There came on for consideration at a duly constituted meeting of the Mayor and Members of the City Council of the City of Gulfport, Mississippi, held on the 2<sup>nd</sup> day of August 2022, the following Resolution:

A RESOLUTION BY THE GULFPORT CITY COUNCIL TO APPROVE AND ADOPT THE CITY'S ONE-YEAR ANNUAL ACTION PLAN FOR FISCAL YEAR 2022 AND THE CITY'S FIVE YEAR CONSOLIDATED PLAN FOR 2022-2026 FOR THE COMMUNITY DEVELOPMENT BLOCK GRANT ENTITLEMENT PROGRAM AND HOME CONSORTIUM ENTITLEMENT PROGRAM FOR SUBMISSION TO THE DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT AND TO AUTHORIZE THE MAYOR TO EXECUTE SAID ACTION PLAN

WHEREAS, as FYE 2021 marked the fifth and final year of a five year consolidated plan intended to benefit low-income and moderate-income residents in the City of Gulfport, it is necessary for the City of Gulfport to approve and adopt a new Five Year Consolidated Plan (2022-2026) concerning the City's participation in the Community Development Block Grant Entitlement Program and the Home Consortium Entitlement Program; and

WHEREAS, it is also necessary for the 2022 One-Year Annual Action Plan to be adopted and the same has been developed in a manner to insure participation by citizens, citizen groups, and agencies, particularly those agencies comprising the institutional structure delivering housing and supportive services to the low and moderate income residents of Gulfport; and

WHEREAS, the proposed 2022 One-Year Annual Action Plan and proposed the Five Year Consolidated Plan for 2022-2026 are attached hereto as Exhibit "A" for your consideration in greater detail.

NOW THEREFORE, BE IT RESOLVED BY THE MAYOR AND CITY COUNCIL OF GULFPORT, MISSISSIPPI, AS FOLLOWS:

**SECTION 1.** That the matters, facts, and things recited in the Preamble hereto are hereby adopted as the official findings of the Governing Authority.

**SECTION 2.** That the One-Year Annual Action Plan for the Community Development Block Grant Entitlement Program and HOME Consortium Entitlement Program for Fiscal Year 2022 be and the same is hereby approved and adopted in the form as is found in Exhibit "A" to this resolution for submission to the Department of Housing and Urban Development, and the Mayor is, hereby, authorized to execute the same on behalf of the City of Gulfport.

**SECTION 3.** That the 2022-2026 Five Year Consolidated Plan for the Community Development Block Grant Entitlement Program and HOME Consortium Entitlement Program be and the same is hereby approved and adopted in the form as is found in Exhibit "A" to this resolution for submission to the Department of Housing and Urban Development, and the Mayor is, hereby, authorized to execute the same on behalf of the City of Gulfport.

**SECTION 4.** That this Resolution shall be in effect immediately upon its passage and enactment according to law, and shall be spread upon the minutes of the Gulfport City Council.

The above and foregoing Resolution, after having been first reduced to writing and read by the Clerk, was introduced by Councilmember Sharp, seconded by Councilmember Casey, and was adopted by the following roll call vote:

YEAS:
Casey
Holmes-Hines
None
Roland
Walker
Sharp
Flowers

Kosloski

WHEREUPON the President declared the motion carried and the Resolution adopted, this the  $2^{nd}$  day of August, 2022.

(SEAE) A L

ATTEST:

Brittany Rodgers, Clerk of Council

**ADOPTED:** 

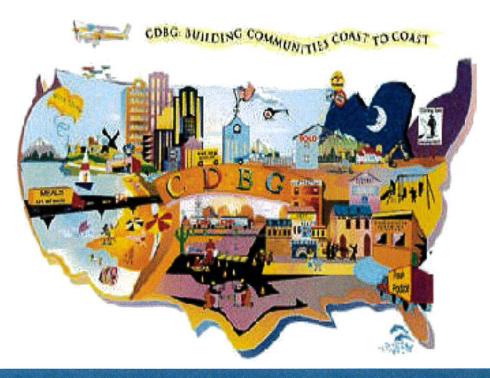
F.B. "Rusty" Walker, IV, President

The above and foregoing Resolution having been submitted to and approved by the Mayor, this the 3<sup>rd</sup> day of August, 2022.

**APPROVED:** 

Billy Hewes, Mayor

### **CDBG** and **HOME** Five -Year Consolidated Plan 2022-2026 And 2022 One-Year Action Plan



### City of Gulfport, Mississippi







Billy Hewes, Mayor City of Gulfport 2309 15th Street Gulfport, Mississippi 39501

Prepared by Karen McCarty City of Gulfport, Federal Programs Administrator



### **Executive Summary**

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

### 1. Introduction

As per the requirements of 24 CFR Part 91 and a condition of receiving Community Development Block Grant (CDBG) entitlement funds and Home Investment Partnership Funds (HOME), as Lead-Agency for the HOME Consortium, the City of Gulfport, Mississippi developed its Five-Year Consolidated Plan for the period 2022-2026 in compliance with consolidation of planning and application requirements of the U.S. Department of Housing and Urban Development (HUD) for its four programs to identify the City's and Consortium's housing and community development needs and priorities, and an Annual Action Plan identify how the City plans to allocate its CDBG entitlement and HOME Entitlement allocation to address those priority needs.

All CDBG projects, programs and reporting will be based only on the Data, Income, Projects, for the City of Gulfport.

All data provided in this document is based on system provided Census data and HUD data specifically for the City of Gulfport and the Un-incorporated areas of Harrison County, which comprise of the participating entities of the HOME Consortium. This report will not include any outside data, as data provided especially for Harrison County will include not only the City of Gulfport and the unincorporated areas, but also the other cities within the county, such as Biloxi, Long Beach, D'Iberville and Pass Christian, and this will over-inflated any data, numbers or percentages for housing related reports.

The Five-Year Plan consist of three sections; identification of housing and community development needs through data assessment; a housing market analysis; and a strategic plan that prioritizes housing and community development needs and identifies strategies the City and Consortium will implement with available HUD resources and other funding over the 2022-2026 period.

The 2022 Annual Action Plan identifies the CDBG and HOME resources expected to be available to address the needs and objectives established in the Consolidated Plan and how these resources will be invested to achieve the City's housing and community development goals and objectives, particularly as

they relate to low and moderate-income residents. Gulfport's program year runs from January 1, 2022 to December 2022.

### 2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

The objective throughout development of the City of Gulfport's 2022-2026 Consolidated Plan and 2022 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. Provisions of basic services, including improved infrastructure (water, sewer, drainage, alleviate flooding, street and sidewalk improvements, security lighting, and park and recreation improvements in low income areas), improved police and fire safety services; and support to public services addressing homelessness and near homelessness, affordable childcare services, youth education/recreation programs, The need to maximize the effective and efficient use of limited public resources also was identified as a priority outcome. Enhancing the city's existing recreational assets and providing recreational activities for youth was identified as a top community objective, which would expand their use by residents without incurring acquisition costs for new recreation areas. To accomplish objectives and achieve desired outcomes, the City will continue to work to improve communication with and among existing nonprofit service agencies to avoid duplication and address gaps in services.

### 3. Evaluation of past performance

The City of Gulfport is 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.

### 4. Summary of citizen participation process and consultation process

Letters and local government survey consultations were mailed 6/6/22 to City of Biloxi, City of Long Beach, City of D'Iberville, Harrison County. Letters and homeless survey consultations were mailed to Open Doors Homeless Coalition, Gulf Coast Community Action, South MS AIDS Task Force, Catholic Social Services, Women's Center for Non-Violence, Salvation Army mailed 6/6/22. Letters and Lead

Based Paint Survey Consultation were mailed to Coastal Family Health Center and Coastal Plains Public Health District IX on 6/6/22. Letter and Public Housing Survey Consultation was mailed to Mississippi Regional Housing Authority on June 6, 2022. Con-Plan needs surveys were also included in surveys, the inter-agency meeting and city website.

### 5. Summary of public comments

A summary of public comments is included at Citizen Participation Comments in this document

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

All oral and written comments received during development of the Consolidated Plan and 2017 Action Plan were reviewed and considered by the City.

### 7. Summary

Optional

### The Process

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

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

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**

The City of Gulfport's Community Development Department is the Lead Agency responsible for preparing the Consolidated Plan and for administration of the Community Development Block Grant (CDBG) and HOME Investment Partnership Program (as Lead-Agency for the Gulfport HOME Consortium)

### **Consolidated Plan Public Contact Information**

Karen McCarty, Federal Programs Administrator

City of Gulfport

1410 24th Avenue, Gulfport, MS 39501

228-868-5705, ext. 6545

kmccarty@gulfport-ms.gov

www.gulfport-ms.gov

### PR-10 Consultation - 91.100, 91.110, 91.200(b), 91.300(b), 91.215(l) and 91.315(l)

### 1. Introduction

As required by HUD regulations and the City of Gulfport citizen participation plan, consulted with public and private agencies and organizations and neighboring local units of government that provide housing and non-housing health and other services to meet the various needs of our low and moderate-income residents.

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(I)).

To enhance coordination between public and assisted housing providers and private and government health, mental health and service agencies, the City reached out through letters sent via the U.S. Postal Service to invite and encourage their participation in the Consolidated Plan planning and development process. The City also sent letters requesting specific information required for inclusion in the Consolidated Plan.

Letters and local government survey consultations were mailed 6/6/22 to City of Biloxi, City of Long Beach, City of D'Iberville, Harrison County. Letters and homeless survey consultations were also mailed to Open Doors Homeless Coalition, Gulf Coast Community Action, South MS AIDS Task Force, Catholic Social Services, Women's Center for Non-Violence, Salvation Army, Mississippi Regional Housing Authority VIII, Coastal Family Health and Coastal Plains Public Health District IX.

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. Open Doors and the City has meet on numerous occasions 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 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.

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

Neither the City of Gulfport or the Home Consortium receives ESG funds but provides feedback to and supports the efforts of the Continuum of Care to administer its ESG award to best meet the needs of the Jurisdictions citizens.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Open Doors Homeless Coalition
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Open Doors Homeless Coalition completed the homeless survey supplied by the City/Consortium as to the homeless population in the jurisdiction. Open Doors Homeless Coalition has met and assisted the city in providing data and input throughout the year. Open Doors Homeless Coalition provided the most recent data on the Point-in-Time Survey conducted for the jurisdiction. The City is also partnering with Open Doors to provide rental assistance through its CDBG-COVID funding and a partner with the City of Gulfport in conducting the needs and program guidelines for the 2021 HOME American Rescue Plan Act funding received from the Department of Housing and Urban Development.
2	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

		The state of the s
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Mississippi Regional Housing Authority and the City of Gulfport meets on a regular basis, reviews and consults with each Annual Plans and Con Plans.  Discussions and plans to utilize Tenant based rental assistance funds continue to be in discussion along with partnering between the family self-sufficiency program, Housing Choice Vouchers and HOME Homebuyer Assistance to provide affordable housing to very low income has been successful on numerous occasions.
3	Agency/Group/Organization	BACK BAY MISSION OF BILOXI
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Needs - Veterans Market Analysis
	How was the Agency/Group/Organization consulted and 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 the public meeting held in preparation of the consolidated plan and provided an assessment of the need for housing, especially homeless veterans.

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

Not applicable

### 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	Assist with housing and financial to the
	Coalition	homeless and near homeless.
PHA Plan	Mississippi Regional	providing housing to very low, low and
	Housing Authority VIII	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	Mississippi	utilizing CDBG Disaster for drainage, street
Plan	Development Authority	improvements and streetscape in majority low
		income areas
State of Mississippi 5	Mississippi	State wide CDBG and HOME Programs for low
year Consolidated Plan	Development Authority	and very low income citizens .

Table 3 - Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(I))

The City of Biloxi and Harrison County provides continuous input and data on an ongoing basis for projects and programs, housing, infrastructure and economic development all during the year. Harrison County provides funding to the City on projects in the city such as drainage, street improvements, ADA compliance, parks and facilities. Invitations to the Con Plan planning meeting were sent to various groups, citizens, local governments representing a various assortment of housing providers, homeless providers, financial institutions, medical organizations, fair housing, neighborhood groups, and citizens. included in the invitation and available at the meeting and online on the City of Gulfport's website was the 2022-2026 Consolidated Plan Survey.

Letters with questionaires also wwere sent to neighboring jurisdictions, including Harrison County, City of Biloxi, City of Long Beach and City of d'Iberville,, requesting input into the Consolidated Plan about projects or programs that might benefit from a multijurisdictional approach. Inpu from business and civic leaderss also was invited durng city council meetings and the City of Gulfport's website.

### Narrative

Optional

# PR-15 Citizen Participation - 91.105, 91.115, 91.200(c) and 91.300(c)

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

The City reaches out to citizens, local governments, local non-profits, financial agencies, local housing providers to participate and

### Citizen Participation Outreach

Sort Orde	Mode of Outreac	Target of Outreac	Summary of	Summary of	Summary of comment	URL (If
<b></b>	<u>-</u>	ے	response/attendanc	comments receive	s not accepted	applicable)
			e	þ	and reasons	
₹=1	Public Hearing	Minorities	Notice of public	no comments	no comments received	
			meeting/public	received		
		Persons with	hearing advertised in			
		disabilities	the Sun Herald on			
			6/21/22.			
		Non-				
		targeted/broad				•
		community				
		Residents of Public				
		and Assisted				
		Housing			:	

s not accepted applicable) and reasons	ents www.gulfport	-ms.gov															ents received	ents received	ents received	ents received	ents received	ents received	ents received	ents received	ents received	ents received
comments receive s not accepted d	All comments	accepted.															no comments received	no comments receiv	no comments receiv	no comments receiv	no comments receiv	no comments receiv	no comments receiv	no comments receiv	no comments receiv	no comments receiv
ס	a summary of	comments are	attached														no comments	no comments received	o comments eceived	o comments sceived	o comments sceived	o comments sceived	o comments eceived	o comments sceived	o comments sceived	o comments sceived
response/attendanc co	ıblic		lan	and action plan	input, proposed	101+40+	רמוורומו	amendment for prior	amendment for prior years, and input for	amendment for prior years, and input for HOME ARPA 2021	amendment for prior years, and input for HOME ARPA 2021 Funding. Community	amendment for prior years, and input for HOME ARPA 2021 Funding. Community	amendment for prior years, and input for HOME ARPA 2021 Funding. Community needs surveys and comment sheets	amendment for prior years, and input for HOME ARPA 2021 Funding. Community needs surveys and comment sheets included on City of	amendment for prior years, and input for HOME ARPA 2021 Funding. Community needs surveys and comment sheets included on City of Gulfport Website, for	amendment for prior years, and input for HOME ARPA 2021 Funding. Community needs surveys and comment sheets included on City of Gulfport Website, for three weeks.				·	·					
h respo	Notic		_	anda	input	1	substantial	subst	subst amen years	substance amen years HOM	substrance amen years HOM Fundi	substance amen years HOM Fundi	substance amen years HOM Fundi	substance amen years HOM Fundi needs	substance amen years HOM Fundi needs comn incluc	substance amen years HOM Fundi needs comn incluc Gulfp	subst amen years HOM Fundi needs comn includ Gulfp Targeted citizens Notic	izens	su	SH						
	ach Non-	targeted/broad	community				_																			
:	Internet Outreach																U. S Postal Mail	U. S Postal Mai	U. S Postal Mai	U. S Postal Mai	U. S Postal Mai	U. S Postal Mai	U. S Postal Mai	U. S Postal Mai	U. S Postal Mai	U. S Postal Mai
							-																		m	

Sort Orde	Mode of Outreac	Target of Outreac	Summary of	Summary of	Summary of comment	URL (If
<b>L</b>	£	<b>-</b>	response/attendanc	comments receive	s not accepted	applicable)
			e	ס	and reasons	
4	U. S Postal Mail	Non-	Community	a summary of all	All comments	
		targeted/broad	Development	comments are	accepted.	
		community	maintains a list of	attached		
			concerned citizens,	-		
			local non-profits and			
			agencies, local			
			governments and			
			others that received			
			notices concerning			
			programs and			
			information. notices			
			were mailed.			

Sort Orde	Mode of Outreac	Target of Outreac	Summary of	Summary of	Summary of comment	URL (If
_	4	ح	response/attendanc	comments receive	s not accepted	applicable)
			e	q	and reasons	
	Public Hearing	Minorities	Public Hearing held	Numerous citizens	all comments accepted	
			June 30, 2022	voiced the almost		
		Persons with	6:00p.m. to 8:00	the same concerns		
		disabilities	p.m. at the City of	during the public		
			Gulfport Council	hearing and the		
		Non-	Chambers.Over 40	weeks afterwards.		
		targeted/broad	people attended the	The consensus was		
		community	public hearing,	to split the CDBG		
			including	funding between		
		-	Councilwoman Ella	both Ward 1 and		
			Holmes-Hines (Ward	Ward 3. Overview		
			3), Councilman	and comments are		
			Kenneth "Truck"	attached to		
			Casey (Ward 1),	document.		
			Karen McCarty and			
			Sheena Robinson-Gill			
			(Community			
		-	Development Dept),			
			Wayne Miller			
			(Director of Public			
			Works). Citizen			
			attendance were			
			from both Ward 1			
			and @ard 3, non-			
			profits and business.			

Sort Orde	Mode of Outreac	Target of Outreac	Summary of	Summary of	Summary of comment	URL (If
<b>1</b>	ء	<u>.</u>	response/attendanc	comments receive	s not accepted	applicable)
			e	q	and reasons	
9	Newspaper Ad	Non-	5 - year Consolidated	Comments	not applicable	,
		targeted/broad	plan and substantial	received until		
		community	amendments	August 15, 2022.		
			advertised 30-day	all comments will		
			review in the Sun	be incorporated		
			Herald on July 14	into plan.		
			2022.			
7	Internet Outreach	Non-	5-year plan and	all comments will	not applicable	www.gulfport
		targeted/broad	substantial	be incorporated		-ms.gov
		community	amendment placed	into the plan.		
			on city of Gulfport			
			website for public			
			review and			
			comment.			
<b>∞</b>	Public Meeting	Minorities	City council	all comments to be	no applicable	
			approved 5-year plan	included in plan		
		Persons with	and substantial	prior to submittal		
		disabilities	amendment draft	to HUD		
			August 2, 2022 prior		-	
		Non-	to submittal to HUD			
***		targeted/broad	no			
		community				

Table 4 – Citizen Participation Outreach

### **Needs Assessment**

### **NA-05 Overview**

### **Needs Assessment Overview**

The following needs assessment is based on data provided by HUD from the 2013-2017 American Community Survey (ACS), including special compilations (2013-2017 CHAS) prepared for HUD by the U.S. Census Bureau utilizing HUD's income category breakouts. Unless otherwise noted, all tables and data in them were built into the Consolidated Plan template and prepopulated by HUD.

The data covers both the City of Gulfport and Un-incorporated Harrison County.

### NA-10 Housing Needs Assessment - 24 CFR 91.405, 24 CFR 91.205 (a,b,c) Summary of Housing Needs

The information provided below is based on HUD provided data as of the 2013-2017 American Community Survey. This American Community Survey has been updated for 2014-2018, however, this data has not been incorporated into HUD's ECon System has of this report. Once incorporated a revision to the 5-Year Consolidated Plan will be provided to the public.

All data provided in this document is based on system provided Census data and HUD data specifically for the City of Gulfport and the Un-incorporated areas of Harrison County, which comprise of the participating entities of the HOME Consortium. This report will not include any outside data, as data provided especially for Harrison County will include not only the City of Gulfport and the unincorporated areas, but also the other cities within the county, such as Biloxi, Long Beach, D'Iberville and Pass Christian, and this will over-inflate any data, numbers or percentages for housing related reports.

Demographics	Base Year: 2009	Most Recent Year: 2017	% Change
Population	108,511	123,080	13%
Households	39,708	47,380	19%
Median Income	\$0.00	\$0.00	

Table 5 - Housing Needs Assessment Demographics

Data Source:

2000 Census (Base Year), 2013-2017 ACS (Most Recent Year)

### **Number of Households Table**

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	6,270	5,255	7,200	4,570	24,085
Small Family Households	2,790	2,010	2,724	2,000	12,995
Large Family Households	613	154	560	485	1,700
Household contains at least one					
person 62-74 years of age	1,060	1,345	1,460	1,159	5,580
Household contains at least one			·		-
person age 75 or older	339	709	809	339	1,864
Households with one or more					
children 6 years old or younger	1,423	912	1,313	960	2,948

Table 6 - Total Households Table

Data

2013-2017 CHAS

Source:

### **Housing Needs Summary Tables**

1. Housing Problems (Households with one of the listed needs)

			Renter					Owner		
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOL	JSEHOLD									
Substandard										
Housing -										
Lacking										
complete										
plumbing or										
kitchen									i	
facilities	25	84	15	35	159	40	4	14	15	73
Severely										
Overcrowded -										
With >1.51										
people per	:									
room (and										
complete										
kitchen and										
plumbing)	30	20	115	45	210	60	0	15	40	115
Overcrowded -							-			
With 1.01-1.5						!				
people per										
room (and										
none of the										
above										
problems)	265	170	105	170	710	1.5	55	140	15	225
Housing cost										
burden greater										
than 50% of										
income (and										
none of the										
above										
problems)	2,850	1,335	434	0	4,619	1,290	539	515	210	2,554

	[ <del>-</del>		Renter					Owner		
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% <u>A</u> MI	Total
Housing cost										
burden greater										
than 30% of								:		
income (and										
none of the										
above										
problems)	250	940	2,030	450	3,670	303	594	945	760	2,602
Zero/negative										
Income (and										
none of the										
above										
problems)	259	0	0	0	259	220	0	0	0	220

Table 7 - Housing Problems Table

Data

2013-2017 CHAS

Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

			Renter	•				Owner		
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUS	EHOLDS									
Having 1 or more of four housing					- 60	1 100	F.0.0	675	200	2.054
problems	3,165	1,610	669	240	5,684	1,400	599	675	280	2,954
Having none of four housing problems	659	1,430	2,900	1,590	6,579	580	1,605	2,955	2,465	7,605
Household has negative income, but none of the other housing										
problems	259	0	0	0	259	220	0	0	0	220

Table 8 - Housing Problems 2

Data

2013-2017 CHAS

Source:

### 3. Cost Burden > 30%

		Re	nter			Ov	vner	
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HO	USEHOLDS	5	· · · · · · · · · · · · · · · · · · ·					
Small Related	1,665	1,359	1,120	4,144	639	424	509	1,572
Large Related	498	75	284	857	99	24	105	228
Elderly	338	387	167	892	592	468	595	1,655
Other	904	650	1,078	2,632	358	228	348	934
Total need by	3,405	2,471	2,649	8,525	1,688	1,144	1,557	4,389
income		!						

Table 9 - Cost Burden > 30%

Data

2013-2017 CHAS

Source:

### 4. Cost Burden > 50%

		Ren	ter			Ow	ner	
	0-30% AMI	>30-50% AMI	>50- 80% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	Total
NUMBER OF HO	USEHOLDS							
Small Related	1,540	870	260	2,670	590	170	225	985
Large Related	403	25	0	428	64	20	105	189
Elderly	323	238	48	609	448	234	150	832
Other	834	305	133	1,272	279	113	124	516
Total need by income	3,100	1,438	441	4,979	1,381	537	604	2,522

Table 10 - Cost Burden > 50%

Data

2013-2017 CHAS

Source:

### 5. Crowding (More than one person per room)

		- "	Renter					Owner		
	0- 30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0- 30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSE	HOLDS	·								
Single family										
households	215	174	200	180	769	60	55	100	35	250

			Renter			Owner				
	0- 30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0- 30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
Multiple, unrelated family households	80	10	20	0	110	15	0	70	20	105
Other, non-family households	0	0	0	35	35	0	0	0	0	0
Total need by income	295	184	220	215	914	75	55	170	55	355

Table 11 – Crowding Information - 1/2

Data

2013-2017 CHAS

Source:

		Rei	nter			Ow	ner	
	0- 30% AMI	>30- 50% AMI	>50- 80% AMI	Total	0- 30% AMI	>30- 50% AMI	>50- 80% AMI	Total
Households with								
Children Present	0	0	0	0	0	0	0	0

Table 12 - Crowding Information - 2/2

Data Source Comments:

### Describe the number and type of single person households in need of housing assistance.

HUD table identifies "other", non-family types of households, there are more single renter households with an income between 50 - 80% AMI with a cost burden greater than 30% housing cost burden (1078) compared to those with incomes between 30-50% (650) and 0-30% (904), for a total of 2,632 households in this category. Single person homeowners experiencing a cost burden of more than 30% total 934, with 358 having income between 0-30% AMI, 228 with income between 30-50% AMI and 348 between 50-80% AMI. The total cost burden for singles is second behind small related households and third behind elderly households.

