

# CITY OF GULFPORT MISSISSIPPI



## 2015 CONSOLIDATED ANNUAL PERFORMANCE AND EVALUATION REPORT Narrative Draft

# CDBG AND HOME ENTITLEMENT PROGRAMS



**January 1, 2015 to December 31, 2015**

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Citizenem Draft

**City of Gulfport, Mississippi  
Fiscal Year 2015  
Consolidated Annual  
Performance Evaluation Report**

***Executive Summary***

This Fiscal Year 2015 CAPER describes the results of activities completed by and through the City of Gulfport to accomplish the outcomes identified in the Fiscal Year 2015 Annual Action Plan for the period January 1, 2015 to December 31, 2015. This is the fourth report year of the 2012-2016 Consolidated Plan.

In Fiscal Year 2015, The City of Gulfport directly received \$548,651.00 in Community Development Block Grant Funds, a 5% increase over 2014, however, an overall decrease of funding over the last ten years of 50%. The City also received \$410,573.00 in HOME funds as Lead-Agency for the Harrison County HOME Consortium, a 6% decrease, and again, an overall decrease of funding over the last ten years of 55%, for the Home Consortium of which the City of Gulfport received \$247,370.00 of those HOME Funds for costs associated with programs and projects that benefit the low and moderate-income citizens of the City. The City oversees an additional \$63,203.00 in HOME Program for Harrison County as Lead Agency for the Biloxi-Gulfport-Harrison County HOME Consortium, and the required CHDO set-aside.

**Single-Family Housing**

CDBG funds are utilized to assist low income homeowners with emergency and minor housing repairs and/or mandatory water/sewer connections in the City of Gulfport. Through the City of Gulfport as Lead Agency for the Harrison County Home Consortium, HOME funds were allocated in the City of Gulfport for homeowner housing rehabilitation and homebuyer assistance, and through required sub-recipient agreement funding is allowed to Harrison County for homebuyer assistance administered by the City of Gulfport and Gulf Coast Housing Initiative, a Community Housing Development Organization for acquisition, rehabilitation and resale to low income homebuyers in eligible Consortium jurisdiction. No sub-recipient agreements were executed to either Harrison County or CHDO for fiscal year 2015 funding, due to available funding in prior fiscal years.

**Other Funding Sources**

The City continually seeks other funding sources to assist in its obligations to assist low and moderate income citizens by providing programs, services and projects that service low and moderate income neighborhoods and individual low and moderate income households through various projects such as drainage and street improvements, housing programs such as homebuyer assistance, homeowner repairs, health and educational services and providers. The City of Gulfport and Harrison County both continually assist these efforts by utilizing its own General Funds in conjunction with CDBG funds in capital projects. Public Service Agencies, such as Mental Health Association of MS, Gulf Coast Women's Center for Non-Violence, Center for Prevention of Child Abuse, Coastal Family Health Center, de l'Epee Deaf Center, South Mississippi AIDS Task Force utilizes other Federal and State funding to assist in providing services. Private and Corporate contributions assist agencies such as

Catholic Social Services, St. Vincent DePaul Pharmacy, Gulf Coast Community Ministry. CDBG funds would not be able to assist these organizations and programs if other funding sources did not assist.

### **Capital Improvements and Public Facilities Projects - CDBG**

The city initiated non-specific funding to eligible low and moderate income areas parks and public facilities with its 2015 funding. The 28<sup>th</sup> Street basketball court replacement was bid in late November with contract and work to start in 2016 (no funds expended). No 2015 funding was expended during the year due to the allocation of funding received in August. 2014 Project, Gulf Avenue at Colony Park Drainage Improvements Project (Ward 2 and 3) started in 2014 and completed in 2015, with expenditures of \$153,157.50.

A Total of \$153,157.50 was expended in Capital Improvements and Public Facilities Projects in 2014.

### **Public Services**

The City of Gulfport exercises its right to utilize up to 15% of its CDBG allocation for public service projects and programs that primarily assist low and moderate income citizens. An average of 7 - 10 programs or projects are financed each year. Overall, over 100% low and moderate income citizens are assistance. A total of \$75,000.00 was awarded to seven public service agencies and 75% of all funds was expended during the fiscal year. Some agencies are having difficulty in expending the funds allowed and meeting eligibility requirements due to changes in staff and lack of agency funding. The City will re-evaluate its criteria for selection in the upcoming application process.

## **SECTION I - SUMMARY OF RESOURCES AND DISTRIBUTION OF FUNDS**

- **Federal Funds made available for furthering consolidated plan objectives and amount of each formula grant available**

### **City of Gulfport – 2015 CDBG Funding Allocations**

CDBG Entitlement                      \$548,644

- **Total Program Income Available**
  - The City did not receive any program income in excess of the minimum of \$25,000 and currently does not have any programs that generate designated program income.
- **Total Amount of funds committed during the reporting period.**
  - CDBG committed during program year                      \$288,644

### **HOME Consortium – 2015 HOME Funding Allocation**

Total HOME Funding \$410,573 (New distribution of funds)

City of Gulfport	\$248,910 (67.5% + Admin)
Harrison County	\$100,077 (32.5%)

CHDO Set-aside \$ 61,586 (minimum 15%)

- **Total Amount of Funds expended during the reporting period from current and prior year funding.**

- CDBG Funds Expended \$497,667.24
  - Public Service Projects: \$ 56,486.30
  - Capital Improvements: \$153,157.50
  - Housing: \$178,295.44
  - Administration: \$109,728.00

- **Geographic Distribution of 2015 CDBG Funding Allocation and Expenditures**

<u>Capital Improvement/Public Facilities</u>	<u>Funded 2015</u>	<u>Expended 2015</u>
Various Parks and Public Facilities	\$ .0.	\$ -0-
<u>Prior Years Funded and Expended in 2015</u>	<u>Funded 2014</u>	<u>Expended 2015</u>
Gulf Ave/Colony Park Drainage - Ward 2 & 3 (Located on Gulf Ave between 5 <sup>th</sup> Ave and Roberts – Census Tract 01900 Block Group 1 – 54.02% LM)	\$300,000.00	\$153,157.50

Public Service Programs and Projects

The City did not fund any neighborhood or location specific public service agency or program. All programs or projects were not location specific but served at least 51% low and moderate income. Overall the public service programs served 96% low and moderate income individuals.

**PUBLIC SERVICES - 24 CFR 570.201(e) *Public services.*** Provision of public services (including labor, supplies, and materials) including but not limited to those concerned with employment, crime prevention, child care, health, drug abuse, education, fair housing counseling, energy conservation, welfare (but not excluding the provision of income payments identified under 570.207(b)(4).

**24 CFR 507.309 *Restriction on location of activities.*** CDBG funds may assist an activity outside the jurisdiction of the grantee only if the grantee determines that such an activity is necessary to further the purposes of the Act and the recipient’s community development objectives, and that reasonable benefits from the activity will accrue to residents within the jurisdiction of the grantee.

Since 2010 the City of Gulfport selected to utilize its option to provide up to 15% of its CDBG annual allocation to assist those non-profit agencies that provide basic living, health, financial assistance and special needs services that can meet the greatest number of Gulfport’s low and moderate income citizens. Even though Gulfport is the second largest city in the State of Mississippi, it does not have available services needed for low and moderate income citizens or special needs citizens in each of it’s low and moderate income neighborhoods, nor in some instances, within the city itself. Because of the close proximity of the surrounding cities

of Biloxi, Long Beach, Pass Christian, D'Iberville and the unincorporated areas of Harrison County, we all share in services provided by each.

*Documenting services to Gulfport's low and moderate income and special needs citizens:* Each public service agency provided CDBG funding must document the assistance to citizens of Gulfport. With each subrecipient agreement the public service agency is provided a CDBG/HOME Compliance Manual that includes documents that must be completed. These documents include: Current HUD income guidelines, Client Intake Information Form, Quarterly Summary Report, Request for Reimbursement Form, and Annual Summary of Expenditures. All subrecipients are on a reimbursement basis, receipts for expenditures, documentation of clients served must be submitted for reimbursement for eligible expenses. Subrecipients may also utilize their own Client Intake Information Form if it contains the same vital information.

Seven programs and agencies selected to provide basic living, health, financial assistance and special needs services to the low and moderate income citizens of Gulfport. All of the programs provide services to eligible low and moderate income citizens within the City of Gulfport. Those agencies and programs include

Catholic Social Services (Morning Star Pregnancy Center – diapers, formula, baby food, baby furniture, etc.) –

Physical Location – 2204 24<sup>th</sup> Avenue, Gulfport, MS – Ward 3

Geographic Location – Census Tract 02300 Block Group 2 (56.41% L/M)

Program Eligibility Documentation – Low Mod Limited Clientele – Client Intake documentation (address, household income and size, racial characteristics)

Services assist clients within the areas of North Gulfport, East North Gulfport, Gaston Point, Soria City, Magnolia Grove, all predominately low and moderate income minority neighborhoods.

CDBG funds expended - \$10,000.00 95.9% low/moderate income

Center for Prevention of Child Abuse – Families First Resource Center provides programs and services and court assistance to families and children, who are victims of abuse, neglect or who are “at risk.”

Physical Location – 2315 17<sup>th</sup> Street, Gulfport, MS – Ward 2

Geographic Location – Census Tract 03800 Block Group 2 – (62.04% L/M)

Program Eligibility Documentation – Presumed Low Mod due to nature of program – Abused Children. Client Intake documentation (address, household income and size, racial characteristics).

Services assist clients within the areas of North Gulfport, Orange Grove, Silver hill, Gaston Point, Soria City, East North Gulfport, low and moderate income neighborhoods.

CDBG funds expended - \$10,000.00 93.6% low/moderate income

De L'Epee Deaf Center – Provides the only deaf center and interpreter services on the coast.

Physical Location – 1450 North Street, Gulfport, MS – Ward 2

Geographic Location – Census Tract 1501 Block Group 2 (63.21% L/M)

Program Eligibility Documentation – Presumed Low Mod due to nature of program – disabled individuals. Client Intake documentation (address, household income and size, racial characteristics).

