

CITY OF GULFPORT

2020 CDBG-HOME ANNUAL ACTION PLAN

Executive Summary

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

1. Introduction

The City of Gulfport's 2020 One Year Action Plan is a component of its 2017-2021 Five-Year Consolidated Plan and serves as the City's application to the U.S. Department of Housing and Urban Development (HUD) for Community Development Block Grant (CDBG) Entitlement Program and HOME Investment Partnership Entitlement Program for the Harrison County HOME Consortium, City of Gulfport, as Lead Agency and Partnership with Harrison County Board of Supervisors for the unincorporated areas of Harrison County. The Annual Fiscal Year for 2020 begins on January 1, 2020 and ends on December 31, 2020. The City of Gulfport will receive an allocation of \$722,223 in CDBG funds and \$486,692.00 in HOME Funds divided as follows: Gulfport - \$311,483, Harrison County - \$102,205.32 and CHDO Set-aside - \$73,003. The City does not anticipate any program income during the year.

During April-July 2020, the City of Gulfport developed a substantial amendment to the 2019 Action Plan and 2017-2021 Consolidated Plan to include CARES Act allocation of \$424,924.00 as an available resource to be used to prevent and address homeless in Gulfport as a result of COVID-19. The City explored several options to utilizing the funding, however, each prior option was quickly revised as the State of Mississippi and other federal funding and private sources were also providing assistance, which would have been a duplication of benefits. Discussions between the City, Non-Profit Agencies, and other local municipalities, it was determined that subsistence payments and counseling for low income renters and homeowners were the vital group that was missing assistance. The City identified the most expeditious option for initiating the new activity given the urgency of resident's circumstances, HUD-mandated documentation, and regulatory compliance with timeliness requirements is to award the allocation to the Open Doors Homeless Coalition Continuum of Care, a local non-profit agency with a successful track record working with the City, State and HUD to administer this type of public services activity. Open doors also has the staff capacity and existing organizational framework in place to expeditiously implement the new public service activity.

The City was again allocated funding in round 3 of the CARES CDBG CV funding in the amount of \$703,352.00. The city is determining the best course of the specific use of these funds that are strictly related to the Coronavirus.

Activities included in the City of Gulfport and Harrison County HOME Consortium are intended to principally benefit low to moderate income residents by meeting their housing and non-housing

community development needs. This document identifies the sources of funds and other resources available to plan and implement specific activities during Program Year 2020 as well as the steps to be taken to accomplish proposed goals. This 2020 Annual Action Plan is the fourth year of the Consolidated Plan. The official plan fiscal year is January - December 2020. However, due to COVID 19 the requested and utilized the waivers and time extensions provided by HUD to submit Action Plans and CAPERS through August 16, 2021.

The City of Gulfport is Lead Agency of the HOME Program Consortia, and required to submit a Consolidated Plan and Action Plan as part of the Consortia, which includes all data and reporting requirements for both the City of Gulfport and Harrison County. All information and reporting related to housing and housing needs will be based on the Combined Data.

The City of Gulfport is not a formula entitlement recipient under HUD's Emergency Shelter Grant (ESG) or Housing Opportunities for Persons with AIDS (HOPWA).

2. Summarize the objectives and outcomes identified in the Plan

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

The primary objective throughout development of the City of Gulfport's 2020 Action Plan was to identify the community's priority needs, especially in areas that primarily consist of low-to-moderate-income residents, and to identify how City resources may most effectively be used to address those needs with the limited funding and especially limited period. Provisions of basic services, including drainage and flooding issues, street improvements, paving, lighting and sidewalks, especially in the low income areas of the City is priority for use of CDBG funding utilizing 2020 allocation. Lack of affordable housing as everywhere else continues to be an issue as well as safe and decent housing for low income, especially now during the pandemic. The City will continue to utilize its HOME funds providing downpayment assistance to eligible first time homebuyers to purchase affordable housing within the City limits of Gulfport and the unincorporated areas of Harrison County.

Substantial amendment #1 added a CARES Act allocation of \$424,924.00 as an available resource for Program Year 2019, to help prevent and address increased homelessness in Gulfport caused by COVID-19. The CARES Act eliminated the 15% public services ccap for this CDBG-eligible use. As a result of the substantial amendment, funds budgeted in the Program Year 2019 Public Services category total \$424,924.00. A second allocation of 4703,352.00 was awarded to assist with the effects of COVID 19. The City has not identified the use of these funds to date.

3. Evaluation of past performance

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

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The City of Gulfport is currently in good standing with HUD in terms of managing its CDBG Programs and HOME Programs as Lead Agency for the HOME Consortium, as documented by approved Action Plans, CAPERS and compliance with HUD's CDBG 70% expenditure requirements and both programs commitment and/or timeliness of expenditure requirements. Systems and procedures are in place to ensure the effective and efficient implementation of projects as well as compliance with HUD regulations. Programs and projects are continually evaluated to ensure community needs and meeting requirements of the programs. Due to the receipt of the 2019 funding allocation in March 2020, and coupled with the effects of shutdowns of the economy and staff shortage, the city was not able to start any new programs or projects in 2020 utilizing prior year funding, the city has excess funds that need to be expended.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

Two notices and two public hearings were held for the 2020 Action Plan. The first notice was placed on the city council on October 6, 2020, the newspaper on October 12, 2020 with a 30 day notice and a public meeting was held on October 21, 2020. The second notice was placed on the council for July 3, 2021, the newspaper on July 6 for a 30 day notice and a public hearing held on July 15, 2021. Notices and signatures and comments will be included in the final draft for submittal to HUD after the 30 day period.

