telephone, internet data, security and intercoms should be considered and installed as appropriate to the project's use and livability.
 - b. PV Solar-an optional solar-powered photovoltaic panel system may be installed in accordance with the National Electrical code, state energy code, and the regulations of the governing utility.
 - c.

Porches, decks and steps

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

Kitchen cabinetry and counters:

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

New cabinetry:

- i. Will be of good quality, meeting ANSI/KCMA A161.1-2012 "Performance & Construction Standards for Kitchen Cabinetry and Bath Vanities" standards. Other industry standards for cabinetry may be used as guidelines, such as the Kitchen Cabinet Manufacturer's Association (KCMA) "Severe Use Specification – 2014," or the AWI's Woodwork Standards and Cabinet Fabrication Handbook.
- ii. New counters will be provided with a cleanable sanitary surface material impervious to water such as high pressure laminate (HPL).
- iii. Shop fabricated as one-piece assembly where possible. Seal field joints.
- iv. Installed level and securely fastened to cabinetry.
- v. Bath cabinetry and counters – vanity lavatory tops, when used, should be one-piece integral bowl with integral backsplash.
- vi. Pointing of mortar joints will be specified as necessary to assure the continued integrity of the structural assembly.
- vii. New below-grade structures to conform to Chapter 18 of IBC as appropriate.
- viii. Mechanical rooms - Provide sound concrete floors with raised housekeeping pads for equipment.
- ix. Tenant accessed utility spaces (storage, laundry rooms, etc.) – provide sound concrete floors.
- x. Moisture mitigation:
- xi. Water and damp proofing – where possible and as may be required by existing conditions of groundwater and storm water intrusion into subsurface portions of buildings, provide waterproofing or damp proofing as appropriate.
- xii. Provide vapor barriers covered with a wear layer of pea stone over earthen basement or crawl space floors to remain.

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

1.1.3. LEAD-BASED PAINT REQUIREMENT

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

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

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

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

Federal Regulations

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

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

HUD/EPA Disclosure Regulations (Title 24, Part 35, Subpart A) – Requires owners of target housing to disclose all lead paint records and related information to potential buyers and/or tenants. More information is available at:

http://portal.hud.gov/hudportal/documents/huddoc?id=DOC_12347.pdf

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

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

Asbestos

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

- National Emission Standards for Hazardous Air Pollutants (NESHAP) apply.
- Removal of asbestos must be carried out per federal EPA and state regulations and rules.

1.1.4. ACCESSIBILITY

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

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

Site and Neighborhood Standards for Fair Housing

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

Meet ADA and HUD standards for all applicable handicapped accessibility requirements. Provide paved accessible paths to all primary entries of all ground floor units and all common and public facilities per ADA and the Fair Housing Act. (See Section 9 of the QAP

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An overview of these requirements is provided below:

General Requirements

- Projects must meet applicable federal, state, and local regulations and rules.
- Projects must provide not less than 5 percent of the total units as accessible Type A units, with at least one of the units providing a roll-in shower.
- Projects must comply with the Americans with Disabilities Act (ADA), Title II (for public entities) and Title III (for places of public accommodations) implemented at 24 CFR parts 35 and 36, and 2010 ADA Standard for Accessible Design and attendant Design Guide, as applicable.
- Projects, if applicable, must comply with the Fair Housing Act, which states in part that covered multifamily dwellings as defined by HUD's implementing regulations at 24 CFR 100.201 must meet the design requirements at 24 CFR 100.205.
- Projects must comply with ANSI A117.1 as adopted by the State of Mississippi building codes.
- Projects must comply with other standards as may apply or be required by funding

- vii. sources (i.e. USDA Rural Development, Uniform Federal Accessibility Standards, etc.).
- viii. Projects, if applicable, must comply with Section 504 of the Rehabilitation Act of 1973 implemented at 24 CFR Part 8.
- ix. For "substantial" rehabilitation (projects with 15 or more total units and the cost of rehabilitation is 75 percent or more of the replacement cost):
 - x. At least 5 percent of the units (1 minimum) must be made fully accessible for persons with mobility impairments as described by ANSI A117.1 Type A requirements.
 - xi. In addition, at least 2 percent of the units (one additional unit minimum) must be made accessible for persons with sensory impairments.
 - xii. Common spaces must be made accessible to the greatest extent feasible.
- xiii. For projects with "less-than-substantial" rehabilitation (anything less than "substantial"), the project must be made accessible to the greatest extent feasible until 5 percent of the units are physically accessible and common spaces should be made accessible as much as possible.

1.1.5. DISASTER MITIGATION

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

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

- i. **Specifically regarding flood hazards:**
 - a. Projects must meet FEMA federal regulation, and HUD's floodplain management requirements at 24 CFR 55, including the 8-Step Floodplain Management Process (when applicable) at 24 CFR 55.20.
 - b. Projects must meet fluvial erosion prevention requirements per local municipality regulations.
- ii. **Specifically regarding earthquakes:**
 - a. Projects located in earthquake prone regions must be assessed by a registered structural engineer for compliance with Section 707 of the 2012 International Existing Building Code.
 - b. Projects located in earthquake-prone regions must further complete soils testing and grading of the soils by a registered soils engineer in accordance with the 2012 International Building Code Requirements. Such soils classifications will be used to determine if voluntary improvements of the seismic force-resisting system (Section 707.6 2012 IEBC) will be voluntary or compulsory.
- iii. **Specifically regarding wildfires:**
 - a. Projects located in wildfire-prone areas or which are located next to large expanses of forest, brush, open fields, or within predominantly natural landscapes will make efforts to reduce exposure to wildfires.
 - b. Projects located in wildfire-prone areas will utilize best practices to protect the project

including readily available information provided through the U.S. Forest Service and NFPA Firewise Community Program. Such efforts toward preparation will include basics of defensible space and sound landscaping techniques.

1.1.6. STATE AND LOCAL CODES, ORDINANCES, AND ZONING REQUIREMENTS

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

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

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

Additionally, the following apply:

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

Building Occupancy & Construction Type

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

Historic Buildings

- i. Must comply with Mississippi existing building code.
- ii. **Must comply with IBC, chapter 3409.**
- iii. Historic buildings must be rehabilitated in a manner consistent with the requirements of

Section 106 of the National Historic Preservation Act and the Secretary of Interior's Standards for Rehabilitation and Guidelines for Rehabilitation of Historic Buildings.

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

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

Energy Standards

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

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

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

1.1.7. UNIFORM PHYSICAL CONDITION STANDARDS (UPCS)

MHC's HTF Standards are designed to exceed the Uniform Physical Condition Standards (UPCS) and ensure that upon completion, HTF-assisted project and units will be decent, safe,

sanitary, and in good repair as described in 24 CFR 5.703. **These standards will address the following inspectable items: Site, Building Exterior, Building Systems, Dwelling Units, Common areas, Health and Safety Concerns and Compliance with State and local codes.**

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

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

*****All HTF-Assisted Rehabilitation Projects must comply with the rehabilitation standards found in Appendix A.**

HTF-REHABILITATION STANDARDS

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

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

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

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

- i. Site design and engineering will be conducted by a licensed professional civil engineer or other qualified professional.
- ii. Design and systems will conform to all applicable codes, rules and regulations:
- iii. State, Local and Municipal zoning.
- iv. Local fire Code 2012 International Fire Code.
- v. Utility connections, yard lines and laterals in accordance with state utility ordinances. Underground or overhead utilities – as regulated by code and utility rules.
- vi. **Fencing and Gates**-Missing exterior fence, security fence missing or damaged to the point it does not function as it should ; Any holes in fence or gate is larger than 6 inches by 6 inches must be addressed due to threaten safety or security.
- vii. **Vehicular access to public way** – Site design will conform to local zoning and regulations, as well as be sensible in its layout to maximize vehicular and pedestrian safety.
- viii. **Grounds**-Erosion/Rutting Areas- must be addressed where runoff has extensively displaced soils which has caused visible damage or potential failure to adjoining

- structures or threatens the safety of pedestrians or makes the grounds unusable
- ix. **Landscaping** – Required at all properties maximizing existing natural features or otherwise enhancing open spaces. Address vegetation which has visibly damaged a component, area or system of the property.
 - x. **Storm water** shall be diverted off of paved surfaces and into a site drainage detention or retention areas and drainage system or away from buildings.
 - xi. **Drainage** – assure that the grading surrounding the building will slope away from the building and drain properly, without ponding or erosion.
 - xii. **Mailboxes** - Provision will be made for USPS-approved cluster mailbox units if required by the USPS. Each site and dwelling unit shall have an access to a mailbox installed per US Postal Service regulations at a building entrance or at the unit. Match lighting intensity and quality to the use for which it is intended.
 - xiii. **Solid waste collection & storage** – if necessary, provision will be made for the outdoor storage and collection of solid waste and recycling materials in receptacles (dumpsters, wheeled trash cans, totes). Enclosures may be provided and should be accessible as required by code. Garbage collection areas must be screened.
 - xiv. **Parking** will be adequate for project type, meet local codes and be designed to drain well, with a durable appropriate surface material. Handicapped parking will be provided as required. All multifamily developments must have a minimum of two (2) parking spaces per unit or 1.5 spaces per unit for elderly properties. MHC will allow a waiver of these parking requirements subject to the local jurisdiction's parking requirements and/or evidence of actual parking need. All existing parking and driveways shall be restored to a good condition: The parking area shall be one of the following Materials: Crushed #57 limestone gravel, 4" thick, and compacted; hot mix asphaltic concrete pavement or 4 inch reinforced concrete.
 - xv. **Pedestrian Access and Hardscape** -In general, paved walkways within the site will be designed to provide sensible pedestrian access from the public way into the site, from parking areas, and provide access to buildings. All walkways should generally conform to applicable codes for width and slopes, and fall protection. Existing walkways shall be in a good condition and free of cracks and joints with elevation changes greater than allowed by accessibility requirements. Defective conditions, such as excessive deterioration, shall be corrected by replacing the defective area.
 - a. Designed to minimize conflicts between vehicles and pedestrians. Bicycle and pedestrian paths will be separate from vehicular traffic. Open spaces are linked so that they form an uninterrupted network of vehicle-free areas. Traffic calming strategies are required to slow down cars within the development.
 - xvi. **Site Amenities** may be provided which enhance the livability of the project including playground areas, seating, benches, patio areas, picnic tables, bike racks, grills and fencing, etc.
 - xvii. Site lighting with shielded fixtures may be provided to illuminate parking and pedestrian walkways, and will conform to local zoning.
 - xviii. Energy efficient lighting will be employed with emphasis on LED fixtures.
 - xix. Exterior lighting shall meet all minimum requirements for safe visibility per the activity area; i.e., parking walks, porches, entrances.
 - xx. Position exterior fixtures to avoid lighting, which shines directly into dwelling units or is overly intense and bright. Consider light fixtures, which minimize overall light

- "pollution."
- xxi. All paving at trash dumpsters where heavy trucks will pick up trash shall be designed as heavy load paving. All new paving shall be on approved compacted structural fill per the recommendation of a licensed soils engineer.
 - xxii. **Project Sign-** Entry signage and building numbers shall be light for nighttime visibility.
 - xxiii. **Stairs-** will be safe and sound, constructed of durable materials, with proper rise and run, and with code-approved railings as required. Accessible routes into buildings will be provided as required by code. Where ramps are provided they shall be constructed in compliance with ADA. Where handrails and guardrails are required or included in the scope of work, they shall meet and shall be constructed in compliance with ADA.
 - Identify all common area facilities on an accessible path (show walkways slope and landing dimensions at ramps, accessible parking spaces, van stall location, and trash enclosures).
 - All private and public open spaces shall be large enough so that they can actually be used as intended. Examples of non-compliant spaces include but are not limited to, narrow balconies, decks and porches that cannot accommodate furniture and common circulation.
 - All parking required by zoning codes and MHC parking requirements for housing will be enforced. Where garages or carports required or included, locate them on the side or rear of units. Fronts and street elevations shall have covered entries and porches.

Inspectable Item-Building Exterior

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

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

- i. Building access – in general the access to a building will be safe, logical, readily identifiable, sheltered from the weather, and meeting the exit requirements to a public way. Pathways of circulation within a building will also be safe and logical.
- ii. Means of egress components must be in conformance **with Chapter 10 of the IBC**, including complete layout of the exits, corridor and stair dimensional requirements and arrangement, doors sizes and swings, door hardware, panic exit devices, door self-closers, interior finishes, walking surfaces, fire separations, stair enclosures, guards and railings, ramps, occupant load calculations, illumination and signage.
- iii. Design and rehabilitation of the property must be in conformance with MHC Design Standards and **ADA Requirements**.
- iv. Building exteriors will be improved to increase curb appeal and provide greater longevity/durability to the existing building.
- v. Existing outbuildings and utility structures which are being retained will be in sound and serviceable condition, and not create health, safety or undue maintenance issues

- for the project.
- vi. Building **foundations**, framing, structure, floor and roof decks shall be stable, meet code requirements for vertical and lateral loading and materially in good condition. All cracking or settling of concrete foundations and masonry must be repaired. All crawlspaces must be investigated and assessed for the presence of mold, plumbing leaks, and deteriorating structures. All crawl spaces must meet minimum energy and fire code requirements. The underside of all conventional foundation floor decks shall be insulated and sealed from the crawl space with an impermeable vapor barrier.
- vii. Site lighting with shielded fixtures may be provided to illuminate parking and pedestrian walkways, and will conform to local zoning.
- viii. Energy efficient lighting will be employed with emphasis on LED fixtures.
- ix. Exterior lighting shall meet all minimum requirements for safe visibility per the activity area; i.e., parking walks, porches, entrances.
- x. Position exterior fixtures to avoid lighting, which shines directly into dwelling units or is overly intense and bright.
- xi. Consider light fixtures, which minimize overall light "pollution."