CDBG Funds Expended - \$10,312.63 100% low/moderate income

Gulf Coast Community Ministries – Free medical clinic, mental health counseling and food pantry.

Physical Location – 3419 15<sup>th</sup> Street, Gulfport, MS - Ward 1

Geographic Location – Census 02300 Block Group 2 (56.41% L/M)

Program Eligibility Documentation – Low Mod Limited Clientele – Client Intake documentation (address, household income and size, racial characteristics)

Services assist citizens of Gaston Point, North Gulfport, East North Gulfport, Soria City and Magnolia Grove, predominately low and moderate income minority neighborhoods.

CDBG funds expended - \$5,080.04 99.9% low/moderate income

Gulf Coast Women's Center for Non-Violence – Provides safe housing and counseling to victims of domestic violence and sexual assault.

Physical Location – 2600 24<sup>th</sup> Avenue, Gulfport, MS – Ward 3

Geographic Location – Census Tract 20 BG 2 (86% L/M)

Program Eligibility Documentation – Presumed Low Mod due to nature of program – Battered Spouses/Abused Children. Client Intake documentation (address, household income and size, racial characteristics).

CDBG funds expended - \$8,826.04 94.1% low/moderate income

St. Vincent DePaul Pharmacy – Provides prescription medicine at low cost or no cost to low income citizens.

Physical Location – 715 Division Street, Biloxi (outside of jurisdictional boundaries)

Geographic Location – Census 03900 Block Group 1 – (70% L/M)

Program Eligibility Documentation – Low Mod Limited Clientele – Client Intake documentation (address, household income and size, racial characteristics)

Services assist clients within the areas of North Gulfport, East North Gulfport, Gaston Point, Soria City, Magnolia Grove, all predominately low and moderate income minority neighborhoods and low income outside of low/mod neighborhoods.

CDBG funds expended - \$10,000.00 100% low/moderate income

South MS AIDS Task Force – Provides client housing and financial assistance for persons and families living with AIDS.

Physical Location – 2756 Fernwood, Biloxi, MS (1/2 block outside of jurisdictional boundaries)

Program Eligibility – Presumed Low Mod due to nature of program – Persons living with AIDS or programs dedicated to those living with AIDS. Client Intake documentation (address, household income and size, racial characteristics)

CDBG funds expended - \$2,167.58 100% low/moderate income

### **Emergency Housing Repair Program**

Twelve households were assisted with emergency repairs during 2015 with a total of \$178,295.44 expended. Emergency Housing Repairs are not limited to specific neighborhoods or wards, but eligible to low and moderate income homeowners within the City Limits of Gulfport.

1713 42 <sup>nd</sup> Ave -	0 – 30% Very Low Income
2206 32 <sup>nd</sup> St -	0 – 30% Very Low Income
3114 Jackson St	0 - 30% Very Low Income
2030 32 <sup>nd</sup> St -	0 - 30% Very Low Income

3295 Monterey Dr -	30 – 50% Low Income
12123 Barton Rd -	0 – 30% Very Low Income
13486 Kelly Dr -	0 - 30% Very Low Income
4501 Heron St	0 - 30% Very Low Income
2119 30 <sup>th</sup> St -	0 - 30% Very Low Income
1925 31 <sup>st</sup> St -	30 – 50% Low Income
14423 Polk St -	0 – 30% Very Low Income
1428 JoEllen Cr -	30 – 50% Low Income

**Distribution of HOME Funding in 2015 (as per 2015 Action Plan)**

City of Gulfport – Homebuyer Assistance	\$193,997.00
Eligible to LM Homebuyers within the City of Gulfport jurisdiction	
Harrison County – Homebuyer Assistance	\$ 93,405.00
Eligible to LM Homebuyers within the Unincorporated Harrison County	
CHDO – Set-aside	\$ 61,586.00
CHDO – Operating	\$ 20,528.00
Administration	\$ 41,057.00

No subrecipient agreements were executed during 2015 utilizing 2015 funding. One CHDO agreement for Acquisition/Rehabilitation executed utilizing prior years’ set-aside funds.

**SECTION II - GENERAL CAPER NARRATIVE**

**A. Assessment of Five Year Goals and Objectives**

Again in 2015 the City of Gulfport was faced with a HUD CDBG Timeliness Issue, which is not spending enough funds to maintain a less than 1.5 times budget allocation at 60 days prior to the end of the fiscal year. The result of not meeting this timeline is the unexpended funds that are in excess of meeting the deadline may be revoked by HUD permanently, if the City was not in compliance two years in a row. The City did not meet its CDBG Timeliness Deadline by November 2, 2014. Timing of HUD's allocation of funding is the major setback each year to meeting this goal. The City's fiscal year begins January 1 of each year, but each year the timing of actual funding continues to be six to eight months into the fiscal year with the City still required to meet the expenditure deadline by end of the 10th month, which has the city trying to expend a good portion of its allocation within 2 to 3 months. The City of Gulfport Community Development Department has continued to work in re-evaluating and streamlining its programs and projects in order to better address priority areas identified in its Consolidated Plan and its changing needs due to the lack of general funds and partnerships as a result of downward economy and decrease in federal funds. The highest priority needs within the city has changed, with first being public infrastructure such as street improvements, drainage improvements, adequate water and sewer systems. The second highest issue continues to be affordable housing, such as repairs to existing homes (homeowner rehabilitation and emergency repairs), homebuyer assistance, including acquisition and rehabilitation, not only in the low to moderate income neighborhoods, but citywide to eligible low and moderate income households and the gap between “affordable housing” and expendable housing income. Existing public facilities and improvements such as the small neighborhood parks in the low and moderate income areas continue to need

upgraded playgrounds, fencing, lighting and landscaping for both security and pride. The City is also trying to improve Economic Development and encourage new businesses, job training and incentives. The City and CDBG supports agencies and programs that provide crucial services to low and moderate income communities of the City of Gulfport, including those who have special needs and those who are homeless. Due to the large reduction in CDBG allocation for past several years, the City chose to fund those public service agencies that assist in the basic needs of families and individuals, such as health, medical, food, financial and special needs. In the fourth year of the current five year Consolidated Plan, the City provided funds to the Catholic Social and Community Services, Center for Prevention of Child Abuse, de l'Epee Deaf Center, Gulf Coast Women's Center for Non-Violence, Gulf Coast Community Ministry, South MS AIDS Task Force and St. Vincent DePaul Pharmacy. CDBG appropriated these public service agencies in 2015 for a total of \$75,000.00 or 14% of its allocated budget.

In fiscal year 2015, the City expended \$497,667.24 in CDBG Entitlement funds, and overall the HOME Program expended \$1,616,044.82 from current and prior years funding.

#### **CITY OF GULFPORT – 2015 CDBG Expenditures (Current & Prior Years Funding)**

- CDBG Funds Expended \$497,667.24
  - Public Service Projects: \$ 56,486.30
  - Capital Improvements: \$153,157.50
  - Housing: \$178,295.44
  - Administration: \$109,728.00

**The following narrative is a performance assessment of funded programs that are grouped by the Action Plan outcomes.**

#### **Affordable Housing**

##### **Outcome 1: Homeowner Housing Repairs/Rehabilitation/Reconstruction (CDBG and HOME funds)**

##### **Gulfport**

During the 2015 fiscal year 12 low and moderate income homeowners were assisted with emergency and minor housing repairs utilizing CDBG funds totaling \$178,295.44. 11 low and moderate income Homeowners received substantial housing rehabilitation utilizing \$553,318.62 in HOME funds. A total of \$731,614.06 in CDBG and HOME funds were expended.

Applications for homeowner housing rehabilitation are accepted on a continual basis. The city also solicited request for proposals from contractors to be in the contractor pool to bid on these repairs and solicited request for proposals for the services of a work write up technician and lead based paint assessor and tester. The homeowner signs a written agreement, deed of trust and promissory note (5 year deferred lien) with the city for cost of rehabilitation. The construction contract is between the homeowner and the contractor.

During the 2015 fiscal year the City committed HOME funds to seven (7) low and moderate income homeowners that were assisted with HOME eligible housing rehabilitation utilizing

HOME funds (4) were carry overs from 2014, seven completed during the year and four carried over to 2016. No HOME funds were utilized for emergency homeowner housing repairs. A total of \$553,318.62 in HOME funds was expended.

During the 2015 fiscal year the City committed CDBG funds to twelve (12) low income homeowners for emergency repairs. All 12 were completed expending \$178,295.44 CDBG funds.

### **Outcome 2: Homebuyer Assistance (HOME funds)**

**City of Gulfport -** The City of Gulfport completed down payment assistance to twenty-three (23) low and moderate income homebuyers and households with up to \$30,000 assistance to purchase affordable housing within the city limits of Gulfport. Homebuyers signed both written agreements and a 10-year recapture affordability period is enforced through a deed of trust and promissory note. The City expended and was reimbursed by HUD/IDIS \$623,420.96 during the fiscal year. One additional homebuyer received assistance from the City of Gulfport, but funds reimbursed and completed in 2016.

**City of Biloxi -** The City of Biloxi withdrew from the HOME Consortium in November 2014, however, they remained a part of the Consortium until its renewal period ended in September 2015. No funds were committed or expended for the City of Biloxi.

**Harrison County –** Harrison County with the administration of the City of Gulfport Community Development Department provided down payment assistance to six (6) low and moderate income homebuyers and households with up to \$30,000 assistance to purchase affordable housing within the unincorporated areas of Harrison County. Homebuyers signed both written agreements and a 10-year recapture affordability period enforced through a deed of trust and promissory note. Harrison County expended and was reimbursed \$164,985.840 during fiscal year 2015.

### **Outcome 3: CHDO set-aside**

Gulf Coast Housing Initiative (GCHI) completed Phase II of the Homeless Veterans Projects – Construction of a Six Unit Rental Apartment Complex next to the Veterans Duplex completed in 2013. Project completed in 2014 with all units occupied, a final payment of \$12,124.09 was expended on this project in 2015.