5. Summary of public comments

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

Public notices, signatures and comments are included in attached documents to HUD.

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

All comments and views are accepted.

7. Summary

Optional

PR-05 Lead & Responsible Agencies - 91.200(b)

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

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

Agency Role	Name	Department/Agency
Lead Agency	GULFPORT	
CDBG Administrator	GULFPORT	Community Development Division
HOPWA Administrator		
HOME Administrator	GULFPORT	Community Development Division
HOPWA-C Administrator		

Table 1 – Responsible Agencies

Narrative

Consolidated Plan Public Contact Information

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Federal Programs Administrator
City of Gulfport
1410 24th Avenue
Gulfport, MS 39501
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AP-10 Consultation - 91.100, 91.200(b), 91.215(l)

1. Introduction

The City through its administration, council members and departments have good working relationships with local and regional nonprofit agencies, service and community leaders organizations, business leaders and surrounding local governments that work collaboratively to provide services and programs to address citizens unmet needs. Community meetings are held throughout the year with neighborhood and community organizations and city staff to determine needs and issues of the individuals and neighborhoods. The City maintains ongoing communication with Mississippi Regional Housing Authority VIII, Back Bay Mission, Gulf Coast Housing Initiative, Gulf Coast Center for Nonviolence, Mississippi Center for Justice, Gulfport and Harrison County School Districts, Open Doors Homeless Coalition, Climb Community Development Corporation, Steps Coalition, Mental Health Association of South Mississippi, Habitat for Humanity, South MS AIDS Task Force, Veterans Association, surrounding local jurisdictions City of Long Beach, City of Biloxi and Harrison County.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l)).

During Program Year 2020 the City will continue to work with and actively supports the ongoing efforts of many social service organizations and public agencies that provide social services and programs to its low income, disadvantaged and special needs citizens. These include Mississippi Regional Housing Authority VIII, Salvation Army, Habitat for Humanity, Open Doors Homeless Coalition, Mental Health Association of South Mississippi, Catholic Community and Social Services, Gulf Coast center for Nonviolence, Back Bay Mission, Gulf Coast Housing Initiative, South Mississippi AIDS Task Force, Mississippi Center for Justice, Climb Community Development Corporation, Steps Coalition, Gulf Coast Community Ministries, and de L'Epp Deaf Center.

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

The Open Doors Homeless Coalition Continuum of Care is the local Continuum of Care and works with its member agencies, such as the Salvation Army and Back Bay Mission to comprehensively address and end homelessness in Gulfport. The City actively supports and is a member of Open Doors Homeless Coalition and the City has meet on numerous occasion regarding the need for services and programs in

Gulfport. Open Doors responded to the Homeless Survey request and provided extensive data on the homeless population in Gulfport. The City will continue to support efforts of the Open Doors Homeless Coalition to assess and address the needs of the chronically homeless, especially veterans and families

with children, and to obtain grant funding to assist those on the verge of becoming homeless. The City has through the years provided funding to assist with those needs. The City is also considering providing funding in 2019 as in the past to several member organizations of the Homeless Coalition, such as Catholic Social and Community Services, Gulf Coast Women Center for Nonviolence, Gulf Coast Community Ministries, Gulf Coast Housing Initiative.

During May-July 2020, the City developed a substantial amendment to its 2019 Action Plan and 2017-2021 Consolidated Plan. and amended its Citizen Participation Plan to include a CARES Act allocation of \$424,924.00 as an available resource to fund a new public services activity administered by the Open Doors Homeless Coalition Continuum of Care to help prevent and address homelessness in response to coronavirus. The CARES Act eliminated the 15% public services cap for the CDBG-Eligible use. As a result of the substantial amendment, funds budgeted in the PY2019 Public Services category totaled \$484,924.

CDBG-CV funding. The City of Gulfport contracted with Open Doors Homeless Coalition to provide rental assistance to low income renters that were affected by COVID 19 that reduced their ability to maintain their rental housing. The City contracted its first round funding in the amount of \$424,924.

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

The Open Doors Homeless Coalition Continuum of Care is the local Continuum of Care and works with its member agencies, such as the Salvation Army and Back Bay Mission to comprehensively address and end homelessness in Gulfport. Open Doors and the City has meet on numerous occasion regarding the need for services and programs in Gulfport. Open Doors provided data on the homeless population in Gulfport and the surrounding area through the latest Point in Time Survey.