Table 10 identifies "other" category, which includes single person renter households (133) falls behind the largest housing cost burden >50% which is small related families (260). Of the Single Family renter households those in the 0-30% have the second highest cost burden of both renters and homeowners of single family housing behind small family related of both renters and homeowners.. The largest cost burden >50% belongs to the small related renters. Single family homeowners fared better (124) than the small related family (225) and Elderly (150).

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

Information not available

### What are the most common housing problems?

Housing cost overburden is the most common problem in the Consortium Jurisdiction for both renters and homeowners. Both housing costs and property insurance increased dramatically after Hurricane Katrina. Housing costs and property insurance has dropped in the last several years, but no where near what they were prior to Hurricane Katrina and Income has not increased anywhere near the rate of housing costs. In fact, currently median income for the area has decreased since the HUD provided 2017 American Community Survey. However, basic housing costs, rent and utilities have increased significantly over basic income. HUD 's data states that overcrowding

### Are any populations/household types more affected than others by these problems?

According to HUD's data, small related households have the highest cost burden in both the >30% and >50%. (4,144) renters whose income is 0-30% have the greatest burden over 50%; followed by (2,114) renters whose income is 30-50% with a cost burden greater than >30%. There are combined total of (12,914) renters and homeowners whose housing cost burden exceeds >30%. There is a combined total of (7,531) renters and homeowners whose housing cost burden exceeds >50%.

Small related families (5,716) bear the greatest housing cost burden >30% and (3,655) >50% for households whose income is <80% AMI. Again Small related families have the most over crowding (more than one person per room) of both the renters and homeowners.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

Extremely low income households (with <30% of or AMI with a housing costs burden greater than 50%) with a severe housing cost burden generally are more at risk of becoming homeless. According to prepopulated data, there are 4,481 persons in this need, 3,100 renters and 1,381 homeowners. Of this total 1,540 were small related renters compared to 590 were small related homeowners, the rest comprised of 403 large related renters, 64 large related homeowners, 323elderly renters, 448 elderly homeowners, other 834 renters and 279 other homeowners.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

The Consortium Jurisdiction does not provide estimates of its at-risk population

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

As with the Consortium Jurisdiction and all other local jurisdictions on the Coast, housing cost burden and low income have been linked with instability and increased risk of homelessness. Non-housing characteristics linked with instability and increased risk of homelessness include mental health, substance abuse and unemployment.

### Discussion

Like the other local units of governments on the Mississippi Gulf Coast, the Consortium Jurisdiction is working with Open Doors Homeless Coalition's Continuum of Care to address homelessness, especially for veterans and families with children. Gulfport works with the Open Doors Homeless Coalition by supporting its funding request and technical assistance request applications, sharing information about the local homeless problem, and participating in the Continuum of Care meetings to work towards alleviating homelessness.

### NA-15 Disproportionately Greater Need: Housing Problems - 91.405, 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction

The information and data provided below is from the HUD IDIS 2013-2017 Comprehensive Housing Affordability Strategy

**Extremely low income:** In the 0 – 30% AMI income category, 5,105 or 82% of all the 6,277 households in the City as a whole have one or more of the four-housing problems. The two highest is American Indian, Alaska Native with 100% and Hispanic with 90%, Blacks/African-Americans has 87%, Whites 75% and Asians 72% of this income category experience one or more problems. Even though American Indian/Alaska Natives and Hispanics have a higher percentage of housing problems in this category, there are 20 and 194 households respectively compared to 3,034 Black/African Americans and 2,867 Whites.

**Very low income:** In the 30-50% of AMI income category, 3,764 or 71% of all the 5,269 households in this income category as a whole have one or more of the four housing problems. 100% of Asians households in this category has at least one of the four housing problems, followed by Blacks/African Americans 83% or 1,734, Hispanics 77% and Whites 63%.

**Low Income**: In the 50 - 80% of AMI income category, 4,324 or 60% of all the 7,204 households in this income category as a whole have one or more of the four housing problems. Hispanic 73%, Blacks/African Americans and Asians are 65%, with Whites 56%. show a disproportionately greater need than Whites at 56%.

**Middle Income:** In the 80-100% of AMI income category, 1,735 or 38% of the 4,580 households in this category as a whole have one or more of the four housing problems. This is the lowest category in the households under Annual Median Income. 68% of Asians have the greatest percentage of all four housing problems, followed by 36% for Blacks/African American and 36% for Whites and 34% for Hispanics. Both American Inian/Alaska Native and Pacific Islander have no housing issues.

### 0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5,125	673	479
White	2,155	383	329
Black / African American	2,654	275	105
Asian	65	0	25
American Indian, Alaska Native	20	0	0
Pacific Islander	0	0	10
Hispanic	174	20	0

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data

2013-2017 CHAS

Source:

### 30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,764	1,505	0
White	1,860	1,100	0
Black / African American	1,734	360	0
Asian	30	0	0
American Indian, Alaska Native	15	10	0
Pacific Islander	0	0	0
Hispanic	119	35	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data

2013-2017 CHAS

Source:

<sup>\*</sup>The four housing problems are:

<sup>1.</sup> Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4.Cost Burden greater than 30%

<sup>\*</sup>The four housing problems are:

<sup>1.</sup> Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4.Cost Burden greater than 30%

### 50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,324	2,880	0
White	2,279	1,804	0
Black / African American	1,580	869	0
Asian	104	55	0
American Indian, Alaska Native	50	25	0
Pacific Islander	0	0	0
Hispanic	265	100	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data

2013-2017 CHAS

Source:

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4.Cost Burden greater than 30%

### 80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,735	2,845	0
White	1,140	1,995	0
Black / African American	315	565	0
Asian	105	50	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	99	194	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data

2013-2017 CHAS

Source:

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4.Cost Burden greater than 30%

### Discussion

Optional

### NA-20 Disproportionately Greater Need: Severe Housing Problems - 91.405, 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction

The information and data provided below is from the HUD IDIS 2013-2017 Comprehensive Housing Affordability Strategy

**Extremely Low Income**: Overall 71% of households or 4,565 the the 6,283 households experience severe housing problems. American Indians/Alaska Native, with 100% of the twenty households have one or more housing problems. Hispanic at 88% followed by Blacks/African Americans 79%, Whites 66% and Asians 50%.

**Very Low Income:** There is no significant difference between the identified categories with 52% of Blacks/African Americans, 50% of Asians, 49% of Hispanics, and 35% of whites that have one or more of four housing problems.

**Low Income:** In this category of 50-80% AMI, 19% or 1,344 household experience severe housing problems. Hispanics 40% have the highest disporportionate need, followed by American Indians 27%, Whites 23% and Blacks/African Americans 15%.

**Middle Income** – In the category of 80% - 100% AMI, Asians 68% show the highest disproportionate severe housing. There is a significant difference percentage wise between Asians (highest) and Blacks/African Americant 4%, with Hispanics 19% and Whites 11%. Overall City wide 13% or 520 of 4,575 households in this income category.

### 0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,565	1,239	479
White	1,885	649	329
Black / African American	2,404	525	105
Asian	45	20	25

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
American Indian, Alaska Native	20	0	0
Pacific Islander	0	0	10
Hispanic	169	24	0

Table 17 – Severe Housing Problems 0 - 30% AMI

Data

2013-2017 CHAS

Source:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4.Cost Burden over 50%

### 30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,209	3,035	0
White	1,029	1,925	0
Black / African American	1,085	1,009	0
Asian	15	15	0
American Indian, Alaska Native	0	25	0
Pacific Islander	0	0	0
Hispanic	90	64	0

Table 18 - Severe Housing Problems 30 - 50% AMI

Data

2013-2017 CHAS

Source:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4.Cost Burden over 50%

<sup>\*</sup>The four severe housing problems are:

<sup>\*</sup>The four severe housing problems are:

### 50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,344	5,855	0
White	774	3,319	0
Black / African American	379	2,069	0
Asian	10	155	0
American Indian, Alaska Native	20	55	0
Pacific Islander	0	0	0
Hispanic	145	220	0

Table 19 - Severe Housing Problems 50 - 80% AMI

Data

2013-2017 CHAS

Source:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4.Cost Burden over 50%

### 80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	520	4,055	0
White	330	2,795	0
Black / African American	35	850	0
Asian	105	50	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	55	238	0

Table 20 - Severe Housing Problems 80 - 100% AMI

Data

2013-2017 CHAS

Source:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4.Cost Burden over 50%

<sup>\*</sup>The four severe housing problems are:

<sup>\*</sup>The four severe housing problems are:

### Discussion

Optional

### NA-25 Disproportionately Greater Need: Housing Cost Burdens - 91.405, 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction

Approximately 65% of all Gulfport households experience a housing cost burden of less than 30% of household income for housing costs, based on the data provided by HUD in Table 21 - Greater Need: Housing Costs Burden AMI. However, between the racial/ethnic households the percentages vary greatly. Only 46% of Black/African-American households have housing cost that is below the 30% of household incomes. All other racial/ethnic categories fare better, with Hispanics having 61% of households with housing costs less than 30%, Whites with 74%, Asians with 67% and American Indian, Alaska Native with 70% of households that have housing cost burdens under 30% of household income.

Severe Housing Cost Burden: 17% of all households in the City experience a severe housing cost burden, paying more than 50% of household income for housing. Blacks/African-Americans have the highest cost burden >50% with 29% or 3,629 of 12,453 households of other racial or ethnic groups followed by Hispanics with 23% or 415 of 1,781 households. There is a great divide between this racial/ethnic group than the next group which is Whites at 11%, Asians at 13%, American Indian, and Alaska Native at 8%,

Moderate Housing Cost Burden: In this category of housing cost burden between 30-50% of household income, Blacks/African Americans have the highest cost burden of 24% or 3029 of 12,453 households. American Indian/Alaska Native follow with 22% or 55 of 249 households. Asians 17%, Hispanics 15% and Whites 14% are the lowest categories.

### **Housing Cost Burden**

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	30,770	8,212	7,908	479
White	23,020	4,575	3,690	334
Black / African American	5,690	3,029	3,629	105
Asian	540	139	105	25
American Indian, Alaska Native	174	55	20	0
Pacific Islander	0	0	0	10
Hispanic	1,090	276	415	0

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2013-2017 CHAS

Discussion

#### NA-30 Disproportionately Greater Need: Discussion - 91.205 (b)(2)

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

Based on the data provided by HUD in Table 21, in the housing cost burden 30-50% Asian households have a disproportionately greater need as an ethnic or racial category. In the housing cost burden 50-80% American Indian/Alaska Native have a near disproportionately greater need as an ethnic or racial category. However small, 100% of all 15 Pacific Islander have a disproportionately greater need as an ethnic or racial category.

If they have needs not identified above, what are those needs?

All needs identified.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

The highest concentration of Hispanics, Blacks/African Americans/Asians who are extremely low and low income Census Tracts areas as identified by HUD in the Gulport area, there is no significant census tract that is readily identified for Harrison County.

# NA-35 Public Housing - 91.405, 91.205 (b)

### Introduction

both public housing (589 or 78%) and vouchers (4467 or 76%). Hispanics only comprised of 5% of residents in public housing and less than 1% of vouchers. The average income for a resident of public housing is \$10,774 and the average income for a resident receiving vouchers is \$11,251, but those veterans with VASH vouchers have the lowest income at \$8,912. Blacks/African Americans comprise the largest race of residents in Gulfport. Vouchers comprise of 5,911, of which 293 are project based and 5,567 are tenant based, with 13 special purpose veterans VASH The HUD provided data from the Public Indian Housing Information Center states there are 756 public housing units in the City of residents with vouchers.

### **Totals in Use**

				Program Type					
	Certificate	Mod-	Public	Vouchers					
		Rehab	Housing	Total	Project -	Tenant -	Specie	Special Purpose Voucher	ıcher
			-		based	based	Veterans	Family	Disabled
							Affairs	Unification	*
							Supportive	Program	
							Housing		
# of units vouchers in use	0	0	756	5,911	293	5,567	13	0	0
			6	F	H				1

Table 22 - Public Housing by Program Type

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source:

PIC (PIH Information Center)

## **Characteristics of Residents**

			Program Type	n Type				
	Certificate	Mod-	Public	Vouchers				
		Rehab	Housing	Total	Project -	Tenant -	Special Purpose Voucher	ose Voucher
					based	based	Veterans	Family
			•				Affairs	Unification
						-	Supportive	Program
							Housing	
Average Annual Income	0	0	10,774	11,251	909'6	11,300	8,912	0
Average length of stay	0	0	4	33	T	3	0	0
Average Household size	0	0	2	2	2	2	1	0
# Homeless at admission	0	0	ιU	⊣	0	1	0	0
# of Elderly Program Participants								
(>62)	0	0	106	759	54	703	1	0
# of Disabled Families	0	0	169	1,495	09	1,416	7	0
# of Families requesting								
accessibility features	0	0	756	5,911	293	5,567	13	0
# of HIV/AIDS program								
participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0
	Table 32 CL	Soundanichie	· of Dublic H	Characteristics of Bublis Housing Residents by Program Tyne	nte hy Drograf	m Tyne		

Table 23 - Characteristics of Public Housing Residents by Program Type

Data Source:

PIC (PIH Information Center)

### **Race of Residents**

				Program Type					
Race	Certificate	Mod-	Public	Vouchers					
		Rehab	Housing	Total	Project -	Tenant -	Speci	Special Purpose Voucher	ncher
					based	based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	165	1,399	80	1,307	4	0	0
Black/African American	0	0	589	4,467	211	4,218	8	0	0
Asian	0	0	2	79	0	25	F	0	0
American Indian/Alaska			;						
Native	0	0	0	18	1	17	0	0	0
Pacific Islander	0	0	0	н	1	0	0	0	0
Other	0	0	0	0	0	0	0	0	0
*includes Non-Elderly Disabled. Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition	. Mainstream	One-Year, Ma	ainstream Fi	ve-year, and N	ursing Home T	ransition			

Table 24 - Race of Public Housing Residents by Program Type

Data Source:

PIC (PIH Information Center)

## **Ethnicity of Residents**

				Program Type					
Ethnicity	Certificate	Mod-	Public	Vouchers					
•		Rehab	Housing	Total	Project -	Tenant -	Specie	Special Purpose Voucher	ıcher
			1		based	based	Veterans Affairs	Family Unification	Disabled *
							Supportive Housing	Program	
Hispanic	0	0	40	26	6	47	0	0	0
Not Hispanic	0	0	716	5,855	284	5,520	13	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition	led, Mainstrear	n One-Year, I	Mainstream	Five-year, and N	Iursing Home	ransition			
						F			

Table 25 – Ethnicity of Public Housing Residents by Program Type

PIC (PIH Information Center)

Data Source:

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

Information about the needs of public housing applicants is not collected at the time of application. Public housing residents routinely request handicapped bars in restrooms and showers and access ramps etc. Mississippi Regional Housing Authority VIII does not have a separate waiting list for accessible units. Based on the information provided 100% of the families in publich housing units requested accessibility features.

What are the number and type of families on the waiting lists for public housing and section 8 tenant-based rental assistance? Based on the information above, and any other information available to the jurisdiction, what are the most immediate needs of residents of public housing and Housing Choice voucher holders?

The need identified from the housing authority and the non-profit housing providers was the cost of entering into housing, such as lack of security deposit, and or utility deposits and paying old deliquent utilities remaining from prior housing.

How do these needs compare to the housing needs of the population at large

The consensus seems the same.

#### Discussion

Optional

# NA-40 Homeless Needs Assessment - 91.405, 91.205 (c)

### Introduction:

The CDBG and Home Consortia Jurisdiction area is serviced by the Gulfport/Gulf Coast Continuum of Care. Information on homelessness is provided from the COC 2021 Point in Time Report, HUD 2021 Continuum of Care Homeless Assistance Programs Homeless Population and Subpopulations and Housing Inventory Count Report, along with documentation from Open Doors Homeless Coalition.

The Guifport/Guif Coast Continuum of Care covers the six lower counties of Mississippi and includes Harrison County (Gulfport), Hancock County, Jackson County, Pearl River County, Stone County and George County. Point in Time Count: On January 27, 2021, a Point in Time Count was conducted which resulted in identifying 211 persons as homeless. A total of 144 were unsheltered and 67 were sheltered. The largest population of homeless is single adults with 68% unsheltered. Males (101) outnumber the Females (43). Of the single adults 94% or 136 of 1,44 were over the age of 24.

Of the total 211 homeless persons 115 were males and 96 were females. Whites (148) were the highest racial characteristics followed by Blacks/African-Americans (55)

Subpopulations reported: 2 individuals were considered Chronically Homeless; 4 were identified as Severely Mentally III; 7 had Chronic Substance Abuse and 23 were Victims of Domestic Violence.

2013 which counted the largest number of homeless at 591. Since then the number has slowly decreased. However, 211 homeless is 211 too Since the last Consolidated Plan, these numbers have steadily decreased. In 2017 a total of 320 homeless persons were counted, followed by

The reports provided did not estimate the number experiencing homelessness each year, the estimate number becoming homeless each year, the estimate number of existing homelessness each year, or the estimate the number of days persons experience homelessness.

## **Homeless Needs Assessment**

Population	Estimate the experiencing on a giv	Estimate the # of persons experiencing homelessness on a given night	Estimate the # experiencing homelessness	Estimate the # becoming homeless	Estimate the # exiting homelessness	Estimate the # of days persons experience
			each year	each year	each year	homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s)						
and Child(ren)	0	41	0	0	0	0
Persons in Households with Only						
Children	0	0	0	0	0	0
Persons in Households with Only						
Adults	144	26	0	0	0	0
Chronically Homeless Individuals	2	0	0	0	0	0
Chronically Homeless Families	0	0	0	0	0	0
Veterans	0	0	0	0	0	0
Unaccompanied Child	0	0	0	0	0	0
Persons with HIV	0	0	0	0	0	0
	,	Lind of Hannaham	Table 36 Homelon Needs Access			

**Table 26 - Homeless Needs Assessment** 

Open Doors Homeless Coalition Point in Time Count 1/27/2021 Data Source Comments:

Indicate if the homeless population

Has No Rural Homeless

days that persons experience homelessness," describe these categories for each homeless population type (including chronically If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

Summary of homeless persons by subpopulation:

The top three subpopulations of homeless were

Severely Mentally III - 4 individuals were identified as severely mentally ill

Chronic Substance Abuse - 7 individuals were identified with chronic substance abuse

Victims of Domestic Violence - 23 individuals were identified as victims of domestic violence

Chronically Homeless - there were 2 individuals identified as chronically homeless during the 2021 PIT report (2 unsheltered). Zero (0) chronically homeless families were identified.

Veterans accounted for (1), Unaccompanied Youth between 18-24 (3) and HIV/AIDS (0)

#### Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:		Unsheltered (optional)
White		44	104
Black or African American		21	34
Asian		0	0
American Indian or Alaska			
Native		0	1
Pacific Islander		0	0
Ethnicity:	Sheltered:		Unsheltered (optional)
Hispanic		20	4
Not Hispanic		47	140

Data Source Comments:

Open Doors Homeless Coalition Point in time count 1/27/2021

#### Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

The reports provided did not estimate the number experiencing homelessness each year, the estimate number becoming homeless each year, the estimate number of existing homelessness each year, or the estimate the number of days persons experience homelessness.

#### Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

As reported in the 2021 Point in Time Survey, the racial and ethnic groups are as follows: Whites (148) and Blacks/African-American (55) were the two largest racial groups reported. The remaining groups are American Indian or Alaska Native (1), Asian (0), Multiple Races (7) and Hispanic (24).

#### Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Of the 211 individuals counted as homeless, 144 were unsheltered (living in tents, woods, under bridges, etc.) and 67 were sheltered (31 in emergency shelters and 36 in transitional housing).

The racial/ethnic breakdown of the unsheltered consists of Whites (104), Blacks/African-American (34), Asian (0), American Indian or Alaska Native (1), Multiple Races (5).

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Optional

#### NA-45 Non-Homeless Special Needs Assessment - 91.405, 91.205 (b,d) Introduction

The Home Consortium Jurisdiction and City works cooperatively with the Mississippi Regional Housing Authority, Mental Health Association, South MS AIDS Task Force and other agencies to expand housing for low-income elderly persons. The City also provides support for applications to HUD requested funding assistance to meet other non-homeless special needs in the community.

#### Describe the characteristics of special needs populations in your community:

The Home Consortia Jurisdiction and Gulfport's special needs populations include the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with drug or alcohol additions, persons with HIV/AIDS and their families, and public housing residents.

#### What are the housing and supportive service needs of these populations and how are these needs determined?

The elderly's housing and supportive service needs include expanded programs to help reduce housing costs (utility assistance and housing weatherization/repairs/maintenance support), rental assistance through increased allocations of Section 8 vouchers, additional public housing for RAD housing) for the elderly and additional Section 202 units for the elderly, counseling programs to assist with financial management; expanded services for homebound seniors such as home healthcare, counseling, meal services and housekeeping.

For residents with disabilities, mental, physical or developmental, housing and supportive needs include expanded adapted, affordable housing to rent or buy located throughout the City, additional/expanded facilities and services to provide counseling and related services; funding to adapt existing housing for the physically disabled; recreational programs for the physically disabled services to support reintegration of the mentally and developmentally impaired into the community following release from an institution and more affordable housing, including group homes for residents who are mentally or developmentally disabled

For persons with alcohol or drug addition, the need is for expanded programs and facilities to support successful rehabilitation.

Persons with HIV/AIDS and their families need expanded programs to increase the affordability of housing, including utility assistance and utility and/or security deposit assistance, rent / mortgage assist this special needs population with accessing and paying for medication, transportation and home health care.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

The Home Consortium and the City of Gulfport is not an EMSA under the HOPWA Program. The number of HIV/AIDS reported cases are maintained for Harrison County by the Mississippi State Department of Health. The latest report is for 2019, which reported a total of 27 individuals reported. This is a significant decrease over 2015's 43 individuals.

#### Discussion:

Optional

#### NA-50 Non-Housing Community Development Needs - 91.415, 91.215 (f) Describe the jurisdiction's need for Public Facilities:

The Home Consortium does not receive funding for Public Facilities. Information provided is on the City of Gulfport's CDBG Entitlement Funds.

The City of Gulfport operates 20 individual Community Centers, Recreation Centers, Facilities and Pavilions and 34 distinct Parks and Water Recreation areas across the City. There majority of these are concentrated in the lower half of the City. The last few years the city and county have utilized its general funds and Community Development utilizing its CDBG funds for low income areas have made an effort to upgrade some of the parks with new playground equipment, some of which has not been upgraded in 20 years. As in the past and at this time the current majority low and moderate income areas of the City are located in Wards 1 and Wards 3, as designated by Census Tract and Block Groups. There currently are identified low and moderate income neighborhoods in each of the City's Wards. Community Development Block Grant funds will continue to assist in improving these aging facilities in low income neighborhoods as funds allow.

Public Facilities also includes the City's Fire Departments, which includes the fire stations, fire fighting vehicles, special equipment and special uniforms. Because of the increased housing north of the interstate since Hurricane Katrina, the Fire Department built a new fire station to respond to emergencies in a more timely manner and reduce the city's fire rating. The new station is not located in a low income areas and does not service at least 51% low income, therefore no CDBG funds can be utilized. Over the past several years, CDBG funds were utilized to purchase fire trucks, equipment and uniform for those stations and fire fighters located in low income area. As CDBG has provided funding to all eligible low income public facilities for fire prevention, it will not set aside funds during the next five year consolidated plan, unless a urgent need occurs.

The Gulfport City Council approved its new 10-year redistricting plan, which will be effective at the next election. In addition, HUD's Low and Moderate Income Summary Data LMISD has not significantically changed since 2019. In anticipation of changes in the near future and within the next five years, the City will refrain from identifying any particular neighborhood, public facility or park. Those specific projects will be identified with the Annual Action Plans.

#### How were these needs determined?

The needs have been determined by Citizen Comments, community needs surveys, public meetings and city council meetings and department directors.

#### Describe the jurisdiction's need for Public Improvements:

The Home Consortium does not receive funding for Public Improvements. Information provided is on the City of Gulfport's CDBG Entitlement Funds.

Drainage improvements and flood control continues to be a high priority need for the City overall. Two major drainage projects in need of correcting due to flooding is Brickyard Bayou and Turkey Creek, both of which run through low and moderate income minority areas. A large portion of Brickyard Bayou drainage improvements is in pre-construction stage with funding secured HUD Federal Katrina Disaster CDBG funds. Funding for Turkey Creek Watershed drainage has been proposed several times, but the available funding and the proposed project needs have not been agreed upon by the Community, environmentalist, engineers and the City, County and City of Long Beach, as any work completed in Gulfport will affect residents in the County and Long Beach. Coffee Creek another drainage project that runs through Magnolia Grove a long income neighborhood and this project also is currently under construction with Katrina Disaster CDBG funds.