In 2014 GCHI acquisitioned two single-family housing units to rehabilitate and re-sale to eligible low-mod income homebuyers in the City of Gulfport. Both homes were still in rehabilitation stage at the end of the fiscal year. Both homes completed and were sold to low income homebuyers in 2015. One new agreement made in 2015 for site specific acquisition with rehabilitation to be completed in 2016. A total of \$169,551.10 was expended and reimbursed in 2015.

### **Outcome 4: Public Services**

The maximum amount of funds that can be designated to public services in a fiscal year is 15% of the total budget allocation. Due to CDBG funding allocation cuts, the City realigned its

assistance funding to those agencies and programs that provide basic needs and services, such as health, financial, mental, food, and special needs and will reach the greatest number.

During the fiscal year 14% of its budget was expended for public services. Over 97% of public services are spent on services for the Low/Moderate Youth and Elderly Populations. The total amount expended for public services for FY 2015 was \$56,486.30 There are \$18,513.70 carry over funds to 2016.

Programs funded included the following:

Catholic Social Services – Supported services to help offset the cost of pregnancy tests, diapers, baby food, and formula, pre-natal information and administration costs. 99.7% of the 322 women and children assisted were low and moderate income. This program is available to all low and moderate income citizens of Gulfport. All funds expended.

Child Abuse Prevention Center – 21 children and/or families received assistance through the Harrison County Families First Resource Center for children of child abuse. 100% assisted were low to moderate income. This program is presumed low mod income due to the nature of the program – Abused and neglected children. This program is available to all low and moderate income children of Gulfport. All funds expended.

De L'Epee Deaf Center – program and services provides support for the deaf and hard of hearing citizens of the area. 100% of the 820 assisted through the various programs are low and moderate income. This program is presumed low mod income due to the nature of the program – Special needs services. This program is available to all special needs citizens of Gulfport. \$10,312.63 of the \$15,000.00 budget expended in 2015, remaining funds carried over to 2016.

Gulf Coast Community Ministry – Programs are for free mental health counseling, free medical clinic, provides “English as a Second Language” classes, and provides a food pantry. This is a city-wide service activity. 99.9% of the 10,418 persons assisted were low and moderate income. This program is available to all low and moderate income citizens of Gulfport. \$5,080.04 of the \$10,000 budget expended in 2015, remaining funds carried over to 2016.

Gulf Coast Women’s Center for Non-Violence – Provides non-residential counseling for victims of domestic violence, rape crisis counseling and case management. 100% of the 43 individuals served in the perpetrators program were low to moderate income. This program is presumed low mod income due to the nature of the program – Battered and abused spouses. \$8,926.04 of the \$10,000.00 budget expended in 2015, remaining funds carried over to 2016.

South MS AIDS Task Force – Provides housing and financial assistance to individuals and families affected with AIDS. This program is presumed low mod income due to the nature of the program – Special needs service. This program is available to all special needs citizens of Gulfport. \$2,167.59 of the \$10,000.00 budget expended in 2015, remaining funds carried over to 2016.

St. Vincent DePaul Pharmacy – Provides free or low cost prescription medicine to low income of the coast, with documentation of assistance to 142 Gulfport residents. The

program is available to all low income Gulfport residents. All budgeted funds expended.

#### **Outcome 5: Public Facilities and Capital Improvements:**

Various parks and public facilities were identified in the 2015 Action Plan; however, no specific project was identified or funded. One project funded in 2014, Colony Park Drainage Improvements in Wards 2 and 3. This project was bid in October 2014 and started prior to end of fiscal year, and completion is spring 2015. A total of \$153,157.00 was expended in 2015. Another 2014 project, 28<sup>th</sup> Street Basketball Court Replacement was funded by contract in December 2015, however no funds expended by the end of the fiscal year.

A Total of \$153,157.00 was expended in Capital Improvements and Public Facilities Projects in 2015.

#### **Funding and Expenditures for this fiscal year includes the following:**

- Gulf Avenue/Colony Park Drainage improvement project to alleviate flooding (2014). Gulf Avenue at Colony Park. Project was awarded contract in late October 2014, with completion date April 2015. A total of \$153,157.50 expended this fiscal year, with a total project expense of \$284,563.16. Project is located in Ward 2 and Ward 3 – 54.2% L/M.
- 28<sup>th</sup> Street Basketball Court Replacement (2014) – Replacement of basketball court, goals and lighting. Contract was awarded in December 2015, however, no funds expended in 2015. Ward 1 – 82% L/M

#### **Outcome 6: Administrative Cost**

Overall the City expended \$109,728.00 in CDBG administrative cost and \$83,701.00 in HOME administrative cost. These cost includes total operating and administrative costs (including salaries and fringe benefits) of the Community Development Department Staff, telephones, advertising, supplies, equipment, travel, publications, printing, housing programs project delivery cost, specifications, recording fees.

#### **Budget Amendments and CDBG and HOME Timeliness Compliance**

There was one amendment for the HOME programs during 2015 and one for the CDBG Program, both were transferring funds within existing accounts and did not exceed the threshold for a substantial amendment

CDBG Timeliness of Expenditures – The City met its CDBG Timeliness of Expenditures deadline of November 2, 2015. Each year the city must not have more that 1.5% of its current year funding allocation unexpended 60 days prior to end of fiscal year, or November 2, of each year. The result of not meeting this timeline is the unexpended funds that are in

excess of meeting the deadline may be revoked by HUD permanently, if the City was not in compliance two years in a row.

HOME Timeliness of Commitment and Expenditures – The City met its compliance with its Timeliness of Expenditure Deadline and Commitment Deadlines for 2015. Like the CDBG program, HOME has an expenditure timeline, but also a commitment timeline. All annual program year funds must be committed within two years and expended within five years.

Commitment and expenditure of funds continues to be a serious issue for the City of Gulfport for both CDBG and HOME programs. In CDBG the types of projects funded, such as drainage, water, sewer and public facilities are strenuous, extensive and involves several departments and cannot be accomplished within the timeframe of funding allocation and expenditure deadlines. All of the HOME projects are provided individually to homeowners and homebuyers or site specific and must be committed and expended on an individual basis and the City of Gulfport, as the Grantee or Participating Jurisdiction cannot commit funds to itself on a program basis. Under the New 2013 HOME Final Rule, all funds have to be committed and expended on an individual basis.

## **B. Affirmatively Fair Housing Marketing Actions**

The City of Gulfport Community Development Department is responsible for ensuring notification and compliance of affirmative fair housing with projects funded wholly or in part with CDBG or HOME Funds.

Advertising and notification of programs – City advertises its programs and projects in the Sun Herald Newspaper, the Gulfport City Council which is open to the public and televised on Cable One TV and on the City's Website at [www.gulfport-ms.gov](http://www.gulfport-ms.gov).

Down Payment Assistance Programs – Each applicant is provided a HUD Fair Housing Notification in each application packet. Each application includes the Fair Housing Logo. Advertising for the DPA programs were through Sun Herald Newspaper, Harrison County Board of Supervisors meetings and City of Gulfport City Council, open to the public and televised on Cable One TV, City and County Websites, flyer notifications at the County Courthouse, City Hall and Community Development. In addition, program flyers were mailed and emailed to all Harrison County Schools and Hospitals, local non-profits, local lenders, realtors, and notification to Regional VIII Housing Authority's Family Self Sufficiency Program. In December 2014, the City processed its campaign strategy to roll out in January 2015 to massive advertise through social media its homebuyer assistance programs available under the HOME Consortium program. A homebuyer program flyer will be emailed to all major employees in the county, all casinos, all schools individually, all hospitals, Wal-Mart's, all local governments, grocery stores, realtors, lenders. and the council members will send notifications to area churches.

During fiscal year 2015 one new HOME agreement was contracted with the CHDO under the new HOME 2013 Final Rules as all funding remains under the old rules. Gulf Coast Housing Initiative utilizing CHDO set-aside funds for acquisition/rehabilitation of affordable housing for resale to low/mod income homebuyers within the Consortium jurisdiction. In addition, the CHDO purchased

two single family houses in 2014, rehabbed them, both sold to low income homebuyers in 2015 the Community Development Department assisted the homebuyers with down-payment assistance. These are the fourth and fifth homes that the CHDO has completed under this program.

The City of Gulfport completed the update of its 2012-2016 Five Year Analysis of Impediments to Fair Housing through the consulting firm Urban Design Ventures, Inc., through interviews and meetings with local housing providers, realtors, community, social and advocacy agencies, Regional Housing Authority, Gulfport NAACP, City staff and the Mayor.

The analysis identified the following impediments, as well as goals and strategies to address each impediment.

Impediment 1: Fair Housing Education and Outreach – There is a lack of fair housing outreach and education within the City of Gulfport.

Goal: Increase educational and outreach efforts to improve the public's knowledge of the Fair Housing Act and related laws and requirements.

Strategies and Actions to meet this goal:

- The Community Development Dept. is working with the City's Public Information Dept to update the website to provide links to HUD's Fair Housing website, Gulf Coast Fair Housing Center, USM Institute for Disability Studies – Goal spring 2015.
- Through the City's homebuyer assistance program and homeowner rehabilitation program, each applicant receives a Fair Housing Pamphlet. – Currently ongoing.
- During the initiation of the homebuyer assistance programs, lenders and realtors received fair housing pamphlets in the realtor/lender program pamphlet. – Currently ongoing.
- All homebuyers are required to complete a HUD certified homebuyer education program. – Currently ongoing.

Impediment 2: Areas of Low/Mod Income concentration. Continue to locate assisted housing throughout the City to de-concentrate new assisted housing in areas outside of low/mod income concentration.

Goal: Develop new affordable housing outside areas of low/mod income concentration.

Strategies and actions to meet this goal.

- Support Habitat for Humanity, South MS Housing and Development, Gulf Coast Housing Initiative and the Renaissance Corp. in housing and development

plans that provide affordable housing options outside of areas of low/mod income concentration. – Currently ongoing.

- City of Gulfport, Harrison County, City of Biloxi, Renaissance Corp., Habitat for Humanity, and Regional VIII Housing Authority provides down-payment assistant to minority and low to moderate income homebuyers to purchase housing of their choice in neighborhoods of their choice. - Currently ongoing.