The City of Gulfport does not receive ESG funds, but provides support to the efforts of the Continuum of Care to administer its ESG award to best meet the needs of Gulfport residents and CDBG public services funds have been utilized to provide direct financial assistance to Open Doors Coalitions homeless clients

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Mississippi Regional Housing Authority
	Agency/Group/Organization Type	Housing PHA
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Non-Homeless Special Needs Lead-based Paint Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	One on one meetings with the Director of Regional Housing Authority along with phone discussions with members of its non-profit housing agency South Mississippi Housing Development. Both agencies consult with their annual and five year plans, and coordinate projects, such as renovation of former public housing development and city providing general funds and CDBG funds in upgrading the areas around the development. CDBG funds were utilized in 2016 to upgrade the East North Gulfport Park next to the development and working on streets and drainage near the entrance and in 2018-2019 Harrison County Board of Supervisors and the City of Gulfport completed the facilities by installing water and installing a new splash pad.
2	Agency/Group/Organization	BACK BAY MISSION
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless Services-Education Services-Employment Service-Fair Housing

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Back Bay Mission and staff meet several times a year to discuss needs, programs, and funding for low income especially housing. Back Bay Mission attended a one on one meeting in preparation of the plan and provided an assessment of the need for housing, especially homeless veterans and housing for homebuyers in the consortium.
3	Agency/Group/Organization	HARRISON COUNTY
	Agency/Group/Organization Type	Housing Services - Housing Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Gulfport and Harrison County have annual memorandum of understandings to work together on numerous projects. This year the City council, Community Development staff, and several department directors met to discuss collaborating on several projects in the low income communities, including improvements to parks, street paving, drainage, sidewalks, etc. At this time CDBG funds will be used to partner with one of those projects.
4	Agency/Group/Organization	Open Doors Homeless Coalition
	Agency/Group/Organization Type	Services-homeless

<p>What section of the Plan was addressed by Consultation?</p>	<p>Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs</p>
<p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Open Doors completed the homeless survey and supplied data on its most recent data on the Point-in-Time Survey conducted for the jurisdiction. The City is directly providing funding to the Open Doors Homeless Coalition during the fiscal year with its CDBG-CV Funding, to assist those affected financially by the COVID 19 Pandemic to prevent homelessness.</p>
<p>5 Agency/Group/Organization</p>	<p>Mississippi Development Authority</p>
<p>Agency/Group/Organization Type</p>	<p>Housing Services - Housing Services-Employment Service-Fair Housing Other government - Federal Other government - State Grantee Department</p>
<p>What section of the Plan was addressed by Consultation?</p>	<p>Housing Need Assessment Market Analysis Economic Development Lead-based Paint Strategy</p>

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Gulfport and Mississippi Development Authority (MDA) are in constant contact for projects and funding of State Disaster CDBG funds which MDA receives as Grantee and the City of Gulfport are subrecipients of. MDA as State Agency is also the grantee of Disaster Restore Grant Funds which the City of Gulfport is and will be subrecipients for a variety of projects that include economic development, infrastructure, streets, drainage projects within the City of Gulfport.
6	Agency/Group/Organization	Mississippi Center for Justice
	Agency/Group/Organization Type	Service-Fair Housing Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	

Identify any Agency Types not consulted and provide rationale for not consulting

None

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Open Doors Homeless Coalition	Assist with housing and financial to the homeless and near homeless
PHA Plan	Mississippi Regional Housing Authority VIII	Providing housing to very low, low and moderate income citizens

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Katrina Disaster CDBG Plan	Mississippi Development Authority	Utilizing CDBG Disaster for drainage, street improvements and streetscape in majority low income areas and areas designated by Hurricane Katrina
MS BP Restore Act	Mississippi Development Authority	State of MS will receive in excess of \$40 million annually for the next 15 years for projects mainly on the Gulf Coast for infrastructure, eco and economic, job training, employment, clear water, etc.

Table 3 – Other local / regional / federal planning efforts

Narrative

Optional

AP-12 Participation - 91.401, 91.105, 91.200(c)

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

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Newspaper Ad	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	No responses were received from the newspaper ad.	No comments were received from the newspaper ad	No comments received	
2	Public Meeting	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	Public Meeting held on October 21, 2020.	Comments included in attached citizen participation section	none	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
3	Public Meeting	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	Public Meeting held on July 15, 2021	Comments included in attached citizen participation section	None	
4	Internet Outreach	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	Response was from several individuals seeking personal assistance for housing assistance, down payment assistance, housing repairs and mortgage payments.	Applications for funding and individual assistance for programs and non programs received. A listing of those received attached	none	www.gulfport-ms.gov

Table 4 – Citizen Participation Outreach

Expected Resources

AP-15 Expected Resources - 91.420(b), 91.220(c)(1,2)

Introduction

The anticipated funding for the next five years based on current allocations of CDBG and HOME.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	722,223	0	0	722,223	725,910	Because of anticipated federal budget cuts, the City of Gulfport does not anticipate that its annual allocation of CDBG funds will increase. For the purposes of this Consolidated Plan, the City based its planning for 2017-2021 period based on the assumption that funding will remain at about the current level.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	486,692	0	0	486,692	487,232	Because of anticipated federal budget cuts, the City of Gulfport does not anticipate that its annual allocation of HOME funds will increase. For the purposes of this Consolidated Plan, the City based its planning for 2017-2021 period based on the assumption that funding will remain at about the current level.