#### How were these needs determined?

The needs have been determined by Citizen Comments, community needs surveys, public meetings and city council meetings and department directors.

#### Describe the jurisdiction's need for Public Services:

The Home Consortium does not receive funding for Public Improvements. Information is provided on the City of Gulfport's CDBG Entitlement Funds.

The City has always utilized its option to provide funding to public service agencies that assist the low income residents of Gulfport. However as the CDBG funding allocations decrease every year so do the funds to assist is reduced. Because of the cost burden that affects the low income, not only for housing but in all areas of their lives, the City has put a priority on service agencies that provide the basic services to individuals and families, such as financial assistance for housing cost, utilities, food, health care, and special needs assistance.

#### How were these needs determined?

The needs have been determined by Citizen Comments, community needs surveys, public meetings and city council meetings and department directors.

#### **Housing Market Analysis**

#### MA-05 Overview

#### **Housing Market Analysis Overview:**

The tables in this section provide information by HUD from the American Community Survey Estimate 2013-2017 on the cost and other characteristics of housing in the City of Gulfport and the unincorporated areas of Harrison County. This data overestimates the affordability of housing since unsubsidized units with "affordable" rents are not necessarily available to lower income households because they are already occupied by higher income households. Also, housing that is considered "affordable," may be beyond the financial reach of many lower income households because of security deposits (usually first and last months' rent) required in addition to utility deposits.

Since Hurricane Katrina, a lot of older homes were destroyed; housing completely renovated down to the studs, a lot of older homes may not have the lead-based paint exposure. The City's Housing Rehabilitation program which 90% of its homes were built before 1979, when tested for lead only 1 in 25 would test positive for lead and only for a small amount.

Again since Hurricane Katrina, new affordable single family and multifamily housing (LIHTC) were built throughout the City and the County, with the majority north of I-10, which greatly diversified the availability of low income housing throughout the jurisdiction. The availability of existing housing in the jurisdiction is adequate, however, the cost of affordable housing, even the LIHTC properties are still not available to low and moderate income without public assistance and/or vouchers.

#### MA-10 Housing Market Analysis: Number of Housing Units - 91.410, 91.210(a)&(b)(2)

#### Introduction

According to the HUD provided 2013-2017 American Community Survey, there were a total of 55,249 housing units in the unincorporated areas of Harrison County and the City of Gulfport, of which a total of 32,092 (63%) were in the City of Gulfport.

Based on the HUD-provided 2013-2017 ACS, 67% of residents live in 1-unit detached structures. The next most popular are mobile homes, boat, RV, Van, etc. in which 10% of residents live, followed by residential structures of 5-19 unit apartment complexes, in which 9% of residents live. In the Home Consortium Jurisdiction 52% of residents own their homes and 33% are renters. Of the owners, 87% have homes with three bedrooms, followed by 11% with two bedrooms. 52% of renters also lived in housing with three bedrooms followed by 37% with two bedrooms.

#### All residential properties by number of units

Property Type	Number	%
1-unit detached structure	37,220	67%
1-unit, attached structure	1,360	2%
2-4 units	3,365	6%
5-19 units	4,774	9%
20 or more units	3,075	6%
Mobile Home, boat, RV, van, etc	5,455	10%
Total	55,249	100%

Table 27 - Residential Properties by Unit Number

Data Source: 2013-2017 ACS

#### **Unit Size by Tenure**

	Owners		Renters	
	Number	%	Number	%
No bedroom	138	0%	315	2%
1 bedroom	460	2%	1,855	10%
2 bedrooms	3,280	11%	6,740	37%
3 or more bedrooms	25,120	87%	9,489	52%
Total	28,998	100%	18,399	101%

Table 28 - Unit Size by Tenure

Data Source: 2013-2017 ACS

#### Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

The 2019 apartment survey conducted on behalf of Gulf Regional Planning Commission indicated that the Gulfport area contained a total of 4,550 market rate housing units in Gulfport and 2,538 assisted housing units in Gulfport with 5 percent found to be vacant. Of the current 2,538 assisted units, 550 are 1 bedroom units, 1287 are two bedroom units and 701 three bedroom units. There are no studio assisted units. There are 80 assisted units under construction at this time. Assisted housing units reported does not include the individual private own units on the market for rent.

Assisted housing units account for approximately 50% of the number of market-rate units in the City. There are approximately 4550 market rate units which comprise of 52 studio units, 1,069 one bedroom, 2,8229 two bedrooms and 557 three bedrooms. There are more assisted unit three bedrooms than market rate three bedroom. There are no market rate units under construction at this time. Market rate units reported does not include the individual private own units on the market for rent.

#### Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

Neither the Consortium, City or Regional Housing Authority VIII anticipates a loss in affordable housing inventory.

#### Does the availability of housing units meet the needs of the population?

The existing housing inventory is fairly balanced in terms of the types of housing available for purchase and rent. Recent studies do not show a lack of affordable housing in the Consortium Jurisdiction, but rather identify the challenges of getting people into existing housing. This is attributable in part to a lack of Housing Choice Vouchers (HCV) as well as a lack of assistance for security and utility service deposits needed to assist more people into affordable, available units. Also, there is an inadequate number of affordable housing units located on existing public transportation routes that serve employment hubs; schools and daycare facilities as well as housing.

As discussed in the Needs Assessment, 17% of renter and homeowner households experience a severe cost burden (paying over 50% of household income for housing) and another 21% of households have a moderate housing cost burden (paying 30-50% of their household income for housing).

#### Describe the need for specific types of housing:

There anticipates an increase in the number of seniors, due in part to an aging population but also because of the large population of military retirees that benefit from close proximity to health care services, commissary and other services availabe to them from the various military bases on the coast. In addition, the coast bills itself as a retirement mecca with its warm winters and low to moderate cost of living, recreational activities both on land and the water, the City and the coast has seen a great influx of seniors moving in from all areas of the country. Generally, the oldest segment of the population lives on fixed budgets, with many qualifying as low-to-moderate income. Accordingly, the City anticipates a need for additional affordable housing, constructed to be low maintenance and weatherized for the area's subtropical climate. Easy access to public transportation services as well as to groceries and healthcare providers also will be important to seniors when selecting housing. Additional assisted care housing also is anticipated to be needed.

Additional affordable workforce housing that is low maintenance and has direct access to public transportation services. Many who work in the tourism industry, hospitality industry, and local hospitals are low to moderate income, unmarried or with no children whose housing needs focus on affordability and safety rather than on a diversity of amenities.

#### Discussion

Optional

#### MA-15 Housing Market Analysis: Cost of Housing - 91.410, 91.210(a) Introduction

Per HUD provided information, the median home values and rent are the same for the Gulfport metropolitan area for the HOME Programs.

The information provided below from the 2009-2013 ACS shows the median home value increased 59% since the 2000 census. The median rent has increased 54% during the same period. According to the 2013-2017 ACS. The median home value has dropped to \$115,000 according to the 2015 City-Data. com survey. Median rent from 2000 census to 2013 increased 54% with the 2015 City-Data survey having the median rent at \$812.

An average of 63% of renters pays between \$500-\$999 in rent. Only 6% of the households earning <=30% of HUD Adjusted Family Median Income have rents/housing costs that are affordable. 19% of those renter households earning between 30-50% income have rents/housing costs that are affordable. 62% of renter households under the 80% income have rents/housing costs that are affordable.

For homeowners, only 7% of homeowners whose income is between 30-50% of AMI have housing costs that are affordable, 21% of homeowners whose income is between 51-80% AMI have affordable housing costs, with 31% of homeowners whose income is between 80-100% AMI have affordable housing. There was no data collected for homeowners under the 30% AMI.

Based on HUD annual data - the median Home Value for 2000 was 77,900 and the most recent data for 2013 is 123,500. a 59% change. Median Contract Rent based on 2000 data was \$446 and census data for 2013 was \$686, a 54% increase.

#### **Cost of Housing**

	Base Year: 2009	Most Recent Year: 2017	% Change
Median Home Value	0	0	0%
Median Contract Rent	0	0	0%

Table 29 - Cost of Housing

Data Source:

2000 Census (Base Year), 2013-2017 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	4,161	22.6%
\$500-999	12,054	65.5%
\$1,000-1,499	1,965	10.7%
\$1,500-1,999	169	0.9%
\$2,000 or more	33	0.2%
Total	18,382	99.9%

Table 30 - Rent Paid

Data Source: 2013-2017 ACS

#### **Housing Affordability**

% Units affordable to Households earning	Renter	Owner
30% HAMFI	990	No Data
50% HAMFI	3,069	2,375
80% HAMFI	10,527	5,829
100% HAMFI	No Data	8,911
Total	14,586	17,115

Table 31 - Housing Affordability

Data Source: 2013-2017 CHAS

#### **Monthly Rent**

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	650	681	785	1,073	1,284
High HOME Rent	631	678	785	934	1,023
Low HOME Rent	501	536	643	743	830

Table 32 - Monthly Rent

Data Source: HUD FMR and HOME Rents

#### Is there sufficient housing for households at all income levels?

No, there is not sufficient housing for households at all income levels in the City of Gulfport and the unincorporated areas of Harrison County, as identified in the Needs Assessment regarding housing costs burdens. Higher construction costs, including elevation requirements in flood zones, and large increases in housing insurance premiums for units located south of Interstate 10 have severely impacted the affordability of the Gulfport housing market especially for low to moderate income residents, however this is mostly in the City of Gulfport as the majority of the un-incorporated areas of Harrison County are

not south of interstate 10 or along the immediate coastal land. According to 2013-2017 ACS 25.5% of individuals are below the poverty level. Female headed households with children under the age of 18 comprise the largest population of living below the poverty level at 51.8%.

#### How is affordability of housing likely to change considering changes to home values and/or rents?

With an overall housing vacancy rate of 16.8% for available single family houses (2010 Census) and a 9.1% vacancy rate for market-rent apartments (June 2016) MS Gulf Coast Apartment Survey), it seems that rental rates for single-family houses and for apartments of various sizes should decrease. However, housing costs such as insurance, property taxes and utilities are anticipated to continue to increase in the region. Therefore, no change in the affordability of housing is anticipated; the need for expanded government funded programs to assist lower income residents with housing related costs is anticipated to grow.

#### How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

The 2017 reported the area median rent is \$812, which is higher than the Fair Market Rent, and High and Low HOME rents for efficiency, one and two bedroom housing units. The area median rent is also higher than the low rents for a three bedroom housing unit. The area median rent is less than Fair Market Rent and HOME rents for three and four bedroom rents.

Preserving existing housing with private or developer funds is much more cost effective than utilizing federal funds such as CDBG and or HOME funds due to the additional federal requirements and costs relating to environmental, lead-based paint and asbestos testing. A majority of the time that additional cost renders the project infeasible within program and project funding guidelines. Even though new housing is not necessarily needed, newer housing is more cost efficient for low income residents.

#### Discussion

Optional

#### MA-20 Housing Market Analysis: Condition of Housing - 91.410, 91.210(a) Introduction

Selected housing conditions = 1. Lacks complete kitchen facilities; 2. Lacks complete plumbing facilities; 3. More than one person per room; 4. Cost burden greater than 30%.

Based on data provided by HUD 27% of owner-occupied and 52% of renter occupied housing units in Home Consortium Jurisdiction have "one selected condition" or problem. The greatest majority 73% of owner-occupied housing units has no selected conditions while 46% of renter-occupied households have no selected conditions.

Only two of the conditions, 1 and 2 are based on the physical conditions of the housing and the report does not distinguish which of the four conditions are present, "0" housing units both owner-occupied and renter-occupied have all four conditions and only 32 units of renter occupied have three of the conditions with none for owner occupied.

33% of the owner-occupied housing units and 30% of the renter-occupied units in Home Consortium Jurisdiction were built between 1950-1979, which puts the majority of housing in Jurisdiction between 38-67 years old. Overall 38% of owner-occupied housing and 37% of renter occupied housing are at risk for Lead-based paint hazard, of which 22% of owner-occupied had children present, and 22% of renter housing had children present. After Hurricane Katrina a lot of these damaged homes were completely repaired down to the studs, however no testing of these homes have been conducted due to the extensive cost to determine if they are lead free or not. All housing receiving repairs and or substantial rehabilitation through the City of Gulfport Housing Programs are tested and cleared of lead if applicable. HOME funds are not utilized in the un-incorporated areas of Harrison County for homeowner housing rehabilitation.

#### Describe the jurisdiction's definition for "substandard condition" and "substandard condition but suitable for rehabilitation:

Harrison County nor Gulfport does not have formal, adopted definitions of "substandard condition" or "substandard condition but suitable for rehabilitation." The City of Gulfport reviews each request for housing rehabilitation on a case by case basis, considering the location and condition of the property as well as the owner's ability to finance the repairs. Generally, substandard units would be considered suitable for the rehabilitation if the cost of necessary work to bring it into code-compliance does not exceed 80% of the replacement value of the property. When rehabilitation exceeds 80% of replacement costs, demolition is considered

#### **Condition of Units**

Condition of Units	Owner-Occ	upied	Renter-Oc	cupied
	Number	%	Number	%
With one selected Condition	7,310	25%	9,010	49%
With two selected Conditions	165	1%	795	4%
With three selected Conditions	28	0%	10	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	21,495	74%	8,585	47%
Total	28,998	100%	18,400	100%

Table 33 - Condition of Units

**Data Source:** 2013-2017 ACS

#### Year Unit Built

Year Unit Built	Owner-Occ	cupied	Renter-Oc	cupied
	Number	%	Number	%
2000 or later	10,180	35%	7,825	43%
1980-1999	8,530	29%	4,755	26%
1950-1979	8,820	30%	4,945	27%
Before 1950	1,455	5%	875	5%
Total	28,985	99%	18,400	101%

Table 34 - Year Unit Built

Data Source: 2013-2017 CHAS

#### Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Oo	cupied	Renter-C	ccupied
	Number	%	Number	%
Total Number of Units Built Before 1980	10,275	35%	5,820	32%
Housing Units build before 1980 with children present	5,981	21%	2,659	14%

Table 35 – Risk of Lead-Based Paint

Data Source: 2013-2017 ACS (Total Units) 2013-2017 CHAS (Units with Children present)

#### **Vacant Units**

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Data Source: 2005-2009 CHAS

#### Describe the need for owner and rental rehabilitation based on the condition of the jurisdiction's housing.

Most of Gulfport's housing was conducted before 2000; 38% of owner-occupied and 37% of renter-occupied housing was built before 1979. Many f these housing units are occupied by senior and or low income persons who either cannot afford to make needed repairs or who need assistance making accessibility improvements to support staying in their homes. The most prevalent housing problem in Gulfport is housing cost burden, which impacts homeowners' and rental property owners' ability and/or willingness to make weatherization improvements that would reduce utility costs.

#### Estimate the number of housing units within the jurisdiction that are occupied by low or moderate income families that contain lead-based paint hazards. 91.205(e), 91.405

Based on data provided by HUD 27% of owner-occupied and 52% of renter occupied housing units in Gulfport have "one selected condition" or problem. The greatest majority 73% of owner-occupied housing units has no selected conditions while 46% of renter-occupied households have not selected conditions.

Only two of the conditions, 1 and 2 are based on the physical conditions of the housing and the report does not distinguish which of the four conditions are present, "0" housing units both owner-occupied and renter-occupied have all four conditions and only 32 units of renter occupied have three of the conditions with none for owner occupied.

33% of the owner-occupied housing units and 30% of the renter-occupied units in Home Consortium Jurisdiction were built between 1950-1979, which puts the majority of housing in Home Consortium Jurisdiction between 38-67 years old. Overall 38% of owner-occupied housing and 37% of renter occupied housing are at risk for Lead-based paint hazard. After Hurricane Katrina a lot of these damaged homes were completely repaired down to the studs, however no testing of these homes have been conducted due to the extensive cost to determine if they are lead free or not. All housing receiving repairs and or substantial rehabilitation through the City of Gulfport Housing Programs are tested and cleared of lead if applicable.

#### Discussion

Optional

# MA-25 Public And Assisted Housing - 91.410, 91.210(b)

### Introduction

As per HUD provided data, Mississippi Regional Housing Authority has 799 Public housing units and 6,678 vouchers available of which 299 for project based, 6,379 for tenant based vouchers and 60 for veterans VASH vouchers.

## **Totals Number of Units**

				Program Type	-				
	Certificate	Mod-Rehab	Public			Vouchers	S		
			Housing	Total	Project -based	Tenant -based	Specia	Special Purpose Voucher	er
							Veterans Affairs Supportive	Family Unification Program	Disabled *
							Housing		
# of units vouchers									
available	0	0	799	6,678	299	6,379	09	0	0
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition	d, Mainstrean	1 One-Year, IV	lainstream Fi	ve-year, and N	ursing Home Tr	ansition			

Table 37 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

# Describe the supply of public housing developments:

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

Mississippi Regional Housing Authority has either sold or coverted its "public housing" units in the jurisdiction to Rental Assistance Demonstration or private developers,

#### **Public Housing Condition**

Public Housing Development	Average Inspection Score

**Table 38 - Public Housing Condition** 

#### Describe the restoration and revitalization needs of public housing units in the jurisdiction:

Mississippi Regional Housing Authority VIII through its subsidary non-profit South Mississippi Housing Development plans to develop 40 public housing and 40 project-based voucher units in North Gulfport byrestoring a portion of the old public housing development, L C Jones (now North Park). Project basing these units is consistent with the PHA Plan in that it supports the continuation of their strategy of using PBV's in the furtherance of affordable housing throught its jurisdiction. Phase I has been completed and Phase II is in funding stage.

Describe the public housing agency's strategy for improving the living environment of lowand moderate-income families residing in public housing:

See response above.

Discussion:

Optional

# MA-30 Homeless Facilities and Services - 91.410, 91.210(c)

### Introduction

coast. Temporary emergency shelter is provided for extreme weather days and nights through the Gulfport Salvation Army Office and the City of The Home Consortium Jurisdiction currently has no emergency housing shelter beds. Emergency shelters are operated in nearby cities on the the nature and extent of homelessness in Gulfport and the surrounding areas. The Salvation Army operates its command center in the City of services for the homeless and utilization of the latest Point In Time homeless survey conducted in January 2017 was instrumental in assessing Gulfport and provides food and financial services to the homeless and near homeless. Feed My Sheep serves daily meals for the homeless. Gulfport and Harrison County opening community centers operated by volunteers. Consultation with area agencies providing facilities and

HUD data provided on the 2016 Homeless Continuum of Care and from Open Doors Homeless Coalition states that a total of 47 households and 42 families were served in Jurisdiction with various homeless assistance, from assistance through the rapid re-housing program, tenant based rental assistance program,

## **Facilities Targeted to Homeless Persons**

	Emergency Shelter Beds	elter Beds	Transitional Housing Beds	Permanent Supportive Housing Beds	ortive Housing ds	
	Year Round Beds	Voucher /	Current & New	Current & New	Under	
	(Current & New)	Seasonal /			Development	
		Overflow Beds				
Households with Adult(s) and						
Child(ren)	26	0	51	17	0	
Households with Only Adults	65	45	19	47	0	
Chronically Homeless Households	0	0	0	0	0	
Veterans	0	0	0	0	0	
Unaccompanied Youth	0	0	0	0	0	
	- 1-1-7	Table Doronne Doronne	Borconc			

Table 39 - Facilities Targeted to Homeless Persons

Data Source Comments: HUD 2016 Continuum of Care Homeless Assistance Programs Housing Inventory Count Report. MS-503, Guifport/Gulf Coast Regional Continuum of Care

Describe mainstream services, such as health, mental health, and employment services to the extent those services are use to complement services targeted to homeless persons

Persons experiencing homelessness in Home Consortium Jurisdiction and the surrounding areas typically are connected to Coastal Family Health Center for primary health care and mental health treatment. CFHC has four locations within Harrison County and provides assistance in several languages.

The Mental Health Association of South Mississippi provides a day center that operates as peer supported environment for persons who are living with mental illness.

Back Bay Mission and the Mental Health Association of South Mississippi both provide services to assist homeless and near homeless persons with disabilities to access social security/disability income through the SOAR program. Case managers assist clients in filling out the forms properly and documenting medical records.

Back Bay Mission works extensively with vocational rehabilitation services to assist disabled persons through assessments for appropriate employment training.

Gulf Coast Women's Center for Nonviolence offers crisis counseling, individual and group counseling, parenting classes, employment assistance, child care, a therapeutic preschool, court advocacy and access to a nonprofit family law attorney, in addition to providing emergency and transitional housing, food and clothing to victims of domestic abuse and their children.

All service providers work with the WIN Job Center to connect clients with employment opportunities. The local service agencies also provide assistance in resume writing, interviewing skills and proper work attire.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

The following organizations were awarded funds through HUD for services to the homeless.

The organizations that assist with Permanent Supportive Housing are Mental Health Association of Mississippi, Back Bay Mission, Gulf Coast Women's Center for Non-Violence and Open Doors Homeless Coalition.

The organizations that assist with Emergency Shelter Beds are Gulf Coast Women's Center for Non-Violence, the Salvation Army Pascagoula, and Community Care Network.

The organizations that provide Transitional Housing Beds are Gulf Coast Women's Center for Non-Violence Hancock Resource Center and Rebekahs House.

The organizations that provide Rapid Re-Housing are Back Bay Mission, CLIMB Community Development Corporation, Community Care Network, Hancock Resource Center, Oak Arbor, and Open Doors Homeless Coalition.

Salvation Army in Gulfport provides a food pantry, utility assistance, shower and laundry service, life skill services, clothing assistance, etc.

The Salvation Army, City of Gulfport and Harrison County provides temporary emergency shelter for extreme weather days and nights by opening the community centers and Salvation Army centers which are operated by volunteers.

#### MA-35 Special Needs Facilities and Services - 91.410, 91.210(d) Introduction

According to the HUD regulations governing the Consolidated Plan, the City of Gulfport must estimate, to the extent practicable, the number of persons who are not homeless but who require supportive housing services. A description of the supportive housing needs of the following population categories is provided in the following table:

- Elderly
- Frail elderly
- Persons with disabilities; Mental Physical Developmental
- Persons with alcohol or other drug addictions
- Persons with HIV/AIDS and their families
- Public housing residents

The City and agencies within the jurisdiction worked together to identify the supportive service needs of the non-homeless persons listed above. The following table identifies the needs of persons identified above and provides an estimate of the number of persons in need of supportive housing.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

Many lower income elderly and frail elderly persons need subsidized housing that is accessible due to age related decreased mobility and housing that is located in close proximity to public transportation services if they are no longer able to drive. Frail elderly may need home health care services, home delivered meals and shopping services and an extra bedroom for a personal care attendant. Persons with disabilities may need a group home or similar housing for live in service providers in addition to counseling and other forms of assistance to facilitate re-entering community life after being deinstitutionalized. Persons with HIV/AIDS and their families may need subsidized housing near health care facilities and/or transportation assistance to access treatment. The numbers are estimates

#### Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

According to input from the Mississippi Center for Justice, the State of Mississippi is under federal court order to provide a program to ensure that persons returning from mental and physical health institutions receive appropriate supportive housing and related services to ensure fair housing choices are available to them.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

The City of Gulfport will continue to support local and regional agencies, including the Mississippi Regional Housing Authority VIII in providing housing and supportive services to those who are not homeless but have other special needs. This will include working with the Continuum of Care to avoid duplication of area services and to maximize limited resources and a public outreach to educate Gulfport landlord, lenders, developers, homeowners and tenants about the Fair Housing and Americans with Disabilities Act regulations as they pertain to citizens rights and responsibilities.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

Please see response to previous section.

The City of Gulfport utilizes its annual CDBG funds to assist one or more of the agencies that assist the homeless and special needs through its Public Service funded programs

#### MA-40 Barriers to Affordable Housing - 91.410, 91.210(e)

#### Describe any negative effects of public policies on affordable housing and residential investment

The City of Gulfport and Harrison County 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 provides down payment and closing cost assistance up to \$30,000 through its HOME Program for eligible low and moderate income households. The City works with all local lenders and realtors and partners with Mississippi Regional Housing Authority VIII Family Self Sufficiency's Housing Choice Voucher Program.