- City of Gulfport, Habitat for Humanity, Back Bay Mission, Climb CDC (Youth Build) provides housing rehabilitation for low to moderate income homeowners to increase the supply of decent, safe, and sanitary affordable homeownership units. – Currently ongoing.

Impediment 3: Lack of Affordable Homebuyer Units – The cost to purchase a single family home has increased significantly and the cost of housing outside low/mod income areas limits the choice of housing for lower income households.

Goal: Encourage the development of affordable for-sale housing outside low/mod impacted areas.

Strategies and actions to meet this goal:

- Support Habitat for Humanity, South MS Housing and Development, Gulf Coast Housing Initiative and the Renaissance Corp. in housing and development plans that provide affordable housing options outside of areas of low/mod income concentration. – Currently ongoing.

- City of Gulfport, Harrison County, City of Biloxi, Renaissance Corp., Habitat for Humanity, and Regional VIII Housing Authority provides down payment assistance to minority and low to moderate income homebuyers to purchase housing of their choice in neighborhoods of their choice. Currently ongoing.

- City of Gulfport, Habitat for Humanity, Back Bay Mission, Climb CDC Youth build provides housing rehabilitation for low to moderate income homeowners to increase the supply of decent, safe, and sanitary affordable homeownership units. – Currently ongoing.

- City of Gulfport and Subrecipients of the Harrison County HOME Consortium, Renaissance Corp, Habitat for Humanity require all homebuyer assistance receipts to complete homebuyer education classes provided by HUD certified homebuyer education providers. - Currently ongoing.

Impediment 4: Lack of Affordable Rental Units – The cost of rent for apartments has increased significantly which limits the housing choice that a lower income household can afford.

Goal: Encourage the development of affordable rental units outside impacted areas to reduce the cost overburden that lower income households face.

Strategies and actions to meet this goal:

- Mississippi Regional Housing Authority VIII and Biloxi Regional Housing Authority provides housing vouchers to low income renters who are cost

overburdened, particularly those earning less than 50% of median family income. – Currently ongoing.

Impediment 5: Accessibility – There is a lack of accessible housing for persons with physical disabilities which limits housing choice for handicap persons.

Goal: Increase the availability of accessible housing.

Strategies and actions to meet this goal:

- City of Gulfport, Back Bay Mission, USM Institute of Disability Studies, Habitat for Humanity assist homeowners who need modifications to their home with accessibility. – Currently ongoing.
- City of Gulfport assists renters who require ADA accommodations to their housing units. – Currently ongoing
- Mississippi Regional Housing Authority VIII modifies public housing units in compliance of Section 504 requirements. – Currently ongoing.
- USM Institute of Disability Studies provides down-payment assistance to persons with disabilities. The City of Gulfport and USM have partnered with down-payment assistance to ensure affordable housing for persons with disabilities.

Impediment 6: Property Insurance – The cost of insurance for homeowners and renters has created a cost overburden for lower income households, which limits the choice of affordable housing throughout the City.

Goal: Reduce the monthly housing costs to increase the affordability of housing.

Strategies and actions to meet this goal:

- City of Gulfport, Harrison County HOME Consortium, Habitat for Humanity, Renaissance Corp provides significant down payment assistance to low income homeowners to offset their monthly housing costs. – Currently ongoing
- Encourage the State insurance commission to review insurance costs for properties to control insurance rates to promote affordable housing. Goal 2016.

Impediment 7: Housing Problems – There are significant housing problems which still exist in the City as a result of Hurricane Katrina which limits housing choice for lower income persons.

Goal: Support efforts to improve the supply of decent, safe, sound and affordable housing in the City.

Strategies and actions to meet this goal:

- City of Gulfport Code Enforcement Department will continue its efforts to address housing and code problems within the City. – Currently ongoing.
- City of Gulfport, Back Bay Mission and Habitat for Humanity will continue its efforts to provide homeowner housing rehabilitation and repairs to increase the availability of quality affordable homeownership units. – Currently ongoing.

Impediment 8: Zoning Ordinance – The City’s Zoning Ordinance does not contain any reference to the Fair Housing Act, Section 504, Americans with Disabilities Act, etc and there are no provisions for group homes.

Goal: The City’s Zoning Ordinance will reflect recent changes in the enforcement of the Fair Housing Act and provide for accommodations for protected classes.

Strategies and actions to meet this goal:

- Review the City’s Zoning Ordinance to include definitions and references to existing Fair Housing laws and provisions and reference the International Building Code regulations. – Goal completed.
- Revise the City’s Zoning Ordinance to clarify group homes or equivalent in residential areas. – Goal completed.

Impediment 9 – Transportation – There is a lack of public transportation, particularly in the areas of the City north of I-10 that have experienced new development.

Goal: Work with the Coast Transit Authority to continually improve public transportation in the City.

Strategies and actions to address

- Gulf Regional Planning Commission will complete a study, as part of the Sustainable Communities Grant for the Mississippi Gulf Coast, to examine how new housing, environmental planning, the food system and regional planning for transportation and economic development are all inter-connected. – Goal 2016
- City will continue to work with CTA to ensure that bus routes meet the needs of all residents to be able to have transportation to work, health services, shopping, etc. – Goal 2016.

Note: Gulf Regional Planning Commission in 2010 received a \$2 million planning grant from Partnership for Sustainable Communities Gant funded by the Department of Housing and Urban Development, Department of Transportation and Environmental Protection Agency. The Partnership for Sustainable Communities works to coordinate federal housing, transportation, water, and other infrastructure investments to make neighborhoods more prosperous, allow people to live closer to jobs, save households time and money, and reduce pollution. The Mayor of the City of Gulfport was the Executive Director for Housing Initiative for the Sustainable Communities Executive Committee. The plan which included a Fair Housing and Equity Assessment Report was completed in December 2013. This overall plan may be reviewed at [www.gulfcoastplan.org](http://www.gulfcoastplan.org).

## **C. Affordable Housing**

### **Homeowner Housing Repairs/Rehabilitation/Reconstruction (CDBG and HOME)**

The City did not contract with any subrecipient or CHDO in 2015 utilizing 2015 funding. All expenditures are from prior year agreements.

#### **Gulfport**

##### **CDBG –Emergency and Minor Housing Repairs**

Applications for minor and emergency homeowner housing repairs are accepted on a continual basis. Emergency and minor repairs for low to moderate income homeowners are grants. During the 2015 fiscal year 12 low and moderate income homeowner were assisted with emergency and minor housing repairs utilizing CDBG funds. A total of \$178,295.44 funds expended.

##### **HOME – Housing Rehabilitation Program**

Applications for homeowner housing rehabilitation are accepted on a continual basis. The city also solicited request for proposals from contractors to be in the contractor pool to bid on these repairs and solicited request for proposals for the services of a work write up technician and lead based paint assessor and tester. The homeowner signs a written agreement, deed of trust and promissory note (5 year deferred lien) with the city for cost of rehabilitation. The construction contract is between the homeowner and the contractor. During the 2015 fiscal year eleven (11) low and moderate income homeowners received home eligible housing rehabilitation utilizing HOME funds, four were carry-over projects to 2016. No HOME funds were utilized for emergency homeowner housing repairs. A total of \$553,318.62 in HOME funds was expended.

##### **Homebuyer Assistance (HOME funds)**

**City of Gulfport - HOME –** In 2015 twenty-three (23) homebuyers received funds for a total of \$623,420.96 homebuyer assistance for the purchase of affordable Houses in the City of Gulfport. The homebuyer signs a written agreement and the Affordability and Recapture Provisions are secured with a Deed of Trust and Promissory Note. This program is eligible city-wide to low and moderate income homebuyers.

**Harrison County – HOME –** In 2012 Harrison County signed a subrecipient agreement with the City of Gulfport for the Community Development Department to fully administer its homebuyer assistance program with assistance up to \$30,000.00. During 2015 a total of \$173,929.04 was expended to provide six (6) first time homebuyer purchases in the unincorporated areas of Harrison County. The homebuyer signs a written agreement and the Affordability and Recapture Provisions are secured with a Deed of Trust and Promissory Note.

### **Acquisition/Rehabilitation (Homebuyer) and New Construction (Rental)**

#### **CHDO – Acquisition and Rehabilitation – Geographic Location City of Gulfport**

Gulf Coast Housing Initiative received HOME CHDO set-aside funds from the City of Gulfport, as Lead-Agency for the Harrison County HOME Consortium to acquisition and rehabilitate one affordable houses in the unincorporated area of Harrison County for resale to low and moderate income homebuyers in 2015. Two homes were acquisitioned in 2014 were rehabilitated and sold as affordable housing to low/mod homebuyers in the City of Gulfport in 2015. The City of Gulfport provided homebuyer assistance to the purchasers.

With the New Home 2013 Final Rule all future acquisition/rehabilitation homes will have to sell within nine months or automatically become rental. A total of \$169,551.10 of CHDO set-aside was expended during 2015.

#### **CHDO – Veterans Housing Project – Geographic Location City of Biloxi**

Veterans Housing Project, Phase II, is a two story 6-unit housing complex to be constructed on the same site as Phase I. A ribbon cutting was held for January 2015. All units are occupied with previous homeless veterans. \$12,124.09 expended in 2015, with a A total of \$160,000.00 in HOME CHDO funds were expended in 2014 and 2015.

#### **D. Continuum of Care**

The Gulf Coast Open Doors Continuum of Care is a collaborative initiative in South Mississippi dedicated to building solutions to homelessness through improved services delivery, community outreach and advocacy that provide housing and services for persons and families experiencing homelessness, persons who are low and very low income, persons and families who are precariously housed, and persons with disabilities.

The Open Doors Homeless Coalition's outreach is the lower six counties of Mississippi, Hancock, Harrison, Jackson, Pearl River, Stone, and George. Within this region, ODHHC builds collaborations between homeless service providers, advocates, municipality representatives, businesses, faith-based organizations, and persons who are homeless or formerly homeless. ODHHC is itself not a service provider, but is an advocacy organization and coalition of persons dedicated to strengthening the six-county region's services to homeless persons and to preventing the horrors of further homelessness in the future.