Table 2 - Expected Resources – Priority Table

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

The CDBG Program does not require a match, however, the City and County have partnered with CDBG funds for capital improvement projects with hopes to continue to do so in the future.

The HOME Program does require a 12.5% match of non-federal funds for every dollar of HOME funds expended. The Community Development Department has managed to maintain this match level every year, but it is a struggle with the types of programs the home consortium provides and eligible match requirements. On the Homebuyer Assistance Program, for every home that is sold under the appraised value, the seller/owner authorizes the difference to be utilized as match. The HOME CHDO utilizes volunteers in their acquisition/rehab program along with receiving non-federal match from private donations, Home Depot, Lowes, for projects. Match requirements for fiscal years 20019 and 2020

are waived due to Covid19, however, the City will continue accessing match when available.

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

The City has publicly owned land available from unpaid tax rolls. This land is offered for utilization of affordable housing, however, the majority of the available land is not suitable for housing construction (too small, flood area, no access, etc.)

Discussion

Optional

Annual Goals and Objectives

AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Homebuyer Assistance - Gulfport-- HOME	2017	2021	Affordable Housing	City -Wide Homebuyer Assistance - Eligible Low/Mod Income Household - LMH	Housing Assistance	HOME: \$189,810	Direct Financial Assistance to Homebuyers: 4 Households Assisted
7	Homebuyer Assistance - Harrison Cty - HOME	2017	2021	Affordable Housing	County - eligible Low/Mod Homebuyers in Un-Incorporated Harrison County	Housing Assistance	HOME: \$102,205	Direct Financial Assistance to Homebuyers: 2 Households Assisted
8	CHDO set-aside funds - HOME	2017	2021	Affordable Housing	Consortium Jurisdiction - City Wide and Unincorporated Harrison County	Housing Assistance	HOME: \$73,004	Homeowner Housing Added: 1 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
9	Administration Costs - CDBG-HOME	2017	2021	Administrative and Operating Costs	City -Wide Homebuyer Assistance - Eligible Low/Mod Income Household - LMH City-Wide Homeowner Housing Repairs/Rehab - Eligible Low/Mod Homeowner - LMH City-Wide Public Service Programs - County - eligible Low/Mod Homebuyers in Un-Incorporated Harrison County Consortium Jurisdiction - City Wide and Unincorporated Harrison County	Homeowner Housing Repairs Housing Assistance Public Facilities and Parks Public Service Agencies Water,. Sewer Drainage Projects	CDBG: \$144,444 HOME: \$121,673	Other: 3 Other
10	Streets, Drainage, Sewer Improvements - Gulfport	2017	2021	Non-Housing Community Development	Water and/or Sewer Drainage Improvements	Public Improvements (Streets, Drainage, Sewer)	CDBG: \$577,778	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 15000 Persons Assisted

Table 3 – Goals Summary

Goal Descriptions

1	Goal Name	Homebuyer Assistance - Gulfport-- HOME
	Goal Description	The City of Gulfport and Harrison County will utilize its HOME share of Consortium funds to provide Homebuyer Assistance to eligible low to moderate income homebuyers to purchase affordable housing within the City of Gulfport and the un-incorporated areas of Harrison County
7	Goal Name	Homebuyer Assistance - Harrison Cty - HOME
	Goal Description	HOME funds provided to eligible low to moderate income homebuyers in the un-incorporated areas of Harrison County
8	Goal Name	CHDO set-aside funds - HOME
	Goal Description	Funding available to eligible CHDO to provide affordable housing within the HOME Consortium jurisdiction. Specific CHDO and specific project not identified this date.
9	Goal Name	Administration Costs - CDBG-HOME
	Goal Description	Operating costs of administering the CDBG and HOME Programs
10	Goal Name	Streets, Drainage, Sewer Improvements - Gulfport
	Goal Description	CDBG funds will be used to alleviate local flooding in eligible low income areas of the City utilizing 2020 funding. Currently the city has identified approximately 75 areas and neighborhoods that need assistance, and those areas and projects will be evaluated for CDBG eligibility and a priority basis, with the majority of funding within the low income areas of Wards 1 and Wards 3, which has the largest concentration of low-moderate income citizens. The City has eligible low income areas/neighborhoods in all of its seven wards.

AP-35 Projects - 91.420, 91.220(d)

Introduction

Proposed Activities utilizing CDBG and HOME funds for 2020

#	Project Name
1	Drainage Improvements City-wide - CDBG 2020
2	HOME - DPA - Gulfport -2020
3	HOME - DPA - Harrison County - 2020
4	Administration - CDBG-HOME 2020

Table 4 – Project Information

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

Infacture and localized flooding is a continuous issue in the City and in recent years more and more streets and households are taking on water from aging or non-existent drainage. CDBG funds for 2020 and 2021 will be concentrated in low and moderate income neighborhoods, providing up to a \$1 million dollars.