## MA-45 Non-Housing Community Development Assets - 91.410, 91.210(f) Introduction

This section relates to Non-Housing Community Development Assets - The Data provided by HUD only relates to the City of Gulfport, as funding for the un-incorporated area of Harrison County through the HOME Consortium only related to housing.

more people in the Jurisdiction than any other industry category at 6,264. Retail trade has the largest number of jobs at 6,238. However, the educational attainment. The tourism industry, generally identified in the following tables as Arts, Entertainment, Accommodations, employs The tables in this section provide some basic information about the City of Gulfport's civilian workforce, its economy and its residents' largest employer in the is the Naval Construction Battalion Center which employs over 5,500 military and civilians. The HUD provided data list the unemployment rate as 10.88%, however, unemployment data reported from the U. S. Bureau of Labor Statistics for Gulfport, Mississippi for May 2022 is 3.76%

The majority of travel time to work in Gulfport is under 30 minutes for 80% of its workforce. The majority of civilian workforce 43% has some college or bachelor degree or higher.

## **Economic Development Market Analysis**

### **Business Activity**

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	155	11	T	0	Ç
Arts, Entertainment, Accommodations	6,264	5,142	30	19	-11
Construction	1,225	1,360	9	5	Τ-
Education and Health Care Services	3,064	4,380	15	17	2

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Finance, Insurance, and Real Estate	1,124	1,857	5	7	2
Information	313	448	2	2	0
Manufacturing	1,236	1,345	9	5	7
Other Services	577	1,011	3	4	1
Professional, Scientific, Management Services	1,261	2,192	9	8	2
Public Administration	0	0	0	0	0
Retail Trade	3,851	6,238	19	24	5
Transportation and Warehousing	924	1,258	4	5	~
Wholesale Trade	603	1,166		4	П
Total	20,597	26,408	1	1	}

Table 40 - Business Activity
Data Source: 2013-2017 ACS (Workers), 2017 Longitudinal Employer-Household Dynamics (Jobs)

#### **Labor Force**

Total Population in the Civilian Labor Force	33,399
Civilian Employed Population 16 years and	
over	29,780
Unemployment Rate	10.88
Unemployment Rate for Ages 16-24	28.19
Unemployment Rate for Ages 25-65	7.13

Table 41 - Labor Force

Data Source: 2013-2017 ACS

Occupations by Sector	Number of People
Management, business and financial	4,555
Farming, fisheries and forestry occupations	1,295
Service	4,644
Sales and office	7,905
Construction, extraction, maintenance and repair	3,145
Production, transportation and material moving	1,865

Table 42 – Occupations by Sector

Data Source: 2013-2017 ACS

#### **Travel Time**

Travel Time	Number	Percentage
< 30 Minutes	23,244	79%
30-59 Minutes	4,880	17%
60 or More Minutes	1,350	5%
Total	29,474	100%

Table 43 - Travel Time

Data Source: 2013-2017 ACS

#### **Education:**

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labo	r Force	
	Civilian Employed	Unemployed	Not in Labor Force
Less than high school graduate	1,965	390	2,320

Educational Attainment	in Labor	Force	
	Civilian Employed	Unemployed	Not in Labor Force
High school graduate (includes			
equivalency)	6,815	1,120	3,005
Some college or Associate's degree	8,860	880	3,060
Bachelor's degree or higher	5,895	215	1,345

**Table 44 - Educational Attainment by Employment Status** 

Data Source: 2013-2017 ACS

#### Educational Attainment by Age

	Age				
	18-24 yrs	25-34 yrs	35-44 yrs	45-65 yrs	65+ yrs
Less than 9th grade	295	435	195	779	669
9th to 12th grade, no diploma	900	820	684	1,775	1,090
High school graduate, GED, or					
alternative	2,485	3,315	2,570	5,180	2,685
Some college, no degree	3,470	3,310	2,325	4,095	2,315
Associate's degree	323	1,225	785	1,405	600
Bachelor's degree	385	1,875	960	2,445	1,285
Graduate or professional degree	15	298	680	1,334	1,015

Table 45 - Educational Attainment by Age

Data Source: 2013-2017 ACS

#### Educational Attainment - Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	81,140
High school graduate (includes equivalency)	94,160
Some college or Associate's degree	108,490
Bachelor's degree	139,440
Graduate or professional degree	207,760

Table 46 - Median Earnings in the Past 12 Months

Data Source: 2013-2017 ACS

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

Based on the information provided, the tourism industry, generally identified in the following tables as Arts, Entertainment, Accommodations, employs more people in Gulfport than any other industry category at 6,264. Retail trade has the largest number of jobs at 6,238. However, the largest employer in the City of Gulfport is the Naval Construction Battalion Center which employs over 5,500 military and civilians

#### Describe the workforce and infrastructure needs of the business community:

The City of Gulfport business community needs a well-educated, well-trained workforce. To support this, the University of Southern Mississippi (USM) is strengthening its presence on the Mississippi Gulf Coast by expanding its degree programs and establishing coordinated degree programs with Mississippi Gulf Coast Community College system (MGCCC) in Gulfport. USM's Gulf Park campus offers a variety of two-and four year degree programs as well as graduate level programs.

MGCCC completed construction of a \$9 million Hospitality and Resort Management Center, which is located in West Biloxi. Those wishing to advance in or begin a career in a tourism-related or service industry profession have access to a quality, close-to-home, affordable educational program that frequently includes hand-on work experience through internships. MGCCC offers academic, vocational-technical and workforce development programs and fine-arts activities.

Tulane University School of Continuing Studies supports development of the local workforce through flexible scheduling designed to meet the needs of working adults. For those in the education or health care industry, William Carey University's Tradition campus, just north of Gulfport in Harrison County offers undergraduate degree and masters' degree programs in education and nursing.

Mississippi offers a comprehensive Workforce Education Program, at little or no cost, through the state's community college system that is designed to guarantee a new or expanding company has the works it needs to succeed. The program includes customer-designed pre-employment training, postemployment training and upgrade/retraining services.

The federal government's Workforce Investment Act provides an on-the-job training program through which an employer may be reimbursed up to 50% of new workers' wages for up to six months. When participants complete the training, the employer may realize additional savings through a tax credit under the Targeted Job Tax Credit Program.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect

job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

The City of Gulfport completed construction of building a world class aquarium and opened in fall 2020. The \$90 million aquarium and educational and handling services has greatly increased the economic impact for the city. Increase in short term construction jobs and future full time, part-time and seasonal jobs will impact the employment rates. The outward economic impact will encourage new and expanded businesses to provide services to enhance and maintain the aquarium and spur future businesses. The city is also in the process of expanding its widely known and widely utilized Sportsplex, by expanding the size by 50% which will bring in more baseball and soccer tournaments and provide an outside increase in tourism, hotels, restaurants, shops. The area around the Sportsplex has seen an increase of new businesses, with new hotels, restaurants o the area, with more scheduled to be built. The City is currently and continually are improving the infrastructure all over the city.

In addition to the Aquarium, which is partially funded with RESTORE Act funds, and related grant programs funded as a result of the BP Oil Spill, will create new local jobs through environmental restoration and enhancement projects.

### How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

The Educational Attainment by Employment Status and Educational Attainment by Age Tables identify that only 17% of the Consortium's Jurisdiction civilian workforce has a bachelor's degree or higher and 25% have some college or an associate's degree. While the tourism and service industries do not typically rely on a more highly-educated workforce, they generally seek experienced workers with higher education degrees to fill management positions. The need for a better educated workforce will grow as the quality of services is enhanced and as competition for jobs increases.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

The Educational Attainment by Employment Status and Educational Attainment by Age Tables identify that only 17% of Gulfport's civilian workforce has a bachelor's degree or higher and 25% have some college or an associate's degree. While the tourism and service industries do not typically rely on a more highly-educated workforce, they generally seek experienced workers with higher education

degrees to fill management positions. The need for a better educated workforce will grow as the quality of services is enhanced and as competition for jobs increases.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

A regional initiative by the Mississippi Coast Convention and Visitors Bureau to "grow" the three-coast county area of South Mississippi into a Tier One "One Coast" Tourism destination such as Orlando and Las Vagas) may impact economic growth; depending upon its success.

#### Discussion

Optional

#### MA-50 Needs and Market Analysis Discussion

# Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

For purposes of this question, "concentration" would be defined as an area where more than 30% of the households have multiple housing problems, including severe housing costs burden.

Neither HUD-provided data nor other formats of census data support identification of the geographic locations of concentrations of households with multiple-housing problems in the City of Gulfport. However, since the primarily low to moderate income areas of the City are located in Ward 3 (which has the largest concentration of low-income and largest concentration of minority) and Ward 1 (which has the second largest concentration of low-income and the second largest concentration of minority), as identified in the maps attached to this document, it is not unreasonable to believe that these are the areas in which concentrations of households with multiple housing problems, including severe housing costs burden, are located.

# Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

For the purposes of this question, "concentration" is defined as an area where more than 30% of the population is non-White and 30% of the households meet HUD's definition of low to moderate income.

The primarily low to moderate income areas of the City are located in Ward 3 (which has the largest concentration of low-income and largest concentration of minority) and Ward 1 (which has the second largest concentration of low-income and the second largest concentration of minority), as identified in the maps attached to this document.

#### What are the characteristics of the market in these areas/neighborhoods?

Median sales prices and rents generally are lower in areas of Gulfport with concentrations of low – income families or where racial or ethnic minorities are concentrated. Residential and commercial property typically is not as well maintained as in other areas.

#### Are there any community assets in these areas/neighborhoods?

Yes, these areas have access to public transportation services, employment opportunities, public libraries, public parks and facilities, schools, and a variety of commercial/retail establishments.

#### Are there other strategic opportunities in any of these areas?

Yes, these areas have access to public transportation services, employment opportunities, public schools, and a variety of commercial/retail establishments

# MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

According to the report "The State of Broadband Access in Mississippi" conducted by Mississippi State University Extension, The Gulfport-Biloxi core area has the highest percentage of its population with broadband access at 98%, which is the highest in the State. At the time of the 2019 report 86.10% of households had a least one computing device. For those households with school age children, those numbers were increased during the COVID 19 Pandemic. All schools in the City of Gulfport utilized its COVID 19 funding sources to provide laptops for all students to continue their education both at home and in school.

The recent and ongoing Covid 19 pandemic has forced healthcare to be approached in new and improved ways, by utilizing digital formats as with telehealth and proven to be a most proficient means of obtaining medical care and minimizing the risk of contributing to the spread of the infectious disease. Adequate access to resources is vital to the sustainability of neighborhoods, and health of individuals

## Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

The City of Gulfport has a variety of internet service providers that bring cable, satellite, DSL and fiber internet to the city. Some of the largest providers are AT&T and Cable One/Sparklight which are fully assessible in Gulfport, C Spire and Earthlink provides fiber optics and satellite providers by Hughesnet and Viasat.

Pproviding assistance to low and moderate income citizens. There are sevveral low-cost internet/cell service options in Gulfport to assist lo and moderate income citizens. Lifeline is a federal program that provides monthly assistance for qualifying huseholds on residential telephone or broadband services. The Lifeline benefit is limited to one per household and may be applied to one of the following services: fixed voice, mobile voice, fixed broadband, mobile broadband, voice and broadband bundle. Households may qaulify if they participate in any of the following programs: SNAP, Medicaid, SSI, and Federal Public Housing Assistance (Section 8) or receive veterans and survivors pension benefits. Lifeline providers in Gulfport include AT&T, C Spire, T-Mobile and Safelink Wireless by TracFone.

#### MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

#### Describe the jurisdiction's increased natural hazard risks associated with climate change.

As with all cities on the Mississippi Coast, the City of Gulfport, located directly on the Gulf of Mexico, faces several increased natural hazard risks associated with climate change, includining sea level rise, the increased frquency and severity of storm events and hurricanes and increased temperatures.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

The low and moderate income neighborhoods in Gulfport are not directly located in areas affected by storm surge from the Gulf of Mexico, unless we have events such as Hurricane Katrina where the surge was pushed in miles through inland rivers and bayous. However, the low income neighborhgoods are affected more by frequent and heavy rainstorms, including hurricanes, that quickly overflow rivers, streams, bayous and street and drainage causing flooding in low lying areas.

#### Strategic Plan

#### **SP-05 Overview**

#### Strategic Plan Overview

To address the high priority needs of the community, as identified through the Consolidated Plan development process, the City's five –year strategy focuses on investing its CDBG entitlement funds to meet HUD's low-Mod Area (LMA) national objective for the majority of its funding. Thus, as required, CDBG-funded projects and programs will be located within areas in which more than 51% of residents have incomes below 80% of the area median income. Based on the most current data available from HUD and the U.S. Census, all areas of the City have some areas (based on census tract and block groups) that are designated low and moderate income by HUD's standards. In prior Consolidated Plans, areas of designated low income (>51% residents have incomes below 80% AMI) were concentrated within two council district wards (Wards 1 and/or Ward 3). Since last major updates to the Census Data provided by HUD in 2019, all seven wards of the city have at least one designated census tract/block group area that meets the low/moderate income definition that meets eligibility for CDBG assistance.

The majority of CDBG funds will be utilized to focus on addressing high priority non-housing, community development needs within the LMAs, including improved public safety, fire protection services, construction of drainage improvements to address recurring flooding, water and or sewer improvements, comprehensive street and sidewalk improvements, ADA accommodations and improvements, and to improve and expand recreational opportunities. The City will provide a portion of its funding allocations to assist eligible emergency and or minor housing repairs, ADA accommodations, required water and sewer connections and related costs to assist low income homeowners within the city. The City will also allow up to 15% of its allocation for assistance to eligible local organizations and/or agencies to provide direct services to assist low income citizens of Gulfport. The City will continue to work on an ongoing basis to support the efforts of other nonprofit agencies and organizations to address homelessness, domestic violence, and discrimination in renting and/or selling housing.

The City is the Lead-Agency of the Harrison County HOME Consortium, an Entitlement Entity to receive annual HOME Investment Partnership Funds between the City of Gulfport and Harrison County (unincorporated areas). Funds for the HOME Consortium has steadily decreased by two-thirds from it's inception in 2001. The City of Gulfport administers the programs of both the City of Gulfport and Harrison County. Harrison County utilizes it HOME funds to provide Homebuyer Assistance to eligible low income first time homebuyers for purchase of affordable, safe, decent and sanitary housing. The City of Gulfport will utilize its HOME funding through either one or more of the eligible programs, either directly or through subrecipients to provide Homebuyer Assistance to first-time homebuyers to purchase affordable, safe, decent and sanitary housing; Substantial Housing Rehabilitation for eligible

low-moderate income households; Tenant Based Rental Assistance; acquisition and or new construction of rental housing.

As required, a minimum of 15% of HOME allocation is set-aside for eligible Community Housing Development Organizations (CHDO) to provide housing for low income residents. CHDO's may use its special funding for projects within the jurisdiction of the HOME Consortium, for single family new construction, acquisition and rehabilitation of existing housing for sale to low income homebuyers, rental housing for low income, special needs, veterans, etc.

#### **SP-10 Geographic Priorities - 91.415, 91.215(a)(1)**

#### **Geographic Area**

**Table 47 - Geographic Priority Areas** 

1	Area Name:	City -Wide Homebuyer Assistance - Eligible Low/Mod Income Household - LMH
	Area Type:	Homebuyer Assistance Program -HOME Program
	Other Target Area Description:	Homebuyer Assistance Program -HOME Program
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
•	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
2	Area Name:	City-Wide Homeowner Housing Repairs/Rehab - Eligible Low/Mod Homeowner - LMH
	Area Type:	Home repairs/rehab - CDBG/HOME eligible City-Wide to low/mod income homeowners

	Other Target Area Description:	Home repairs/rehab - CDBG/HOME eligible City-Wide to low/mod income homeowners
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
3	Area Name:	City-Wide Public Service Programs -
	Area Type:	Non-Profit Agencies provides services to low-income citizens of Gulfport
	Other Target Area Description:	Non-Profit Agencies provides services to low-income citizens of Gulfport
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	

	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
4	Area Name:	Ward 1 - Low Mod Designated Area
	Area Type:	Public Facilities and Improvements, Water/Sewer/ Street Improvements/ Public Safety
	Other Target Area Description:	Public Facilities and Improvements, Water/Sewer/ Street Improvements/ Public Safety
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
	Area Name:	Ward 2 - Low income Census Tract Area

5	Area Type:	Public Facilities and Improvements, Water/Sewer/Drainage, Street Improvements/ Public Safety
	Other Target Area Description:	Public Facilities and Improvements, Water/Sewer/Drainage, Street Improvements/ Public Safety
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	,
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
6	Area Name:	Ward 3 - Low/Mod Designated Areas
	Area Туре:	Public Facilities and Improvements, Water/Sewer/Drainage, Street Improvements/ Public Safety
	Other Target Area Description:	Public Facilities and Improvements, Water/Sewer/Drainage, Street Improvements/ Public Safety
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	

	T	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
7	Area Name:	Ward 4 - Low Income Census Tract
	Area Type:	Public Facilities and Improvements, Water/Sewer/ Street Improvements/ Public Safety
	Other Target Area Description:	Public Facilities and Improvements, Water/Sewer/ Street Improvements/ Public Safety
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	

	Are there barriers to improvement in this target area?	
8	Area Name:	Ward 5 - Low Income Census Tract Area
	Area Type:	Public Facilities and Improvements, Water/Sewer/Drainage, Street Improvements/ Public Safety
	Other Target Area Description:	Public Facilities and Improvements, Water/Sewer/Drainage, Street Improvements/ Public Safety
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
9	Area Name:	Consortium Jurisdiction - City Wide and Unincorporated Harrison County
	Area Type:	Low Income Housing-New Construction, TBRA, Rental, Homeownership Housing
	Other Target Area Description:	Low Income Housing-New Construction, TBRA, Rental, Homeownership Housing
	HUD Approval Date:	
	% of Low/ Mod:	

	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
10	Area Name:	County - eligible Low/Mod Homebuyers in Un-Incorporated Harrison County
	Area Type:	HOME Homebuyer Assistance
	Other Target Area Description:	HOME Homebuyer Assistance
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	

	Are there barriers to improvement in this target area?	
11	Area Name:	Public Safety and Welfare
	Area Type:	Public Facilities and Improvements
	Other Target Area Description:	Public Facilities and Improvements
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
12	Area Name:	Streets, Sidewalks, and Lighting Improvements
	Area Type:	Street Improvements
	Other Target Area Description:	Street Improvements
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	

	Include specific housing and commercial	
	characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
13	Area Name:	Ward 6 - Low Income Census Tract Area
	Area Type:	Public Facilities and Improvements, Water/Sewer/Drainage, Street Improvements/ Public Safety
	Other Target Area Description:	Public Facilities and Improvements, Water/Sewer/Drainage, Street Improvements/ Public Safety
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	

14	Area Name:	Ward 7 - Low Income Census Tract Area
	Area Type:	Public Facilities and Improvements, Water/Sewer/Drainage, Street Improvements/ Public Safety
	Other Target Area Description:	Public Facilities and Improvements, Water/Sewer/Drainage, Street Improvements/ Public Safety
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
15	Area Name:	Public and Recreational Facilities Improvements
	Area Type:	Public Facilities
	Other Target Area Description:	Public Facilities
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	

	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
16	Area Name:	Water and/or Sewer Drainage Improvements
	Area Type:	Other
	Other Target Area Description:	Other
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
:	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
17	Area Name:	HOME - Tenant Based Rental Assistance
	Area Type:	Rental Assistance
	Other Target Area Description:	Rental Assistance

HUD Approval Date:	
% of Low/ Mod:	
Revital Type:	
Other Revital Description:	
Identify the neighborhood boundaries for this target area.	
Include specific housing and commercial characteristics of this target area.	
How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
Identify the needs in this target area.	
What are the opportunities for improvement in this target area?	
Are there barriers to improvement in this target area?	

#### **General Allocation Priorities**

Describe the basis for allocating investments geographically within the state

The largest low income and minority areas in the City are located in Wards 1 and Wards 3. Every Ward in the City has at least one area designated low/mod within a Census Tract/Block Group. The majority of funding and priority are given to assistance in Wards 1 and/or Wards 3 for projects that utilize Low Mod Area (LMA). Homebuyer Assistance is eligible to low/mod income homebuyer to purchase affordable housing of their choice city-wide. Homeowner Repairs/Rehabilitation are eligible to low/mod income homeowners for repair/rehabilitation city-wide, as there are low income households throughout the City. Public Service funds are provided to non-profit agencies to provide assistance to low/mod income citizens of Gulfport. Because of the close proximity of surrounding local cities and jurisdictions non-profit agencies cover multi-cities/counties, but are required to document the assistance to Gulfport residents.

#### SP-25 Priority Needs - 91.415, 91.215(a)(2)

#### **Priority Needs**

Table 48 - Priority Needs Summary

Priority Need Name	Housing Assistance
Priority Level	High
Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Individuals Families with Children veterans
Geographic Areas Affected	Homebuyer Assistance Program -HOME Program
Associated Goals	CHDO set-aside funds - HOME Homebuyer Assistance - Gulfport HOME Homebuyer Assistance - Harrison Cty - HOME Tenant Based Rental Assistance
Description	Provide homebuyer assistance funds to low/moderate income homebuyers to purchase affordable housing in Gulfport, and the unincorporated areas of Harrison County through the HOME program. Provide funds to CHDO for acquisition/rehabilitation resale to low/moderate income homebuyers.
Basis for Relative Priority	Making housing more affordable with large down payment assistance and a fixed mortgage rather than renting with rents increasing yearly.
Priority Need Name	Public Facilities and Parks
Priority Level	High

Populat	Extremely Low Low Moderate Large Families
	Families with Children Elderly Non-housing Community Development
Geograp Areas Affected	Public Facilities and Improvements, Water/Sewer/ Street Improvements/ Public Safety Public Facilities and Improvements, Water/Sewer/Drainage, Street Improvements/ Public Safety Public Facilities and Improvements, Water/Sewer/Drainage, Street Improvements/ Public Safety
Associat Goals	Public Parks and Facilities - Gulfport
Descript	Replace old and broken or damaged playground equipment, repair damaged community center(s), install basic need amenities fo existing parks.
Basis for Relative Priority	The concern of citizens is to have something for the kids and family to do to keep them out of trouble. Public Facilities and parks has been a goal of CDBG for the past four years, to bring them up to standards as the majority of the parks had gone into disarry with some community centers closing and playground equipment taken out due to old and broken equipment with no funds to replace.
3 Priority Name	d Water,. Sewer Drainage Projects
Priority	el High
Populati	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents

	Geographic	Public Facilities and Improvements, Water/Sewer/ Street Improvements/ Public
	Areas	Safety
	Affected	Public Facilities and Improvements, Water/Sewer/Drainage, Street
		Improvements/ Public Safety
		Public Facilities and Improvements, Water/Sewer/Drainage, Street
		Improvements/ Public Safety
		Public Facilities and Improvements, Water/Sewer/ Street Improvements/ Public
		Safety
		Public Facilities and Improvements, Water/Sewer/Drainage, Street
		Improvements/ Public Safety
		Public Facilities and Improvements, Water/Sewer/Drainage, Street
		Improvements/ Public Safety
		Public Facilities and Improvements, Water/Sewer/Drainage, Street
		Improvements/ Public Safety
		Other
	Associated	Streets, Drainage, Sewer Improvements - Gulfport
	Goals	
	Description	Install and/or replace drainage, water sewer lines to alleviate flooding in areas of
	2 00001.p.1.01.7	the City.
		'
	Basis for	Water, Sewer and infrastucture is the first priority of the City, however, funding
	Relative	remains an issue because of the cost. Unfortunately CDBG funds have not been
	Priority	utilized for this eligible project in several years because of the lenght of time it
		takes to start and complete projects and with HUD funding not coming in a timely
		manner and having to meet HUD guidelines regarding timeliness it is not feasible
		to fund these types of projects.
4	Priority Need	Housing Repairs, Acquisition, Construction
	Name	
	Priority Level	High
1		

	Population	Extremely Low
	•	Low
		Moderate
		Middle
		Large Families
		Families with Children
		Elderly
		Public Housing Residents
		Rural
		Chronic Homelessness
		Individuals
		Families with Children
		Mentally III
		Chronic Substance Abuse
		veterans
		Persons with HIV/AIDS
		Victims of Domestic Violence
		Unaccompanied Youth
	Geographic	Home repairs/rehab - CDBG/HOME eligible City-Wide to low/mod income
	Areas	homeowners
	Affected	Low Income Housing-New Construction, TBRA, Rental, Homeownership Housing
	Associated	Emergency/Minor Housing Repairs - Gulfport
	Goals	Homeowner Rehabilitation - Gulfport - HOME
	Description	Emergency and or minor housing repairs utilizing CDBG for low income homeowners in Gulfport
		Housing Construction, Rehabilitation, Acquisition for homeowner and rental
	Basis for Relative Priority	Housing repairs, such as plumbing, electrical, water, sewer repairs or installation, roof, etc. which are limited to an emergency and or health/safety issue.
5	Priority Need Name	Public Service Agencies
	Priority Level	High