Walls

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

Exits

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

- i. Every habitable room shall have two (2) independent and unobstructed means of egress.
- ii. This is normally achieved through an entrance door and an egress window. All above grade egress windows from habitable rooms shall have a net clear opening of 5.7 square feet. The minimum net clear opening width dimension shall not be less than twenty inches (20") wide, and the minimum net clear opening height dimension shall not be less than twenty-four inches (24") wide.
- iii. *Note that the combination of minimum window width and minimum window height opening size does not meet the 5.7 square feet requirements. Therefore, the window size will need to be greater than the minimum opening sizes in either width or height.
- iv. Where windows are provided as a means of escape or rescue, they shall have a finished sill height of not more than forty-eight inches (48") above the floor in basements. Egress windows with a finished sill height of more than forty-eight inches (48") shall have a permanently installed step platform that is in compliance with stair construction standards.

- v. All at-grade egress windows from habitable rooms may be reduced in size to 5.0 square feet of operable window area, but the area must meet the minimum width and height requirements of all egress windows.
- vi. When windows are being replaced within existing openings, the existing window size shall be determined to be of sufficient size even if current window sizes do not meet current egress standards. However, if the specification writer determines that changing the window size is beneficial; such egress window size modification will be allowed but not required. If new construction windows are being installed, these windows must meet all egress window requirements (for example, if adding on to existing building in a rehabilitation or adaptive reuse).
- vii. Blocked or unusable emergency or **fire exits**, visibly missing components of fire escapes, security bars preventing exit through windows are prohibited and will be address/corrected.

Railings

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

Ventilation

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

Doors

Every exterior door, when closed, shall fit properly within its frame and shall have door hinges and security locks or latches. All exterior doors will be no less than metal clad insulated (foam filled) doors. All jambs and thresholds will be sealed. Every exterior door shall be not less than two foot-four inches (3'-0") in width and not less than six foot-six inches (6'-8") in height. Existing door sizes will be grandfathered, but an attempt shall be made to have at least one exterior door that is not less than 36 inches wide and no less than 6'-8" high.

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

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

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

Apartment doors

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

Windows

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

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

Every exterior door, when closed, shall fit properly within its frame and shall have door hinges and security locks or latches. All exterior doors will be no less than metal clad insulated (foam filled) doors. All jams and thresholds will be sealed. Every exterior door shall be not less than two foot-four inches (3'-0") in width and not less than six foot-six inches (6'-8") in height. Existing door sizes will be grandfathered, but an attempt shall be made to have at least one exterior door that is not less than 36 inches wide and no less than 6'-8" high.

INSPECTABLE ITEM-BUILDING SYSTEMS

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

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

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

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

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

Electrical System

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

Fire protection

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

Fire detection and alarms:

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

- iv. Where required, system annunciation will be in accordance with International Fire Code.

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

Domestic Hot Water

Install pipe insulation per code.

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

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

INSPECTABLE-DWELLING UNITS

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

[See Appendix A- UPCS for Multifamily Housing Rehabilitation Requirements for Units]

Apartment Layout:

- i. Room sizes –minimum in accordance with **IBC 1208 and/or local codes**.
- ii. Interior environment must comply with **Chapter 12 of the IBC**.
- iii. Kitchens – in general, for apartment buildings – each unit will have a functional and code-compliant kitchen.
- iv. SRCs and other special housing types may be an exception.
- v. Baths – in general, for apartment buildings – each unit will have a functional and code- compliant bath in accordance with **IBC 1210**

Lighting

- i. Every habitable room and every bathroom (including toilet room), laundry room, furnace

or utility room, and hallway shall have at least one (1) ceiling or wall-type electric light fixture, controlled by a remote wall switch. Habitable rooms (except kitchens or kitchenettes) may have a wall-type electrical outlet controlled by a remote wall switch in lieu of a ceiling or wall-type light fixture. Energy efficient fixtures that meet energy star ratings and LED's and compact florescent bulb equivalent or better shall be installed in all new fixture installations.

- ii. All stairwells shall have at least one light fixture controlled by a remote wall switch at the top and bottom of the stairs.
- iii. All pendant type lighting fixtures that are supported only by the electrical supply wire shall be removed or replaced. If replaced, replace with Energy Star rated fixtures.
- iv. Recommend lighting be provided from a variety of sources. Access to natural light in all bedrooms and the living room is essential and cross ventilation throughout the unit is encouraged.
- v. Consider layouts that allow natural light to the kitchen and allow the natural ventilation and lighting of bathrooms.

Bathroom

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

vi. Electric Outlets/Switches

- vii. Missing electrical outlets and switches, broken cover plates for electrical outlets or switches, circuit breakers on electrical panels or boxes, covers for electrical panels

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

Bedrooms

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

Kitchen

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

with the addition of a pantry for larger units. Utilize 16" clear counter space on one side of each appliance and fixture and a minimum of 9" on the opposite side of a range.

Hot Water Supply

- i. Every dwelling shall have supplied water-heating equipment (water heater and hot water supply lines) that is free of leaks, connected to the source of fuel or power, and is capable of heating water to be drawn for general usage.
- ii. No atmospheric water heaters shall be allowed in a confined space. No water heaters shall be allowed in the toilet rooms, bathrooms, bedrooms, or sleeping rooms. No gas water heaters shall be allowed in a clothes closet.
- iii. All gas water heaters shall be vented in a safe manner to a flue leading to the exterior of the dwelling. These heaters are to be installed according to manufacturer's specifications.
- iv. All water heaters shall be equipped with a pressure/temperature relief valve possessing a full-sized (non-reduced) approved discharge pipe to within six (6) inches of the floor. The discharge pipe shall not be threaded at the discharge end.
- v. All water heaters must be installed to manufacturer's installation specifications.
- vi. Replacement water heaters shall meet Energy Star requirements at the time of installation.
- vii. Where feasible, tankless water heaters may be installed in accordance with manufacturer's guidelines and sized to provide adequate hot water supply to all fixtures. Gas supply lines and/or electrical capacity must be evaluated before installing tankless water heaters. Before installing, careful consideration should be made regarding supply and water temperature.

Interior Walls, Floors, Ceilings, Doors, and Windows

Minimum Ceilings Heights and Hall Widths

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

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

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

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

i. Walls and ceilings

- a. Where existing finishes are proposed to remain, they will be determined to meet the standard of being sound, durable, lead-safe, and have a remaining useful life

- of no less than 30 years, or covered by the 20- year capital plan and/or subsequent five year updates during the 30-year affordability period.
- b. Where existing finishes are proposed to remain as part of a fire-rated assembly, the **state DPS** will assist in making a determination as to the suitability. Refer to codes as they pertain to archaic materials, and relevant NPS Preservation Briefs.
- c. **Flooring**
- d. Existing wood flooring in good condition should be repaired, sanded and refinished.
- e. All new flooring materials (resilient flooring, wood flooring, laminate flooring, carpet, and/or ceramic tile) will be installed over suitable substrates per manufacturer's specs and the trade association practices.
- f. **Trim** - Wood trim and architectural woodwork
- g. Existing trim will be repaired and restored to usable condition, free of deterioration which compromises its use.
- h. New wood trim will be installed in a workmanlike manner. Reference may be made to AWI standards.
- i. **Paint** - In general, all interior ceiling, wall, and trim surfaces will receive renewed coatings of paint (or other clear/stain) finishes. Painting will be done in a workmanlike manner and in accordance with the manufacturer's recommendations. All painting, including preparation of existing surfaces, will be done in a lead-safe manner.
- j. It is encouraged that all paints, stains, varnishes, lacquers and other finishes used in the rehabilitated dwelling shall be low or no VOC paint finishes and installed as required. In general, all interior finishes will be new and installed per manufacturer's recommendations and the standards of quality construction per trade practices and associations related to the particular product or trade.

HTF assisted projects shall refer to and demonstrate compliance with MHC QAP ~~2017~~ written material and methods standards. (See Appendix B)

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ii. **Mechanical**

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

- h. Plumbing fixtures will be accessibility compliant as required.

iii. Fire detection and alarms:

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

iv. Porches, decks and steps

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

INSPECTABLE ITEM-COMMON AREAS

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

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

- i. Interior finishes will be easily cleanable and durable.
- ii. Kitchens, laundries, and storage areas will be improved for functionality, durability and accessibility.
- iii. **Laundry-** where adequate space is available and when appropriate to meet the project goals, washers and dryers will be provided in laundry rooms or in units. The common laundry room must provide 1 washer/dryer per 12 family units.

- iv. All common halls and stairways between living space must be well lighted with a fixture controlled by switches at both ends of the hall or stairway.
- v. Community spaces and offices will be provided at properties with more than 20 units.
- vi. Recreational areas will be provided for all properties as required by the MHC Design Standards.
- vii. All common area facilities on an accessible path (show walkways slope and landing dimensions at ramps, accessible parking spaces, van stall location, and trash enclosures will be free of health and safety hazards, operable and in good repair). Community/Recreation facility will be a minimum of 1,200 sq. ft. per unit for family, whichever is greater. The facility will include a community kitchen, sink, refrigerator and range or microwave. Management office will be no less than 100 sq. ft.
- viii. Maintenance workshop and storage room that provides a workbench, sink and shelving area.
- ix. Parking lot design required to minimize conflicts between vehicles and pedestrians. Bicycle and pedestrian paths will be separate from vehicular traffic. Open spaces are linked so that they form an uninterrupted network of vehicle-free areas. Traffic calming strategies are required to slow down cars within the development.
- x. All private and public open spaces are required to be designed large enough so that they can actually be used as intended. Examples of non-compliant spaces include but are not limited to, narrow balconies, decks and porches that cannot accommodate furniture and common circulation.
- xi. Provide all parking required by zoning codes and MHC parking requirements for housing. Where garages or carports required or included, locate them on the side or rear of units. Fronts and street elevations shall have covered entries and porches.
- xii. Landscaping shall provide reinforcement to the boundaries of the property, provide usable shade for outdoor spaces, add visual quality to the appearance of the site and housing structure, help soften unwanted noise and add seasonal color and variety to the site.
- xiii. One important functional component of livability is the ability of the space to accommodate the potential number of occupants and the basic pieces of common furniture necessary for daily activities.
- xiv. Site amenities enhanced for the livability of the project including playground areas, seating, benches, patio areas, picnic tables, bike racks, grills and fencing, etc.
- xv. **Playgrounds, Community Centers and Mail Kiosks** should have sufficient separation as to provide safety for the children and minimize traffic congestion for the various functions. Playground equipment provides safe, code-approved new playground equipment, if a playground is appropriate, pursuant MHC Design Standards. **(See Minimum Quality Standards QAP)**
- xvi. Community facilities provided to facilitate social interaction such as picnic areas or community garden plots.
- xvii. Outdoor common facilities will be designed to facilitate resident exercise such as walking paths or connection to public sidewalks or other opportunities to facilitate a healthy site.
- xviii. Exterior lighting shall meet all minimum requirements for safe visibility per the activity area; i.e., parking walks, porches, entrances. Position exterior fixtures to avoid lighting, which shines directly into dwelling units or is overly intense and bright.

Wherever possible use LED fixtures and lamps and consider light fixtures, which minimize overall light "pollution."

- xix. **Entry signage and building numbers shall be light for nighttime visibility**
- xx. **Elevators** are required in developments that provide for senior housing and special needs. Elevators may be installed when appropriate and possible, when such elevator is part of the Project's program goals, or as required by code, as follows:
 - Installed per code NFPA 101, Chapter 9.4
 - ASME 17.1 Safety Code for Elevators 2013

APPENDIX A

UNIFORM PHYSICAL CONDITION STANDARDS (UPCS)

HTF Rehab Standards Appendix A: Uniform Physical Condition Standards for Multifamily Housing Rehabilitation - October 201720172017		
NOTE: Deficiencies highlighted in orange are life-threatening and must be addressed immediately, if the housing is occupied.		
Requirements for Site	Observable Deficiency	Type and Degree of Deficiency that must be addressed
Fencing and Gates	Damaged/Falling/Leaning	Fence or gate is missing or damaged to the point it does not function as it should
	Holes	Hole in fence or gate is longer than 6 inches by 6 inches
	Missing Sections	An exterior fence, security fence or gate is missing a section which could threaten safety or security
Grounds	Erosion/Rutting Areas	Runoff has extensively displaced soils which has caused visible damage or potential failure to adjoining structures or threatens the safety of pedestrians or makes the grounds unusable
	Overgrown/penetrating Vegetation	Vegetation has visibly damaged a component, area or system of the property or has made them unusable or impassable
	Ponding/Site Drainage	There is an accumulation of more than 5 inches deep and/or a large section of the grounds more than 20% is unusable for its intended purpose due to poor drainage or ponding
Health & Safety	Air Quality - Sewer Odor Detected	Sewer odors that could pose a health risk if inhaled for prolonged periods
	Air Quality - Propane/Natural Gas/Methane Gas Detected	Strong propane, natural gas or methane odors that could pose a risk of explosion/ fire and/or pose a health risk if inhaled
	Electrical Hazards - Exposed Wires/Open Panels	Any exposed bare wires or openings in electrical panels (loose wires do not pose a risk)
	Electrical Hazards - Water Leaks on/near Electrical Equipment	Any water leaking, puddling or ponding on or immediately near any electrical apparatus that could pose a risk of fire, electrocution or explosion
	Flammable Materials - Improperly Stored	Flammable materials are improperly stored, causing the potential risk of fire or explosion
	Garbage and Debris - Outdoors	Too much garbage has gathered more than the planned storage capacity, or garbage has gathered in an area not sanctioned for staging or storing garbage or debris
	Hazards - Other	Any general defects or hazards that pose risk of bodily injury
	Hazards - Sharp Edges	Any physical defect that could cause cutting or breaking of human skin or other bodily harm
	Hazards - Tripping	Any physical defect in walkways or other travelled area that poses a tripping risk
	Infestation - Insects	Evidence of infestation of insects including roaches and ants throughout a unit or room, food preparation or storage area or other area of building substantial enough to present a health and safety risk
	Infestation - Rats/Mice/Vermis	Evidence of rats or mice - sightings, rat or mouse holes, or droppings substantial enough to present a health and safety risk
Mailboxes/Project Signs	Mailbox Missing/Damaged	Mailbox cannot be locked or is missing
	Signs Damaged	The project sign is not legible or readable because of deterioration or damage
Parking Lots/Driveways/Roads	Cracks	Cracks that are large enough to affect traffic ability over more than 5% of the property's parking lots/driveways/roads or pose a safety hazard
	Ponding	3 inches or more of water has accumulated making 5% or more of a parking lot/driveway unusable or unsafe
	Potholes/Loose Material	Potholes or loose material that have made a parking lot/driveway unusable/unpassable for vehicles and/or pedestrians or could cause tripping or falling
	Settlement/Heaving	Settlement/heaving has made a parking lot/driveway unusable/unpassable or creates unsafe conditions for pedestrians and vehicles
Play Areas and Equipment	Damaged/Broken Equipment	More than 20% of the equipment is broken or does not operate as it should or any item that poses a safety risk
	Deteriorated Play Area Surface	More than 20% of the play surface area shows deterioration or the play surface area could cause tripping or falling and thus poses a safety risk
Refuse Disposal	Broken/Damaged Enclosure-Inadequate Outside Storage Space	A single wall or gate of the enclosure has collapsed or is leaning and in danger of falling or trash cannot be stored in the designated area because it is too small to store refuse until disposal
Retaining Walls	Damaged/Falling/Leaning	A retaining wall is damaged and does not function as it should or is a safety risk
Storm Drainage	Damaged/Obstructed	The system is partially or fully blocked by a large quantity of debris, causing backup into adjacent areas or runoff into areas where runoff is not intended