AP-38 Project Summary
Project Summary Information

1	Project Name	Drainage Improvements City-wide - CDBG 2020
	Target Area	Water and/or Sewer Drainage Improvements
	Goals Supported	Streets, Drainage, Sewer Improvements - Gulfport
	Needs Addressed	Water,. Sewer Drainage Projects
	Funding	CDBG: \$577,778
	Description	To alleviate localized flooding in low and moderate income areas of the city, the city will install culverts and pipes to existing streets in low and moderate income neighborhoods.
	Target Date	12/31/2022
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	At this time the specific addresses have not been identified. Concentration will be first to Wards 1 and Wards 3,
	Planned Activities	
2	Project Name	HOME - DPA - Gulfport -2020
	Target Area	City -Wide Homebuyer Assistance - Eligible Low/Mod Income Household - LMH
	Goals Supported	Homebuyer Assistance - Gulfport-- HOME
	Needs Addressed	Housing Assistance
	Funding	HOME: \$189,809
	Description	Provide homebuyer assistance to eligible low income first time homebuyers for purchase of affordable housing in the City of Gulfport.
	Target Date	12/31/2022
	Estimate the number and type of families that will benefit from the proposed activities	estimated 4 low income homebuyers to be assisted.
	Location Description	The program is offered city wide for the purchase of eligible affordable housing in Gulfport
	Planned Activities	Down payment and closing cost to assist eligible homebuyers
	Project Name	HOME - DPA - Harrison County - 2020

3	Target Area	County - eligible Low/Mod Homebuyers in Un-Incorporated Harrison County
	Goals Supported	Homebuyer Assistance - Harrison Cty - HOME
	Needs Addressed	Housing Assistance
	Funding	HOME: \$102,205
	Description	Provide homebuyer assistance to low income homebuyers for purchase of affordable housing in the unincorporated areas of Harrison County.
	Target Date	12/31/2022
	Estimate the number and type of families that will benefit from the proposed activities	estimated assistance to 2 homebuyers
	Location Description	Un-incorporated areas of Harrison County
	Planned Activities	Down payment and closing costs for low income homebuyers to purchase affordable housing in the unincorporated areas of Harrison County.
	4	Project Name
Target Area		
Goals Supported		Administration Costs - CDBG-HOME
Needs Addressed		
Funding		CDBG: \$144,444 HOME: \$121,673
Description		Administrative and operating costs for Community Development Department for the CDBG and HOME programs and projects
Target Date		12/31/2022
Estimate the number and type of families that will benefit from the proposed activities		
Location Description		City wide
Planned Activities		

AP-50 Geographic Distribution - 91.420, 91.220(f)

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

The City is divided into seven wards, all wards have some identified areas of low and moderate income concentration. However, Wards 1 and 3 have the largest concentration of low and moderate income and minority concentration and has historically been the areas that have received the majority of funding, especially for LMA projects. Housing projects are not limited to one or two wards but are eligible city wide to low/moderate income households. Public Services agencies and programs that provide services to low and moderate income citizens do not have to be located within the LMA or within the City of Gulfport, but must document the assistance to a low moderate income resident of Gulfport.

Geographic Distribution

Target Area	Percentage of Funds
Ward 1 - Low Mod Designated Area	23
Ward 3 - Low/Mod Designated Areas	13
City -Wide Homebuyer Assistance - Eligible Low/Mod Income Household - LMH	24
City-Wide Homeowner Housing Repairs/Rehab - Eligible Low/Mod Homeowner - LMH	13
City-Wide Public Service Programs -	5
Ward 2 - Low income Census Tract Area	5
Ward 4 - Low Income Census Tract	0
Ward 5 - Low Income Census Tract Area	0
County - eligible Low/Mod Homebuyers in Un-Incorporated Harrison County	11
Consortium Jurisdiction - City Wide and Unincorporated Harrison County	24

Table 5 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The City is divided into seven wards, all wards have some identified areas of low and moderate income concentration. However, Wards 1 and 3 have the largest concentration of low and moderate income and minority concentration and has historically been the areas that have received the majority of funding, especially for LMA projects. Housing projects are not limited to one or two wards but are

eligible city wide to low/moderate income households. Public Services agencies and programs that provide services to low and moderate income citizens do not have to be located within the LMA or within the City of Gulfport, but must document the assistance to a low moderate income resident of Gulfport.

Discussion

Optional

Affordable Housing

AP-55 Affordable Housing - 91.420, 91.220(g)

Introduction

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	5
Special-Needs	0
Total	5

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	0
Acquisition of Existing Units	5
Total	5

Table 7 - One Year Goals for Affordable Housing by Support Type

Discussion

The City will not utilize its 2020 funding for public service agencies, it will continue this service beginning in 2021.