Fundamental Components in the Continuum of Care System are:

Component: Emergency Assistance/Shelter: Gulf Coast Women's Center for Non-Violence, Gulf Coast Rescue Mission, Salvation Army, Gulf Coast Community Action Agency, Back Bay Mission, Inter-Faith Hospitality Network

Component: Outreach/Assessment: Gulf Coast Women's Center for Non-Violence, Salvation Army, South Mississippi AIDS Task Force, Harrison County Health Department, Gulf Coast Society for Retarded Citizens

Component: Transitional Housing: Salvation Army, Gulf Coast Community Action Agency, YouthBuild USA,

Component: Homeless Prevention: Salvation Army, Gulf Coast Community Action Agency,

Component: Permanent Housing : Low income rental - Mississippi Regional Housing Authority, Home Ownership - Gulf Coast Community Action Agency, Mercy Housing & Human Development, Habitat for Humanity, Gulf Coast Housing Initiative, Biloxi Visions of Hope, City of Gulfport, City of Biloxi, Harrison County.

Component: Personal Assistance/Health/Food:: Gulf Coast Community Ministry, St. Vincent DePaul Pharmacy, Inter-faith Hospitality Network, Coastal Family Health Center.

#### **City of Gulfport Actions to address needs of homeless persons and persons with special needs and prevent homelessness.**

Mental Health Association of Mississippi in Gulfport provides transitional housing for homeless. Gulf Coast Community Action Agency, Gulf Coast Community Ministries, Café Climb, Mercy Housing and Human Development provides financial assistance to help prevent homelessness by providing funds for mortgage or rental payments, utility bills, food, etc. The

City does not have specific programs that target only those that are discharged from institutions, systems of care and discharged or homeless veterans, however, available programs will assist this demographic.

The City of Gulfport utilized Community Development Block Grant Funds in 2015 to assist several agencies that provide assistance to the homeless and in homeless prevention.

Gulf Coast Community Ministry received \$10,000 CDBG Public Service funds to help provide free medical care, a food pantry and educational assistance to very low income and no income citizens.

De L'Epee Deaf Center received \$15,000 in CDBG Public Service funds to help provide services and assistance to the hearing impaired.

Women's Center for Non-Violence received \$10,000 in CDBG Public Service funds to help provide services and temporary housing to women and children of domestic violence.

South Mississippi AIDS Task Force received \$10,000 in CDBG Public Service funds to provide financial assistance for food, utilities, rent and medication and transportation.

In assisting veterans who are homeless or avoid becoming homeless and transitioning to permanent housing, Gulf Coast Housing Initiative saw a need and with HOME Funds and a partnership utilizing VASH Vouchers began construction on two rental complexes, one a duplex and one a six units two story structure to house veterans with rental housing.

Gulf Coast Housing Initiative (CHDO) completed and opened Phase I of the Homeless Veterans Duplex, which was funded in 2012 with CHDO Set-aside, HUD Supportive Housing Funds. In 2013, GCHI received \$160,000.00 in CHDO set-aside to assist with the construction of Phase II, a two-story 6-unit rental housing on the same site as Phase I. Construction began in March 2014 with completion in February 2015. All units are occupied with assistance from Biloxi Housing Authority utilizing VASH Vouchers.

Addressing emergency shelters and transitional housing needs of homeless people. Sisters Strengthening Sisters Women and Children Homeless Shelter provides night time shelter for women and children. The Salvation Army along with the City of Gulfport operates emergency shelters on a needed basis, such as extreme weather conditions, cold, rain, heat utilizing the Salvation Army office in Gulfport and City of Gulfport Community Centers. Mississippi Mental Health Services in Gulfport operates transitional housing on a limited basis. The City of Gulfport does not have a permanent homeless shelter for both men and women. CDBG funds have not been utilized to assist these services.

Addressing persons and families to avoid becoming homeless.

Programs and agencies within the City and its surrounding jurisdictions

## **E. Other Requirements and Actions**

Address obstacles to meeting underserved needs.

In its efforts to support housing and support service agencies, the City allocated its HOME funds for housing rehabilitation homebuyer assistance and its CDBG funds for emergency housing repairs, a drainage improvement project and public facility improvements. The City also financially supported service agencies that provide financial assistance, free and low

cost health services, special needs services, food and transportation, such as, Gulf Coast Community Ministry, Catholic Social Services, Center for Prevention of Child Abuse, Women's Center for Non-Violence, Salvation Army, CASA (Court Appointed Special Advocated) of Harrison County, and de l'Epee Deaf Center.

The City of Gulfport, as Lead Agency of the Harrison County HOME Consortium provided CHDO set-aside funds to Gulf Coast Housing Initiative for acquisition and rehabilitation two existing homes in the City of Gulfport to provide affordable Housing to low and moderate income homebuyers. Acquisition and rehabilitation was completed on the first two homes funded in 2012, and homes were purchased in 2013 by eligible low and moderate income homebuyers. With the proceeds, GCHI was able to purchase and rehabilitate two additional homes in 2013, and those homes were sold to eligible low and moderate income homebuyers in 2014.

Gulf Coast Housing Initiative (CHDO) In 2013, GCHI received \$160,000.00 in CHDO set-aside to assist with the construction of Phase II, a two-story 6-unit rental housing on the same site as Phase I. Construction completed in January 2015.

During the fiscal year the city expended \$178,295.44 assisting twelve (12) homeowners bringing their homes up to current rehabilitation codes and ensuring sustainability of homes.

In 2015, City of Gulfport and Harrison County Home Consortium provided homebuyer assistance to 29 first time homebuyers within the City of Gulfport (23) and the unincorporated areas of Harrison County (6) with the City of Gulfport administering the Harrison County Homebuyer Assistance Program.

Other down payment assistance and housing was made available to low and moderate income homebuyers and low income renters by programs such as Habitat for Humanity, Renaissance Corporations, Mississippi Regional Housing Authority VII Housing Choice Voucher Program, USM Disability Studies Institute Down Payment Assistance Program and Low Income Housing Tax Credit housing units.

In April of each year (Annual Fair Housing Month) the City of Gulfport initiates a proclamation identifying and proclaiming the month of April as Fair Housing month in the City of Gulfport. Through the City's 311 information center and or the Community Development Department, any inquiries regarding fair housing were referred to the Mississippi Center for Environmental Justice, Department of HUD's Fair housing department or website. The City of Gulfport's Community Development Administrator is the Designated Fair Housing Representative, the City has a dedicated lawyer within the Legal Department to handle all Fair Housing and ADA compliance and an ADA Compliance Officer that works with the City Engineer's Department.

#### Foster and maintain affordable housing

Federal regulations require that the City of Gulfport make annual evaluation of its progress in meeting its specific objective of providing affordable housing.

The Consolidated Plan addresses housing and community development needs in Gulfport. In order to address the housing needs of its lower-income homeowners the City will continue to provide CDBG funding for its homeowner emergency repairs and or homeowner housing rehabilitation programs. The City began construction on its Homeowner Rehabilitation Program utilizing HOME funds bringing their homes up to current rehabilitation codes and ensuring sustainability of homes.

City of Gulfport utilizes HOME funds to provide homebuyer assistance to eligible low to moderate income homebuyer in the City of Gulfport in conjunction with the City administering the Harrison County Homebuyer Assistance Program.

Other down payment assistance and housing was made available to low and moderate income homebuyers and low income renters by programs such as Habitat for Humanity, Renaissance Corporations, Mississippi Regional Housing Authority VII Housing Choice Voucher Program, USM Disability Studies Institute Homebuyer Assistance Program and Low Income Housing Tax Credit housing units.

#### Eliminate barriers to affordable housing

The City of Gulfport Community Development Department is responsible for ensuring notification and compliance of affirmative fair housing with projects funded wholly or in part with CDBG or HOME Funds.

Advertising and notification of programs – City advertises its programs and projects in the Sun Herald Newspaper, the Gulfport City Council which is open to the public and televised on Cable One TV and on the City's Website at [www.gulfport-ms.gov](http://www.gulfport-ms.gov).

Down Payment Assistance Programs – Each applicant is provided a HUD Fair Housing Notification in each application packet. Each application includes the Fair Housing Logo. Advertising for the DPA programs were through Sun Herald Newspaper, Harrison County Board of Supervisors meetings and City of Gulfport City Council, open to the public and televised on Cable One TV, City and County Websites, flyer notifications at the County Courthouse, City Hall and Community Development. In addition, program flyers were mailed and emailed to all Harrison County Schools and Hospitals, local non-profits, local lenders, realtors, and notification to Regional VIII Housing Authority's Family Self Sufficiency Program. In addition, Regional VIII Housing Authority's Family Self Sufficiency Program mailed notifications of the Consortiums Down payment assistance program of over 2,000 Section 8 and Housing Authority Residents.

During fiscal year 2015, by agreement funding was provided to its CHDO, Gulfport Coast Housing Initiative utilizing CHDO set-aside funds for acquisition/rehabilitation of single-family housing. Two homes acquisitioned in 2014 and rehabilitated in 2015 were sold to eligible low/moderate income homebuyers, with homebuyer assistance provided by the Home Consortium.

#### Overcome gaps in institutional structure and enhance coordination

The City of Gulfport Community Development Department maintains a mailing and contact list of local agencies, non-profits, local governments, neighborhood groups and citizens that it provides information to on notifications of funding applications, public hearings, surveys, or requesting information.

Prior to any substantial process of action plan, substantial amendment or caper the Community Development Department requests approval through the City council the request to advertise such notification, which is in a public notification through the city council minutes, city's website and televised council meetings. The City held two public meetings during the fiscal year for review of annual action plan, and caper.

Harrison County is the largest institutional structure that partners with the city on projects and programs that benefit low and moderate income citizens. During the year Harrison County

built two water splashpads in low and moderate income minority neighborhoods. Completed a major drainage improvements project on Martin Luther King, Jr. Avenue in North Gulfport, a low income minority neighborhood. Partner with the city by providing paving to streets after the completion of the Loren D. Heights Drainage Improvements Projects (CDBG). The City, County and State Department of Transportation is currently partnering to widen and upgrade 28<sup>th</sup> Street, a major corridor that runs through the middle of two large low and moderate income minority areas. Work began in 2015 and currently ongoing. (No CDBG funds are proposed).