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Inspectable Item	Observable Deficiency	Type and Degree of Deficiency that must be addressed
Walkways/Steps	Broken/Missing Hand Railing	The hand rail is missing, damaged, loose or otherwise unusable
	Cracks/Settlement/Heaving	Cracks, heaving/tilting or missing sections that affect traffic ability over more than 5% of the property's walkways/steps or any defect that creates a tripping or falling hazard
	Spalling/Exposed rebar	More than 5% of walkways have large areas of spalling—larger than 4 inches by 4 inches—that affects traffic ability
Requirements for Building Exterior		
Inspectable Item	Observable Deficiency	
Doors	Damaged Frames/Threshold/Urinals/Trim	Any door that is not functioning or cannot be locked because of damage to the frame, threshold, urinal or trim
	Damaged Hardware/Locks	Any door that does not function as it should or cannot be locked because of damage to the door's hardware
	Damaged Surface (Holes/Paint/Rusting/Glass)	Any door that has a hole or holes greater than 1 inch in diameter, significant peeling/cracking/no paint or rust that affects the integrity of the door surface, or broken/missing glass
	Damaged/Missing Screen/Storm/Security Door	Any screen door or storm door that is damaged or is missing screens or glass—shown by an empty frame or frame or any security door that is not functioning or is missing
	Deteriorated/Missing Caulking/Seals	The seals/caulking is missing on any entry door, or they are so damaged that they do not function as they should
	Missing Door	Any exterior door that is missing
Fire Escapes	Blocked/Gross/Ladders	Stored items or other barriers restrict or block people from exiting
	Visibly Missing Components	Any of the functional components that affect the function of the fire escape—one section of a ladder or railing, for example—are missing
Foundations	Cracks/Gaps	Large cracks in foundation more than 3/8 inches wide by 3/8 inches deep by 6 inches long that present a possible sign of a serious structural problem, or opportunity for water penetration or sections of wall or floor that are broken apart
	Spalling/Exposed Rebar	Significant spalled areas affecting more than 20% of any foundation wall or any exposed reinforcing material—rebar or other
Health and Safety	Electrical Hazards - Exposed Wires/Open Panels	Any exposed bare wires or openings in electrical panels (loose wires do not pose a risk)
	Electrical Hazards - Water Leaks on/near Electrical Equipment	Any water leaking, puddling or ponding on or immediately near any electrical apparatus that could pose a risk of fire, electrocution or explosion
	Emergency Fire Exits - Emergency/Fire Exits Blocked/Unusable	The exit cannot be used or exit is limited because a door or window is nailed shut, a lock is broken, panic hardware is chained, debris, storage, or other conditions block exit
	Emergency Fire Exits - Missing Exit Signs	Exit signs that clearly identify all emergency exits are missing or there is no illumination in the area of the sign
	Flammable/Combustible Materials - Improperly Stored	Flammable materials are improperly stored, causing the potential risk of fire or explosion
	Garbage and Debris - Outdoors	Too much garbage has gathered more than the planned storage capacity or garbage has gathered in an area not sanctioned for staging or storing garbage or debris
	Hazards - Other	Any general defects or hazards that pose risk of bodily injury
	Hazards - Sharp Edges	Any physical defect that could cause cutting or breaking of human skin or other bodily harm
	Hazards - Tripping	Any physical defect in walkways or other travelled area that poses a tripping risk
	Infestation - Insects	Evidence of infestation of insects including roaches and ants throughout a unit or room, food preparation or storage area or other area of building substantial enough to present a health and safety risk
	Infestation - Rats/Mice/Vermis	Evidence of rats or mice—signings, rat or mouse holes, or droppings substantial enough to present a health and safety risk
Lighting	Broken Fixtures/Bulbs	20% or more of the lighting fixtures and bulbs surveyed are broken or missing

[Type text]

Roofs	Damaged Soffits/Fascia	Soffits or fascia that should be there are missing or so damaged that water penetration is visibly possible
	Damaged Vents	Vents are missing or so visibly damaged that further roof damage is possible

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

[Type text]

	Evidence of Leaks/Corrosion	Any corrosion that affects the condition of the components that carry current or any stains or rust on the interior of electrical enclosures, or any evidence of water leaks in the enclosure or hardware
	Frayed Wiring	Any nicks, abrasion, or fraying of the insulation that exposes any conducting wire
	Missing Breakers/Fuses	Any open and/or exposed breaker part
	Missing Outlet Covers	A cover is missing, which results in exposed visible electrical connections
Elevators	Not Operable	The elevator does not function at all or the elevator doors open when the cpb is not there
Emergency Power	Auxiliary Lighting (Inoperable (if applicable))	Auxiliary lighting does not function

Inspectable Item	Observable Deficiency	Type and Degree of Deficiency that must be addressed
Fire Protection	Missing Sprinkler Head	Any sprinkler head is missing, visibly disabled, pointed over, blocked, or capped
	Missing/Damaged/Expired Extinguishers	There is missing, damaged or expired fire extinguisher on any area of the building where a fire extinguisher is required
Health & Safety	Air Quality - Mold and/or Mildew Observed	Evidence of mold or mildew is observed that is substantial enough to pose a health risk
	Air Quality - Propane/Natural Gas/Methane Gas Detected	Strong propane, natural gas or methane odors that could pose a risk of explosion/ fire and/or pose a health risk if inhaled
	Air Quality - Sewer Odor Detected	Sewer odors that could pose a health risk if inhaled for prolonged periods
	Electrical Hazards - Exposed Wires/Open Panels	Any exposed bare wires or openings in electrical panels (loose wires do not pose a risk)
	Electrical Hazards - Water Leaks on/near Electrical Equipment	Any water leaking, puddling or ponding on or immediately near any electrical apparatus that could pose a risk of fire, electrocution or explosion
	Elevator - Tripping	An elevator is misaligned with the floor by more than 3/4 of an inch. The elevator does not level as it should, which causes a tripping hazard
	Emergency Fire Exits - Emergency/Fire Exits Blocked/Unusable	The exit cannot be used or exit is limited because a door or window is nailed shut, a lock is broken, panic hardware is chained, debris, storage, or other conditions block exit
	Emergency Fire Exits - Missing Exit Signs	Exit signs that clearly identify all emergency exits are missing or there is no illumination in the area of the sign
	Flammable Materials - Improperly Stored	Flammable materials are improperly stored, causing the potential risk of fire or explosion
	Garbage and Debris - Indoors	Too much garbage has gathered more than the planned storage capacity or garbage has gathered in an area not sanctioned for staging or storing garbage or debris
	Hazards - Other	Any general defects or hazards that pose risk of bodily injury
	Hazards - Sharp Edges	Any physical defect that could cause cutting or breaking of human skin or other bodily harm
	Hazards - Tripping Hazards	Any physical defect in walkways or other traveled area that poses a tripping risk
	Infestation - Insects	Evidence of infestation of insects including roaches and ants throughout a unit or room, food preparation or storage area or other area of building substantial enough to present a health and safety risk
	Infestation - Rats/Mice/Vermis	Evidence of rats or mice - sightings, not or mouse holes, or droppings substantial enough to present a health and safety risk
HVAC	Boiler/Pump Leaks	Evidence of water or steam leaking in piping or pump packing
	Fuel Supply Leaks	Evidence of any amount of fuel leaking from the supply tank or piping
	General Rust/Corrosion	Significant formations of metal oxides, significant flaking, discoloration, or the development of a noticeable pit or crevice
	Misaligned Chimney/Ventilation System	A misalignment of an exhaust system on a combustion fuel-fired unit (oil, natural gas, propane, wood pellets etc.) that causes improper or dangerous venting of gases
Roof Exhaust System	Roof Exhaust Fan(s) Inoperable	The roof exhaust fan unit does not function
Sanitary System	Broken/Leaking/Clogged Pipes or Drains	Evidence of active leaks in or around the system components or evidence of standing water, puddles or ponding - a sign of leaks or clogged drains
	Missing Drain/Cleanout/Manhole Covers	A protective cover is missing

[Type text]

Requirements for Common Areas		
Inspectable Item	Observable Deficiency	
Basement/Garage/Carport	Boluster/Side Railings - Damaged	Any damaged or missing bolusters or side rails that limit the safe use of an area
Closet/Utility/Mechanical	Cabinets - Missing/Damaged	20% or more of cabinet, doors, or shelves are missing or the laminate is separating
Community Room	Call for Aid - Inoperable	The system does not function as it should
Halls/Corridors/Stairs	Ceiling - Holes/Missing Tiles/Panels/Cracks	Any holes in ceiling, missing tiles or large cracks wider than 1/4 of an inch and greater than 22 inches long
Kitchen	Ceiling - Peeling/Needs Paint	More than 10% of ceiling has peeling paint or is missing paint
Laundry Room	Ceiling - Water Stains/Water Damage/Mold/Mildew	Evidence of a leak, mold or mildew—such as a darkened area—over a ceiling area greater than 1 foot square
Lobby	Countertops - Missing/Damaged	20% or more of the countertop working surface is missing, deteriorated, or damaged below the laminate — not a sanitary surface to prepare food

Inspectable Item	Observable Deficiency	Type and Degree of Deficiency that must be addressed
Office	Dishwasher/Garbage Disposal - Inoperable	The dishwasher or garbage disposal does not operate as it should
Other Community Spaces	Doors - Damaged Frames/Thresholds/Units/Trim	Any door that is not functioning or cannot be locked because of damage to the frame, threshold, inset or trim
Patio/Porch/Balcony	Doors - Damaged Hardware/Locks	Any door that does not function as it should or cannot be locked because of damage to the door's hardware
Restrooms	Doors - Damaged Surface (Holes/Paint/Plast/Glass)	Any door that has a hole or holes greater than 1 inch in diameter, significant peeling/cracking/no paint or rust that affects the integrity of the door surface, or broken/missing glass
Storage	Doors - Damaged/Missing Screen/Storm/Security Door	Any screen door or storm door that is damaged or is missing screens or glass—shown by an empty frame or frames or any security door that is not functioning or is missing
	Doors - Deteriorated/Missing Seals (Entry Only)	The seals/caulking is missing on any entry door, or they are so damaged that they do not function as they should
	Doors - Missing Door	Any door that is missing that is required for the functional use of the space
	Dryer Vent - Missing/Damaged/Inoperable	The dryer vent is missing or it is not functioning because it is blocked. Dryer exhaust is not effectively vented to the outside
	Electrical - Blocked Access to Electrical Panel	One or more fixed items or items of sufficient size and weight impede access to the building system's electrical panel during an emergency
	Electrical - Burnt Breakers	Carbon residue, melted breakers or arcing scars are evident
	Electrical - Evidence of Leaks/Corrosion	Any corrosion that affects the condition of the components that carry current or any stains or rust on the interior of electrical enclosures or any evidence of water leaks in the enclosure or hardware
	Electrical - Frayed Wiring	Any nicks, abrasion, or fraying of the insulation that exposes any conducting wire
	Electrical - Missing Breakers	Any open and/or exposed breaker part
	Electrical - Missing Covers	A cover is missing, which results in exposed visible electrical connections
	Floors - Bulging/Buckling	Any flooring that is bulging, buckling or sagging or a problem with adhesion between flooring types
	Floors - Floor Covering Damaged	More than 10% of floor covering has stains, surface burns, shallow cuts, small holes, tears, loose areas or exposed seams
	Floors - Missing Floor/Tiles	More than 5% of the flooring or tile flooring is missing
	Floors - Peeling/Needs Paint	Any painted flooring that has peeling or missing paint on more than 10% of the surface
	Floors - Rot/Deteriorated Subfloor	Any rotted or deteriorated subflooring greater than 6 inches by 6 inches
	Floors - Water Stains/Water Damage/Mold/Mildew	Evidence of a leak, mold or mildew—such as a darkened area—covering a flooring area greater than 1 foot square
	GFI - Inoperable	The GFI does not function

[Type text]

	Graffiti	Any graffiti on any exposed surface greater than 6 inches by 6 inches
	HVAC - Convector/Radiant Heat System Covers Missing/Damaged	Cover is missing or substantially damaged, allowing contact with heating/surface elements or associated fans
	HVAC - General Rust/Corrosion	Significant formations of metal oxides, flaking, or discoloration—or a pit or crevice
	HVAC - Inoperable	HVAC does not function. It does not provide the heating and cooling it should. The system does not respond when the controls are engaged
	HVAC - Misaligned Chimney/Ventilation System	Any misalignment that may cause improper or dangerous venting of gases
	HVAC - Noisy/Vibrating/Leaking	HVAC system shows signs of abnormal vibrations, either noise, or leaks when engaged
	Lavatory Sink - Damaged/Missing	Sink has extensive discoloration or cracks in over 50% of the basin or the sink or associated hardware have failed or are missing and the sink can't be used
	Lighting - Missing/Damaged/Inoperable Fixture	More than 10% of the permanent lighting fixtures are missing or damaged so they do not function
	Mailbox - Missing/Damaged	The U.S. Postal Service mailbox cannot be locked or is missing
	Outlet/Switches/Cover Plates - Missing/Broken	Outlet or switch is missing or a cover plate is missing or broken, resulting in exposed wiring
	Pedestrian/Wheelchair Ramp	A walkway or ramp is damaged and cannot be used by people on foot, in wheelchair, or using walkers