	Population	Extremely Low
		Low
		Moderate
		Large Families
		Families with Children
		Elderly
		Public Housing Residents
		Chronic Homelessness
		Individuals
		Families with Children
		Mentally III
		Chronic Substance Abuse
		veterans
		Persons with HIV/AIDS
		Victims of Domestic Violence
		Unaccompanied Youth
		Elderly
		Frail Elderly
		Persons with Mental Disabilities
		Persons with Physical Disabilities
		Persons with Developmental Disabilities
		Persons with Alcohol or Other Addictions
		Persons with HIV/AIDS and their Families
		Victims of Domestic Violence
		Non-housing Community Development
	Geographic	Non-Profit Agencies provides services to low-income citizens of Gulfport
	Areas	
	Affected	
	Associated	Public Services - Gulfport - CDBG
	Goals	
	Description	CDBG funding to non-profit agncies that provide services to Gulfport
	D COOL PROOF	low/moderate income citizens.
	Basis for	Service providers to assist the needs of low income, homeless, elderly, special
	Relative	needs populations
	Priority	
6	Priority Need	Public Improvements (Streets, Drainage, Sewer,)
	Name	
		Lligh
	Priority Level	High

P	opulation	Extremely Low Low Moderate Middle Large Families Families with Children Elderly
		Public Housing Residents
А	ieographic areas affected	Street Improvements Public Facilities and Improvements, Water/Sewer/ Street Improvements/ Public Safety Public Facilities and Improvements, Water/Sewer/Drainage, Street Improvements/ Public Safety Public Facilities and Improvements, Water/Sewer/Drainage, Street Improvements/ Public Safety Public Facilities and Improvements, Water/Sewer/ Street Improvements/ Public Safety Public Facilities and Improvements, Water/Sewer/Drainage, Street Improvements/ Public Safety Public Facilities and Improvements, Water/Sewer/Drainage, Street Improvements/ Public Safety Public Facilities and Improvements, Water/Sewer/Drainage, Street Improvements/ Public Safety Other
	ssociated ioals	Streets, Drainage, Sewer Improvements - Gulfport
D	escription	Drainage, Water and Sewer Improvements. Street Paving and Improvements, landcaping, signs and lighting etc.)
R	asis for elative riority	Streets improvements, drainage, sewer, sidewalks, lighting and signage are needed throughout the low and moderate income areas of the City. The City in the first years of the plans years will concentrate improving an area of Gulfport called the Quarters to improve a larger neighborhood vs a street at a time over numerous years.
	riority Need lame	Public Safety Equipment (Fire Trucks, Equipment)
Р	riority Level	High

	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents
	Geographic Areas Affected	Public Facilities and Improvements Public Facilities and Improvements, Water/Sewer/ Street Improvements/ Public Safety Public Facilities and Improvements, Water/Sewer/Drainage, Street Improvements/ Public Safety Public Facilities and Improvements, Water/Sewer/Drainage, Street Improvements/ Public Safety Public Facilities and Improvements, Water/Sewer/ Street Improvements/ Public Safety Public Facilities and Improvements, Water/Sewer/Drainage, Street Improvements/ Public Safety Public Facilities and Improvements, Water/Sewer/Drainage, Street Improvements/ Public Safety Public Facilities and Improvements, Water/Sewer/Drainage, Street Improvements/ Public Safety Public Facilities and Improvements, Water/Sewer/Drainage, Street Improvements/ Public Safety
	Associated Goals	Public Safety Specialized Equipment - Gulfport
	Description	Purchase of fire trucks, specialized fire fighting equipment and uniforms) for stations in low/moderate income areas.
	Basis for Relative Priority	
8	Priority Need Name	Tenant Based Rental Assistance
	Priority Level	High

Population	Extremely Low
	Low
	Moderate
	Large Families
	Families with Children
	Elderly
	Public Housing Residents
	Rural
	Chronic Homelessness
	Individuals
	Families with Children
	Chronic Substance Abuse
	veterans
	Persons with HIV/AIDS
	Victims of Domestic Violence
Geographic	Low Income Housing-New Construction, TBRA, Rental, Homeownership Housing
Areas	
Affected	
Associated	Tenant Based Rental Assistance
Goals	
Description	Provide Rental Assistance either directly or through subrecipient.
Basis for	Rental assistance is much needed as housing costs have increased significantly.
Relative	
Priority	

#### Narrative (Optional)

The priority geographic areas to utilize CDBG funding will include the areas comprised of Wards 1 and Wards 3, as these two areas comprise of the largest concentration of low-income and minority areas. All Wards of the city comprise of at least one area (census tract/block group) that meets the low income designation of having at least 51% of residents whose income are under the 80% of median income and therefore these areas are also eligible for assistance utilizing CDBG Funds.

The priority for utilization of HOME Funds is based on the eligibility of the individual household and not limited to specific geographic areas. Eligible low income homebuyer encouraged to purchase home of their choice within the City of Gulfport that meets the requirements of the program (not in a flood zone, not over the HUD HOME purchase limits, built after 1979, in good to excellent condition). Acquisition,

Rehabilitation, New Construction, Tenant Based Rental Assistance are allowed city wide for assistance to low and moderate income citizens.

#### SP-30 Influence of Market Conditions - 91.415, 91.215(b)

#### **Influence of Market Conditions**

Affordable	Market Characteristics that will influence
Housing Type	the use of funds available for housing type
Tenant Based	With a high residential vacancy rate for single family and multifamily housing
Rental Assistance	units, market characteristics in Gulfport are favorable for preventing
(TBRA)	homelessness and expanding housing options for low to moderate income
	households as well as special needs populations. With expanded tenant based
	rental assistance programs, those with disproportionate housing costs burdens
	and/or special needs would be able to rent housing units available in existing
	inventory located throughout the City.
TBRA for Non-	As identified above, expanded TBRA programs would benefit many Gulfport
Homeless Special	citizens among the non-homeless special needs population by enabling them to
Needs	afford access to available inventory.
New Unit	With the market characteristic of high residential vacancy rates, there isn't
Production	much local demand for new unit production except for custom homes, property
	already under development and new construction of assisted care type housing
	units for the elderly, frail elderly and the disabled.
Rehabilitation	Because of the high cost of construction, market characteristics are favorable
	for residential rehabilitation assistance, especially to provide access and
	weatherization improvements for the elderly, frail elderly, disabled and low to
	moderate income households. Generally it is more cost effective to rehabilitate
	existing housing in Gulfport to construct new units.
Acquisition,	Land cost and existing housing costs are slowly decreasing from the high spike
including	after Hurricane Katrina, however, not to the point it is anywhere near it was
preservation	before then. The influx of new construction after Katrina has also slowed
	dramatically and due to the vacancy of housing units, acquisition of existing
	housing is preferable and more cost efficient than building new.

Table 49 - Influence of Market Conditions

# SP-35 Anticipated Resources - 91.420(b), 91.215(a)(4), 91.220(c)(1,2)

# Introduction

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

# **Anticipated Resources**

Narrative Description	After falling to its lowest in the last 5 years, CDBG is currently rebounding in the last year and a half. We anticipate either stability or small increases over the next 5 years.
Expected Amount Available Remainder of ConPlan	\$ 780,718 3,126,068
Total:	780,718
Expected Amount Available Year 1 lal Program Prior Year ion: Income: Resources:	0
ted Amount Program Income: \$	0
Expec Annual Allocation:	780,718
Uses of Funds	Acquisition Admin and Planning Economic Development Housing Public
Source of Funds	public - federal
Program	CDBG

Program	Source	Uses of Funds	Expec	ted Amount	<b>Expected Amount Available Year 1</b>	ar 1	Expected	Narrative Description
	of Funds		Annual	Program	Prior Year	Total:	Amount	
			Allocation:	Income:	Resources:	Ŷ	Available	
			❖	\$	❖		Remainder	
							of ConPlan S	
HOME	public -	Acquisition					-	After falling to its lowest in the last 5
	federal	Homebuyer						years, CDBG is currently rebounding in
		assistance						the last year and a half. We anticipate
		Homeowner						either stability or small increases over
		rehab						the next 5 years.
		Multifamily rental						
		new construction						
		Multifamily rental						
		rehab						
		New construction						
		for ownership						
		TBRA	553,837	0	0	553,837	2,215,348	

Table 50 - Anticipated Resources

# 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.

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

# 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

### SP-40 Institutional Delivery Structure - 91.415, 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Gulfport	Government	Economic	Jurisdiction
		Development	
		Non-homeless special	
		needs	
		Ownership	
		Planning	
		Rental	
		neighborhood	
		improvements	
		public facilities	
		public services	
Open Doors Homeless	Continuum of care	Homelessness	Region
Coalition		public services	
Mississippi Regional	PHA	Public Housing	Region
Housing Authority		Rental	
GULF COAST HOUSING	CHDO	Ownership	Jurisdiction
INITIATIVE, INC.		Rental	
COASTAL FAMILY	Non-profit	public services	Region
HEALTH CENTER	organizations		
Mississippi Center for	Non-profit	Ownership	Region
Justice	organizations	Rental	
Gulf Coast Mental	Non-profit	public services	Region
Health Association	organizations		
GULF COAST WOMEN	Non-profit	Homelessness	Region
CENTER FOR NON	organizations	public services	
VIOLENCE			
SOUTH MS AIDS TASK	Non-profit	Homelessness	Region
FORCE	organizations	public services	
DE L'EPEE DEAF	Non-profit	public services	Region
CENTER	organizations		
HABITAT FOR	Non-profit	Ownership	Region
HUMANITY	organizations	Rental	
INTERNATIONAL		public services	

Table 51 - Institutional Delivery Structure

### Assess of Strengths and Gaps in the Institutional Delivery System

The City of Gulfport's institutional delivery system is comprised of several nonprofit agencies and organizations that work collaboratively to meet the needs of area residents. The Open Doors Homeless Coalition plays a major role within this system and is considered an asset, as it collects and maintains a data base about regional homelessness that provides useful information about the population being served, needs addressed an unmet needs identified. Open Doors also coordinates regular meetings among the agencies, which is helpful in sharing information and avoiding duplication of services. A gap exists in the system in the form of inadequate funding to address local needs. With additional resources, local agencies would be able to develop/implement a tenant-based rental program that includes security and utility deposit grants to make existing housing more affordable.

### Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention	Available in the	Targeted to	Targeted to People
Services	Community	Homeless	with HIV
	Homelessness Prevent		
Counseling/Advocacy	X	X	X
Legal Assistance	X	Х	X
Mortgage Assistance	Χ		
Rental Assistance	Χ	X	
Utilities Assistance	X	Х	
	Street Outreach S	ervices	
Law Enforcement	X		
Mobile Clinics			
Other Street Outreach Services		Х	X
	Supportive Serv	vices	
Alcohol & Drug Abuse	X	Х	X
Child Care	Х	Х	
Education	Х	X	
Employment and Employment			
Training	X	Χ	X
Healthcare	Х	X	X
HIV/AIDS	Х	X	X
Life Skills	Х	X	
Mental Health Counseling	X	Х	X
Transportation	Х	Χ	Х
	Other		

### **Table 52 - Homeless Prevention Services Summary**

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

A diverse array of services are available to homeless person, those with HID/AIDS and the general public, The Gulf Coast Mental Association provides mental health counseling and related services to the homeless and special needs population in addition to the public; Coastal Family Health Clinic provides healthcare services to the homeless and special needs populations as well as to low-income residents; the South MS AIDS Task Force provides a wide variety of services to persons with HIV/AIDS and their families from housing to employment assistance to transportation services. The Open Doors Homeless Coalition works as the local Continuum of Care to coordinate services offered by local nonprofit agencies to meet the needs of the homeless and to prevent homelessness. By conducting regular meetings where information and news is shared, Open Doors helps local and regional agencies avoid duplication of services to maximize resources. The Mississippi Center for Justice provides legal assistance to homeless persons, those with HIV/AIDS and other special needs populations. Agencies including Feed My Sheep, Salvation Army, Back Bay Mission, Loaves and Fishes, and the Gulf Coast Rescue Mission offer meals, clothing, housing and/or employment assistance to the homeless.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

Strengths of the service delivery system include coordination of services through the Open Doors Homeless Coalition and data base maintenance to track/record homelessness; trained staff at local agencies to provide needed services; the City of Gulfport's designation as a CDBG and HOME Entitlement, the Mississippi Regional Housing Authority VIII, which has worked diligently to restore availability of assisted housing within the City; and the variety of agencies an organizations working to address unmet needs.

A major gap in the service delivery system is the lack of adequate resources to develop/implement a tenant-based rental program that includes security and utility deposit grants for low-income residents, special needs populations including the elderly and disabled and homeless persons in all categories. High construction costs and high insurance premiums make it difficult for owners of housing to reduce rents.

### Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

The City of Gulfport and Harrison County supports the efforts of Mississippi Regional Housing Authority and Open Doors Homeless Coalition to develop a tenant based rental assistance program.

Mississippi Regional Housing Authority VIII no longer has "public housing developments" within the City of Gulfport, as all units have been converted to the Rental Assistance Demonstration (RAD) Program in an effort to stabilize funding and preserve affordable housing.

## SP-45 Goals - 91.415, 91.215(a)(4)

## **Goals Summary Information**

Goal Outcome Indicator	Direct Financial	Assistance to	Homebuyers:	20 Households	Assisted									Homeowner Housing	Rehabilitated:	10 Household Housing	Unit	
Funding	HOME:	\$1,250,000												HOME:	\$100,000			
Needs Addressed	Housing	Assistance												Housing Repairs,	Acquisition,	Construction		
Geographic Area	City -Wide Homebuyer	Assistance - Eligible	Low/Mod Income	Honsehold - LMH	County - eligible	Low/Mod	Homebuyers in Un-	Incorporated Harrison	County	Consortium	Jurisdiction - City Wide	and Unincorporated	Harrison County	City-Wide Homeowner	Housing	Repairs/Rehab -	Eligible Low/Mod	Homeowner - LMH
Category	Affordable	Housing												Affordable	Housing			
End Year	2026													2026				
Start Year	2022		•									-		2022				
Goal Name	Homebuyer	Assistance -	Gulfport HOME			,								Emergency/Minor	Housing Repairs -	Gulfport		
Sort Order	-													2				

Sort	Goal Name	Start	End	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
Order		Year	Year					
m	Public Parks and	2022	2026	Non-Housing	Public and	Public Facilities	HOME:	Public Facility or
	Facilities - Gulfport			Community	Recreational Facilities	and Parks	\$75,000	Infrastructure
				Development	Improvements			Activities other than
					Ward 1 - Low Mod			Low/Moderate
					Designated Area			Income Housing
				t	Ward 3 - Low/Mod			Benefit:
					Designated Areas			5000 Persons Assisted
					Ward 2 - Low income			
					Census Tract Area			
* .					Ward 4 - Low Income			
					Census Tract			
					Ward 5 - Low Income			
					Census Tract Area			
					Ward 6 - Low Income			
•	,				Census Tract Area			
					Ward 7 - Low Income			
					Census Tract Area			
4	Public Services -	2022	2026	Non-Housing	City-Wide Public	Public Service	CDBG:	Public service
	Gulfport - CDBG			Community	Service Programs -	Agencies	\$100,000	activities other than
				Development				Low/Moderate
								Income Housing
								Benefit:
								3000 Persons Assisted

Public Safety		Year	Year		•		0		
		2022	2026	Non-Housing	Ward 1 - Low Mod	Public Safety	CDBG:	Public service	
Specialized	-73			Community	Designated Area	Equipment (Fire	\$100,000	activities other than	
Equipment	Equipment - Gulfport			Development	Ward 3 - Low/Mod	Trucks,		Low/Moderate	
					Designated Areas	Equipment)		Income Housing	
					Ward 2 - Low income			Benefit:	
					Census Tract Area			12285 Persons	
					Ward 4 - Low Income			Assisted	
				•	Census Tract				
			-		Ward 5 - Low Income				
					Census Tract Area				
					Ward 6 - Low Income				
					Census Tract Area				
					Ward 7 - Low Income				
					Census Tract Area				
Streets, Drainage,		2022	2026	Non-Housing	Streets, Sidewalks, and	Public	CDBG:	Public Facility or	
Sewer Imp	Sewer Improvements			Community	Lighting	Improvements	\$2,000,000	Infrastructure	
- Gulfport				Development	Improvements	(Streets,		Activities other than	
-					Ward 1 - Low Mod	Drainage, Sewer,)		Low/Moderate	
					Designated Area	Water,. Sewer		Income Housing	
	•••			•••	Ward 3 - Low/Mod	Drainage Projects		Benefit:	
					Designated Areas			15000 Persons	
					Ward 2 - Low income			Assisted	
					Census Tract Area				
					Ward 6 - Low Income				
					Census Tract Area				
					Ward 7 - Low Income				
					Census Tract Area		•		

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	Homebuyer	2022	2026	Affordable	County - eligible	Housing	HOME:	Direct Financial
	Assistance - Harrison		•	Housing	Low/Mod	Assistance	\$620,000	Assistance to
	Cty - HOME		• •		Homebuyers in Un-			Homebuyers:
					Incorporated Harrison			15 Households
					County			Assisted
∞	CHDO set-aside	2022	2026	Affordable	Consortium	Housing	HOME:	Rental units
	funds - HOME			Housing	Jurisdiction - City Wide	Assistance	\$250,000	constructed:
					and Unincorporated			4 Household Housing
					Harrison County			Unit
								Homeowner Housing
								Added:
								2 Household Housing
				i				Unit
6	Administration Costs	2022	2026	Administrative			CDBG:	Other:
	- CDBG-HOME			and Operating			\$25,000	1 Other
				Costs			HOME:	
		-					\$250,000	
10	Homeowner	2022	2026	Affordable	City-Wide Homeowner	Housing Repairs,	HOME:	Homeowner Housing
	Rehabilitation -			Housing	Housing	Acquisition,	\$200,000	Rehabilitated:
	Gulfport - HOME				Repairs/Rehab -	Construction		5 Household Housing
					Eligible Low/Mod			Unit
					Homeowner - LMH			
11	Tenant Based Rental	2022	2026	Affordable	Consortium	Housing	HOME:	Tenant-based rental
	Assistance		•	Housing	Jurisdiction - City Wide	Assistance	\$200,000	assistance / Rapid
				Public Housing	and Unincorporated	Tenant Based		Rehousing:
				Homeless	Harrison County	Rental Assistance		25 Households
								Assisted

### Table 53 – Goals Summary

### **Goal Descriptions**

₩.	Goal Name	Homebuyer Assistance - Gulfport HOME
	Goal	Provide direct downpayment assistance to low income homebuyers for purchase of affordable housing within the
	Description	jurisdiction of the HUME Consortium.
7	Goal Name	Emergency/Minor Housing Repairs - Gulfport
	Goal	Emergency and or minor housing repairs to low income homeowners in the City of Gulfport utilizing CDBG funds
	Description	Geographic area is city-wide to low mod homeowners.
m	Goal Name	Public Parks and Facilities - Gulfport
	Goal	Upgrade and improvements to parks, playgrounds, public facilities located in low/mod areas in the City of Gulfport
	Description	utilizing CDBG funds. Areas and parks to include first priority of Wards 1 and/or Wards 3, the two largest low income
		minority areas of Gulfport. Gaston Point, North Gulfport, the Quarters, Magnolia Grove, Soria City, All seven wards of
		the City of Gulfport has at least one neighborhood or community area that meets HUD's 51% or greater low and
		moderate income.
4	Goal Name	Public Services - Gulfport - CDBG
	Goal	The City utilizes its option to award up to 15% of its CDBG allocation to non-profit agencies and organizations that
	Description	provide direct services to benefit low and moderate income and special needs citizens of Gulfport. Because of the clost
		proximity to other local jurisdictions on the Coast, we share the same services and agencies and funding to public service
		agencies outside the City of Gulfport are considered for funding for direct services provided to City of Gulfport low/mod
		income citizens with documentation.

Ш	Con Mana	
n	פספו ואפוונע	rubiic Salety Specialized Equiprient - Guilport
	Goal	The City will continue its usage of CDBG funds to provide assistance to its public safety by providing new or enhance
	Description	specialized gear for fire fighting, such as jaws of life, specialized masks, tanks, uniforms, trucks, cameras, lights, etc.
9	Goal Name	Streets, Drainage, Sewer Improvements - Gulfport
	Goal Description	The city will utilize CDBG funds to help allieviate flooding in the low and moderate income areas by providing funding for drainage, sewer and flood improvements for small ready to start projects. Street Improvements may include paving, sidewalks, and/or street lighting.
		At this time no specific project is identified.
7	Goal Name	Homebuyer Assistance - Harrison Cty - HOME
	Goal Description	Provide downpayment assistance to low/mod income households to purchase affordable housing within the unincorporated areas of Harrison County utilizing HOME funds.
00	Goal Name	CHDO set-aside funds - HOME
	Goal Description	HOME CHDO Set-aside funds of a minimum 15% of HOME allocation will be set aside for eligible CHDO organizations to provide affordable housing for residents of City of Gulfport and the un-incorporated areas of Harrison County.
6	Goal Name	Administration Costs - CDBG-HOME
	Goal Description	Operating and Salary costs of administering the CDBG and HOME Programs.
10	Goal Name	Homeowner Rehabilitation - Gulfport - HOME
	Goal Description	Provide substantial housing rehablitatin to low income homeowners within the City of Gulfport - HOME
11	Goal Name	Tenant Based Rental Assistance
	Goal Description	Provide rental assistance for low/moderate income renters

# Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

low income, low income and moderate income families that the City or Consortium will provide affordable housing, only that the assistance will As housing projects are eligible city wide and are individual activity specific it cannot be determined or guessed at to the number of extremely be provided to those under the 80% of AMI.

### SP-50 Public Housing Accessibility and Involvement - 91.415, 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

Mississippi Regional Housing Authority meets Section 504 compliance requirements

### **Activities to Increase Resident Involvements**

Though not within the Consortium Jurisdication, Mississippi Regional Housing Authority VIII, serving 14 counties, has established resident councils and active Community Supportive Services Divisions.

Is the public housing agency designated as troubled under 24 CFR part 902?

N/A

Plan to remove the 'troubled' designation

Not applicable

### SP-55 Strategic Plan Barriers to Affordable Housing - 91.415, 91.215(h) Barriers to Affordable Housing

The City of Gulfport and Harrison County does not deem its taxation, zoning, building and related codes or policies to be barriers of affordable housing. Â 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. Â The City does have provisions for both Boarding Houses and Rooming Housing.

### Strategy to Remove or Ameliorate the Barriers to Affordable 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 will collobrate to conduct a State-Wide AFFH Assessment. This effort is in the planning stages with a full assessment to be conducted between 2018-2019. Annual assessment and changes of the AI are reported in the annual CAPER report.

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;

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.

### **SP-60 Homelessness Strategy - 91.415, 91.215(d)**

Describe how the jurisdiction's strategic plan goals contribute to:

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

The jurisdiction's strategy for addressing homelessness will focus to a great extent on the Salvation Army, The South Mississippi AIDS Task Force, Open Doors Homeless Coalition, Catholic Social Services, the Gulf Coast Women's Center, Back Bay Mission, Gulf Coast Rescue Mission, Climb CDC and others. The City of Gulfport will continue to support the efforts of these service providers who serve the homeless and those threatened with homelessness.

The City of Gulfport will also commit to funding one or more agencies that assist the homeless on an annual basis, as funds allow, through its CDBG Public Services Programs funding.

The City of Gulfport supports the Gulf Coast Continuum of Care, which is a multi-county-multi-agency effort to address the full continuum of care for the homeless. The City will continue to participate in the Continuum of Care and will actively support efforts to obtain HUD and other funding to broaden the spectrum of services available to the homeless and increase and improve the level of services.

The City of Gulfport will continue to support efforts of the Open Doors Homeless Coalition to assess and address the needs of homeless persons and to obtain grant funding to assist those on the verge of becoming homeless.

### Addressing the emergency and transitional housing needs of homeless persons

The City of Gulfport and HOME Consortium will continue to work with the Open Doors Homeless Coalition, Salvation Army, Mississippi Regional Housing Authority VIII, Back Bay Mission, South MS AIDS Task Force, Gulf Coast Women's Center for Non-Violence and other housing support agencies to expand availability of emergency shelter and transitional housing to meet the housing needs of homeless persons in Gulfport.

The City of Gulfport and Salvation Army are coordinating to purchase an old bakery and warehouse to turn into 200-240 shelter beds for individuals, families within the next eighteen months. This will be the first bed shelter in Gulfport since before Hurricane Katrina and is greatly needed.