The City has numerous support agencies and programs that provide crucial services and support to low and moderate income communities of the City of Gulfport, including those who have special needs and those who are homeless. Some of these support groups include Federal, State, Local, Non-Profit Organizations and Neighborhood Community Groups. We are pleased to receive support from the U. S. Department of Housing and Urban Development, Mississippi Development Authority, South Mississippi Regional Planning Commission, Mississippi Regional Housing Authority VIII, Mississippi Home Corporation, the Renaissance Corporation, Mississippi Department of Justice, Gulf Coast Fair Housing Center, numerous financial institutions for assisting our homebuyers with financial assistance, Gaston Point Community Development Corporation, Mississippi Department of Mental Health, Design Studios, Inc., Habitat for Humanity, Over the past five years, the City has provided funds to the Boys and Girls Center of Forest Heights, Catholic Social and Community Services, Center for Prevention of Child Abuse, Coastal Family Health Center, de l'Epee Deaf Center, Eulice White Summer Camp, Gulf Coast Women's Center for Non-Violence, Gulf Coast Community Ministry, and West Gulfport Civic Club. Due to the CDBG funding allocation cuts, the City utilized its public service allocation to those agencies that provide basic services and needs, such as health, financial, food, medical and abuse prevention.

#### Improve public housing and resident initiatives

The City did not financially fund any programs of Mississippi Regional Housing Authority VII in 2015. But as in the past will continue to support the programs and services provided by MSRHA, especially the Section 8 Housing Choice Voucher Programs to encourage and provide financial assistance for first time homebuyers.

#### Evaluate and reduce lead-based paint hazards

The City of Gulfport addresses Lead-Based Paint in its housing rehabilitation programs and follows all HUD regulations as described under 24 CFR Part 35 and 24 CFR 207.608.

#### Other Actions taken by the City to reduce the number of families in poverty.

The City and the HOME Consortium continues to fund down payment assistance to assist qualified low-to-moderate income residents become homeowners.

The city provides home emergency repairs and home substantial rehabilitation to low-to-moderate income homeowners to ensure the sustainability and affordability of housing.

Climb CDC and Gaston Point CDC in Gulfport provide Youth build education and on the job construction training programs for low income persons to increase the employability and higher earning potentials. Climb CDC also provides an on the job training program for low income which includes culinary training and on the job placements.

Micro-business programs offered by Climb CDC and Small Business Administration provides a nine-week business training classes to start or expand a small business. In 2014, Climb CDC held a grand opening of it's Woman Business Center, a business incubator training center specialized for women.

The City partners with the WIN Job Center to provide training classes on basic computers, excel, word, power-point, resume writing, job interviewing.

The City continues to recruit diversified businesses for job creation in commercial and mixed used areas to decrease the number of persons living at or below the poverty level.

#### Program Income

During the program year, the City did not report any program income for CDBG or the HOME Consortium for the fiscal year.

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#### Other Actions

The Housing Rehabilitation Program has initiated its lead based paint assessment on each home prior to work commencing. A certified lead based paint Assessment Company and certified contractors are hired to perform required services.

### **F. Leveraging Resources**

#### Loans and Other Receivables

During the 2015 Fiscal Year, CDBG funds were leveraged with the City's General Funds, Harrison County General Funds for capital improvement projects.

Because of the proposed funding cuts to both CDBG and HOME, locating outside funding sources has become a priority of the Community Development Department.

### **G. Citizen Participation and Comments**

A public hearing is scheduled for the evening of March 21, 2016 at 5:30 p.m. in the Council chambers of City Hall at 2309 15<sup>th</sup> Street. This meeting will allow the public to view and state their opinions about the activities conducted during the program year and get additional information. A public notice was published in the Sun Herald, the main local newspaper on Monday, March 14, 2016 and on the City of Gulfport Website [www.gulfport-ms.gov](http://www.gulfport-ms.gov) A two-week comment period commenced begins on March 14, 2016, to allow access to the report.

#### Minutes of the Public Hearing

#### Oral and Written Comments

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## H. Self-Evaluation

The Community Development Department continually strives to reevaluate and streamline itself and programs not only annually but on a continual basis as needs arises. The city was able to meet its 2015 CDBG and HOME compliance Commitment and Expenditure Deadlines. With the bulk of its funding allocated to capital projects, these are always slow due to design, environmental and bidding processes. The city was able to complete the Gulf Avenue/Colony Park Drainage project with an expenditure of \$153,157.50 in 2015. In addition, seven (7) public service programs were funded in 2015 \$56,486.30 of the \$75,000.00 funds were expended. Every year it is getting harder to meet these commitment and expenditure deadlines as the funding is reduced significantly each year and the funding is received later each year. Regardless of how much funds are received or when they are received, the City is still held liable to meet the deadlines set by HUD. This is the fifth year in a row that the funding allocation was received six to eight months into the Fiscal Year and there was approximately two to three months to be within compliance of expenditures.

HOME Program commitment and expenditures were met in 2015, but future years will not be easy to meet since the implementation of the HOME Program 2013 Final Rules, which has completely revamped all aspects of the HOME Program with more stringent regulations and processes. Staff of the Community Development Department have the added burden of updating all policies and procedures and creating new policies and procedures for issues that were not in existence before. Example, the City can no longer contract with the City of Biloxi or Harrison County or it's CHDO for a set amount to provide housing programs, now a separate agreement for each specific project or site must be done, with individual certification of a CHDO for each project, market analysis per project or site, in addition, any home not sold after nine months automatically becomes a rental house, this is just a few of the major changes. All changes are more administrative and staff burdensome and restrictive with less and less administrative funds to administer the programs and projects. The City of Gulfport, as Lead Agency received a total of \$41,057.00 in administrative funds for 2015 to administer and oversee it's homeowner housing rehabilitation program, homebuyer down payment assistance program, Harrison County's homebuyer down payment assistance program, the Home Consortium's CHDO, Gulf Coast Housing Initiative and it's projects, acquisition and rehabilitation of housing in the City of Gulfport and the new construction of Veteran Rental Housing in the City of Biloxi, plus developing all written policies and procedures, all program and project guidelines, all applications and all forms, processes, written agreements and contracts for subrecipients, individual homeowners and homebuyers, loan closings, deed of trusts, promissory notes, filing, monitoring of all individual projects for 5 to 20 years, monitoring of all subrecipients and CHDO's, prepare and advertise the Annual Action Plan, the Consolidated Annual Performance and Evaluation Report, hold public hearings for citizen participation, advertise programs and projects and annual request for funding. Set up, drawdown and complete all individual projects and funding in HUD's IDIS accounting system and the City's MUNIS accounting system. Environmental reviews and lead based paint assessment, building inspections on each individual project, section 3 compliance and reporting, match and match reporting, all HUD and other Federal quarterly and annual reporting. This is just a sample of the requirements by HUD for the HOME Program and does not include processes and requirements mandated by the City of Gulfport and or the State of Mississippi. This does not include the additional requirements of the CDBG program, which includes all of the above plus Davis-Bacon requirements, Section 3, bidding, contracting, monthly and annual monitoring of all subrecipients.

Reimbursement of Expenditures. Once funding is allocated, the City makes expenditures for the CDBG and HOME programs through its General Funds and the Community Development Coordinator and Finance Manager reimburses through IDIS Integrated Disbursement and Informational System.

Adjustments to the programs and processes are being reevaluated to maintain our timeliness status and funding.

### **Proposed vs. Actual Outcomes of 2015 Projects and Programs.**

#### **Housing:**

Homeowner Repairs and Rehabilitation – (City of Gulfport) During the fourth year of the Five-Year Consolidated Plan the city's goal was to assist eight (8) homeowners during the fiscal year. The City well exceeded its goal by actual total assisted provided housing rehabilitation (HOME) to eleven (11) homeowners, and completed emergency and minor housing repairs (CDBG) to twelve (12) homeowners as of the end of fiscal year 2015.

Homebuyer Assistance – (City of Gulfport). The City again over exceeded its goal by providing homebuyer assistance to twenty-three (23) first-time homebuyers for purchase of an affordable existing home within the City limits of Gulfport. A total of \$623,420.96 HOME funds was expended and reimbursed during the fiscal year. In January 2015, the city sent Homebuyer Assistance Program flyers by email to all major employers on the Coast (all schools, casinos, hospitals, Walmart, grocery stores, pharmacy's, etc.), all lenders and realtors.

Homebuyer Assistance – (Harrison County) – subrecipient – Harrison County anticipated assisting five (5) homebuyers with up to \$30,000.00 assistance during the fiscal year. Harrison County, through the administration of the City of Gulfport provided down-payment assistance to six (6) first-time homebuyers during the fiscal year. A total of \$173,929.04 expended.

Acquisition and Rehabilitation and New Construction - (CHDO, City of Gulfport). CHDO Acquisition and Rehabilitation (City of Gulfport). GCHI acquisitioned 1 home in 2015 utilizing pre-2015 funding. and rehabilitated and sold two (2) homes acquisitioned in 2014. A total of \$169,551.10 CHDO set-aside funds expended.

New Construction – CHDO – Rental Housing – Gulf Coast Housing Initiative received HOME CHDO set-aside funds in 2013 from the City of Gulfport as Lead Agency for the Harrison County HOME Consortium to construct Phase II, a six unit, two-story rental housing for veterans on the same site as Phase I. Construction begin in March 2014 and was completed in January 2015. \$12,124.09 was expended in 2015.

#### **Public Services:**

The City of Gulfport originally proposed utilizing 14% of its funding allocation for 7 programs and projects that assist over 51% low and moderate income residents. The past several years the City has decided to fund programs and agencies that provide the basic services and needs to our citizens, such as health, medicine, financial, and special needs. Outcome-\$56,486.30, expended in 2015, and with \$18,513.70 carry-overs to 2016. 97% of public services are spent on services for low and moderate income residents, youth and elderly

populations, well above the required 70% low and moderate 3-year calculations. Overall the city maintains an average of 96% of funds expended to assist low and moderate income.

## **Capital Improvement Projects**

No specific capital improvements project was identified in the 2015 Action Plan, however, funding was set aside for various park improvements in low to moderate income neighborhoods. No funds allocated for 2015 was expended.