Inspectable Item	Observable Deficiency	Type and Degree of Deficiency that must be addressed
	Plumbing - Clogged Drains	Drain is substantially or completely clogged or has suffered extensive deterioration
	Plumbing - Leaking Faucet/Pipes	A steady leak that is adversely affecting the surrounding area
	Range Hood /Exhaust Fans - Excessive Grease/Inoperable	A substantial accumulation of dirt or grease that threatens the free passage of air
	Range/Stove - Missing/Damaged/Inoperable	One or more burners are not functioning or doors or drawers are impeded or on gas ranges pilot is out and/or flames are not distributed equally or oven not functioning
	Refrigerator - Damaged/Inoperable	The refrigerator has an extensive accumulation of ice or the seals around the doors are deteriorated or is damaged in any way which substantially impacts its performance
	Restroom Cabinet - Damaged/Missing	Damaged or missing shelves, vanity tops, drawers, or doors that are not functioning as they should for storage or their intended purpose
	Shower/Tub - Damaged/Missing	Any cracks in tub or shower through which water can pass or extensive discoloration over more than 20% of tub or shower surface or tub or shower is missing
	Sink - Missing/Damaged	Any cracks in sink through which water can pass or extensive discoloration over more than 30% of the sink surface or sink is missing
	Smoke Detector - Missing/Inoperable	Smoke detector is missing or does not function as it should
	Stairs - Broken/Damaged/Missing Steps	A step is missing or broken
	Stairs - Broken/Missing Hand Railing	The hand rail is missing, damaged, loose or otherwise unusable
	Ventilation/Exhaust System - Inoperable	Exhaust fan is not functioning or window designed for ventilation does not open
	Walls - Bulging/Buckling	Bulging, buckling or sagging walls or a lack of horizontal alignment
	Walls - Damaged	Any hole in wall greater than 2 inches by 2 inches
	Walls - Damaged/Deteriorated Trim	10% or more of the wall trim is damaged
	Walls - Peeling/Flaking Paint	10% or more of interior wall paint is peeling or missing
	Walls - Water Stains/Water Damage/Mold/Mildew	Evidence of a leak, mold or mildew—such as a common area—covering a wall area greater than 1 foot square
	Water Closet/Toilet - Damaged/Clogged/Missing	Fixture elements—seat, flush handle, cover etc.—are missing or damaged or the toilet seat is cracked or has a broken hinge or toilet cannot be flushed
	Windows - Cracked/Broken/Missing Panes	Any missing pane of glass or cracked panes of glass where the crack is either greater than 4" and/or substantial enough to impact the structural integrity of the window pane
	Windows - Damaged Window Sill	The sill is damaged enough to expose the inside of the surrounding walls and compromise its weather tightness
	Windows - Inoperable/Not Lockable	Any window that is not functioning or cannot be secured because lock is broken

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	Windows - Missing/Deteriorated Caulking/Seals/Glazing Compound	There are missing or deteriorated caulk or seals—with evidence of leaks or damage to the window or surrounding structure
	Windows - Peeling/Needs Paint	More than 10% of exterior window paint is peeling or missing
	Windows - Security Bars Prevent Egress	The ability to exit through the window is limited by security bars that do not function properly and, therefore, pose safety risks
Health & Safety	Air Quality - Mold and/or Mildew Observed	Evidence of mold or mildew is observed that is substantial enough to pose a health risk
	Air Quality - Propane/Natural Gas/Methane Gas Detected	Strong propane, natural gas or methane odors that could pose a risk of explosion/fire and/or pose a health risk if inhaled
	Air Quality - Sewer Odor Detected	Sewer odors that could pose a health risk if inhaled for prolonged periods
	Electrical Hazards - Exposed Wires/Open Panels	Any exposed bare wires or openings in electrical panels (loose wires do not pose a risk)
	Electrical Hazards - Water Leaks on/near Electrical Equipment	Any water leaking, puddling or pending on or immediately near any electrical apparatus that could pose a risk of fire, electrocution or explosion
	Emergency Fire Exits - Emergency/Fire Exits Blocked/Unusable	The exit cannot be used or exit is limited because a door or window is nailed shut, a lock is broken, panic hardware is chained, debris, storage, or other conditions block exit
	Emergency Fire Exits - Missing Exit Signs	Exit signs that clearly identify all emergency exits are missing or there is no illumination in the area of the sign
	Flammable/Combustible Materials - Improperly Stored	Flammable or combustible materials are improperly stored, causing the potential risk of fire or explosion
	Garbage and Debris - Indoors	Too much garbage has gathered more than the planned storage capacity or garbage has gathered in an area not sanctioned for staging or storing garbage or debris

Inspectable Item	Observable Deficiency	Type and Degree of Deficiency that must be addressed
	Garbage and Debris - Outdoors	Too much garbage has gathered more than the planned storage capacity or garbage has gathered in an area not sanctioned for staging or storing garbage or debris
	Hazards - Other	Any general defects or hazards that pose risk of bodily injury
	Hazards - Sharp Edges	Any physical defect that could cause cutting or breaking of human skin or other bodily harm
	Hazards - Tripping	Any physical object in walkways or other travelled area that poses a tripping risk
	Infestation - Insects	Evidence of infestation of insects—including roaches and ants—throughout a unit or room, food preparation or storage area or other area of building substantial enough to present a health and safety risk
	Infestation - Rats/Mice/Vermis	Evidence of rats or mice—sightings, nest or mouse holes, or droppings substantial enough to present a health and safety risk
Pools and Related Structures	Fencing - Damaged/Not intact	Any damage that could compromise the integrity of the fence
Trash Collection Areas	Chutes - Damaged/Missing Components	Garbage has backed up into chutes, because the collection structure is missing or broken or compactors or components—chute, chute door, and other components—have failed
Requirements for Unit		
Inspectable Item	Observable Deficiency	Type and Degree of Deficiency that must be addressed
Bathroom	Bathroom Cabinets - Damaged/Missing	Damaged or missing shelves, vanity tops, drawers, or doors that are not functioning as they should for storage or their intended purpose
	Lavatory Sink - Damaged/Missing	Any cracks in sink through which water can pass or extensive discoloration over more than 20% of the sink surface or sink is missing
	Plumbing - Clogged Drains, Faucets	Drain or faucet is substantially or completely clogged or has suffered extensive deterioration
	Plumbing - Leaking Faucet/Pipes	A steady leak that is adversely affecting the surrounding area
	Shower/Tub - Damaged/Missing	Any cracks in tub or shower through which water can pass or extensive discoloration over more than 20% of tub or shower surface or tub or shower is missing

[Type text]

	Ventilation/Exhaust System – Absent/Inoperable	exhaust fan is not functioning or window designed for ventilation does not open
	Water Closet/Toilet - Damaged/Clogged/Missing	Fixture elements – seat, flush handle, cover etc. – are missing or damaged or the toilet seat is cracked or has a broken hinge or toilet cannot be flushed
Call-for-Aid (if applicable)	Inoperable	The system does not function as it should
Ceiling	Bulging/Buckling/Leaking	Bulging, buckling or sagging ceiling or problem with alignment
	Holes/Missing Tiles/Panels/Cracks	Any holes in ceiling, missing tiles or large cracks wider than 1/4 of an inch and greater than 6 inches long
	Peeling/Needs Paint	More than 10% of ceiling has peeling paint or is missing paint
	Water Stains/Water Damage/Mold/Mildew	Evidence of a leak, mold or mildew – such as a darkened area – over a ceiling area greater than 1 foot square
Doors	Damaged Frames/Threshold/Units/Trim	Any door that is not functioning or cannot be locked because of damage to the frame, threshold, lintel or trim
	Damaged Hardware/Locks	Any door that does not function as it should or cannot be locked because of damage to the door's hardware
	Damaged/Missing Screen/Storm/Security Door	Any screen door or storm door that is damaged or is missing screens or glass – shown by an empty frame or frames or any security door that is not functioning or is missing
	Damaged Surface - Holes/Paint/Rusting/Glass/Rotting	Any door that has a hole or holes greater than 1 inch in diameter, significant peeling/cracking/no paint or rust that affects the integrity of the door surface, or broken/missing glass
	Deteriorated/Missing Seals (Entry Only)	The seals/caulking is missing on any entry door, or they are so damaged that they do not function as they should
	Missing Door	Any door that is required for security (entry) or privacy (bathroom) that is missing or any other unit door that is missing and is required for proper unit functionality
Electrical System	Blocked Access to Electrical Panel	One or more fixed items or items of sufficient size and weight impede access to the building system's electrical panel during an emergency
	Burnt Breakers	Carbon residue, melted breakers or arcing scars are evident

Inspectable Item	Observable Deficiency	Type and Degree of Deficiency that must be addressed
	Evidence of Leaks/Corrosion	Any corrosion that affects the condition of the components that carry current or any stains or rust on the exterior of electrical enclosures or any evidence of water leaks in the enclosure or hardware
	Frayed Wiring	Any nicks, abrasions, or fraying of the insulation that exposes any conducting wire
	GFI – Inoperable	The GFI does not function
	Missing Breakers/Fuses	Any open and/or exposed breaker part
	Missing Covers	A cover is missing, which results in exposed visible electrical connections
Floors	Bulging/Buckling	Any flooring that is bulging, buckling or sagging or a problem with alignment between flooring types
	Floor Covering Damage	More than 10% of floor covering has stains, surface burns, shallow cuts, small holes, tears, loose areas or exposed seams.
	Missing Flooring Tiles	Any flooring or tile flooring that is missing
	Peeling/Needs Paint	Any painted flooring that has peeling or missing paint on more than 10% of the surface
	Rot/Deteriorated Subfloor	Any rotted or deteriorated subflooring greater than 6 inches by 6 inches
	Water Stains/Water Damage/Mold/Mildew	Evidence of a leak, mold or mildew – such as a darkened area – covering a flooring area greater than 1 foot square
Health & Safety	Air Quality - Mold and/or Mildew Observed	Evidence of mold or mildew is observed that is substantial enough to pose a health risk
	Air Quality - Sewer Odor Detected	Sewer odors that could pose a health risk if inhaled for prolonged periods

[Type text]

	Air Quality - Propane/Natural Gas/Methane Gas Detected	Strong propane, natural gas or methane odors that could pose a risk of explosion/fire and/or pose a health risk if inhaled
	Electrical Hazards - Exposed Wires/Open Panels	Any exposed bare wires or openings in electrical panels (capped wires do not pose a risk)
	Electrical Hazards - Water Leaks on/near Electrical Equipment	Any water leaking, puddling or ponding on or immediately near any electrical apparatus that could pose a risk of fire, electrocution or explosion
	Emergency Fire Exits - Emergency/Fire Exits Blocked/Inusable	The exit cannot be used or exit is limited because a door or window is nailed shut, a lock is broken, panic hardware is chained, debris, storage, or other conditions block exit
	Emergency Fire Exits - Missing Exit Signs	Exit signs that clearly identify all emergency exits are missing or there is no illumination in the area of the sign
	Flammable Materials - Improperly Stored	Flammable materials are improperly stored, causing the potential risk of fire or explosion
	Garbage and Debris - Indoors	Too much garbage has gathered more than the planned storage capacity or garbage has gathered in an area not sanctioned for staging or storing garbage or debris
	Garbage and Debris - Outdoors	Too much garbage has gathered more than the planned storage capacity or garbage has gathered in an area not sanctioned for staging or storing garbage or debris
	Hazards - Other	Any general defects or hazards that pose risk of bodily injury
	Hazards - Sharp Edges	Any physical defect that could cause cutting or breaking of human skin or other bodily harm
	Hazards - Tripping	Any physical defect in walkways or other traveled area that poses a tripping risk
	Infestation - Insects	Evidence of infestation of insects including roaches and ants throughout a unit or room, food preparation or storage area or other area of building substantial enough to present a health and safety risk
	Infestation - Rats/Mice/Vermis	Evidence of rats or mice - sightings, rat or mouse holes, or droppings substantial enough to present a health and safety risk
Hot Water Heater	Misaligned Chimney/Ventilation System	Any misalignment that may cause improper or dangerous venting of gases
		Hot water from hot water taps is no warmer than room temperature indicating hot water heater is not functioning properly
	Inoperable - Unit/Components	There is evidence of active water leaks from hot water heater or related components
	Leaking/Valves/Tanks/Pipes	There is no pressure relief valve or pressure relief valve does not drain down to the floor
	Pressure Relief Valve Missing	Significant formations of metal oxides, flaking, or discoloration - or a pit or crevice
	Rust/Corrosion	Cover is missing or substantially damaged, allowing contact with heating/cooling elements or associated fans
HVAC System	Convection/Radiant Heat System Covers Missing/Damaged	HVAC does not function. It does not provide the heating and cooling it should. The system does not respond when the controls are engaged
	Inoperable	

Inspectable Item	Observable Deficiency	Type and Degree of Deficiency that must be addressed
	Misaligned Chimney/Ventilation System	Any misalignment that may cause improper or dangerous venting of gases
	Noisy/Vibrating/Leaking	The HVAC system shows signs of abnormal vibrations, other noise, or leaks when engaged
	Rust/Corrosion	Deterioration from rust or corrosion on the HVAC system in the dwelling unit
Kitchen	Cabinets - Missing/Damaged	20% or more of cabinet, doors, or shelves are missing or the laminate is separating
	Countertops - Missing/Damaged	20% or more of the countertop working surface is missing, deteriorated, or damaged below the laminate - not a sanitary surface to prepare food
	Dishwasher/Garbage Disposal - Inoperable	The dishwasher or garbage disposal does not operate as it should
	Plumbing - Clogged Drains	Drain is substantially or completely clogged or has suffered extensive deterioration
	Plumbing - Leaking Faucet/Pipes	A steady leak that is adversely affecting the surrounding area
	Range Hood/Exhaust Fans - Excessive Grease/Inoperable	A substantial accumulation of dirt or grease that threatens the free passage of air
	Range/Stove - Missing/Damaged/Inoperable	One or more burners are not functioning or doors or drawers are inoperable or on gas ranges pilot is out and/or flames are not distributed equally or oven not functioning