AP-60 Public Housing - 91.420, 91.220(h)

Introduction

Mississippi Regional Housing Authority VIII has completed its RAD (Rental Assistance Demonstration) conversion to sustain affordable housing in the City of Gulfport. There are no "public housing" developments at this time in the City. However, through its non-profit, South Mississippi Housing and Development Corporation, there are four developments in the City of Gulfport housing low income residents through voucher assistance. Those developments are Baywood Place, 1900 Switzer Road with 72 units for seniors; Regency Way, 1400 28th Street with 120 units for families and seniors; Sanderson Village, 1000 34th Street, 80 units multi-family; North Park Estates redevelopments started in 2020 and phase one has been completed. The Housing authority is in the process of obtaining final funding to complete phase II.

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

Mississippi Regional Housing Authority VIII plans to pursue the redevelopment of North Park Estates located in Gulfport. MHRA VIII, with its non-profit instrumentality, South Mississippi Housing and Development Corporation plans to develop 40 public housing and 40 project-based vouchers units in North Gulfport, Mississippi. Project basing these units is consistent with the PHA Plan in that it supports the continuation of using Project, Phase II on of this project started in 2020 and completed in summer 2021. Phase II will start in 2021 upon final funding.

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

MHRA VIII has an active Family Self Sufficiency Program to encourage residents of public housing and voucher programs to purchase affordable housing through its housing choice voucher program. The City of Gulfport and MHRA VIII has collaborated and will continue to collaborate with providing homebuyer assistance to low income participants of the family self-sufficiency program.

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

Not Applicable

Discussion

Optional

AP-65 Homeless and Other Special Needs Activities - 91.420, 91.220(i)

Introduction

Optional see below

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

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

The city of Gulfport's one year 2020 goals is to continue to work with agencies such as the Open Doors Homeless Coalition, Back Bay Mission, Mississippi Regional Housing Authority VIII, Gulf Coast Women's Center for Non-violence, South MS AIDS Task Force, Salvation Army to share information about Gulfport's homeless population to generate private donations, to assist in securing federal grants to

Addressing the emergency shelter and transitional housing needs of homeless persons

Open Doors Homeless Coalition and United Way are the major agencies assisting with emergency shelter and transitional housing needs of the homeless persons with federal funds received from the Department of Housing and Urban Development.

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

The City will continue to support the efforts of Mississippi Regional Housing Authority VIII to secure and issue VASH vouchers to benefit homeless veterans by encouraging the VA to expedite referrals. The City also will continue to support efforts to development and implement a tenant based rental program through the HOME program funds, which includes utility and security deposit grants, to make existing rental housing more affordable to the homeless and near homeless. The City of Gulfport will make funds available to at least one or more public service agencies that support and benefit homeless and near homeless individuals through their services.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving

assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

The City of Gulfport will support efforts of agencies and organizations that assist low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections program and institutions).

Discussion

Optional

AP-75 Barriers to affordable housing -91.420, 91.220(j)

Introduction

The City of Gulfport's last comprehensive analysis of impediments was completed 2020 with a first ever State of Mississippi Collaborative between the State, all Entitlement City and all State wide Public Housing Agencies. A Consultant firm was hired to complete the analysis of impediments with public hearing and meeting across the state.

As identified in that AI were the following impediments: Lack of Fair Housing Education and Outreach, Areas of low/mod income concentration, Lack of affordable homebuyer units, Lack of affordable rental units, Accessibility, Property Insurance, Zoning Ordinance for Group Homes, Transportation

The City is addressing the above as follows: Fair housing pamphlets given to every home assistance applicant for federal assistance, all new lenders/realtors utilizing the programs receive a pamphlet; There still exist areas of low/mod income concentrations in the City, however, the City supports low income housing and development plans that that provide affordable housing outside of these areas; homebuyer assistance program assist minority low income homebuyers to purchase affordable housing of their choice neighborhoods, supports homeowner rehabilitation/repairs to increase the supply of decent, safe and sanitary housing; Assist low income homebuyers with adequate down payment assistance to purchase housing in their choice neighborhoods; Assist public services agencies that provide assistance to low income that is cost overburden;

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

The City of Gulfport does not deem its taxation, zoning, building and related codes or policies to be barriers of affordable housing. The City zoning and ordinances allows for various densities of multifamily developments as well as single-family housing. The only public policy identified in the last comprehensive Analysis of Impediments was there were no provisions for group homes. The City does have provisions for both Boarding Houses and Rooming Housing

The City of Gulfport's last comprehensive analysis of impediments was conducted in 2012. Since that time HUD has revised its requirements and now requires a more in-depth approach to assessing fair housing through the new Affirmatively Furthering Fair Housing Assessment. The City of Gulfport along with other entitlement local governments and public housing agencies to conduct a State-Wide AFFH Assessment. This effort is in the planning stages with a full assessment to be conducted between 2018-

2019.

The current zoning maps allows for a mixture of single-and multi-family residential units on varying lot sizes throughout the City a well as group homes in a variety of areas. Other land use regulations support sustainability measures and provide for density bonuses when combined with natural resource preservation and/or other public benefits. The City has adopted the latest version of the International Build Code, which requires compliance with Americans with Disabilities Act and Fair Housing Act Provisions.