The following projects were completed or committed during 2015 utilizing prior year funding.

- Colony Park Drainage Improvements in Wards 2 and 3. This project was bid in October 2014 and started prior to end of fiscal year 2014. Project completed in spring 2015. \$153,157.80 was expended in 2015, with an overall cost of \$284,563.18 expended both years.
- 28<sup>th</sup> Street Park Basketball Court Replacement – (2014 funds), Contract bid awarded in December 2015. No funds expended this fiscal year.

## **I. Monitoring**

### Monitoring

The Community Development Block Grant Program CDBG approved seven (7) sub recipients this fiscal year with budgeted funding of \$75,000.00. Monthly “desk” monitoring was completed during the year on the funded agencies. A monitoring schedule is maintained by the Compliance Coordinator with monitoring to begin in the spring through the end of each year. Sub recipient may submit monthly or quarterly attendance or client reports along with receipts and documentation of expenditures prior to request for reimbursement. The monthly reports state the number of people assisted, racial characteristics, and household income status. Any discrepancies in documentation and request for reimbursement of expenditures are handled on a monthly basis. The minor discrepancies (lack of documentation, invalid request for reimbursement, etc. are handled monthly and are either corrected at that time or denied reimbursement).

The City of Gulfport, and a representative for Harrison County meet at least annually to discuss the status, process and problems relating to the HOME Consortium and their respective funding and projects. As per regulations of the HOME Program, the City of Biloxi and Harrison County are subrecipients of the Harrison County HOME Consortium and Gulf Coast Housing Initiative is a subrecipient/CHDO. The HOME Consortium utilizes the IRS 1040 Adjusted Gross Income method of calculating program or project eligibility as defined by “Technical Guide for Determining Income and Allowances for the HOME Program” including forms and documentation provided by the City of Gulfport, as Lead Agency. Maximum income eligibility is determined annually as per HUD’s program income limits. The City of Gulfport Community Development Departments administers the applications and eligibility process and files of the City of Gulfport, Harrison County and Gulf Coast Housing Initiative. The City of Gulfport has final approval of the documentation and eligibility of each applicant or project expenditure, based on HOME Program requirements, the HOME Consortium’s policies and procedures, and the Sub-recipient’s individual program design, prior to HOME or CDBG funding approval and set up and funding in IDIS. All entities, the

City of Gulfport, Harrison County and Gulf Coast Housing Initiative, and all public service non-profit agencies are on a reimbursement basis; all utilize their own general funds and request reimbursement from the City of Gulfport's General Funds, and then the City of Gulfport request reimbursement of HOME and or CDBG Program funds through IDIS.

The City of Gulfport follows its written "Monitoring Guide and Procedures for CDBG and HOME" which is on file in the department and HUD office, as stated above these guidelines and procedures are currently being revised.

The City of Gulfport has approved policies in place for Rehabilitation and Demolition which states that no relocation or displacement cost will be paid under the Rehabilitation Program because it is a volunteer assistance program. The current Demolition policy states that demolition will only occur on vacant units that are deemed unsafe by the City's Code Enforcement Department. As with all projects, environmental clearance and reporting is conducted prior to any commitment or work started.

**NEW HOME 2013 FINAL RULE:**

The Department of Housing and Urban Development in 2013 made major changes to every aspect of the HOME Program. These changes are numerous and affect all projects and programs, subrecipients and CHDO of the Harrison County HOME Consortium. Most changes went into effect in August 2013 and some transitioning in through 2015. Staff has been tasked with revising all of its programs policies, procedures, written agreements, contracts, applications, notifications, deeds of trust, promissory notes, and develop new programs and policies and procedures for activities that are now required, such as developing a rental housing program and policy and procedures for homebuyer housing that do not sell within nine months of completion of rehabilitation or construction.

Changes to the HOME program are not favorable to sustaining the compliance requirements of meeting commitment deadlines or expenditure deadlines. The City of Gulfport, as Lead-Agency of the Harrison County HOME Consortium, has always been stressed with meeting these deadlines every year. Prior to these changes, the city could contract with the City of Biloxi or Harrison County for a budgeted amount, example: \$300,000 to City of Biloxi to provide homebuyer assistance to 10-13 homebuyer projects and this met the commitment requirements. Now the commitment has to be on each individual project, which takes a considerable amount of time and cannot be completed within the allotted timeframe. In addition, almost weekly additional change notifications and revisions to the New HOME Rule that are requiring revisions after the new revisions.

## PROGRAM NARRATIVES

### SECTION III - CDBG ENTITLEMENT NARRATIVE

**a. Relationship of use of CDBG funds to priorities**

The City's Consolidated Plan and annual funding priorities go hand in hand. Housing has always been a high priority and continues to be. Affordable Housing was provided through homebuyer assistance and homebuyer education and the housing rehabilitation and emergency repairs programs provided decent and sanitary conditions to existing City of Gulfport residents.

**b. Changes in program objectives**

There was no changes to the CDBG program objectives.

**c. Efforts to carry out planned actions**

(1) Housing - The city meet all its goal of assisting low and moderate income homeowners with repairs or rehabilitation and providing homebuyer assistance. .

(2) Capital Improvement and Public Facilities – The city did meet its goal this fiscal year in completing the drainage improvements on the Colony Park Drainage improvement. However, the City did not meet its goal on upgrading parks and public facilities. No funds were expended during the fiscal year. One park, 28<sup>th</sup> Street contract was awarded and scheduled to complete early spring 2016.

(3) Public Service Agencies – The city did meet its goal of providing assistance to low and moderate income citizens through local non-profit agencies and programs. Some program over achieved their goals and some did not and only for the reason that funding cuts to social service programs reduces the number of citizens they can assist. The agencies met the goals of assisting low income but did not expend all funds.

**d. Exclusivity of use of funds**

The City of Gulfport used CDBG funds exclusively in meeting one or more of the three national objectives of the Community Development Block Grant Program. CDBG funds expended were allocated to seven public service agencies and non-profits to provide various services to low and moderate income city wide. In the Consolidated Plan the City certified that 70% of the CDBG funds would benefit low/moderate income individuals over a three year period. In 2015, 97% of CDBG funds were expended on low/moderate eligible projects and overall for the past three years maintained 97% of eligible funds benefited low and moderate income citizens were benefited.

**e. Economic Development Activities**

The City of Gulfport does not currently have an economic development activity funded with CDBG funds.

**f. Relocation and Displacement Policy**

The City of Gulfport has approved policies in place for Rehabilitation and Demolition which states that no relocation or displacement cost will be paid under the Rehabilitation Program because it is a volunteer assistance program. The current Demolition policy states that demolition will only occur on vacant units that are deemed unsafe by the City's Code Enforcement Department.

**g. Limited Clientele**

All housing projects are limited clientele low and moderate income benefit. All public service subrecipients provide assistance to limited clientele low and moderate income benefit. The public service subrecipients that provide assistance to presumed low/moderate income also document the assistance to limited clientele. All capital projects and public facilities projects are low and moderate income area documented by Census Tract and Block Group as verified through HUD IDIS, Integrated Disbursement and Informational System.

**h. Program Income**

During the program year, the City did not report any program income for CDBG or the HOME programs.

**i. Completed Housing Repairs/Rehabilitation Projects**

Housing Rehabilitation – Twelve (12) homeowners received assistance under the City of Gulfport housing emergency/minor repairs program. Program is eligible city wide to low to moderate income homeowners.

<u>Address</u>	<u>Household Income</u>	<u>Location</u>	<u>Census Tract Low/Mod Percent</u>
1713 42 <sup>nd</sup> Ave	Very Low Income	Ward 1	56%L/M
2206 32 <sup>nd</sup> St	Very Low Income	Ward 3	86% L/M
3114 Jackson St	Very Low Income	Ward 3	81% L/M
2030 32 <sup>nd</sup> St	Very Low Income	Ward 3	
3295 Monterey Dr.	Low Income	Ward 1	
12123 Barton Rd	Very Low Income	Ward 6	
13486 Kelly St.	Very Low Income	Ward 6	
4501 Heron St.	Very Low Income	Ward 3	
2119 30 <sup>th</sup> St.	Very Low Income	Ward 3	
1925 31 <sup>st</sup> St.	Low Income	Ward 3	
14423 Polk St.	Very Low Income	Ward 3	
1428 JoEllen Circle	Low Income	Ward 1	

**j. HUD-approved Neighborhood Revitalization Strategy**

The City of Gulfport does not currently have a HUD-approved Neighborhood Revitalization Strategy.

**k. Section 108 Loan Guarantees.**

The City of Gulfport does not currently have a Section 108 Loan Guaranty Program.

## **SECTION IV - HOME ENTITLEMENT NARRATIVE**

In 2001 the City of Gulfport joined the City of Biloxi and Harrison County to form a consortium to apply as an “entitlement entity” to receive HOME funds. The City of Gulfport being the largest of the three was designated as the “lead agency.” This meant that the City would administer and oversee the funding and program requirements for the three agencies. In November 2014, City of Biloxi withdrew from the Consortium. Funding for the Consortium was \$410,573.00 in 2015. Revised Consortium funding is divided as follows:

15%	=	Community Housing Development Organization (CHDO)
10%	=	Administration Fee
Balance of funds divided as follows		
67.5%	=	City of Gulfport
32.5%	=	Harrison County

### **Assessment of Relationship of HOME funds to Goals and Objectives**

**a. Assess the use of HOME funds in relation to the priorities, needs, goals, and specific objectives in the consolidated plan, particularly the highest priority activities.**

The Consolidated Plan for 2012-2016 identified single family housing, homeowner rehabilitation and homebuyer assistance and housing for special needs, including rental as its priority. The priority and the needs were met by funding several activities, homebuyer assistance and housing rehabilitation, acquisition and rehabilitation, and new construction for homebuyers and new construction for rental housing. Due to the New HOME 2013 Final Rule, the HOME Consortium will include both rental and lease purchase, as the Final rule states that any homebuyer home, acquisition and acquisition/rehabilitation that does not sell to an eligible homebuyer within nine months will automatically become a rental project and follow all HOME rental rules.