[Type text]

	Refrigerator-Missing/Damaged/Inoperable	The refrigerator has an extensive accumulation of ice or the seals around the doors are deteriorated or is damaged in any way which substantially impacts its performance
	Sink - Damaged/Missing	Any cracks in sink through which water can pass or extensive discoloration over more than 30% of the sink surface or sink is missing
Laundry Area (Room)	Dryer Vent - Missing/Damaged/Inoperable	The dryer vent is missing or it is not functioning because it is blocked. Dryer exhaust is not effectively vented to the outside
Lighting	Missing/Inoperable Fixture	A permanent light fixture is missing or not functioning, and no other switched light source is functioning in the room
Outlets/Switches	Missing	An outlet or switch is missing
	Missing/Broken Cover Plates	An outlet or switch has a broken cover plate over a junction box or the cover plate is missing
Patio/Porch/Balcony	Railings/Side Railings Damaged	Any damaged or missing balusters or side rails that limit the safe use of an area
Smoke Detector	Missing/Inoperable	Smoke detector is missing or does not function as it should
Stairs	Broken/Damaged/Missing Steps	A step is missing or broken
	Broken/Missing Hand Railing	The hand rail is missing, damaged, loose or otherwise unusable
Walls	Bulging/Buckling	Bulging, buckling or sagging walls or a lack of horizontal alignment
	Damaged	Any hole in wall greater than 2 inches by 2 inches
	Damaged/Deteriorated Trim	10% or more of the wall trim is damaged
	Peeling/Needs Paint	10% or more of interior wall paint is peeling or missing
	Water Stains/Water Damage/Mold/Mildew	Evidence of a leak, mold or mildew covering a wall area greater than 2 foot square
Windows	Cracked/Broken/Missing Panes	Any missing panes of glass or cracked panes of glass where the crack is other greater than 4" and/or substantial enough to impact the structural integrity of the window pane
	Damaged Window Sill	The sill is damaged enough to expose the inside of the surrounding walls and compromise its weather tightness
	Missing/Deteriorated Caulking/Seals/Glazing Compound	There are missing or deteriorated caulk or seals—with evidence of leaks or damage to the window or surrounding structure
	Inoperable/Not Lockable	Any window that is not functioning or cannot be secured because lock is broken
	Peeling/Needs Paint	More than 10% of interior window paint is peeling or missing
	Security Bars Prevent Egress	The ability to exit through the window is limited by security bars that do not function properly and, therefore, pose safety risks

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APPENDIX B

ADDENDUM B: MINIMUM DESIGN QUALITY STANDARDS

The purpose of the Mississippi Home Corp Architectural Review is to determine if a development meets the Agency's recommended architectural standards. When the final plans and specifications are submitted, the Architect shall include a statement that the development has met the minimum criteria. Plans must be submitted as 1/4" scales. At the completion of construction, the Architect shall certify that the development has complied with all the minimum requirements. FAILURE TO COMPLY WITH THE MINIMUM STANDARDS WILL RESULT IN A LOSS OF CREDITS.

SINGLE FAMILY HOMES AND MULTIFAMILY APARTMENTS

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

NATIONAL GREEN BUILDING STANDARD (NGBS)

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

UNIT LIVABILITY

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

KITCHEN

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

CLOSETS

Minimum of 12 lineal feet of closet rod in master bedroom and 5 lineal feet in other bedrooms. Entry coat closet and linen closet in multiple bedroom units, if possible.

CEILINGS & HALLWAYS

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

BEDROOMS

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

BATHROOMS

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

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MINIMUM DESIGN QUALITY

SMOKE DETECTORS

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

CARBON MONOXIDE DETECTOR

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

COMMON AREAS

Community/Recreation facility will be a minimum of 1,200 square feet or 20 sq. ft. per unit for family; whichever is greater (**). The facility will include a community kitchen, sink, refrigerator and range or microwave (**). Management office will be no less than 100 sq. ft. (**).

Maintenance workshop and storage room that provides a workbench, sink and shelving area (**). Common area laundry room when washers/dryers are not provided in the units. The common laundry room must provide 1 washer/dryer per 12 family units (**).

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

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

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

EXTERIOR

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

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

A color variation throughout the development is encouraged.

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

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

PARKING

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

CENTRAL AIR/HEAT

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

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MINIMUM DESIGN QUALITY

ADDENDUM B

ENERGY EFFICIENCY / GREEN (SUSTAINABLE) DESIGN

Use of all Energy Star rated appliances.

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

Use of Formaldehyde-free insulation

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

Use of double glazed, insulated energy efficient windows, with Low-E glazing and a minimum: U factor of

.55, Heat Gain Coefficient of .29 and Visibility Transfer of .52

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

Use of water efficient landscape plants

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

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

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

Use of PEX plumbing systems for domestic water.

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

SITE ACCESSIBILITY

Accessible path to the primary entry of all ground floor units

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

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

Overall Impact

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

Vehicle/Pedestrian Interaction

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

Adequate Size

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

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MINIMUM DESIGN QUALITY

ADDENDUM B

STANDARDS DEFINITIONS

Nighttime Lighting

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

Landscaping is not a Secondary Consideration

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

Building Scale and Massing

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

Building Form

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

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

Image

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

Visual Complexity

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

Facade

Relate the character of the new building façade to the façades of similar, good quality homes in the surrounding neighborhood or region. The minimum roof pitch will not be less than 6/12 (7/12 or greater is

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MINIMUM DESIGN QUALITY

preferred). Horizontal buildings can be made to relate to more vertical adjacent structures by breaking the façade into smaller components that individually appear more vertical.

Trim and Details

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

Materials and Color

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

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

Room Relationships

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

Room Design

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

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

Daylight and Ventilation

Access to natural light in all bedrooms and the living room is essential and cross ventilation throughout the unit is encouraged. Consider layouts that allow natural light to the kitchen and allow the natural ventilation and lighting of bathrooms.

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MINIMUM DESIGN QUALITY

ADDENDUM B

Storage Space

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

Materials

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

Build it to Last

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

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

While recommending doing everything possible to include high quality materials and finishes, we also recognize that affordable housing developments usually face severe cost constraints. Not every product or system can be top of the line. In these circumstances, consider favoring exterior materials and finishes over interior ones when making tradeoffs. Likewise, consider favoring products and systems which are permanent and hard to replace over those that the occupant can replace.

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

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Appendix C

Mississippi Home Corporation Physical Condition Inspection Standards

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

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

- **Physical Inspection Standards**

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

Site:	The Site components such as fencing, retaining walls, grounds, lighting, mailboxes, development signs, parking lots, driveways, play areas and equipment, refuse disposal, roads, storm drainage and walkways must be free of health and safety hazards and be in good repair. The site must not be subject to material adverse conditions, such as abandoned vehicles, dangerous walkways or steps, poor drainage, septic tank back-ups, sewer hazards, excess accumulation of trash, vermin or rodent infestation or fire hazards.
Building Exterior:	Each building on the site must be structurally sound, secure, habitable and in good repair. Each building's doors, fire escapes, foundations, lighting, roofs, walls and windows, where applicable, must be free of health and safety hazards, operable and in good repair.

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

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Building Systems:	Each building's domestic water, electrical system, elevators, emergency power, fire protection, HVAC, and sanitary system must be free of health and safety hazards, functionally adequate, operable and in good repair.
Dwelling Units:	Each dwelling unit within a building must be structurally sound, habitable and in good repair. All areas and aspects of the dwelling unit (for example, the unit's bathroom call-for-aid (if applicable), ceiling doors, electrical systems, floors, hot water heater, HVAC systems, kitchen, lighting outlets/switches, patios/porch/balcony, smoke detectors, stairs, walls and windows) must be free of health and safety hazards, functionally adequate, operable and in good repair. Where applicable, the dwelling unit must have hot and cold running water including an adequate source of potable water (for example, Single-Room Occupancy (SRO) units need not contain water facilities). If the dwelling unit includes its own sanitary facility, it must be in proper operating condition, usable in privacy and adequate for personal hygiene and the disposal of human waste. The dwelling unit must include, at a minimum, two hard wired smoke detectors with a battery backup in proper working condition on each level of the unit and/ or adjacent to all bedrooms and a multi-chemical, rechargeable fire extinguisher that must be inspected & tagged yearly by a certified individual or company.
Common Areas:	The common areas must be structurally sound, secure and functions adequately for the purpose intended. The basement/garage/carport, restrooms, closets utility/mechanical/community rooms, day care, halls/corridors, stairs, kitchens, laundry rooms, office, porch, patio, balcony and trash collection areas, if applicable, must be free of health and safety hazards, operable and in good repair. All common area ceilings, doors, floors, HVAC, lighting outlets, switches, smoke detectors, stairs, walls and windows to the extent applicable, must be free of health and safety hazards, operable and in good repair. These standards for common areas apply in particular to congregate housing, independent group homes, residences and single room occupancy units in which the individual dwelling units (sleeping areas) do not contain kitchen and/or bathroom facilities. Common areas such as the office or laundry room must include hard wired smoke detector(s) with a battery backup in proper working condition on each level of the structure and/ a multi-chemical, rechargeable fire extinguisher that must be inspected & tagged yearly by a certified individual or company. All emergency lights in hallways should function as intended. Exit signs should be visible and illuminated. These two items should be tested regularly.

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Health and Safety:	All areas and components of the housing must be free of health and safety hazards. These areas include but are not limited to air quality, electrical hazards, elevators, emergency/fire exits, flammable materials, garbage and debris, handrail hazards, infestation and lead based paint. For example, the buildings must have fire exits that are not blocked and have handrails that are undamaged and have no other observable deficiencies. The housing must have no evidence of infestation by rats, mice, or other vermin or of garbage and debris. The housing must have no evidence of electrical hazards, natural hazards or fire hazards. The dwelling units and common areas must have proper ventilation and be free of mold and odor(s) (e.g. propane, natural gas, methane gas) or other observable deficiencies. The housing must comply with all requirements related to the evaluation and reduction of lead-based paint hazards and have available proper certification of such.
Compliance with State and Local Codes:	The physical condition standards in this section do not supersede or preempt State and local codes for building and maintenance with which housing tax credit developments must comply. Tax credit developments must continue to adhere to these codes.

Source: 24 CFR 5.703.

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

A minimum of two (2) hard-wired smoke detectors with battery back-up is required per unit.

Physical Inspection Procedures

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

All buildings and residential units within the development should be readily accessible. Additionally, an owner is required to notify all resident's in writing of the scheduled

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inspection. Maintenance personnel and a management representative should be present during the inspection.

Critical Health & Safety Violations

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

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

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

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

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:

To ensure compliance with the HTF requirements, applicants are required to provide a description of eligible activities that will be conducted with HTF funds and applicants are required to submit certification disclosing compliance with HTF requirements. In addition, requirements have been met to provide for performance goals and benchmarks, which will measure the progress consistent with goals established under HTF requirements by including HTF housing goals in the housing table on the SP-45 Goals, AP-20 Annual Goals and Objectives screens. Only 2018 appropriations SP-45 applicable. Funds for 2019, not yet appropriated. The 2019 Annual Allocation is estimated and based on HUD's published formula allocation amounts for 2018. The State's contingency provision provides that all proposed activities' budgets will be proportionally increased or decreased from the estimated funding levels to match actual allocation amounts. The contingency provisions were presented and explained in the draft plan presented for public comment.

Attachments

Grantee Unique Appendices

Mississippi Home Corporation (MHC) HOME Investment Partnerships Program (HOME) Homeowner Rehabilitation/Reconstruction Resale/Recapture Policy and Procedures Guidelines

Resale/Recapture Provisions

The HOME Program regulations governing resale and recapture when a HOME participating jurisdiction (State of Mississippi) uses HOME funds to assist homeowners are set forth in 24 CFR Part 92.254(a)(5). The State of Mississippi/MHC uses HOME funds to assist homeowners with the Homeowner Rehabilitation/Reconstruction program provided by the State of Mississippi and its sub-recipients must include guidelines for resale and/or recapture as required by HUD.

The 2013 HOME Program Final Rule updated the requirements of Resale and Recapture. As per 24 CFR Part 92.254(b) the requirements set forth for resale/recapture will be provided in a separate written agreement between the State of Mississippi/MHC and the sub-recipient and/or beneficiary.

The State of Mississippi/MHC has adopted a Recapture Provision policy for the Homeowner Rehabilitation/Reconstruction Program activity. The Recapture Provision means that if property is no longer considered as the family's primary residence for the entire Period of Affordability, MHC will recapture all or a portion of the HOME subsidy.

The Period of Affordability is for a period of years beginning on the date of the rehabilitation/reconstruction completion. The deed of restriction is canceled at the completion of the period of affordability and all HUD requirements are satisfied.

HOME Activity	Affordability Period
Homeowner Rehabilitation	5
Homeowner Reconstruction	10

The Homeowner Rehabilitation/Reconstruction program imposes affordability requirements that must be met beyond the initial investment of HOME funds. The period of affordability will be enforced by the recording of a Deed Restriction and the period in which the property remains affordable is based on the amount of HOME funds invested. The deed restriction is recorded and file with the Chancery Court within the area where HOME funds are invested. A copy of the recorded deed restriction must be submitted to MHC within 45 days of the completion of the rehabilitated and reconstructed homeowner unit.

The property must be the principal residence of the family during the Period of Affordability. In the event the property does not remain the principal residence, the Owner must repay MHC an amount equal to a pro rata share of the HOME subsidy, reduced proportionately for every month of the Period of Affordability assigned to the Owner's property. Recapture provision permits the homeowner to sell his/her property at any time during the period of affordability, to any willing buyer, and at the price the market will bear. The provision provides for the recapture of the HOME subsidy investment based on the "net proceeds" formula determined by the initial investment and pro-rata for the time left to satisfy the affordability period.