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 of Gulfport will continue to work with the Open Doors homeless Coalition, Salvation Army, Mississippi Regional Housing Authority, Back Bay Mission and other housing support agencies to reduce and eventually eliminate homelessness in Gulfport

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

The City of Gulfport will continue to work with the Open Doors homeless Coalition, Salvation Army, Mississippi Regional Housing Authority, Back Bay Mission and other housing support agencies to reduce and eventually eliminate homelessness in Gulfport

### SP-65 Lead-based Paint Hazards - 91.415, 91.215(i)

### Actions to address LBP hazards and increase access to housing without LBP hazards

The reduction of lead-based paint hazards will require a coordinated effort on the part of housing providers in Gulfport and Consortium Jurisdiction. The City of Gulfport, the Mississippi Regional Housing Authority VIII, and the Biloxi Housing Authority will play the most significant roles in this effort.

The City of Gulfport will continue to require abatement of lead-based paints in connection with implementation of its CDBG and or HOME housing rehabilitation program. The program requires testing for the hazard and abatement, if necessary, in accordance with EPA requirements.

The City's code enforcement efforts will require upgrading of structures to code standards thus eliminating or reducing the likelihood of exposure.

The Mississippi Regional Housing Authority VIII will continue to require abatement of lead-based paint hazards prior to public housing rehabilitation or renovation.

The Regional Housing Authority will continue its inspection program, which requires that owners of any housing units inspected for Section 8 eligibility, scrape and repaint any surface areas where paint is chipping or peeling. The agency will continue its lead-based paint hazard educational program by providing informative literature to Section 8 families with children less than six years of age

### How are the actions listed above related to the extent of lead poisoning and hazards?

The Mississippi Department of Health reports statistics on Harrison County and the latest report in 2015 states that Harrison County is not a high risk county. There were 9 identified cases in Harrison County, of which 7 were between the ages of 5-9 and 2 were between the ages of 10-14.

### How are the actions listed above integrated into housing policies and procedures?

LBP is required to be contained or removed in compliance with federal regulations since Mississippi has no law requiring the remediation of LBP.

### SP-70 Anti-Poverty Strategy - 91.415, 91.215(j)

### Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

The Consolidated Plan must describe the jurisdiction's goals, programs, and policies for reducing the number of poverty level families.

The City of Gulfport and the Consortium recognizes that its actions have a significant bearing on economic development and private investment in the community. The City of Gulfport remains proactive in its efforts to encourage economic development and redevelopment in the community. The City and Consortium has used such programs as the Urban Renewal Program, the CDBG program and others to revitalize and redevelop areas of Gulfport and the unincorporated areas of Harrison County. This pro-development attitude has helped attract gaming venues, new business and industry, and in effect, created thousands of new jobs.

In addition to capitalizing on redevelopment opportunities and encouraging economic growth to create more jobs, the City and Consortium will continue to do the following to help reduce the number of poverty level families:

The City and Consortium will continue to support programs of the Mississippi Regional Housing Authority to train public housing residents and will support the establishment of such programs as day care and after hour care, which will provide mothers a chance to seek and maintain gainful employment while children are being cared for by qualified agencies. Also, the City will support the establishment of local job training programs, which focus on jobs for Gulfport residents.

The City and Consortium will continue its commitment to maintain existing infrastructure, i.e., water, sewer, streets, etc., to serve business and industry and will continue its policy of upgrading and improving infrastructure to accommodate, encourage, and induce development.

The City and Consortium will continue street improvements on major thoroughfares to insure that traffic congestion does not adversely impact economic development efforts.

The City has used programs such as the Community Development Block Grant Program and others to position the City so that development and redevelopment opportunities will be available.

The City and Consortoum will continue its policy of encouraging investment and creation of jobs and will, to the maximum extent feasible, encourage investors to employ local residents.

The City and Consortium will continue to work with and support local agencies to expand affordable housing options.

### How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

The City and Consortium will continue to work in support of Open Doors Homeless Coalition and its member agencies and Mississippi Regional Housing Authority VIII to reduce the number of poverty-level families. Comprehensive support by these agencies includes providing appropriate clothing for job interviews, career counseling, child care, communication equipment access, and access to information about available employment opportunities. By filling the gap in the service delivery system through expanded tenant-based rental assistance programs in Gulfport, the number of poverty-level families will begin to decrease as those most in need are enabled to secure and retain gainful employment.

### **SP-80 Monitoring - 91.230**

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

In compliance with U.S. Department of Housing and Urban Development regulations, the City of Gulfport, as a CDBG Entitlement Community and as lead agency for the Consortium, has and will:

- Established the standards and procedures that will be used to monitor program progress and compliance. The Community Development Department of the City will be the responsible agency for carrying out the programs of the Plan. The procedures for monitoring sub-recipients are on file in the Community Development Department of the City of Gulfport.
- Prepare Consortium partners formally meet a minimum of annually to review funding, policies
  and procedures. Each consortium partner is responsible for their respective program policies
  and procedures, including verification, eligibility and approval process. The Lead-Agency
  reviews the individual documentation submitted for payment request and reviews for eligibility.
- As Lead-Agency for the HOME Consortia, Gulfport is responsible for monitoring consortium members, sub-recipients and CHDO's. The Lead-Agency has not developed a formal written policy on monitoring of consortia members, but has monitored, assisted and provided technical support on an as needed basis. The CHDO's and sub-recipients are monitored under the regular CDBG/HOME monitoring guidelines.
- "Desk" monitoring is completed during the year on the funded agencies. Agencies must provide complete documentation and receipts of expenditures and provide a monthly or quarterly report on type and number of persons assisted prior to approval of reimbursement. A select number of agencies are provided on-site monitoring each year based on current circumstances (new agency, timeliness, or irregularities with submittal request). 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 provides funding to subrecipients on a reimbursement basis. A "desk" monitoring is conducted prior to each approval of payment. Subrecipients are also required to submit at least quarterly and annual reports of eligible persons assisted.
- Work closely with sub-recipients and CHDO partners to insure compliance with program
  regulations and will provide technical assistance to the entities as needed to insure
  success. Proper documentation has a significant role in skilled administration, and this will be a
  priority for the staff of the Community Development Department of the City of Gulfport.
- Carefully monitor the progress towards meeting goals identified in the strategic plan over the five-year period of the Plan.
- The City's home rehabilitation department insures long-term code compliance by including the
  City's building inspectors on the initial feasibility inspection, consultations between the job
  specification writer and the building code department, progress and final inspection approval by
  the City building code department prior to payments to contractors for work completed.

### **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	Uses of Funds	Expec	ted Amount	Expected Amount Available Year 1	r1	Expected	Narrative Description
	of Funds		Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Fotal: \$	Amount Available Remainder of ConPlan \$	
CDBG	- public -	Acquisition						After falling to its lowest in the last 5
	federal	Admin and						years, CDBG is currently rebounding in
		Planning						the last year and a half. We anticipate
		Economic						either stability or small increases over
		Development						the next 5 years.
		Housing						
		Public						
		Improvements						
		Public Services	780,718	0	0	780,718	0 780,718 3,126,068	

Program	Source	Uses of Funds	Expec	ted Amount	Expected Amount Available Year 1	3r 1	Expected	Narrative Description
	of Funds		Annual	Program	Prior Year	Total:	Amount	
			Allocation: \$	Income:	Resources:	<b>ب</b>	Available Remainder	
			•	<b>-</b>			of ConPlan \$	
HOME	- public -	Acquisition						After falling to its lowest in the last 5
	federal	Homebuyer						years, CDBG is currently rebounding in
		assistance						the last year and a half. We anticipate
		Homeowner						either stability or small increases over
		rehab						the next 5 years.
		Multifamily rental						
		new construction						
		Multifamily rental				-		
		rehab						
		New construction						
		for ownership						
		TBRA	553,837	0	0	553,837	2,215,348	

Table 54 - 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.

Department has managed to maintain this match level every year, but it is a struggle with the types of programs the home consortium provides The HOME Program does require a 12.5% match of non-federal funds for every dollar of HOME funds expended. The Community Development seller/owner authorizes the difference to be utilized as match. The HOME CHDO utilizes volunteers in their acquisition/rehab program along and eligible match requirements. On the Homebuyer Assistance Program, for every home that is sold under the appraised value, the with receiving non-federal match from private donations, Home Depot, Lowes, for projects. 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	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
	Homebuyer	2022	2026	Affordable	City -Wide Homebuyer	Housing Assistance	HOME:	Direct Financial
	Assistance -			Housing	Assistance - Eligible		\$269,996	Assistance to
	Gulfport HOME				Low/Mod Income			Homebuyers: 6
					Honsehold - LMH			Households Assisted
7	Homebuyer	2017	2021	2021 Affordable	County - eligible	Housing Assistance	HOME:	Direct Financial
	Assistance -			Housing	Low/Mod Homebuyers	. 114	\$80,837	Assistance to
	Harrison Cty -				in Un-Incorporated	.,		Homebuyers: 3
	HOME	· · · · ·			Harrison County			Households Assisted
∞	CHDO set-aside	2017	2021	Affordable	Consortium Jurisdiction -	Housing Assistance	HOME:	Homeowner Housing
	funds - HOME			Housing	City Wide and		\$48,993	Added: 1 Household
					Unincorporated Harrison			Housing Unit
					County			
6	Streets, Drainage,	2017	2021	Non-Housing	Streets, Sidewalks, and	Public		
	Sewer			Community	Lighting Improvements	Improvements		
	Improvements -			Development	Ward 1 Low Mod	(Streets, Drainage,		
	Gulfport				Designated Area	Sewer,)		
					Ward 3 - Low/Mod			
					Designated Areas			

Table 55 - Goals Summary

### **Goal Descriptions**

-	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
00	Goal Name	CHDO set-aside funds - HOME
	Goal	Funding available to eligible CHDO to provide affordable housing within the HOME Consortium jurisdiction. Specific CHDO
6	Goal Name	Streets, Drainage, Sewer Improvements - Gulfport
	Goal Description	Installation or repair of streets, street drains, storm drains, curbs and gutters, sidewalk improvements, paving, landscaping, traffic lights/signs.

### AP-35 Projects - 91.420, 91.220(d)

### Introduction

Proposed Activities utilizing CDBG and HOME funds for 2022.

#	Project Name
1	Quarters Street Improvements Project 2022
2	Homebuyer Assistance - HOME Gulfport 2022
3	Homebuyer Assistance - HOME Harrison Cty 2022
4	Home Administration - HOME 2022
5	CHDO Set-aside - HOME 2022

Table 56 - Project Information

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

The City of Gulfport has proposed to utilize 100% of its 2022 CDBG funds (\$780,718), including current CDBG funding balance from prior years funding (approximately \$2,019,282) for a project street improvements project in Ward 1. The project

1	Project Name	Quarters Street Improvements Project 2022
	Target Area	Ward 1 - Low Mod Designated Area
	Goals Supported	Streets, Drainage, Sewer Improvements - Gulfport
	Needs Addressed	Public Improvements (Streets, Drainage, Sewer,)
	Funding	CDBG: \$780,718
	Description	Street improvements, such as drainage, street paving, sidewalks, curbs, streetlights, safety lighting, signage and landscaping, environmental, engineering and design. All proposed work to be within city easement rights (no easements/acquisition). The Quarters Commercial and business district encompasses a larger area than what the CDBG funds will be utilized. 19th Street (between 30th Ave and 33rd Ave)20th Street (between 30th Ave and 33rd Ave)21st Street (between 30th Ave and 33rd Ave)31st Ave (between 19th St and 21st St)32th Ave (between 19th St and 21st St)Other non-CDBG activities in the area. The City through private grants and funding are providing facade grants to local businesses in the area through its Main Street Program. The city also is seeking non-federal and private funding to assist property owners (homeowners and landlords) in grants and loans to enhance their properties in the future. The Department of Labor is currently investing \$40 million in rebuilding the Gulfport Job Corp School destroyed during Hurricane Katrina
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	

	-	····
	Location Description	Project is located in Ward 1, Designated low income minority areas. Three census tracts encompasses the area - Overall = 66.01% Low and moderate income. Census tract 002300, block group 1 = 87.76% Low and moderate income, census tract 002300, block group 2 = 53.52% Low and moderate income, and census tract 002300, block group 3 = 64.61% Low and moderate income.  2022 CDBG funding will be utilized within the following area boundaries  20th Street (between 30th Ave and 33rd Ave)  21st Street (between 30th Ave and 33rd Ave)  19th Street (between 19th St and 21st St)  32nd Ave (between 19th St and 21st St)
	Planned Activities	
2	Project Name	Homebuyer Assistance - HOME Gulfport 2022
	Target Area	City -Wide Homebuyer Assistance - Eligible Low/Mod Income Household - LMH
	Goals Supported	Homebuyer Assistance - Gulfport HOME
	Needs Addressed	Housing Assistance
	Funding	HOME: \$269,996
	Description	Homebuyer Assistance for eligible low and moderate income households to purchase affordable housing in the City of Gulfport
	Target Date	12/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	Estimated 5 households to purchase single family housing , approximately 15 persons assisted
	Location Description	Program is eligible city-wide. Eligible homebuyers may purchase affordable housing anywhere in the City that meets HUD program guidelines.
	Planned Activities	provide downpayment and/or closing cost between \$1,000 to \$30,000 based on individual assessed need.
	Project Name	Homebuyer Assistance - HOME Harrison Cty 2022

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: \$145,383
	Description	Homebuyer assistance for eligible low and moderate income households to purchase affordable housing in the un-incorporated areas of Harrison County
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	approximately 3 households (8 persons) to be assisted with \$1,000 to \$30,000 downpayment and/or closing costs based on individual need.
	Location Description	homebuyer may purchase affordable housing anywhere in the un- incorporated areas of Harrison County
	Planned Activities	homebuyer assistance and/or closing cost
4	Project Name	Home Administration - HOME 2022
	Target Area	City -Wide Homebuyer Assistance - Eligible Low/Mod Income Household - LMH County - eligible Low/Mod Homebuyers in Un-Incorporated Harrison County Consortium Jurisdiction - City Wide and Unincorporated Harrison County HOME - Tenant Based Rental Assistance
	Goals Supported	Homebuyer Assistance - Gulfport HOME Streets, Drainage, Sewer Improvements - Gulfport Homebuyer Assistance - Harrison Cty - HOME CHDO set-aside funds - HOME
	Needs Addressed	Housing Assistance Housing Repairs, Acquisition, Construction Tenant Based Rental Assistance
	Funding	HOME: \$55,383
	Description	Administrative and operating cost for implementing the HOME Program
	Target Date	12/31/2026

	Estimate the number and type of families that will benefit from the proposed activities	approximately 9 households for the homebuyer assistance program
	Location Description	City wide and un-incorporated areas of Harrison County
	Planned Activities	homebuyer assistance
5	Project Name	CHDO Set-aside - HOME 2022
	Target Area	Consortium Jurisdiction - City Wide and Unincorporated Harrison County
	Goals Supported	CHDO set-aside funds - HOME
	Needs Addressed	Housing Repairs, Acquisition, Construction
	Funding	HOME: \$83,075
	Description	Required minimum set-aside funds for eligible CHDO to provide affordable housing within the Consortium Jurisdiction (City of Gulfport and Un-incorporated Harrison County)
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	one household with a average of 3 persons assisted
	Location Description	CHDO area is City limits of Gulfport and Un-incorporated areas of Harrison County
	Planned Activities	Acquisition, rehabilitation and resale to eligible homebuyers or construction of affordable housing for resale to homebuyer.

### 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 aeas 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	60
Ward 3 - Low/Mod Designated Areas	0
City -Wide Homebuyer Assistance - Eligible Low/Mod Income Household -	
LMH	30
City-Wide Homeowner Housing Repairs/Rehab - Eligible Low/Mod	
Homeowner - LMH	0
City-Wide Public Service Programs -	0
Ward 2 - Low income Census Tract Area	0
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	10
Consortium Jurisdiction - City Wide and Unincorporated Harrison County	. 0

Table 57 - Geographic Distribution

### Rationale for the priorities for allocating investments geographically

The City is divided into seven wards, all wards have some identified aeas 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	2,000
Special-Needs	0
Total	2,000

Table 58 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Su	pported Through
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	0
Acquisition of Existing Units	6
Total	6

Table 59 - One Year Goals for Affordable Housing by Support Type Discussion

Homebuyer assistance anticipates assisting six homebuyers

### 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 (Phase I completed and Phase II in funding phase).

### 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

# 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 have 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

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### 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 2022 goals is to continue to work with 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 and to assist at least one or more agencies with CDBG Public Service funds.

### Addressing the emergency shelter and transitional housing needs of homeless persons

The City along with Open Doors Homeless Coalition and other local non-profit organizations that assist the homeless will work together a plan for the HOME ARPA funding to address the housing needs of the homeless and near homeless.

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 an 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 conducted in 2020 in a collaboration with the State of Mississippi, and all State Public Housing Authorities and all HUD Entitlement Cities.

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 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 2022 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

- The City and Consortium will partner with the State of Mississippi through Mississippi Home Corportation to compile a State-wide five year Affirmatively Furthering Fair Housing Plan, utilizing HUD new guidance effective December 2015. Mississippi Home Corporation will be the Lead Agency for the assessment which will be due in 2019. The City along with Mississippi Regional Housing Authority VIII, the City of Biloxi, City of Pascagoula, City of Moss Point and Biloxi Housing Authority, will also collaborate for a regional one coast assessment. The last comprehensive analysis of impediments identified the following impediments to Fair Housing. The City has not identified any additional impediments and has updated the progress to the following impediments.
- 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 2022 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 it Housing Voucher Program to assist low income homebuyer for purchase of their choice. (ongoing)
- 4. Lack of Affordable Rental UnitsMississippi 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 CostThe 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, it is still an impediment to affordable housing cost for low, mod, and middle income homebuyers and homeowners.).
- 7. Housing Problems safe, decent, sanitaryCity 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 homesZoning definitions will be updated to include correct wording. (ongoing)
- 9. Lack of public transportation in areas north of the cityCity 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 MS Regional Housing Authority No. VIII.

# 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

Below are specific CDBG and HOME program requirements

# 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	C
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.	(
3. The amount of surplus funds from urban renewal settlements	C
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	(
5. The amount of income from float-funded activities	C
Total Program Income:	C
Other CDBG Requirements	
1. The amount of urgent need activities	C
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.	.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 witten 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 witten 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

## **Appendix - Alternate/Local Data Sources**

## **CITIZEN PARTICIPATION**

PUBLIC NOTICES

PUBLIC HEARINGS

CITIZEN COMMENTS



# CITY OF GULFPORT FIVE-YEAR CONSOLIDATED PLAN – CDBG AND HOME AND 2022 ONE-YEAR ANNUAL ACTION PLAN SUBSTANTIAL AMENDMENT -2019 -2021 GRANTS 2021 HOME AMERICAN RESCUE PLAN

### **PUBLIC HEARING - AGENDA**

Thursday June 30, 2022 6:00 p.m.

- I. Introduction and Welcome
- II. Consolidated Plan and One-Year Action Plans
- III. Eligible CDBG AND HOME Activities
- IV. Substantial Amendment to CDBG Grants 2019-2020-2021 and proposed use of 2022 and 2023 CDBG funding.
- V. HOME American Rescue Plan Act
- VI. Feedback on community needs
- VII. Conclusion

### City of Gulfport 2022-2026 Consolidated Plan and 2022 Action Plan Thursday, June 30, 2022, 6:00 p.m.

### Purpose of Hearing and the CDBG and HOME Entitlement Programs Overview

- o 2022-2026 Consolidated Plan and 2022 Action Plan
- Community Development Block Grant (CDBG) National Objective & Activities
- o HOME Program (HOME) National Objective and Activities.
- The Consolidated Plan and Action Plans are designed by HUD to consolidate the planning and application requirements for four HUD Community Planning and Development formula grant programs, as follows:
  - o The Community Development Block Grant Program (CDBG)
  - o Home Investment Partnership Programs (HOME)
  - o Housing Opportunities for People with AIDS (HOPWA)
  - o Emergency Shelter Grants (ESG)

### • The three broad goals of the four HUD Community Planning and Development programs are as follows:

- o To provide decent housing;
- o To provide a suitable living environment;
- o To expand economic opportunities.

### National Objectives of Community Development Block Grant Programs

Each funded activity must meet one of three National Objectives:

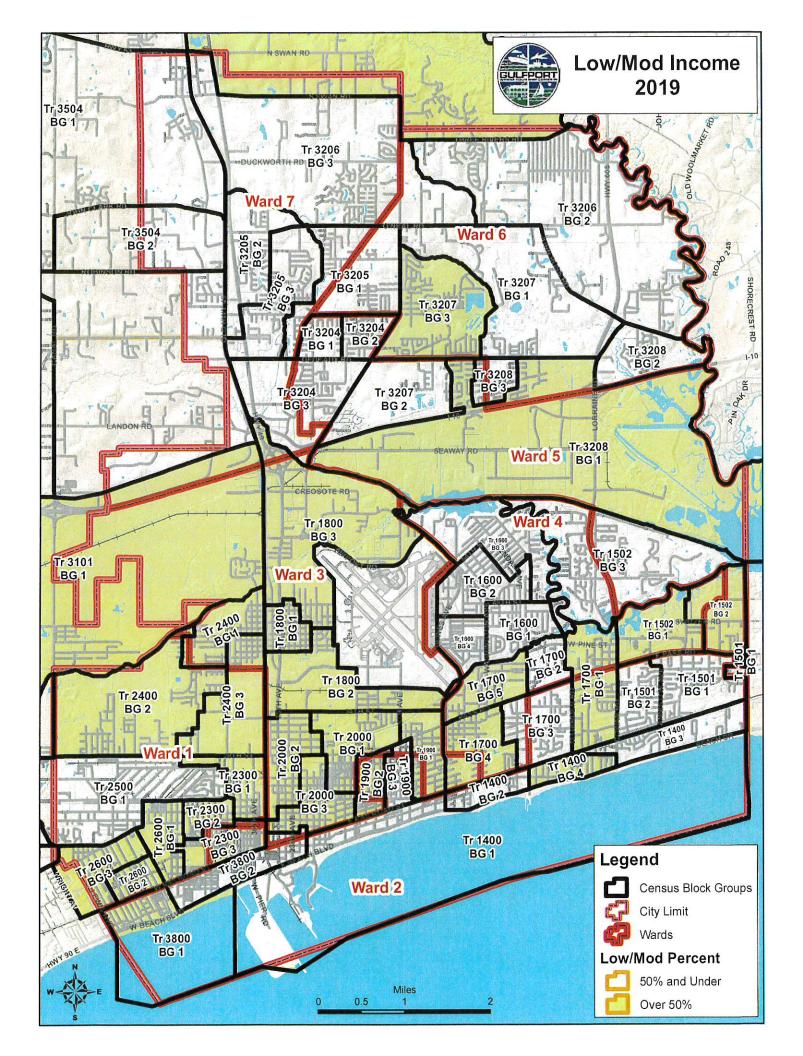
- Benefiting low and moderate-income persons.
  - o Preventing or eliminating slums or blight.
  - o Meeting urgent needs.

### Examples of Basic Eligible Activities for the CDBG Programs

- Acquisition of property for a public purpose.
- o Acquisition, construction and rehabilitation of Public facilities.
- o Infrastructure improvements including water improvements, wastewater improvements, solid waste improvements, streets and storm drainage improvements, etc.
- o Demolition and clearance of deteriorated buildings.
- o Removal of barriers that restrict the mobility of disabled persons.
- Urgent needs and emergency grants to address community development needs have a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community.
- Interim assistance requiring immediate action to alleviate emergency conditions.
- Relocation payments and assistance for permanently or temporarily displaced individuals, families, businesses and organizations, displaced by <u>program</u> activities.
- o Acquisition, construction or rehabilitation of privately owned utilities.
- o Rehabilitation of housing for low-to moderate income households.
- Special economic development activities.
- Public Services to address high priority unmeet community needs.

### Eligible HOME Activities

- o Direct homebuyer assistance in the form of down payment assistance and/or closing costs.
- o Construction, rehabilitation and/or reconstruction of single-family housing.
- o Acquisition and/or rehabilitation costs of affordable rental housing.
  - Tenant based rental assistance.



### **PUBLIC HEARING**

PROPOSED SUBSTANTIAL AMENDMENT For Prior Years Action Plans 2019, 2020, 2021 and Proposed Use of CDBG funding for 2022 and 2023

The City of Gulfport is proposing to reallocate it's prior years unused CDBG 2019, 2020 and 2021 funding and anticipates utilizing its future annual 2022 and 2023 CDBG Allocations to a new project, Urban Renewal Streetscape Improvements. The proposed project is located in and around the neighborhood known as the "Quarters".

### **Gulfport City Council Designation:**

April 3, 2018 - City Council designated Urban Renewal Areas within the City, declaring blighted areas under the Urban Renewal Act.