Discussion

Optional

AP-85 Other Actions - 91.420, 91.220(k)

Introduction

This portion of the Action Plan identifies and describes other actions that the City of Gulfport and agencies serving Gulfport residents propose to accomplish in program year 2016 relative to the following:

- *Actions to address obstacles to meeting underserved needs.*
- *Actions to foster and maintain affordable housing.*
- *Actions to remove barriers to affordable housing.*
- *Actions to develop institutional structure.*
- *Actions to enhance coordination between public and private housing, health and social service agencies.*
- *Actions to encourage public housing residents to become more involved in management and participate in homeownership.*

Actions planned to address obstacles to meeting underserved needs

The City of Gulfport with the assistance of the appropriate agency or agencies will attempt the following actions to remove obstacles to meeting underserved needs of the community:

- To support housing and support service agencies in their efforts to obtain funding to continue and expand existing facilities and services.
- To encourage active solicitation of every known funding source and to support applications for funding from federal, state, and local funding sources including HUD programs.
- To facilitate ongoing cooperation and coordination between agencies such as the Gulf Coast Women's Center, Back Bay Mission, Salvation Army, South MS AIDS Task Force, and others.
- To improve the public housing living environment at all public housing sites.
- To increase transitional housing and supportive services particularly for women with children.
- To increase affordable housing opportunities for owners and renters through the Harrison County HOME Program Consortium, and other programs.
- To ensure fair housing and eliminate barriers to fair housing and housing discrimination through

education and enforcement by the Mississippi Center for Justice.

Actions planned to foster and maintain affordable housing

1. Lack of Fair Housing Education and Outreach –(Strategy) The City will update its website to include links to the HUD’s Fair Housing, local fair housing centers. *(completed and ongoing)*. City will continue to provide homebuyers and homeowners with fair housing brochures through its CDBG/HOME programs. *(ongoing)* City will continue to require all potential homebuyers requesting HOME funds to attend homebuyer education classes. *(ongoing)*
2. Areas of Low/Mod Income Concentration – develop new affordable housing outside of areas of low/mod income concentration(Strategy) The city’s homeowner rehabilitation program and homebuyer assistance programs are eligible for assistance city-wide and do not limit assistance in selected areas. *(ongoing)*
3. Lack of Affordable Homebuyer Units(Strategy) The city has numerous affordable housing units outside of low/mod impacted areas. *(ongoing - these homes are available to low/mod homebuyers through the homebuyer assistance program)*. The city will continue to utilize a portion of its HOME funds in 2017 for homebuyer assistance to low/mod homebuyers for purchase of their choice city-wide. *(ongoing)* The city will continue its homeowner housing rehabilitation programs, emergency, minor and substantial rehabilitation utilizing both CDBG and HOME funds. *(ongoing)* Mississippi Regional Housing Authority VIII will continue to utilize its Housing Voucher Program to assist low income homebuyer for purchase of their choice. *(ongoing)*
4. Lack of Affordable Rental Units Mississippi Regional Housing Authority will continue to provide vouchers to low income households for affordable housing. *(ongoing)*
5. Housing Accessibility The city will continue its emergency repair assistance for accessibility housing needs.
6. High Property Insurance Cost The City and other agencies will support and provide down payment assistance to homebuyers to lower their overall housing costs. *(Housing insurance has reduced since its high after Hurricane Katrina, however, since the Coronavirus pandemic the costs of housing is again growing faster than it did in previous years, and putting affordable housing out of reach to low income citizens. it is still an impediment to affordable housing cost for low, mod, and middle income homebuyers and homeowners.)*
7. Housing Problems – safe, decent, sanitary City will continue its housing emergency, minor and substantial housing repair programs for low income households. *(ongoing)* City will continue code enforcement efforts to address housing problems within the city. *(ongoing)*
8. Zoning Ordinance – Provisions for group homes Zoning definitions will be updated to include correct wording. *(ongoing)*
9. Lack of public transportation in areas north of the city City continues to work with Coast Transit Authority to identify routes. *(ongoing)*

Actions planned to reduce lead-based paint hazards

The City and agencies will undertake the following measures to reduce the incidence of lead-based paint hazards in Gulfport.

- The Harrison County Department of Health will continue use of its programs and resources to test children for lead contamination.
- The MS Regional Housing Authority No. VIII will abate lead-based paints in public housing units with Public Housing Comprehensive Grant funds.
- 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.
- The MS Regional Housing Authority No. VIII will continue its program for abatement of lead-based paints in units rented under the Section 8 Rental Assistance Payments Program. The agency will continue to require that dwellings inspected and found to have paint peeling, scrape and repaint the walls.

Additionally, the MS Regional Housing Authority No. VIII will continue its education program wherein education pamphlets are provided to new Section 8 certificate and voucher holders. The program is designed to inform residents of the hazards of lead-based paints.