MHC will reduce the direct HOME subsidy investment amount to be recaptured on a pro rata basis for the time the homeowner occupied the housing as the principal residence measured against the required affordability period. The amount of recapture is limited to the net proceeds from the sale. The amount recaptured will be based on a formula consisting of the amount of investment and time property served as

homeowner's primary residence. Recaptured funds along with the formula calculations must be submitted to MHC and copies maintained in project file.

"Net proceeds" means the Sales Price minus (-) outstanding loan payment (other than HOME funds) minus (-) closing costs.

Step 1: Formula Net Proceeds:

- Sales Price of Property
- -Mortgage loan payoff/balance
- -Closing Cost paid by Seller
- =Net Proceeds

Step 2: Calculate Recapture Amount

- Secure date funds were drawn from IDIS
- Calculate prorata share of grant based on the following:
 - Affordability period (term)
 - Time homeowner has satisfied affordability period.
- Subtract the prorata share/satisfied amount from the Original grant amount. If Net Proceeds are greater than or equal to the recapture amount, the entire recapture amount must be repaid to the MHC. If Net Proceeds are less than prorata share/amount, MHC will only recapture the lesser amount. If there are no net proceeds, MHC cannot recapture any funds.

MHC must receive prior written notification of any sale, refinancing or foreclosure that occurs during the Period of Affordability at least two (2) business days prior to the transaction taking place for the correct amount of Recapture to be calculated.

In the event of a sale of the Property, an amount equal to a pro rata share of the direct HOME subsidy investment, reduced proportionately for every month of the Period of Affordability satisfied by the selling Owner of the Property, shall be repaid to MHC from any net proceeds realized upon the sale of the Property after deductions as indicated in the Net Proceeds definition. (See Attached)

In the event of a refinancing during the Period of Affordability, an amount equal to a pro rata share of the HOME subsidy/assistance, reduced proportionately for every month of the Period of Affordability satisfied by the selling Owner has owned the Property, shall be repaid to MHC from any net proceeds realized upon the refinancing. Cash-out refinances are not allowed.

According to 24 CFR Part 92.205 (e) if a HOME subsidy project is terminated before completion, either voluntarily or otherwise, this constitutes an ineligible activity and any HOME funds invested must be repaid to MHC.

In the event of a foreclosure MHC may only receive the net proceeds up to the original amount of HOME subsidy/assistance. The net proceeds are the sales price minus superior loan repayment(s) and any closing costs. This instrument and these restrictions are subordinate to any valid outstanding lien against the property currently of record. MHC must receive documentation to place in the file to indicate this action has taken place.

On FHA insured mortgages, HOME program restrictions on the property shall terminate upon foreclosure, transfer in lieu of foreclosure or assignment of the FHA insured mortgage to HUD. To the extent that there are any proceeds from the foreclosure or other sale of the property by HUD remaining after the HUD insured loan is paid, the remaining proceeds shall be paid to MHC.

PRINCIPAL RESIDENCY

MHC policy and procedure guidelines in tracking principal residency involves annual mail outs of certification documents to grant recipients and homeowners within 12 months of project completion date as indicated by IDIS. At the end of each reporting period, the certification form will be sent to recipients of various grant years. The information is tracked and scanned for recordkeeping and for the duration of the period of affordability. This method is used in conjunction with the deed restriction to assist in maintaining compliance.

EXHIBIT A

Prepared by, and after recording, return to:

Indexing Instructions:

STATE OF MISSISSIPPI COUNTY
OF _____

RECAPTURE DEED
RESTRICTION
HOME Investment Partnerships Program

Phone: _____

STATE OF MISSISSIPPI
COUNTY OF _____

The undersigned _____ ("Owner(s)"), is/are the owner(s) of certain real property and improvements located at, in _____ (City/Town), _____ (County), Mississippi and more particularly described on Exhibit A attached hereto and incorporated herein for all purposes (the "Property"). For value received, the adequacy and sufficiency of which are hereby acknowledged, Owner does hereby impress the Property with the following deed restrictions.

1. For purposes of these deed restrictions, the following terms have the meaning indicated as per the Mississippi Home Corporation adopted HOME Program recapture requirements:

"Period of Affordability" means a period beginning on the date of this instrument ending on the date as indicated below according to activity in which HOME funds were provided.

HOME Activity	Affordability Period
Homeowner Rehabilitation	5
Homeowner Reconstruction	10

"MHC" means the Mississippi Home Corporation, 735 Riverside Drive, Jackson, Mississippi 39202, 601-718-4642, federalprograms@mshc.com

"HOME funds" means the amount funded by MHC for the benefit of Owner, for rehabilitating, reconstructing, or replacing of the Property for the HOME Investment Partnerships Program allocation.

"Recapture Requirements" means that if the Property does not continue as the principal residence of the family for the duration of the required Period of Affordability, that MHC recoups all or a portion of the HOME subsidy/assistance. MHC will reduce the HOME investment amount to be recaptured on a pro rata basis for the time the homeowner has owned and occupied the housing as a principal residence measured against the required affordability period. The amount of recapture is limited to the net proceeds from the sale.

"Net proceeds" means the Sales Price minus (-) outstanding loan payment (other than HOME funds) minus (-) closing costs.

2. MHC must receive prior written notification of any sale that occurs during the Period of Affordability at least two (2) business days prior to the transaction taking place for the correct amount of Recapture to be calculated.
3. In the event of a sale of the Property an amount equal to a pro rata share of the HOME investment, reduced proportionately for every month of the Period of Affordability satisfied by the selling Owner of the Property, shall be repaid to MHC from any net proceeds realized upon the sale of the Property after deductions as indicated in the Net Proceeds definition.
4. The provisions of this instrument are hereby declared covenants running with the land and are fully binding on any successors, heirs, and assigns of Owner who may acquire any right, title, or interest in or to the Property, or any part thereof. Owner, its successors, heirs, and assigns hereby agree and covenant to abide by and fully perform the provisions of this instrument.
5. Owner occupant understands and agrees that this instrument shall be governed by the laws of the State of Mississippi and regulations of the U. S. Department of Housing and Urban Development.
6. Owner occupant understands that the property must be the principal residence of the family during the Period of Affordability. In the event the Property does not remain the principal residence, the Owner must repay MHC an amount equal to a pro rata share of HOME assistance, reduced proportionately for every month of the Period of Affordability the Owner has owned the Property.
7. Owner occupant understands the Period of Affordability is for a period of X years beginning on the date of this instrument and ending _____. At the ending date of this instrument, this deed restriction is canceled, and all HUD requirements satisfied.

EXECUTED this _____ day of _____, 20_____.

By: _____

By: _____

STATE OF MISSISSIPPI COUNTY
OF _____

PERSONALLY, appeared before me, the undersigned authority in and for the said State and County, the within named _____, who acknowledged that he/she/they signed and delivered the above foregoing instrument on the day and date therein above stated as for his/her/their own voluntary act and deed.

Given under my hand and Official Seal, this the _____ day of _____, 20__.

(SEAL)

Notary Public

My commission expires:

EXHIBIT B

Description of Property


Filing instructions to Clerk:

Grantee SF-424's and Certification(s)

OMB Number: 4840-0034
Expiration Date: 12/31/2019

Application for Federal Assistance SF-424		
* 1. Type of Submission: <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Amended Application		
* 2. Type of Application: <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision		
* 3. Revision, select appropriate letter(s): <input type="text"/>		
* 4. Other (Specify): <input type="text"/>		
* 3. Date Received: <input type="text"/>		
* 4. Applicant Identifier: <input type="text"/>		
5a. Federal Entity Identifier: <input type="text"/>		
5b. Federal Award Identifier: <input type="text"/>		
State Use Only:		
6. Date Received by State: <input type="text"/>		
7. State Application Identifier: <input type="text"/>		
8. APPLICANT INFORMATION:		
* a. Legal Name: <input type="text"/>		
* b. Employer/Taxpayer Identification Number (EIN/TIN): <input type="text"/>		
* c. Organizational CUNS: <input type="text"/>		
d. Address:		
* Street: <input type="text"/>		
* City: <input type="text"/>		
* State: <input type="text"/>		
* Zip / Postal Code: <input type="text"/>		
e. Organizational Unit:		
Department Name: <input type="text"/>		
Division Name: <input type="text"/>		
f. Name and contact information of person to be contacted on matters involving this application:		
First Name: <input type="text"/>		
Last Name: <input type="text"/>		
Title: <input type="text"/>		
Organizational Affiliation: <input type="text"/>		
* Telephone Number: <input type="text"/>		
* Fax Number: <input type="text"/>		
* Email: <input type="text"/>		

Application for Federal Assistance SF-424	
* 9. Type of Applicant 1: Select Applicant Type: <input type="text" value="U.S. Government"/>	
Type of Applicant 2: Select Applicant Type: <input type="text"/>	
Type of Applicant 3: Select Applicant Type: <input type="text"/>	
* Other (specify): <input type="text"/>	
* 10. Name of Federal Agency: <input type="text" value="Department of Housing and Urban Development"/>	
11. Catalog of Federal Domestic Assistance Number: <input type="text" value="14-255"/> CIOA Title: <input type="text" value="Community Development Block Grant Program (CDBG)"/>	
* 12. Funding Opportunity Number: <input type="text"/>	
* Title: <input type="text"/>	
13. Competition Identification Number: <input type="text"/> Title: <input type="text"/>	
14. Areas Affected by Project (City, County, State, etc.): <input type="text"/> <div> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/> </div>	
* 15. Descriptive Title of Applicant's Project: <input type="text" value="The Community Development Block Grant Program (CDBG) will provide funds to local governments for public infrastructure and a variety of other community development and housing projects."/>	
Attach supporting documents as specified in agency instructions: <div> <input type="button" value="Add Attachments"/> <input type="button" value="Delete Attachments"/> <input type="button" value="View Attachments"/> </div>	

Application for Federal Assistance SF-424	
16. Congressional Districts Of:	
* a. Applicant: <input type="text" value="MS"/>	* b. Program/Project: <input type="text" value="MS"/>
Attach an additional list of Program/Project Congressional Districts if needed.	
<input type="text"/> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>	
17. Proposed Project:	
* a. Start Date: <input type="text" value="01/01/2016"/>	* b. End Date: <input type="text" value="06/30/2018"/>
18. Estimated Funding (\$):	
* a. Federal:	<input type="text" value="21,000,000.00"/>
* b. Applicant:	<input type="text"/>
* c. State:	<input type="text"/>
* d. Local:	<input type="text"/>
* e. Other:	<input type="text"/>
* f. Program Income:	<input type="text"/>
* g. TOTAL:	<input type="text" value="21,000,000.00"/>
* 19. Is Application Subject to Review By State Under Executive Order 12872 Process? <input type="checkbox"/> a. This application was made available to the State under the Executive Order 12872 Process for review on <input type="text"/> . <input type="checkbox"/> b. Program is subject to E.O. 12872 but has not been selected by the State for review. <input checked="" type="checkbox"/> c. Program is not covered by E.O. 12872.	
* 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.) <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If "Yes," provide explanation and attach <input type="text"/> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>	
21. *By signing this application, I certify (1) to the statements contained in the list of certifications** and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the requisite assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 28, Section 1001) <input checked="" type="checkbox"/> I AGREE	
** The list of certifications and assurances, or an instruction where you may obtain this list, is contained in the announcement or agency specific instructions.	
Authorized Representative:	
Prefix: <input type="text" value="Mr."/>	* First Name: <input type="text" value="Dorsey"/>
Middle Name: <input type="text" value="L."/>	
* Last Name: <input type="text" value="McIntyre"/>	
Suffix: <input type="text"/>	
* Title: <input type="text" value="Chief Financial Officer"/>	
* Telephone Number: <input type="text" value="501-355-0144"/>	* Fax Number: <input type="text" value="601-259-3029"/>
* Email: <input type="text" value="Dorsey.Dorsey@mcintyre.com"/>	
* Signature of Authorized Representative: 	* Date Signed: <input type="text" value="05/16/2018"/>

STATE CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the State certifies that:

Affirmatively Further Fair Housing – The State will affirmatively further fair housing.

Uniform Relocation Act and Anti-displacement and Relocation Plan -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, (42 U.S.C. 4601-4655) and implementing regulations at 49 CFR Part 24. It has in effect and is following a residential anti-displacement and relocation assistance plan required under 24 CFR Part 42 in connection with any activity assisted with funding under the Community Development Block Grant or HOME programs.

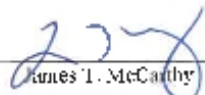
Anti-Lobbying To the best of the State's knowledge and belief:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;
2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-L.L.L. "Disclosure Form to Report Lobbying," in accordance with its instructions; and
3. It will require that the language of paragraphs 1 and 2 of this certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under awards, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

Authority of State -- The submission of the consolidated plan is authorized under State law and the State possesses the legal authority to carry out the programs under the consolidated plan for which it is seeking funding, in accordance with applicable HUD regulations.

Consistency with plan -- The housing activities to be undertaken with Community Development Block Grant, HOME, Emergency Solutions Grant, and Housing Opportunities for Persons With AIDS funds are consistent with the strategic plan in the State's consolidated plan.

Section 3 -- It will comply with section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u) and implementing regulations at 24 CFR Part 155.


James L. McCarthy

May 10, 2018
Date

Chief Financial Officer

Specific Community Development Block Grant Certifications

The State certifies that:

Citizen Participation -- It is following a detailed citizen participation plan that satisfies the requirements of 24 CFR §91.115 and each unit of general local government that receives assistance from the State is following a detailed citizen participation plan that satisfies the requirements of 24 CFR §570.486.

Consultation with Local Governments --

1. It has consulted with affected units of local government in the entitlement area of the State in determining the method of distribution of funding;
2. It engages in or will engage in planning for community development activities;
3. It provides or will provide technical assistance to units of local government in connection with community development programs; and
4. It will not refuse to distribute funds to any unit of general local government on the basis of the particular eligible activity selected by the unit of general local government to meet its community development needs, except that a State is not prevented from establishing priorities in distributing funding on the basis of the activities selected.