May 8, 2018 – City Council designated and approved an Urban Renewal District for "the Quarters Historic Minority Business District and Empowerment Zone".

<u>August 18, 2020</u> – City Council approved the Urban Renewal Plan for the Quarters Historic Minority Business District and Empowerment Zone Project 2018.

<u>September 8, 2020</u> – City Council designated and approved the expansion of the Gulfport Main Street Association Boundaries to include the Quarters Historic Minority Business District and Empowerment Zone area.

### Scope of Work:

The City proposes to utilize CDBG funding for infrastructure and street improvements, such as drainage, street paving, sidewalks, curbs, streetlights, safety lighting, signage, and landscaping. All CDBG construction will be within the City's right-of-way, with no proposed easements or acquisitions.

The proposed scope to be conducted in Phases as funds allow over the next two years.

### Location of Proposed Areas:

(Map Attached)

### Proposed CDBG Budget Amendments

2019 CDBG Grant Balance	\$ 567,458.00
2020 CDBG Grant Allocation	\$ 722,195.00
2021 CDBG Grant Allocation	\$ 736,607.00
2022 CDBG Grant Allocation	\$ 780,718.00
2023 CDBG Grant Allocation (unknown)	\$ •

Total Proposed CDBG

\$2,806,978.00

### CDBG National Objective and Eligibility

To be eligible for CDBG funding a project must first meet at least one of three National Objectives.

- Benefits to Low and Moderate Income Persons
- Prevention and or Elimination of Slums and Blight
- Meeting other Community Needs having a particular urgency (i.e., Hurricane, Coronavirus)

Eligibility- Proposed scope is eligible under 24 CFR 570.201(c) - Eligible Activities

### **Documenting Low and Moderate Income Benefits**

- Low and Moderate Income Area (Service Area must be at least 51% low and moderate income, based on the latest census data provided by HUD.
- The neighborhood characteristics within the designated district and includes one block on either side are:
  - Residential 56%
  - Commercial 9%
  - · Houses of Worship 3%
  - Undeveloped Lots 32%
- The latest data utilized by HUD is the American Community Survey 2012-2017 updated 5/21/2021 in HUD's Integrated Disbursement and Information Software. The included census data map was derived from HUD CPD Mapping system, which indicates a service radius around a beginning point (Gulfport Job Corp site) and calculates the Census Tracts and Block Groups within the service area.

Total Overall Low and Moderate Income Ar	·ea	= 66.01% LMA
Total population	2045	
Total Low/Mod Population	1350	

Census Tract 002300 Block Group 1		87.76% LMA
Total Population	490	
Total Low/Mod Population	430	

Census Tract 002300 Block Group 2		53.52% LMA
Total Population	795	

Total Low/Mod Population 505

Census Tract 002300 Block Group 3 54.61% LMA

Total Population 760
Total Low/Mod Population 415

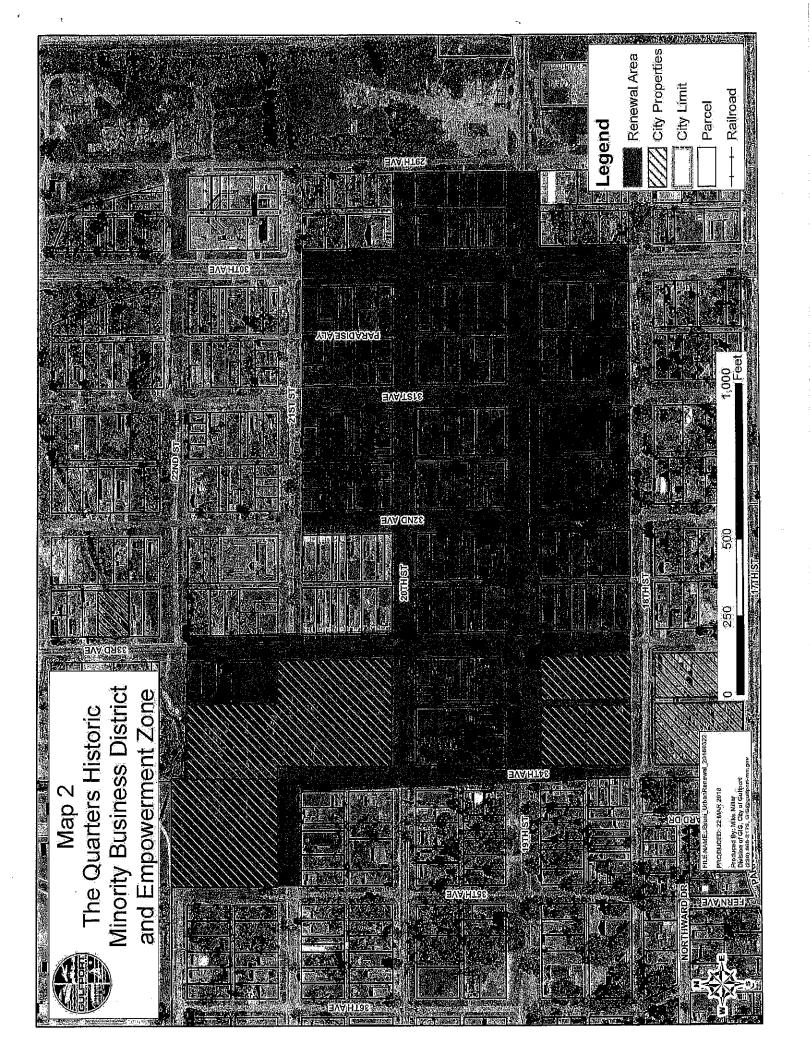
### Other Proposed Activities within the service area, not utilizing CDBG funding.

- Reconstruction of the Gulfport Job Corp School-3300 20<sup>th</sup> Avenue.
   Approximately \$30 million to rebuild this school destroyed by Hurricane Katrina, funded by the Department of Labor. Construction is underway with completion in 2024.
- Urban Renewal Plan for the Quarters Historic Minority Business District, adopted by City Council in May 2018, and the Greater Downtown Urban Renewal Improvement District adopted in August 2020.

### Citizen Participation and Public Hearing

A Public Hearing on the Proposed CDBG Substantial Amendment, along with proposed input into the 5-Year Consolidated Plans for CDBG and HOME and the Proposed usage of HOME ARPA 2021, to be held on Thursday, June 30, 2022, at 6:00 p.m. in the City Council Chambers, 2309 15th Street, Gulfport, MS.

For those persons who may require special accommodations, please contact us at least three days prior to public hearing at 228-868-5705, ext. 6545. Comments and surveys may be submitted to Community Development in writing to 1410 24<sup>ft</sup> Avenue, Gulfport, MS, or email to communitydevelopment@gulfport-ms.gov. Notices and surveys are available on the City of Gulfport Website at www.gulfport-ms.gov.



# PUBLIC HEARING CITY OF GULFPORT COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAMS THURSDAY JUNE 30, 2022 6:00 P.M.

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Mayne Miller	Director of Fublic Works			

PUBLIC HEARING

CITY OF GULFPORT

COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAMS

THURSDAY JUNE 30, 2022 6:00 P.M.

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### CITY OF GULFPORT - CDBG/HOME PROGRAMS

### 2022 - 2026 CONSOLIDATED PLAN SURVEY

### **Consolidated Plan Survey**

The City of Gulfport is in the process of developing a new Consolidated Plan for the use of Community Development Block Grant (CDBG) and HOME Invesment Partnership Funds (HOME). The Plan will cover the 2022-2026 period and will identify the City's priorities for allocating these federal grant funds. We would like you to provide your perception of critical needs in the community. In addition, we would like to gain an understanding of Gulfport's agencies and the supportive role they plan in the community.

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### SECTION I - THE PRIORITY OF NEEDS FOR SERVICES AND PROJECTS THAT BENEFIT LOW INCOME

In order to customize the survey please check payt to the category that host represents your

Using the range from 1 - 4, 1 indicates lowest need, 4 indicates the highest need

Community Facilities	Low	est	High	nest	Community Services	Low	est	High	nest
Senior Centers	1	2	3	4	Senior Activities	1	2	3	4
Youth Centers	1	2	3	4	Youth Activities	1	2	3	4
Child Care Centers	1	2	3	4	Child Care Services	1	2	3	4
Parks and Recreational Facilities	1	2	3	4	Transportation Services	1	2	3	4
Health Care Facilities	1	2	3	4	Anti-Crime Programs 1		2	3	4
Community Centers	1	2	3	4	Health Services 1		2	3	4
Fire Stations & Equipment	1	2	3	4	Mental Health Services 1		2	3	4
Libraries	1	2	3	4	Legal Services 1 2		2	3	4
Infrastructure	Low	est	High	iest	Neighborhood Services	Low	est	High	iest
Drainage Improvement	1	2	3	4	Trash & Debris Removal	1	2	3	4
Water/Sewer Improvement	1	2	3	4	Tree Planting	1	2	3	4
Street/Alley Improvement	1	2	3	4	Graffiti Removal	1	2	3	4
Street Lighting	1	2	3	4	Code Enforcement	1	2	3	4
Sidewalk Improvement	1	2	3	4	Parking Facilities	1	2	3	4
					Cleanup of Abandoned				
				:	Lots and Buildings	1	2	3	4
Special Needs Services	Low	est	High	est	Business & Jobs	Low	est	High	nest
Centers/Services for Disabled	1	2	3	4	Start Up Business Assistance	1	2	3	4
Accessibility Improvements	1	2	3	4	Small Business Loans	1	2	3	4
Domestic Violence Services	1	2	3	4	Job Creation/Retention	1	2	3	4
Substance Abuse Services	1	2	3	4	Employment Training	1	2	3	4
Homeless Shelters/Services	1	2	3	4	Commercial/Industrial				
HIV/AIDS Centers & Services	1	2	3	4	Rehabilitation	1	2	3	4
Neglected/Abused Children					Façade Improvements	1	2	3	4
Centers and Services	1	2	3	4	Business Mentoring	1	2	3	4

2022-2020 CONSOLIDATED FLAIN SORVET		· · · · · · · · · · · · · · · · · · ·			rage 2
Housing	Lowest	•		Highest	
Residential Rehabilitation	1	2	3	4	
Homeownership Assistance	1	2	3	4	
Housing for Disabled	1	2	3	4	
Senior Housing	1	2	3	4	
Single Family Housing	1	2	3	4	
Large Family Housing	1	2	3	4	
Affordable Rental Housing	1	2	3	4	
Fair Housing	1	2	3	4	
Lead-Based Paint Test/Abatement	1	2	3	4	
Residential Historic Preservation	1	2	3	4	
Non-Residential Historic Preservation	1	2	3	4	
Energy Efficient Improvements	1	2	3	4	
SECTION II - NON-PROFIT ORGANIZATIO	NS (ALL OTHER	S SKIP TO SE	CTION III)		
Is your organization a 501(C)(3) or 501(C)(	4)	Yes			No
What types of clients do you serve? (Please Youth (school age to young adults Seniors Homeless Persons Persons with Disabilities (Physical	)	apply). 	_ Veterans _ English as	f Domestic Vio a Second Landease specify	lence age Population
Cognitive)					
Cognitive)  Which geographic areas do you serve? (Cl City of Gulfport Harrison County Other (please specify)					

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### SECTION III - FAIR HOUSING AND EQUAL OPPORTUNITY

As part of this planning process, the City of Gulfport must also analyze factors that limit fair housing choice in the City of Gulfport. Your own experiences will contribute to the efforts to research obstables such as the nature and extent of housing discrimination in the City.

This information will be used to assist in developming strategies to overcome impediments to fair housing choice. This survey is for information gathering purposes only.

1.	Do you believe discrim	imation is an issu						
2.	Have you ever experie	nced discriminat	ion in housii	ng?			Yes	No
	, .			J	(If <b>Yes</b> , please procee	d to Questions	3, 4, and 5)	····
3.	Who do you believe di	iscriminated agai	nst you?					
		Landlord/proper	ty manager		Real es	state agent		
		Mortgage lender	-		Mortg	age insurer		
4.	On what basis do you	believe you were	discriminat	ed against?				
		Race	Color		National Origin	<u></u>	Religio	n
		Gender	Disabili	ty (either you o	r someone close to you	)		
		Familial Status (s	ingle-parent	with children,	family with children or	expecting a chi	ld)	
5.	if you believe you have	e been discrimina	ated against,	, have you repo	rted the incident?		Yes	No
	If No - WHY?		_			afraic	_ l of retaliatio	n
		,	t know whe	re to report		anan	Unetallatio	• •
If s	-	don	't believe it r	nakes any diffe	**************************************	too m	nuch trouble	
(Fa	ou feel you may have b ir Housing Department R INFORMATIONAL F	don geen discriminate ) at 601-965-470 PURPOSES ONL	t believe it r ed against, p 00, or file at	nakes any diffe please contact www.hud.gov	the U.S. Department of	too m	nuch trouble	
(Fa	ou feel you may have b ir Housing Department	don geen discriminate ) at 601-965-470 PURPOSES ONL	t believe it r ed against, p 00, or file at	nakes any diffe please contact : www.hud.gov	the U.S. Department of	too m	nuch trouble	
(Fa	ou feel you may have b ir Housing Department R INFORMATIONAL F al Number of Persons in	don' peen discriminate di at 601-965-470 pURPOSES ONL household:	t believe it r ed against, p 00, or file at Y:Black/Afr	nakes any diffe olease contact www.hud.gov  Total	the U.S. Department of	too m  *Housing and U  *ts  \$  n/Alaska Native	nuch trouble <i>Irban Develd</i>	opment
FO Total	ou feel you may have b ir Housing Department R INFORMATIONAL F al Number of Persons in	don' peen discriminate dat 601-965-470 PURPOSES ONL h household: White Native Haw	t believe it r ed against, p 00, or file at  Y: Black/Afr valian/Other	nakes any diffe  please contact :     www.hud.gov,  Total  rican American Black,	the U.S. Department of Ifairhousing/complain  Household Income:  American India.	too m  Housing and U  ts  \$  n/Alaska Native hite	nuch trouble <i>Irban Develd</i>	opment
FO Total	ou feel you may have bit Housing Department  R INFORMATIONAL Final Number of Persons in	don' peen discriminate di at 601-965-470 PURPOSES ONL household: White Native Haw American In	t believe it r ed against, p 00, or file at  Y:Black/Afr valian/Other	makes any diffe  please contact: www.hud.gov  Total  rican American Black, a Native & Whit	the U.S. Department of /fairhousing/complain  Household Income:  American India	too m  Housing and U  ts  \$  n/Alaska Native hite	nuch trouble <i>Irban Develd</i>	opment
FO Total	ou feel you may have bit Housing Department  R INFORMATIONAL Final Number of Persons in	don' peen discriminate di at 601-965-470 PURPOSES ONL household: White Native Haw American In	t believe it r ed against, p 00, or file at  Y: Black/Afr vailan/Other ndian/Alasko	makes any diffe  please contact: www.hud.gov  Total  rican American Black, a Native & Whit	the U.S. Department of  /fairhousing/complain  Household Income:  American India  /African-American & W  te Asian & Whit	too m  Housing and U  ts  \$  n/Alaska Native hite	nuch trouble <i>Irban Develd</i>	opment
FO Total	rou feel you may have being Housing Department R INFORMATIONAL For all Number of Persons in the cee.	don' peen discriminate of at 601-965-470 PURPOSES ONL n household: White Native Haw American In American In Hispanic/La	t believe it r ed against, p 00, or file at  Y: Black/Afr vailan/Other ndian/Alasko	nakes any diffe  please contact: www.hud.gov  Total  rican American  Black, a Native & Whita	the U.S. Department of  /fairhousing/complain  Household Income:  American India  /African-American & W  te Asian & Whit	too m  Housing and U  ts  \$  n/Alaska Native hite	nuch trouble <i>Irban Develd</i>	opment

**RETURN TO:** 

**Grants Management Department - Survey Results** 

P. O. Box 1780, Gulfport, MS 39502 OR 1410 24th Avenue, Gulfport, MS 39501

Fax: 228-868-5760

Email: communitydevelopment@gulfport-ms.gov

Thank you for your assistance!

DEADLINE: 7-15-2022 DEADLINE: 7-15-2022

### COMMENT SHEET

### CITY OF GULFPORT

### 2022-2026 FIVE YEAR CONSOLIDATED PLAN CDBG AND HOME 2019-2021 CDBG SUBSTANTIAL AMENDMENTS 2021 HOME AMERICAN RESCUE PLAN

The City of Gulfport is in the process of soliciting citizen and stakeholder input for its proposed 2022-2026 Five Year Consolidated Plan for CDBG and HOME Programs, Proposed Substantial Amendments to its 2019-2021 Action Plans, and input into the usage of one-time allocation of 2021 HOME American Rescue Plan Act funding. Any input you have concerning the housing and/or non-housing community development needs of the City of Gulfport are valued and will be considered during this process.

Name	Phone.
Organization Represented (if a	pplicable)
Address	
	CDBG-HOME 5 YEAR CONSOLIDATED PLANS CDBG SUBSTANTIAL AMENDMENTS (2109-2021 FUNDING) HOME ARPA 2021
COMMENTS:	
A CONTRACTOR OF THE PROPERTY O	
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<u> </u>	

Written comments may be delivered to Grants Management Department, at 1410 24<sup>th</sup> Avenue or emailed to communitydevelopment@gulfport±ms.gov.

## GULFPORT/HARRISON COUNTY HOME CONSORTIUM HOME ARP-SURVEY FOR STAKEHOLDERS

Dear Stakeholder:	
Through this stakeholder consultation process, the HOME Consortium is seeking in organizations that work with people experiencing homelessness, at risk of holdomestic violence or otherwise at high risk of housing instability.	
What is your Name?	
What group or organization are you affiliated with?	
Which type of organization(s) below best describes the group with which you are a	filiated? (Select as
many choices as needed)	·
Homeless Service Provider	
Domestic Violence Service Provider	
Veterans Group	
Civil Rights Organization	
Organization Serving People with Disabilities	
Other Organization addressing the Needs of People Experiencin Homelessness; People Fleeing Domestic Violence, Dating Violence Stalking or Human Trafficking; or People with High Risk of Housing Insta	, Sexual Assault,
Other	

### **HOUSING/SERVICE NEEDS AND PRIORTIES**

Please share your thoughts below to help identify the biggest priorities and gaps in Gulfport/ Harrison County's housing and services landscape. This will help inform the process by which HOME-ARP funds are allocated to address those needs and priorities.

What unmet housing and service needs do you see among "Qualifying Populations" (people experiencing

instability in Gulfport/Unincorporated Harrison County.
Your answer
What gaps do you see within the current shelter and housing inventory, as well as the service delivery system in Gulfport/Unincorporated Harrison County?
Your answer

community?	rank the following e	ligible uses of HC	JIVIE-ARP TUNGS IN C	erms of priority within our
(1)Highest Priority (2) Mid/High Priority (3) Mid/Low Priority (4) Lowest Priority  Please explain you Your answer	Development of Affordable Housing	Rental Assistance	Services (e.g., case management, legal services, moving costs assistance, etc.)	Acquisition/Development of Non-Congregate Shelter Units(i.e., emergency shelter provided in individual rooms rather than a traditional homeless shelter)
				r community? How do you
	unds could be used t	o address those no	eeds?	
Your answer				

For Rental Assistance, what specific needs do you see in our community? How do you think HOME-ARP funds could be used to address those needs?
Your answer
For Services, what specific needs do you see in our community? How do you think HOME-ARP funds could be used to address those needs?
Your answer
For Non-Congregate Shelter (i.e., individual rooms rather than traditional homeless shelter), what specific needs do you see in our community? How do you think HOME-ARP funds could be used to address those needs?
Your answer
Is there anything else you would like to add?

# THANK YOU FOR YOUR PARTICIPATION

PLEASE SEND YOUR SURVEY TO: <a href="mailto:communitydevelopment@gulfport-ms.gov">communitydevelopment@gulfport-ms.gov</a> or Fax 228-868-5760

Karen McCarty, Federal Programs Administrator (<a href="mailto:kmccarty@gulfport-ms.gov">kmccarty@gulfport-ms.gov</a>) 228-868-5705, ext. 6545

Sheena Robinson-Gill, Grants Accounting Specialist, (<a href="mailto:sgill@gulfport-ms.gov">sgill@gulfport-ms.gov</a>) 228-868-5705, ext. 6548

# **COMMENT SHEET**

#### CITY OF GULFPORT

# 2022-2026 FIVE YEAR CONSOLIDATED PLAN CDBG AND HOME 2019-2021 CDBG SUBSTANTIAL AMENDMENTS 2021 HOME AMERICAN RESCUE PLAN

The City of Gulfport is in the process of soliciting citizen and stakeholder input for its proposed 2022-2026 Five Year Consolidated Plan for CDBG and HOME Programs, Proposed Substantial Amendments to its 2019-2021 Action Plans, and input into the usage of one-time allocation of 2021 HOME American Rescue Plan Act funding. Any input you have concerning the housing and/or non-housing community development needs of the City of Gulfport are valued and will be considered during this process.

Name	Phone
Organization Represented (if a	pplicable)
Address	
	CDBG-HOME 5 YEAR CONSOLIDATED PLANS CDBG SUBSTANTIAL AMENDMENTS (2109-2021 FUNDING) HOME ARPA 2021
COMMENTS:	

Written comments may be delivered to Grants Management Department, at 1410 24<sup>th</sup> Avenue or emailed to communitydevelopment@gulfport-ms.gov.



Beaufort Gazette
Belleville News-Democrat
Bellingham Herald
Bradenton Herald
Centre Daily Times
Charlotte Observer
Columbus Ledger-Enquirer
Fresno Bee

The Herald - Rock Hill Herald Sun - Durham Idaho Statesman Island Packet Kansas City Star Lexington Herald-Leader Merced Sun-Star Miami Herald el Nuevo Herald - Miami Modesto Bee Raleigh News & Observer The Olympian Sacramento Bee Fort Worth Star-Telegram The State - Columbia Sun Herald - Biloxi Sun News - Myrtle Beach The News Tribune Tacoma The Telegraph - Macon San Luis Obispo Tribune Tri-City Herald Wichita Eagle

# AFFIDAVIT OF PUBLICATION

Account #	Order Number	Identification	Order PO	Amount	Cols	Depth
36845	279199	Print Legal Ad - IPL0077990		\$36.84	1	64 L

Attention: Matilda Welch

PO BOX 1780

GULFPORT, MS 39502

CITY OF GULFPORT, MISSISSIPPI
PUBLIC HEARING
2022-2026 FIVE-YEAR CONSOLIDATED PLAN FOR
COMMUNITY DEVELOPMENT
BLOCK GRANT AND
HOME INVESTMENT PARTNERSHIP PROGRAM
HOME AMERICAN RESCUE
PLAN ACT 2021
AND PROPOSED SUBSTANTIAL

AMENDMENTS

The City of Gulfport will be holding a public hearing to get public views on housing and community development needs to be used in the development of a 5-year Consolicated Plan (2022-2026) which will govern the allocation of Community Development Block Grant (CDBG) and Home Investment Partnership Funds (HOME) funding from the U. S. Department of Housing and Urban Development (HUD), and proposed substantial amendments to prior years funding, and use of the HOME ARPA 2021 Homeless Funds. This is an important planning pro-

This is an important planning process being undertaken and we encourage active citizen participation. It is an opportunity to share what's on the community's wish list and to help identify housing needs, economic development needs, public facilities and infrastructure needs, homelessness needs, community development and public service needs.

A Public Hearing will be held, Thursday, June 30, 2022, commencing at 6:00 p.m., in the City Council Chambers, 2309 15th Street, Gulfport, MS. All residents, property owners, persons with disabilities, seniors, low-income, homeless persons, and other stakeholders of the City of Gulfport are encouraged to participate.

If you are unable to attend the public hearing, you may view the documents and surveys online at www.gulf-port-ms.gov. Written comments and/ or surveys may be emailed to communitydevelopment @gulfport-ms.gov, or delivered to Community Development at 1410 24th Avenue, Gulfport, MS 39501. If you have any questions please contact Karen McCarty, Federal Programs Administrator at 228-868-5705, ext. 6545.

If you require special needs assistance please contact us at least three days prior to the meeting to assure accommodations.

IPL0077990 Jun 22 2022

# STATE OF MISSISSIPPI COUNTY OF HARRISON

Before me, the undersigned Notary of Dallas County, Texas personally appeared Stephanie Hatcher, who, being by me first duly sworn, did depose and say that she is a clerk of The Sun Herald, a daily newspaper published in the city of Gulfport, in Harrison County, Mississippi and the publication of the notice, a copy of which is hereto attached, has been made in said paper in the issue (s) of:

No. of Insertions: 1

Beginning Issue of: 06/22/2022 Ending Issue of: 06/22/2022

Affidavit further states on oath that said newspaper has been established and published continuously in said county for a period of more than twelve months next prior to the first publication of said notice.