Actions planned to reduce the number of poverty-level families

The City of Gulfport recognizes that its actions have a direct impact on the economic and social well being of its citizens, while it has little control over their poverty status. It is a long-standing policy of the City of Gulfport to be pro-active in encouraging economic development and redevelopment in the community. This policy has been developed to encourage private investment and job creation. The City is aware that by taking a pro-active approach to economic development and redevelopment, its citizens benefit both directly and indirectly from increased private investment and job creation.

As part of its antipoverty strategy, the City proposes to take the following actions during the 2016 Action Plan program year:

- The City will continue its policy of encouraging investment and job creation.
- The City will continue its commitment to maintain existing infrastructure to serve business and industry and will continue its policy of upgrading and improving infrastructure to accommodate,

encourage, and induce development.

- The City will support agencies such as the Gulf Coast Community Action Agency, Gulf Coast Business Services, Small Business Administration and others as appropriate to address the training needs of the working poor.

Actions planned to develop institutional structure

The development of an effective institutional structure and enhancement of coordination for the sake of meeting the needs of Gulfport cannot be separated. HUD requirements for preparation of the Consolidated Plan and Action Plan have fostered the improvement of the Gulfport institutional structure and have enhanced coordination. Interaction between local jurisdictions and between the City and public and private agencies is a Plan requirement. In an effort to improve institutional structure and enhance coordination, the City will seek to accomplish the following:

- The adherence to the Citizens Participation Plan will assist the City in its efforts to strengthen the institutional structure within the jurisdiction.
- The City will support the coordinated efforts of the agencies such as the Gulf Coast Women’s Center, Salvation Army, Gulf Coast Rescue Mission, Gulf Coast Community Action Agency, South MS AIDS Task Force, Back Bay Mission, and others as the agencies move forward to address the full continuum of care.

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

To foster public housing residents to become more involved with management and participate in homeownership, the City of Gulfport will seek to accomplish the following:

- The City and Mississippi together and separately will work to provide homebuyer assistant to

eligible low income homebuyers through the Home Consortium Homebuyer Assistance programs and Mississippi Regional Housing VIII Housing Choice Voucher Program.

- The MS Regional Housing Authority No. VIII has encouraged and will continue to encourage residents to take a more active role in residential management. The individual home developments have created resident councils to work with the on-site managers and the Housing Authority. This relationship will help foster a better understanding of management and the decision-making process. The resident councils' primary purpose is to encourage the community programs to come into their individual sites. In turn, the residents are being encouraged to seek out education and job training opportunities in their local communities. The Housing Authority, through the Comprehensive Grant Program, has set aside funding to provide such training opportunities.

The resident councils have representatives that are members of the umbrella council of Harrison County. This council functions as an advisory group for the entire area, and its purpose is to help give further guidance to the development of job training programs and other opportunities. The County Council was trained through a technical assistance training grant, which encouraged the formation of the resident council umbrella program.

The MS Regional Housing Authority No. VIII will continue to implement its resident initiative programs. The City will support the resident initiatives.

- The City will support the MS Regional Housing Authority No. VIII in its efforts to obtain funding under the Public Housing Drug Elimination Program, Youth Sports Program, and the Public Housing Comprehensive Grant Program.
- The City will support efforts of the MS Regional Housing Authority No. VIII to expand homeownership for minorities.
- The City will support minority and low- and moderate-income homeownership initiatives of the

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

The City of Gulfport with the assistance of the appropriate agency or agencies will attempt the following actions to remove obstacles to meeting underserved needs of the community:

- To support housing and support service agencies in their efforts to obtain funding to continue and expand existing facilities and services.
- To encourage active solicitation of every known funding source and to support applications for funding from federal, state, and local funding sources including HUD programs.
- To facilitate ongoing cooperation and coordination between agencies such as the Gulf Coast Women's Center, Back Bay Mission, Salvation Army, South MS AIDS Task Force, and others.
- To improve the public housing living environment at all public housing sites.
- To increase transitional housing and supportive services particularly for women with children.
- To increase affordable housing opportunities for owners and renters through the Harrison County HOME Program Consortium, and other programs.
- To ensure fair housing and eliminate barriers to fair housing and housing discrimination through education and enforcement by the Mississippi Center for Justice.

Discussion

Optional

Program Specific Requirements

AP-90 Program Specific Requirements - 91.420, 91.220(I)(1,2,4)

Introduction

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

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

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

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	95.00%

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220(I)(2)

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

as follows:

For HOME Projects:

Individual private funds, donations and loans for homebuyer assistance

FHA – homebuyer assistance

Housing Choice Vouchers – homebuyer assistance

Habitat for Humanity – homeowner housing rehabilitation/reconstruction

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

See Attached HOME Consortium Resale and Recapture Policy per revised New HOME Final Rule Effective 8/23/2013, as written guidelines exceed the allowed 4,000 character limit for ECon response.

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

See Attached HOME Consortium Resale and Recapture Policy per revised New HOME Final Rule Effective 8/23/2013, as written guidelines exceed the allowed 4,000 character limit for ECon response.

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

The Consortium programs or funding allocations do not allow for refinancing of existing debt secured by multifamily housing that is rehabilitated with HOME funds.

Optional