Local Needs Identification -- It will require each unit of general local government to be funded to identify its community development and housing needs, including the needs of low-income and moderate-income families, and the activities to be undertaken to meet those needs.

Community Development Plan -- Its consolidated plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that have been developed in accordance with the primary objective of the CDBG program (i.e., the development of viable urban communities, by providing decent housing and expanding economic opportunities, primarily for persons of low and moderate income) and requirements of 24 CFR Parts 91 and 570.

Use of Funds -- It has complied with the following criteria:

1. **Maximum Feasible Priority.** With respect to activities expected to be assisted with CDBG funds, it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low and moderate income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include activities which the grantee certifies are designed to meet other community development needs having particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available.
2. **Overall Benefit.** In the aggregate, not less than 70 percent of the CDBG funds, including Section 108 guaranteed loans, received by the State during the following fiscal year(s) 2017, 2018 and 2019 (a period designated by the State of one, two, or three specific consecutive fiscal year(s)) will be used for activities that benefit persons of low and moderate income.

3. **Special Assessments.** It will not attempt to recover any capital costs of public improvements assisted with CDBG Funds, including Section 108 loan guaranteed funds, by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.


In addition, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

Excessive Force -- It will require units of general local government that receive CDBG funds to certify that they have adopted and are enforcing:

1. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and
2. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction.

Compliance with Anti-discrimination laws -- The grant will be conducted and administered in conformity with Title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d) and the Fair Housing Act (42 U.S.C. 3601-3619) and implementing regulations.

Compliance with Laws -- It will comply with applicable laws.



James T. McCauley

May 10, 2018
Date

Chief Financial Officer


Application for Federal Assistance SF-424		
<p>* 1. Type of Submission:</p> <p><input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application</p>		
<p>* 2. Type of Application:</p> <p><input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision</p>		
<p>* 3. Federal Select appropriate site(s):</p> <p>* Other (Specify):</p>		
<p>* 3. Date Received:</p>		
<p>4. Applicant Identifier:</p>		
<p>5a. Federal Entity Identifier:</p>		
<p>5b. Federal Award Identifier:</p>		
<p>Signs Use Only:</p>		
<p>6. Date Received by State:</p>		
<p>7. State Application Identifier:</p>		
<p>8. APPLICANT INFORMATION:</p>		
<p>* a. Legal Name: <u>Classen Capital Bank Corporation</u></p>		
<p>* b. Employer/Taxpayer Identification Number (EIN/TIN): <u>54-0541576</u></p>		
<p>* c. Organization CLINE: <u>8755512450000</u></p>		
<p>d. Address:</p>		
<p>* Street1: <u>735 Glenridge Drive</u></p>		
<p>* Street2:</p>		
<p>* City: <u>Decatur</u></p>		
<p>* County/Parish:</p>		
<p>* State: <u>GA</u></p>		
<p>* Zip: <u>30030</u></p>		
<p>* Country: <u>USA</u></p>		
<p>* Zip / Postal Code: <u>30030</u></p>		
<p>e. Organizational Unit:</p>		
<p>Department Name:</p>		
<p>Division Name:</p>		
<p>f. Name and contact information of person to be contacted on matters involving this application:</p>		
<p>Prefix: <u>Dr.</u> * First Name: <u>Ben</u></p>		
<p>Middle Name:</p>		
<p>* Last Name: <u>Bokey</u></p>		
<p>Suffix:</p>		
<p>Title: <u>Executive VP & Chief Strategy Officer</u></p>		
<p>Organizational Affiliation:</p>		
<p>* Telephone Number: <u>501-704-1611</u> Fax Number:</p>		
<p>* Email: <u>ben.bokey@classen.com</u></p>		

Application for Federal Assistance SF-424	
* 9. Type of Applicant 1: Select Applicant Type: <input type="text" value="State Government"/>	
Type of Applicant 2: Select Applicant Type <input type="text"/>	
Type of Applicant 3: Select Applicant Type <input type="text"/>	
* Other (specify): <input type="text"/>	
* 10. Name of Federal Agency: <input type="text" value="U.S. Department of Housing and Urban Development"/>	
11. Catalog of Federal Domestic Assistance Number: <input type="text" value="14.23"/>	
CFDA Title: <input type="text" value="Emergency Relief for Disaster Victims (1992)"/>	
* 12. Funding Opportunity Number: <input type="text"/>	
Title: <input type="text"/>	
13. Competition Identification Number: <input type="text"/>	
Title: <input type="text"/>	
14. Areas Affected by Project (Cities, Counties, States, etc.): <input type="text"/> <div> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/> </div>	
* 15. Descriptive Title of Applicant's Project: <input type="text" value="The ERG Program will provide cash grants to support recovery of emergency shelters for the homeless and assist in providing transportation."/>	
Attach supporting documents as specified in agency instructions. <div> <input type="button" value="Add Attachments"/> <input type="button" value="Delete Attachments"/> <input type="button" value="View Attachments"/> </div>	

Application for Federal Assistance SF-424	
16. Congressional Districts Of:	
* a. Applicant: <input type="text" value="State"/>	* b. Program/Project: <input type="text" value="Home"/>
Attach an additional list of Program/Project Congressional Districts * needed.	
<input type="text"/>	<input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>
17. Proposed Project:	
* a. Start Date: <input type="text" value="1/1/2010"/>	* b. End Date: <input type="text" value="01/30/2010"/>
18. Estimated Funding (\$):	
* a. Federal	<input type="text" value="2,213,775.00"/>
* b. Applicant	<input type="text"/>
* c. State	<input type="text"/>
* d. Local	<input type="text"/>
* e. Other	<input type="text"/>
* f. Program Income	<input type="text"/>
* g. TOTAL	<input type="text" value="2,213,775.00"/>
19. Is Application Subject to Review By State Under Executive Order 12372 Process? <input type="checkbox"/> a. This application was made available to the State under the Executive Order 12372 Process for review on <input type="text"/> <input checked="" type="checkbox"/> b. Program is subject to E.O. 12372 but has not been selected by the State for review. <input type="checkbox"/> c. Program is not covered by E.O. 12372.	
20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.) <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If "Yes", provide explanation and attach <input type="text"/> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>	
21. "By signing this application, I certify (1) to the statements contained in the list of certifications" and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances" and agree to comply with any resulting terms (I) except an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 28, Section 1001) <input checked="" type="checkbox"/> I AGREE <small>* The list of certifications and assurances or an internet site where you may obtain this list is contained in the announcement or agency specific instructions.</small>	
Authorized Representative:	
Prefix: <input type="text" value="Mr."/>	* First Name: <input type="text" value="Scott"/>
Middle Name: <input type="text"/>	
* Last Name: <input type="text" value="Spivey"/>	
Suffix: <input type="text"/>	
* Title: <input type="text" value="Executive Director"/>	
* Telephone Number: <input type="text" value="601 318 9501"/>	* Fax Number: <input type="text"/>
* Email: <input type="text" value="scottspivey@hwy240.org"/>	
* Signature of Authorized Representative: 	* Date Signed: <input type="text" value="05/03/2010"/>


Application for Federal Assistance SF-424		
* 1. Type of Submission: <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application		
* 2. Type of Application: <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision		
* If Revision, enter appropriate letter(s): <input type="text"/>		
* Other (Specify): <input type="text"/>		
* 3. Date Received: <input type="text"/>		
4. Applicant Identifier: <input type="text"/>		
5a. Federal Entity Identifier: <input type="text"/>		
5b. Federal Award Identifier: <input type="text"/>		
State Use Only:		
6. Date Received by State: <input type="text"/>		
7. State Application Identifier: <input type="text"/>		
8. APPLICANT INFORMATION:		
* a. Legal Name: <input type="text" value="Mississippi State Corporation"/>		
* b. Employer/ taxpayer identification number (EIN/TIN): <input type="text" value="54-7444347"/>		
* c. Organizational OJNS: <input type="text" value="3786012490000"/>		
d. Address:		
* Street: <input type="text" value="1418 Riverside Drive"/>		
Street 2: <input type="text"/>		
* City: <input type="text" value="Jackson"/>		
County/Parish: <input type="text"/>		
* State: <input type="text" value="MS"/>		
* Zip: <input type="text" value="39201-0000"/>		
e. Organizational Unit:		
Department Name: <input type="text"/>		
Division Name: <input type="text"/>		
f. Name and contact information of person to be contacted on matters involving this application:		
Prefix: <input type="text" value="Dr."/> * First Name: <input type="text" value="John"/>		
Middle Name: <input type="text"/>		
* Last Name: <input type="text" value="Watney"/>		
Suffix: <input type="text"/>		
Title: <input type="text" value="Executive VP / Chief Strategic Officer"/>		
Organizational Address: <input type="text"/>		
* Telephone Number: <input type="text" value="601-718-1611"/> -ex Number: <input type="text"/>		
* Email: <input type="text" value="jcw@msstatecorp.com"/>		

Application for Federal Assistance SF-424			
* 8. Type of Applicant 1: Select Applicant Type: <input type="text" value="State Government"/>			
Type of Applicant 2: Basic Applicant Type <input type="text"/>			
Type of Applicant 3: Select Applicant Type: <input type="text"/>			
* Other (specify): <input type="text"/>			
* 10. Name of Federal Agency: <input type="text" value="U.S. Department of Housing and Urban Development"/>			
11. Catalog of Federal Domestic Assistance Number: <input type="text" value="14.341"/>			
CFDA Title: <input type="text" value="Housing Opportunities for Persons With AIDS (HOPWA)"/>			
* 12. Funding Opportunity Number: <input type="text"/>			
* Title: <input type="text"/>			
13. Competition Identification Number: <input type="text"/>			
Title: <input type="text"/>			
14. Areas Affected by Project (Cities, Counties, States, etc.): <input type="text"/> <div> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/> </div>			
* 15. Descriptive Title of Applicant's Project: <input type="text" value="The HOPEA Program provides funding opportunities for special needs, and/or adaptive housing, construction/rehabilitation and supportive services for persons living with HIV/AIDS."/>			
Attach supporting documents as needed in agencies' instructions <div> <input type="button" value="Add Attachments"/> <input type="button" value="Delete Attachments"/> <input type="button" value="View Attachments"/> </div>			

Application for Federal Assistance SF-424	
16. Congressional Districts Of:	
* a. Applicant: <input type="text" value="State, IL"/>	* b. Program/Project: <input type="text" value="State, IL"/>
Attach an additional list of Program/Project Congressional Districts if needed	
<input type="text"/>	<input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>
17. Proposed Project:	
* a. Start Date: <input type="text" value="07/01/2013"/>	* b. End Date: <input type="text" value="06/30/2014"/>
18. Estimated Funding (\$):	
* a. Federal	<input type="text" value="1,313,572.00"/>
* b. Applicant	<input type="text"/>
* c. State	<input type="text"/>
* d. Local	<input type="text"/>
* e. Other	<input type="text"/>
* f. Program Income	<input type="text"/>
* g. TOTAL	<input type="text" value="1,313,572.00"/>
* 19. Is Application Subject to Review By State Under Executive Order 12372 Process? <input type="checkbox"/> a. This application was made available to the State under the Executive Order 12372 Process for review on <input type="text"/> <input checked="" type="checkbox"/> b. Program is subject to E.O. 12372 but has not been selected by the State for review. <input type="checkbox"/> c. Program is not covered by E.O. 12372.	
* 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment) <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If "Yes", provide explanation and attach <input type="text"/> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>	
21. "By signing this application, I certify (1) to the statements contained in the list of certifications" and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances" and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 28, Section 1001) <input checked="" type="checkbox"/> I AGREE ** The list of certifications and assurances, or an Internet site where you may obtain this list is contained in the announcement or agency specific instructions.	
Authorized Representative:	
Prefix: <input type="text" value="Mr."/>	* First Name: <input type="text" value="Scott"/>
Middle Name: <input type="text"/>	
Last Name: <input type="text" value="Apsey"/>	
Suffix: <input type="text"/>	
* Title: <input type="text" value="Executive Director"/>	
* Telephone Number: <input type="text" value="(630) 710-4601"/>	* Fax Number: <input type="text"/>
* Email: <input type="text" value="scott.apsey@faa.illinois.gov"/>	
* Signature of Authorized Representative: 	* Date Signed: <input type="text" value="05/15/2013"/>


Application for Federal Assistance SF-424			
* 1. Type of Submission: <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application		* 2. Type of Application: <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision	
		* If Revision, attach explanation letter(s): <input type="text"/> * Other (Specify): <input type="text"/>	
* 3. Date Received: <input type="text"/>		* 4. Applicant Identification: <input type="text"/>	
5a. Federal Entity Identifier: <input type="text"/>		5b. Federal Agency Identifier: <input type="text"/>	
State Use Only:			
6. Date Received by State: <input type="text"/>		7. State Application Identifier: <input type="text"/>	
8. APPLICANT INFORMATION:			
* a. Legal Name: <input type="text"/> Halsey Engineering & Construction			
* b. Employer/Owner Identification Number (EIN/TIN): <input type="text"/> 64-0644572		* c. Organization DUNS: <input type="text"/> 67665-2-00000	
d. Address:			
* Street1: <input type="text"/> 725 Riverside Drive			
* Street2: <input type="text"/>			
* City: <input type="text"/> Jackson			
* County/Parish: <input type="text"/>			
* State: <input type="text"/> MS		* ZIP + Postal Code: <input type="text"/> 39202-6000	
* Province: <input type="text"/>			
* Country: <input type="text"/> USA			
* ZIP + Postal Code: <input type="text"/> 39202-6000			
9. Organizational Unit:			
Department Name: <input type="text"/>		Division Name: <input type="text"/>	
f. Name and contact information of person to be contacted on matters involving this application:			
Prefix: <input type="text"/> Dr.		* First Name: <input type="text"/> John	
Middle Name: <input type="text"/>			
* Last Name: <input type="text"/> Jackson			
Suffix: <input type="text"/>			
Title: <input type="text"/> Executive VP & Chief Strategy Officer			
Organizational Affiliation: <input type="text"/>			
* Telephone Number: <input type="text"/> 601-718-6611		Fax Number: <input type="text"/>	
* Email: <input type="text"/> john.jackson@halseyeng.com			