**b. Evaluate progress toward meeting the goals of providing affordable housing using HOME funds, including the number and types of households served.**

The HOME Consortium expended \$1,616,044.82 in HOME funds and did meet all of its goals this fiscal year by assisting eleven (11) homeowners with HOME eligible home rehabilitation, provided homebuyer assistance to twenty-three (23) first time homebuyers within the Consortium jurisdiction and completed six new construction rental units for homeless veterans. The goal of it's CHDO to acquisition and rehabilitate two affordable housing units and sell to low-income homebuyers were met.

**Indicate the extent to which HOME funds were used for activities that benefited extremely low-income, low-income, and moderate-income.**

Extremely Low-Income	\$331,671.12
Low-Income	\$495,121.13
Moderate Income	\$527,057.17

**c. Summary of HOME racial/ethnic statistics of person assisted.**

46 households were assisted with HOME funding during the fiscal year. 11 homeowner rehabilitation and 29 homebuyer assistance projects and 6 new construction units.

Income breakdown	13	=	0% to 30% L/M (Very Low Income)
Household	15	=	30% to 50% L/M (Low Income)
	18	=	50% to 80% L/M (Moderate Income)

**Racial/Ethnic Characteristics**

Total Persons in Household assisted: 89

54	=	Black/African American
26	=	White
1	=	Asian
4	=	Hispanic
4	=	Black/African American/White

**d. Geographic Distribution of HOME funds expended.**

Homebuyer assistance is eligible to any low and moderate income household for purchase of their choice of eligible affordable housing within the City limits of Gulfport, and unincorporated Harrison County. Choice is not limited to specific low and moderate income areas or racial distribution areas.

Gulfport:

Homeowner Housing Rehabilitation

<u>Address</u>	<u>Household Income</u>	<u>Location</u>	<u>Census Tract L/M Percent</u>
2226 30 <sup>th</sup> St	Moderate Income	Ward 3	86% L/M
8351 N. Carolina	Low Income	Ward 3	58% L/M
3804 Anita Dr	Moderate Income	Ward 3	51% L/M
3831 Monterey Dr	Very Low Income	Ward 1	51% L/M
315 44 <sup>th</sup> St	Low Income	Ward 4	34% L/M
645 25 <sup>th</sup> St	Very Low Income	Ward 3	54% L/M
116 Ralph St	Very Low Income	Ward 6	40% L/M
8438 Florida Ave	Low Income	Ward 3	58% L/M
11802 Klein Rd	Very Low Income	Ward 6	53% L/M
3904 Monterey St	Very Low Income	Ward 1	51% L/M
8291 Florida Ave	Very Low Income	Ward 3	58% L/M

Homebuyer Assistance

<u>Address</u>	<u>Household Income</u>	<u>Location</u>	<u>Census Tract L/M Percent</u>
15068 Rosewood Ct	Moderate Income	Ward 6	17% L/M
14103 O'Neal Rd	Very Low Income	Ward 6	23% L/M
13708 Churchwood	Moderate Income	Ward 6	25% L/M
638 Georgia Ave	Low Income	Ward 3	54% L/M
13677 Hidden Oaks	Moderate Income	Ward 6	25% L/M
10655 Sharp Blvd	Moderate Income	Ward 5	46% L/M

10533 Bay Tree Dr	Moderate Income	Ward 5	46% L/M
13026 Trailwood Dr	Low Income	Ward 7	23% L/M
13638 Huntington Cr	Moderate Income	Ward 7	23% L/M
2 Wheaton Cove	Low Income	Ward 7	37% L/M
13100 Sweetwater Tr	Low Income	Ward 7	79% L/M
13415 Libby Lane	Moderate Income	Ward 6	25% L/M
13491 Addison Ave	Low Income	Ward 6	25% L/M
11206 Alden Cove	Low Income	Ward 6	21% L/M
14160 Cherry Ct	Moderate Income	Ward 7	23% L/M
4 Katherine Place	Low Income	Ward 6	14% L/M
1019 Nancy Place	Moderate Income	Ward 4	56% L/M
11099 Sonja Dr	Low Income	Ward 5	46% L/M
11321 Mia Dr	Moderate Income	Ward 6	14% L/M
12050 Jessica Cr	Low Income	Ward 6	14% L/M
13466 Huntington Cr	Moderate Income	Ward 7	23% L/M
14188 Maple Ct	Moderate Income	Ward 7	23% L/M
10687 Bay Tree Dr	Moderate Income	Ward 5	46% L/M

Harrison County (Unincorporated Areas)  
Homebuyer Assistance

<u>Address</u>	<u>Household Income</u>	<u>Census Tract L/M Percent</u>
10671 S. April Dr	Moderate Income	32% L/M
14267 Tori Dawn Dr	Low Income	33% L/M
18305 Tarabrook Dr	Moderate Income	33% L/M
1206 Five Oaks Dr	Moderate Income	15% L/M
24533 Billy Road, Saucier	Low Income	30% L/M
19490 N. Shaw Rd, Saucier	Low Income	34% L/M

**Match Requirements –**

Match liability for the home consortium for this fiscal year is \$148,435.85 based on \$1,187,486.87 expenditures requiring match during the Federal Fiscal Year. The difference in expenditures as reported in other areas of this report and other HUD reporting systems is the difference in the fiscal reporting years. The City of Gulfport/HOME Consortium Annual Fiscal Year is (January – December 2015). The HOME Match requirements, however, follow the Federal Fiscal Year (October 2014 – September 2015), which reports a match requirement made prior to this reporting time frame. Match received during the fiscal year was \$65,815.00 plus a carry-over match of \$149,061.25 from 2014 for a total eligible match contribution of \$216,476.25. Excess match of \$68,040.40 will be carried over to fiscal year 2016. Match credit is provided by volunteers hours utilized on the acquisition/rehabilitation projects, seller contributions to affordable housing (seller donates the discounted price on the home as a donation to affordable housing prior to sale, difference between the appraised value and the sales price), HOME Depot match (carry over from 2014) for construction and individual cash funds to the Veterans multi-unit rental construction by the Gulf Coast Housing Initiative in Biloxi. Match Liability charged to this Participating Jurisdiction, the Harrison County HOME Consortium, are not consistent with match liability charged to other Mississippi local governments, Participating Jurisdictions, and even the State of Mississippi. With the exception of this Participating Jurisdiction, all other entities within the State of Mississippi are

waived of the financial requirement of providing non-federal match of either 12.5% or the maximum of 25% for each dollar of HOME funds expended. This requirement, especially in these current economic conditions, with the decrease of funding to local governments, decrease of funding to local non-profits, decline in volunteer services, and the decrease of developers and the decrease of need of multi-family housing in this area has put the Consortium at extreme risk of meeting this requirement.

### **Outreach to MBE and WBE Contractors**

The city awarded eleven (11) construction contracts for homeowner rehabilitations (HOME) and twelve (12) homeowner emergency/minor repairs (CDBG), during the reporting period. Eighteen (18) of twenty-three (23) contracts were awarded to WBE/MBE contractors, and are reported on the HUD-2516 Annual Contractor and Sub-contractor Activity Report and HUD-40107 for HOME Contracts.

The City of Gulfport's Procurement Department is responsible for advertisement, solicitation and contracting, notifications and eligibility for all City of Gulfport procurement and maintains all procurement related files. As per the City of Gulfport Procurement Manager, the Procurement Department sends notices to women and/or minority contractors either by certified mail, email with notification for receipt.

### **Analysis of HOME Programs**

The City of Gulfport identified homeowner rehabilitation and homebuyer assistance as its highest priority for HOME funds. Harrison County identified homebuyer assistance as its highest need. The Consortium's CHDO, Gulf Coast Housing Initiative utilizes it set-aside for acquisition and rehabilitation of existing housing for resale to low and moderate income homebuyers, with the consideration of continuing providing rental housing for homeless veterans. Overall the Harrison County HOME Consortium expended \$1,532,343.71 for housing projects in 2015.

#### **City of Gulfport -**

The City of Gulfport expended in housing funds this fiscal year. An additional \$100,551.00 was expended in Gulfport by Gulf Coast Housing Initiative for Acquisition and Rehabilitation of existing housing utilizing CHDO set-aside.

#### **Harrison County –**

Harrison County expended \$173,929.04 in housing funds this fiscal year through the administration provided by the City of Gulfport, plus an additional \$69,000.00 expended by Gulf Coast Housing Initiative for acquisition of affordable housing.

### **SECTION V - HOWPA PROGRAM**

The City of Gulfport does not receive HOWPA funds.

### **SECTION VI – EMERGENCY SHELTER GRANTS PROGRAM**

The City of Gulfport does not receive ESG funds.

### **Performance Reports**

Gulfport currently does not have a “written” performance measurement system in place. However, we identify through the Action Plan, IDIS and individual subrecipient contracts the number of anticipated persons or households that each program or projects anticipates assisting each year. Through the desk and on-site monitoring process, individual and monthly reports are submitted with reimbursement requests of the number of persons or households assisted. This information is used to determine the need of individual funding for projects in the upcoming year.

### **CDBG-R (ARRA – Stimulus)**

The City of Gulfport does not currently have any CDBG-R funds unexpended.

Citizen Draft

# CITY OF GULFPORT

<b>2015 CONSOLIDATED ANNUAL PERFORMANCE REPORT COMMUNITY DEVELOPMENT BLOCK GRANT AND HOME PROGRAMS</b>
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## CITIZEN COMMENT FORM

Date: \_\_\_\_\_

Name: \_\_\_\_\_

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Address: \_\_\_\_\_

Phone # \_\_\_\_\_ email: \_\_\_\_\_

COMMENTS:

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Please mail or deliver to: Community Development Department  
1410 24<sup>th</sup> Avenue  
Gulfport, MS 39501

Telephone: 228-868-5705, ext. 6548

Fax: 228-868-5760

Email: [communitydevelopment@gulfport-ms.gov](mailto:communitydevelopment@gulfport-ms.gov)

**COMMENTS RECEIVED THROUGH MARCH 29, 2016, 5:00 P.M.  
All comments will be included in Action Plan submission to HUD.**