Application for Federal Assistance SF-424	
* 9. Type of Applicant 1: Select Applicant Type: <input type="text" value="State Government"/> Type of Applicant 2: Select Applicant Type: <input type="text"/> Type of Applicant 3: Select Applicant Type: <input type="text"/> * Owner (specify): <input type="text"/>	
* 10. Name of Federal Agency: <input type="text" value="U.S. Department of Housing and Urban Development"/>	
11. Catalog of Federal Domestic Assistance Number: <input type="text" value="14.039"/> CFDA Title: <input type="text" value="Home Investment Partnership Program (HOME)"/>	
* 12. Funding Opportunity Number: <input type="text"/> * Title: <input type="text"/>	
13. Competition Identification Number: <input type="text"/> * Use: <input type="text"/>	
14. Areas Affected by Project (Cities, Counties, States, etc.): <input type="text"/> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>	
* 15. Descriptive Title of Applicant's Project: <input type="text" value="The HOME Program provides affordable housing for very low and low income households/families through homeownership, rental housing, development/rehabilitation of public housing and other family rental units."/>	
Attach supporting documents as specified in agency instructions <input type="button" value="Add Attachments"/> <input type="button" value="Delete Attachments"/> <input type="button" value="View Attachments"/>	

Application for Federal Assistance SF-424	
16. Congressional Districts Of:	
* a. Applicant: <input type="text" value="State"/>	* b. Program/Project: <input type="text" value="State"/>
Attach an additional list of Program/Project Congressional Districts if needed: <input type="text"/> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>	
17. Proposed Project:	
* a. Start Date: <input type="text" value="07/01/2018"/>	* b. End Date: <input type="text" value="06/30/2019"/>
18. Estimated Funding (\$):	
* a. Federal:	<input type="text" value="10,407,887.00"/>
* b. Applicant:	<input type="text"/>
* c. State:	<input type="text"/>
* d. Local:	<input type="text"/>
* e. Other:	<input type="text"/>
* f. Program Income:	<input type="text"/>
* g. TOTAL:	<input type="text" value="10,407,887.00"/>
* 19. Is Application Subject to Review By State Under Executive Order 12372 Process? <input type="checkbox"/> a. This application was made available to the State under the Executive Order 12372 Process for review on <input type="text"/> . <input checked="" type="checkbox"/> b. Program is subject to E.O. 12372 but has not been selected by the State for review. <input type="checkbox"/> c. Program is not covered by E.O. 12372.	
* 20. Is the Applicant Delinquent On Any Federal Debt? (if "Yes," provide explanation in attachment.) <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If "Yes", provide explanation and attach: <input type="text"/> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>	
21. "By signing this application, I certify (1) to the statements contained in the "list of certifications" and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances" and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 28, Section 1001) <input checked="" type="checkbox"/> ** I AGREE <small>* The list of certifications and assurances or an Internet site where you may obtain this list is contained in the announcement or agency specific instructions.</small>	
Authorized Representative:	
Prefix: <input type="text" value="Mr."/>	* First Name: <input type="text" value="Scott"/>
Middle Name: <input type="text"/>	
* Last Name: <input type="text" value="Spivey"/>	
Suffix: <input type="text"/>	
* Title: <input type="text" value="Executive Director"/>	
* Telephone Number: <input type="text" value="601-716-4011"/>	* Fax Number: <input type="text"/>
* Email: <input type="text" value="scott.spivey@msda.com"/>	
* Signature of Authorized Representative: 	* Date Signed: <input type="text" value="05/07/2018"/>

Application for Federal Assistance SF-424		
* 1. Type of Submission: <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Continued Application		
* 2. Type of Applicant: <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Renewal		
* 3. Revision: select appropriate letter(s) <input type="text"/>		
* 4. Other (Specify): <input type="text"/>		
* 3. Date Received: <input type="text"/>		
4. Applicant Identifier: <input type="text"/>		
5a. Federal Entity Identifier: <input type="text"/>		5b. Federal Award Identifier: <input type="text"/>
State Use Only:		
6. Date Received by State: <input type="text"/>		7. State Application Identifier: <input type="text"/>
B. APPLICANT INFORMATION:		
* a. Legal Name: <input type="text" value="Mississippi Home Corporation"/>		
* b. Employer/Taxpayer Identification Number (EIN/TIN): <input type="text" value="66-0611578"/>		* c. Organization's DUNS: <input type="text" value="8795512490000"/>
d. Address:		
* Street:	<input type="text" value="110 Riverside Drive"/>	
Street:	<input type="text"/>	
* City:	<input type="text" value="Jackson"/>	
County/Parish:	<input type="text"/>	
* State:	<input type="text" value="MS: Mississippi"/>	
Province:	<input type="text"/>	
* Country:	<input type="text" value="USA: UNITED STATES"/>	
* Zip / Postal Code:	<input type="text" value="39202-0000"/>	
e. Organizational Unit:		
Department Name: <input type="text"/>		Division Name: <input type="text"/>
f. Name and contact information of person to be contacted on matters involving this application:		
Print:	<input type="text" value="JL"/>	* First Name: <input type="text" value="Earl"/>
Middle Name:	<input type="text"/>	
* Last Name:	<input type="text" value="McKay"/>	
Suffix:	<input type="text"/>	
* Title:	<input type="text" value="Executive VP & Chief Strategy Officer"/>	
Organizational Affiliation: <input type="text"/>		
* Telephone Number:	<input type="text" value="601-718-4611"/>	* Fax Number: <input type="text"/>
* Email:	<input type="text" value="earl.mckay@mcneil.com"/>	

Application for Federal Assistance SF-424	
* 9. Type of Applicant 1: Select Applicant Type: <input type="text" value="3: State Government"/>	
Type of Applicant 2: Select Applicant Type: <input type="text"/>	
Type of Applicant 3: Select Applicant Type: <input type="text"/>	
* Other (specify): <input type="text"/>	
* 10. Name of Federal Agency: <input type="text" value="U.S. Department of Housing and Urban Development"/>	
11. Catalog of Federal Domestic Assistance Number: <input type="text"/>	
C-DA Title: <input type="text" value="National Housing Trust for 1994"/>	
* 12. Funding Opportunity Number: <input type="text"/>	
* Title: <input type="text"/>	
13. Competition Identification Number: <input type="text"/>	
Title: <input type="text"/>	
14. Areas Affected by Project (Cities, Counties, States, etc.): <input type="text"/> <div> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachments"/> </div>	
* 15. Descriptive Title of Applicant's Project: <input type="text" value="The ATF Section will construct and preserve the supply of rental housing for extremely low income and individuals including homeless and severely mentally ill populations by providing multi-family units."/>	
Attach supporting documents as specified in agency instructions. <div> <input type="button" value="Add Attachments"/> <input type="button" value="Delete Attachments"/> <input type="button" value="View Attachments"/> </div>	

Application for Federal Assistance SF-424	
16. Congressional Districts Of:	
* a. Applicant: <input type="text" value="State"/>	* b. Program/Project: <input type="text" value="Statewide"/>
Attach an additional list of Program/Project Congressional Districts if needed.	
<input type="text"/>	<input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>
17. Proposed Project:	
* a. Start Date: <input type="text" value="07/01/2018"/>	* b. End Date: <input type="text" value="06/30/2019"/>
18. Estimated Funding (\$):	
* a. Federal	<input type="text" value="2,000,000.00"/>
* b. Applicant	<input type="text"/>
* c. State	<input type="text"/>
* d. Local	<input type="text"/>
* e. Other	<input type="text"/>
* f. Program Income	<input type="text"/>
* g. TOTAL	<input type="text" value="2,000,000.00"/>
* 19. Is Application Subject to Review By State Under Executive Order 12872 Process? <input type="checkbox"/> a. This application was made available to the State under the Executive Order 12872 Process for review on <input type="text"/> <input checked="" type="checkbox"/> b. Program is subject to E.O. 12872 but has not been selected by the State for review <input type="checkbox"/> c. Program is not covered by E.O. 12872.	
* 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.) <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If "Yes," provide explanation and attach <input type="text"/> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>	
21. "By signing this application, I certify (1) to the statements contained in the list of certifications** and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties, (U.S. Code, Title 28, Section 1001) <input checked="" type="checkbox"/> ** I AGREE ** The list of certifications and assurances, or an internet site where you may obtain a list, is contained in the announcement or agency solicitation.	
Authorized Representative:	
Prefix: <input type="text" value="Mr."/>	* First Name: <input type="text" value="Steven"/>
Middle Name: <input type="text"/>	
* Last Name: <input type="text" value="Bryant"/>	
Suffix: <input type="text"/>	
* Title: <input type="text" value="Executive Director"/>	
* Telephone Number: <input type="text" value="501-723-4001"/>	Fax Number: <input type="text"/>
* Email: <input type="text" value="srb@apivay2solutions.com"/>	
* Signature of Authorized Representative: 	* Date Signed: <input type="text" value="08/08/2018"/>

STATE CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the State certifies that:

Affirmatively Further Fair Housing -- The State will affirmatively further fair housing.

Uniform Relocation Act and Anti-displacement and Relocation Plan -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, (42 U.S.C. 4601-4655) and implementing regulations at 49 CFR Part 24. It has in effect and is following a residential anti-displacement and relocation assistance plan required under 24 CFR Part 42 in connection with any activity assisted with funding under the Community Development Block Grant or HOME programs.

Anti-Lobbying -- To the best of the State's knowledge and belief:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;
2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-L.L.L., "Disclosure Form to Report Lobbying," in accordance with its instructions; and
3. It will require that the language of paragraphs 1 and 2 of this certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

Authority of State -- The submission of the consolidated plan is authorized under State law and the State possesses the legal authority to carry out the programs under the consolidated plan for which it is seeking funding, in accordance with applicable HUD regulations.

Consistency with plan -- The housing activities to be undertaken with Community Development Block Grant, HOME, Emergency Solutions Grant, and Housing Opportunities for Persons With AIDS funds are consistent with the strategic plan in the State's consolidated plan.

Section 3 -- It will comply with section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701a) and implementing regulations at 24 CFR Part 135.

Signature of Authorized Official

Date

Executive Director
Title

Specific HOME Certifications

The State certifies that:

Tenant Based Rental Assistance -- If it plans to use HOME funds for tenant-based rental assistance, tenant-based rental assistance is an essential element of the State's consolidated plan.

Eligible Activities and Costs -- It is using and will use HOME funds for eligible activities and costs, as described in 24 CFR §92.205 through §92.209 and that it is not using and will not use HOME funds for prohibited activities, as described in §92.214.

Subsidy Layering -- Before committing any funds to a project, the State or its recipients will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other Federal assistance than is necessary to provide affordable housing.



Signature of Authorized Official

5/10/18

Date

Executive Director

Title

Emergency Solutions Grant Certifications

Each State that seeks funding under the Emergency Solutions Grants Program must provide the following certifications:

Matching Funds – The State will obtain any matching amounts required under 24 CFR 576.201 in a manner so that its subrecipients that are least capable of providing matching amounts receive the benefit of the exception under 24 CFR 576.201(a)(2).

Discharge Policy – The State will establish and implement, to the maximum extent practicable and where appropriate, policies and protocols for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, mental health facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent this discharge from immediately resulting in homelessness for these persons.

Confidentiality – The State will develop and implement procedures to ensure the confidentiality of records pertaining to any individual provided family violence prevention or treatment services under any project assisted under the ESG program, including protection against the release of the address or location of any family violence shelter project, except with the written authorization of the person responsible for the operation of that shelter.

The State will ensure that its subrecipients comply with the following criteria:

Major rehabilitation/conversion/renovation – If an emergency shelter's rehabilitation costs exceed 75 percent of the value of the building before rehabilitation, the building will be maintained as a shelter for homeless individuals and families for a minimum of 10 years after the date the building is first occupied by a homeless individual or family after the completed rehabilitation. If the cost to convert a building into an emergency shelter exceeds 75 percent of the value of the building after conversion, the building will be maintained as a shelter for homeless individuals and families for a minimum of 10 years after the date the building is first occupied by a homeless individual or family after the completed conversion. In all other cases where ESG funds are used for renovation, the building will be maintained as a shelter for homeless individuals and families for a minimum of 5 years after the date the building is first occupied by a homeless individual or family after the completed renovation.

Essential Services and Operating Costs – If ESG funds are used for shelter operations or essential services related to street outreach or emergency shelter, the subrecipient will provide services or shelter to homeless individuals and families for the period during which the ESG assistance is provided, without regard to a particular site or structure, so long the applicant serves the same type of persons (e.g., families with children, unaccompanied youth, veterans, disabled individuals, or victims of domestic violence) or persons in the same geographic area.

Renovation – Any renovation carried out with ESG assistance shall be sufficient to ensure that the building involved is safe and sanitary.

Supportive Services – The subrecipient will assist homeless individuals in obtaining permanent housing, appropriate supportive services (including medical and mental health treatment, counseling, supervision, and other services essential for achieving independent living), and other Federal, State, local, and private assistance available for such individuals.

Homeless Persons Involvement – To the maximum extent practicable, the subrecipient will involve, through employment, volunteer services, or otherwise, homeless individuals and families in constructing, renovating, maintaining, and operating facilities assisted under ESG, in providing services assisted under the ESG program, and in providing services for occupants of facilities assisted ESG.

Consolidated Plan – All activities the subrecipient undertakes with assistance under ESG are consistent with the State's current HUD-approved consolidated plan.



Signature of Authorized Official



Executive Director
Title

5/10/18

Date


Housing Opportunities for Persons With AIDS Certifications

The State HOPWA grantee certifies that:

Activities -- Activities funded under the program will meet urgent needs that are not being met by available public and private sources.

Building -- Any building or structure assisted under the program shall be operated for the purpose specified in the consolidated plan:

1. For a period of not less than 10 years, in the case of any building or structure purchased, leased, rehabilitated, renovated, or converted with HOPWA assistance,
2. For a period of not less than 3 years, in the case of assistance involving non-substantial rehabilitation or repair of a building or structure.



Signature of Authorized Official

5/10/18

Date

Executive Director

Title