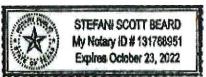
Stephanie Hatcher

Sworn to and subscribed before me this 13th day of July in the year of 2022

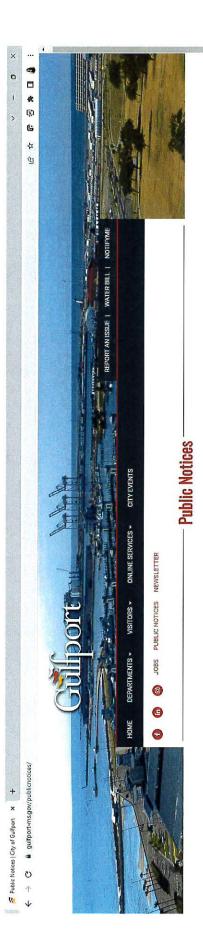
Stefani Beard

Notary Public

\* The Sun Herald has been deemed eligible for publishing legal notices in Jackson County to meet the requirements of Miss. Code 1972 Section 13-3-31 and 13-3-32.



Extra charge for lost or duplicate affidavits. Legal document please do not destroy!



BOIL WATER & ROAD CLOSURES

PLANNING & ZONING

# WASTE PRO NOTICE: NO GARBAGE COLLECTION ON JULY 4

PUBLIC HEARING NOTICE: Interconnecting Gulfport New Construction Airport Road Extension & I-10 Overpass on July 14 | 5-7 PM | Gulfport Premium Outlets Food Court

# PUBLIC HEARING NOTICE – June 30 | Quarters CDBG Amendment 2022-2026

- Public Hearing Agenda
   Public Hearing Proposed Amendment
   Public Hearing Survey for Stakeholders
   Public Hearing Comment Sheet





















The City of Gulfport is seeking public input regarding the reallocation of prior years' District and Empowerment Zone" as part of an Urban Renewal District. Funding will funding to a new project identified as the "Quarters Historic Minority Business be utilized for infrastructure and street improvements.

Cinema by the Shore - Avengers: Endgame

35 Going · 286 Interested

Friday, August 19, 2022 at 6 PM - 10 PM

ज्योख्य City of Gulfport - Mayor's Office

:

The Public Input Meeting will be held on Thursday, June 30, at 6 PM in the City Council Chambers inside Gulfport City Hall.

See all photos

**Photos** 

# PUBLIC INPUT MEETING

STREETSCAPE IMPROVEMENTS URBAN RENEWAL

Gulfport City Hall | City Council Chambers Thursday, June 30 | 6:00 PM

Public input opportunity regarding reallocation of CDBG prior 2309 15th St. Gulfport

years funding.

More information: gulfport-ms.gov/publicnotices





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# NOTICE OF PUBLIC HEARING

A multi-purpose public hearing is scheduled June 30, 2022, 6:00 p.m. Gulfport City Council Chambers 2309 15<sup>th</sup> Street, Gulfport, MS 39501

# ITEM A:

PROPOSED REALLOCATION OF CDBG PRIOR YEARS FUNDING:

The City of Gulfport is proposing to reallocate approximately \$2.8 million of its proposed current and prior years funding, to a new project identified as the "Quarters Historic Minority Business District and Empowerment Zone," as part of a Urban Renewal District established by the City of Gulfport.

CDBG (federal) funding will be utilized for infrastructure and street improvements, i.e. drainage, street paving, sidewalks, curbs, streetlights, safety lighting, signage and landscaping.

Other non-federal or private funding and programs may include grants and/or loans to small businesses and property owners for property improvements. (See Map attached).

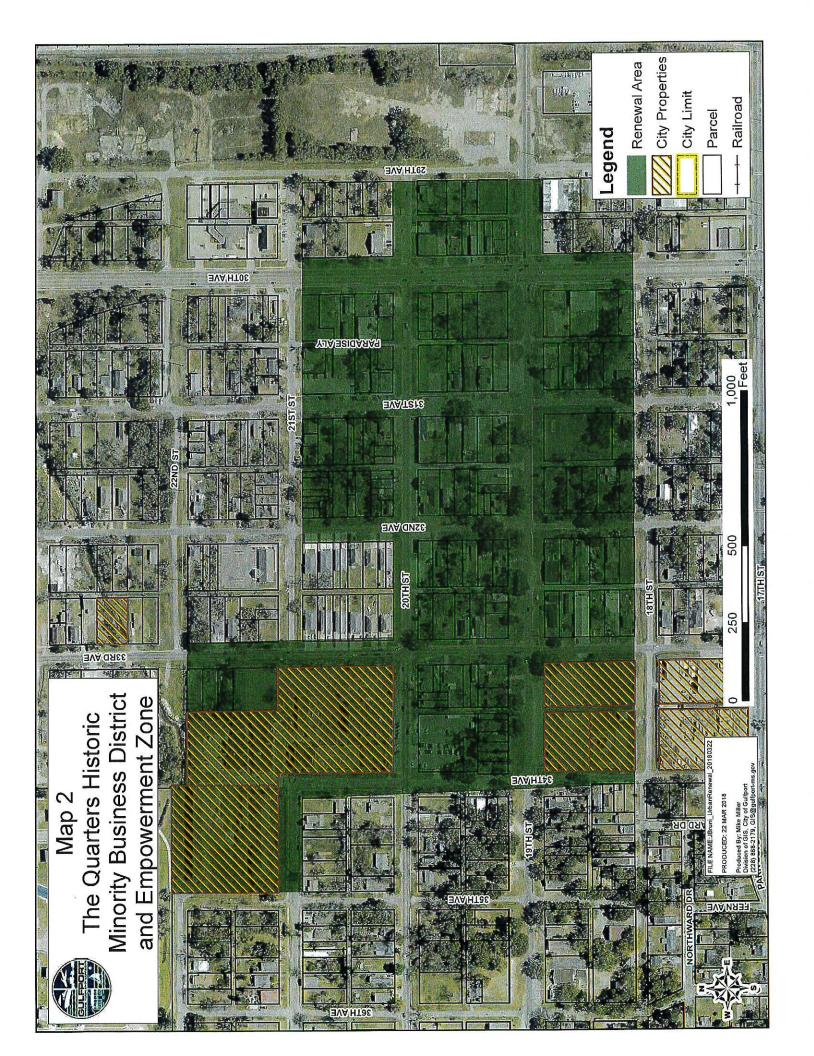
# ITEM B:

Proposed Input for usage of CDBG and HOME funding from the Department of Housing and Urban Development for the Five-year period of 2022-2026. Funding is approximately \$750,000 per year for CDBG and approximately \$500,000 per year for the HOME Program.

# ITEM C:

Proposed input for the usage of a special allocation of HOME American Rescue Plan Act of 2021 funds, \$1,764,175, specifically for housing and services for the homeless, at risk of homelessness, fleeing domestic violence or otherwise at high risk of housing instability.

City of Gulfport, Grants Management Department, communitydevelopment@gulfport-ms.gov.





Beaufort Gazette
Belleville News-Democrat
Bellingham Herald
Bradenton Herald
Centre Daily Times
Charlotte Observer
Columbus Ledger-Enquirer
Fresno Bee

The Herald - Rock Hill Herald Sun - Durham Idaho Statesman Island Packet Kansas City Star Lexington Herald-Leader Merced Sun-Star Miami Herald el Nuevo Herald - Miami Modesto Bee Raleigh News & Observer The Olympian Sacramento Bee Fort Worth Star-Telegram The State - Columbia Sun Herald - Biloxi Sun News - Myrtle Beach The News Tribune Tacoma The Telegraph - Macon San Luis Obispo Tribune Tri-City Herald Wichita Eagle

# AFFIDAVIT OF PUBLICATION

Account #	Order Number	Identification	Order PO	Amount	Cols	Depth
33468	290021	Print Legal Ad - IPL0081353		\$28.56	1	54 L

Attention: JESSICA VERSIGA

GULFPORT CITY HALL 1410 24 TH AVENUE GULFPORT, MS 39501

#### NOTICE OF AVAILABILITY OF DRAFT CONSOLIDATED STRATEGY AND ACTION PLAN, AND AMENDED PRIOR YEAR PLANS

Notice is hereby given that the City of Gulfport, Mississippi has prepared a draft of its Five-Year Consolidated Strategy and Plan for Housing and Community Development and 2022 Action Plan for the Community Development Block Grant (CDBG) and HOME Investment Partnerships (HOME) Entitlement Programs and required updates to its current Citizen Participation Plan and Analysis of Impediments is available for review and comment by the public and other interested groups. This five-year consolidated and annual plan contains the long and short-term goals and strategies, including specific activities recommended for funding in the next fiscal year and proposed amendments under the City's federal entitlement The Consolidated Strategy and Plan is

programs. available for public review at the following locations: Gulfport City Hall Guifport Community Development Department City of Gulfport Website: www.gulfort-ms.gov
Oral and written comments will be received for 30 days from the date of publication of this notice, and therefore comments can be submitted until 3:00 p.m. August 15, Written comments may be sent to: Community Development Department, P. O. Box 1780, Gulfport, MS 39502. You may call the Community Development Office at (228) 868-5705, ext. 6545 or email communitydevelopment@gulfport-ms.gov for further information.

IPL0081353

Jul 14 2022

# STATE OF MISSISSIPPI COUNTY OF HARRISON

Before me, the undersigned Notary of Dallas County, Texas personally appeared Stephanie Hatcher, who, being by me first duly sworn, did depose and say that she is a clerk of The Sun Herald, a daily newspaper published in the city of Gulfport, in Harrison County, Mississippi and the publication of the notice, a copy of which is hereto attached, has been made in said paper in the issue (s) of:

No. of Insertions: 1

Beginning Issue of: 07/14/2022 Ending Issue of: 07/14/2022

Affidavit further states on oath that said newspaper has been established and published continuously in said county for a period of more than twelve months next prior to the first publication of said notice.

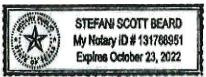
Stephanie Hatcher

Sworn to and subscribed before me this 14th day of July in the year of 2022

Stefani Beard

Notary Public

\* The Sun Herald has been deemed eligible for publishing legal notices in Jackson County to meet the requirements of Miss. Code 1972 Section 13-3-31 and 13-3-32.



Extra charge for lost or duplicate affidavits. Legal document please do not destroy!

# SF-424

# FEDERAL APPLICATIONS FOR FUNDING CDBG AND HOME PROGRAMS SF-424-D

# **ASSURANCES FOR CONSTRUCTION PROGRAMS**

FEDERAL PROGRAMS CERTIFICATIONS

OMB Number: 4040-0004 Expiration Date: 12/31/2022

Application for Federal Assistance SF-424						
Preapplication  Application	New	If Revision, select appropriate letter(s):  Other (Specify):				
* 3. Date Received: 4. Ap	pplicant Identifier:					
5a. Federal Entity Identifier:		5b. Federal Award Identifier:				
280612		B-22-MC-28002				
State Use Only:						
6. Date Received by State:	7. State Application Id	dentifier:				
8. APPLICANT INFORMATION:						
* a. Legal Name: CITY OF GULFPORT						
* b. Employer/Taxpayer Identification Number (E	EIN/TIN):	* c. UEI:				
64-6000413		G8SCFJ32K4N5				
d. Address:						
* Street1: P.O. Box 1780						
Street2: 2309 15TH Street						
* City: Gulfport						
County/Parish: Harrison						
* State: MS: Mississippi						
Province:						
* Country: USA: UNITED STATES	S					
* Zip / Postal Code: 39501-2027						
e. Organizational Unit:						
Department Name:		Division Name:				
Grants Management/Community De		Finance				
f. Name and contact information of person	to be contacted on mat	tters involving this application:				
Prefix: Ms.	* First Name:	Karen				
Middle Name: C						
* Last Name: McCarty						
Suffix:						
Title: Federal Programs Administrator						
Organizational Affiliation:						
Municipal-Local Government						
* Telephone Number: 228-868-5705 ext.	. 6545	Fax Number: 228-868-5760				
*Email: kmccarty@gulfport-ms.gov						

Application for Federal Assistance SF-424
* 9. Type of Applicant 1: Select Applicant Type:
C: City or Township Government
Type of Applicant 2: Select Applicant Type:
Type of Applicant 3: Select Applicant Type:
* Other (specify):
* 10. Name of Federal Agency:
U. S. Department of Housing and Urban Development
11. Catalog of Federal Domestic Assistance Number:
14.218
CFDA Title:
Community Development Block Grant
* 12. Funding Opportunity Number:
Entitlement Funds
* Title:
Entitlement funds for Community Development Block Grants (CDBG)
13. Competition Identification Number:
Title:
14. Areas Affected by Project (Cities, Counties, States, etc.):
Add:Atfachment Delete Attachment View Attachment
* 15. Descriptive Title of Applicant's Project:
The City limits of Gulfport, Mississippi
Attach supporting documents as specified in agency instructions.
Add-Attachments : Delere Attachments: "View Attachments

.....

Application for Federal Assistance SF-424						
16. Congressional Districts Of:						
* a. Applicant Sth Sth Sth						
Attach an additional list of Program/Project Congressional Districts if needed.						
Add Attachment Delete Attachment View Attachment						
17. Proposed Project:						
* a. Start Date: 01/01/2022 * b. End Date: 12/31/2022						
18. Estimated Funding (\$):						
* a. Federal 780, 718.00						
* b. Applicant						
* c. State						
* d. Local						
* e. Other						
* f. Program Income						
* g. TOTAL 780,718.00						
* 19. Is Application Subject to Review By State Under Executive Order 12372 Process?						
a. This application was made available to the State under the Executive Order 12372 Process for review on						
b. Program is subject to E.O. 12372 but has not been selected by the State for review.						
c. Program is not covered by E.O. 12372.						
* 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)						
Yes No						
If "Yes", provide explanation and attach						
Add Attachment Delete Attachment View Attachment						
21. *By signing this application, I certify (1) to the statements contained in the list of certifications** and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 18, Section 1001)						
★* I AGREE						
** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency						
specific instructions.						
Authorized Representative:						
Prefix: Mr. * First Name: Billy						
Middle Name:						
* Last Name: Hewes						
Suffix: III						
*Title: Mayor, City of Gulfport, Mississippi						
* Telephone Number: 228-868-5700 Fax Number: 228-868-5760						
*Email: BHewes@gulfport-ms.gov						
* Signature of Authorized Representative:	$\neg$					

#### ASSURANCES - CONSTRUCTION PROGRAMS

OMB Number: 4040-0009 Expiration Date: 02/28/2025

Public reporting burden for this collection of information is estimated to average 15 minutes per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Office of Management and Budget, Paperwork Reduction Project (0348-0042), Washington, DC 20503.

# PLEASE DO NOT RETURN YOUR COMPLETED FORM TO THE OFFICE OF MANAGEMENT AND BUDGET. SEND IT TO THE ADDRESS PROVIDED BY THE SPONSORING AGENCY.

NOTE: Certain of these assurances may not be applicable to your project or program. If you have questions, please contact the Awarding Agency. Further, certain Federal assistance awarding agencies may require applicants to certify to additional assurances. If such is the case, you will be notified.

As the duly authorized representative of the applicant:, I certify that the applicant:

- Has the legal authority to apply for Federal assistance, and the institutional, managerial and financial capability (including funds sufficient to pay the non-Federal share of project costs) to ensure proper planning, management and completion of project described in this application.
- Will give the awarding agency, the Comptroller General
  of the United States and, if appropriate, the State,
  the right to examine all records, books, papers, or
  documents related to the assistance; and will establish
  a proper accounting system in accordance with
  generally accepted accounting standards or agency
  directives.
- 3. Will not dispose of, modify the use of, or change the terms of the real property title or other interest in the site and facilities without permission and instructions from the awarding agency. Will record the Federal awarding agency directives and will include a covenant in the title of real property acquired in whole or in part with Federal assistance funds to assure non-discrimination during the useful life of the project.
- Will comply with the requirements of the assistance awarding agency with regard to the drafting, review and approval of construction plans and specifications.
- 5. Will provide and maintain competent and adequate engineering supervision at the construction site to ensure that the complete work conforms with the approved plans and specifications and will furnish progressive reports and such other information as may be required by the assistance awarding agency or State.
- Will initiate and complete the work within the applicable time frame after receipt of approval of the awarding agency.
- Will establish safeguards to prohibit employees from using their positions for a purpose that constitutes or presents the appearance of personal or organizational conflict of interest, or personal gain.

- Will comply with the Intergovernmental Personnel Act of 1970 (42 U.S.C. §§4728-4763) relating to prescribed standards of merit systems for programs funded under one of the 19 statutes or regulations specified in Appendix A of OPM's Standards for a Merit System of Personnel Administration (5 C.F.R. 900, Subpart F).
- Will comply with the Lead-Based Paint Poisoning Prevention Act (42 U.S.C. §§4801 et seq.) which prohibits the use of lead-based paint in construction or rehabilitation of residence structures.
- 10. Will comply with all Federal statutes relating to nondiscrimination. These include but are not limited to: (a) Title VI of the Civil Rights Act of 1964 (P.L. 88-352) which prohibits discrimination on the basis of race. color or national origin: (b) Title IX of the Education Amendments of 1972, as amended (20 U.S.C. §§1681 1683, and 1685-1686), which prohibits discrimination on the basis of sex; (c) Section 504 of the Rehabilitation Act of 1973, as amended (29) U.S.C. §794), which prohibits discrimination on the basis of handicaps; (d) the Age Discrimination Act of 1975, as amended (42 U.S.C. §§6101-6107), which prohibits discrimination on the basis of age; (e) the Drug Abuse Office and Treatment Act of 1972 (P.L. 92-255), as amended relating to nondiscrimination on the basis of drug abuse; (f) the Comprehensive Alcohol Abuse and Alcoholism Prevention, Treatment and Rehabilitation Act of 1970 (P.L. 91-616), as amended, relating to nondiscrimination on the basis of alcohol abuse or alcoholism; (g) §§523 and 527 of the Public Health Service Act of 1912 (42 U.S.C. §§290 dd-3 and 290 ee 3), as amended, relating to confidentiality of alcohol and drug abuse patient records; (h) Title VIII of the Civil Rights Act of 1968 (42 U.S.C. §§3601 et seg.), as amended, relating to nondiscrimination in the sale. rental or financing of housing; (i) any other nondiscrimination provisions in the specific statue(s) under which application for Federal assistance is being made; and (j) the requirements of any other nondiscrimination statue(s) which may apply to the application.

- 11. Will comply, or has already complied, with the requirements of Titles II and III of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (P.L. 91-646) which provide for fair and equitable treatment of persons displaced or whose property is acquired as a result of Federal and federally-assisted programs. These requirements apply to all interests in real property acquired for project purposes regardless of Federal participation in purchases.
- 12. Will comply with the provisions of the Hatch Act (5 U.S.C. §§1501-1508 and 7324-7328) which limit the political activities of employees whose principal employment activities are funded in whole or in part with Federal funds.
- 13. Will comply, as applicable, with the provisions of the Davis-Bacon Act (40 U.S.C. §§276a to 276a-7), the Copeland Act (40 U.S.C. §276c and 18 U.S.C. §874), and the Contract Work Hours and Safety Standards Act (40 U.S.C. §§327-333) regarding labor standards for federally-assisted construction subagreements.
- 14. Will comply with flood insurance purchase requirements of Section 102(a) of the Flood Disaster Protection Act of 1973 (P.L. 93-234) which requires recipients in a special flood hazard area to participate in the program and to purchase flood insurance if the total cost of insurable construction and acquisition is \$10,000 or more.
- 15. Will comply with environmental standards which may be prescribed pursuant to the following: (a) institution of environmental quality control measures under the National Environmental Policy Act of 1969 (P.L. 91-190) and Executive Order (EO) 11514; (b) notification of violating facilities pursuant to EO 11738; (c) protection of wetlands pursuant to EO 11990; (d) evaluation of flood hazards in floodplains in accordance with EO 11988; (e) assurance of project consistency with the approved State management program developed under the Coastal Zone Management Act of 1972 (16 U.S.C. §§1451 et seq.); (f) conformity of

- Federal actions to State (Clean Air) implementation Plans under Section 176(c) of the Clean Air Act of 1955, as amended (42 U.S.C. §§7401 et seq.); (g) protection of underground sources of drinking water under the Safe Drinking Water Act of 1974, as amended (P.L. 93-523); and, (h) protection of endangered species under the Endangered Species Act of 1973, as amended (P.L. 93-205).
- 16. Will comply with the Wild and Scenic Rivers Act of 1968 (16 U.S.C. §§1271 et seq.) related to protecting components or potential components of the national wild and scenic rivers system.
- Will assist the awarding agency in assuring compliance with Section 106 of the National Historic Preservation Act of 1966, as amended (16 U.S.C. §470), EO 11593 (identification and protection of historic properties), and the Archaeological and Historic Preservation Act of 1974 (16 U.S.C. §§469a-1 et seq).
- 18. Will cause to be performed the required financial and compliance audits in accordance with the Single Audit Act Amendments of 1996 and OMB Circular No. A-133, "Audits of States, Local Governments, and Non-Profit Organizations."
- Will comply with all applicable requirements of all other Federal laws, executive orders, regulations, and policies governing this program.
- 20. Will comply with the requirements of Section 106(g) of the Trafficking Victims Protection Act (TVPA) of 2000, as amended (22 U.S.C. 7104) which prohibits grant award recipients or a sub-recipient from (1) Engaging in severe forms of trafficking in persons during the period of time that the award is in effect (2) Procuring a commercial sex act during the period of time that the award is in effect or (3) Using forced labor in the performance of the award or subawards under the award.

SIGNATURE OF AUTHORIZED CERTIFYING OFFICIAL	TITLE
	Mayor
Billy Hewes	
APPLICANT ORGANIZATION	DATE SUBMITTED
City of Gulfport, Mississippi	08/15/2022

SF-424D (Rev. 7-97) Back

OMB Number: 4040-0004 Expiration Date: 12/31/2022

Application for Federal Assistance SF-424						
* 1. Type of Submission:  Preapplication  Application  Changed/Corrected App	* 2. Type of Application:  New Continuation Revision  * If Revision, select appropriate letter(s):  * Other (Specify):  Revision					
* 3. Date Received:	4. Applicant Identifier:					
5a. Federal Entity Identifier: 280612	5b. Federal Award Identifier:  B-22-MC-28002					
State Use Only:						
6. Date Received by State:	7. State Application Identifier:					
8. APPLICANT INFORMATIO	N:					
* a. Legal Name: CITY OF	GULFPORT					
* b. Employer/Taxpayer Identific	* c. UEI:  G8SCFJ32K4N5					
d. Address:						
/L-1/2004	DX 1780  STH Street					
County/Parish: Harriso	7					
* State: MS: Mis	ssissippi					
Province:						
* Country: USA: UN	NITED STATES					
* Zip / Postal Code: 39501-2	2027					
e. Organizational Unit:						
Department Name:	Division Name:					
Grants Management/Comr	munity De Finance					
f. Name and contact informa	tion of person to be contacted on matters involving this application:					
Prefix: Ms. Middle Name: C	* First Name: Karen					
* Last Name: McCarty						
Suffix:						
Title: Federal Programs	Title: Federal Programs Administrator					
Organizational Affiliation:  Municipal-Local Government						
* Telephone Number: 228-86	58-5705 ext. 6545 Fax Number: 228-868-5760					
*Email: kmccarty@gulfport-ms.gov						

Application for Federal Assistance SF-424
* 9. Type of Applicant 1: Select Applicant Type:
C: City or Township Government
Type of Applicant 2: Select Applicant Type:
Type of Applicant 3: Select Applicant Type:
* Other (specify):
* 10. Name of Federal Agency:
U. S. Department of Housing and Urban Development
11. Catalog of Federal Domestic Assistance Number:
14.218
CFDA Title:
Community Development Block Grant
* 12. Funding Opportunity Number:
Entitlement Funds
* Title:
Entitlement funds for Community Development Block Grants (CDBG)
13. Competition Identification Number:
Title:
14. Areas Affected by Project (Cities, Counties, States, etc.):
Add Attachment Delete Attachment View Attachment
* 15. Descriptive Title of Applicant's Project:
The City limits of Gulfport, Mississippi
Attach supporting documents as specified in agency instructions.
Add Attachments Delete Attachments View Attachments

Application	for Federal Assista	nce SF-424				
16. Congressional Districts Of:						
* a. Applicant	5th			* b. Pro	ogram/Project 5th	
Attach an addition	onal list of Program/Projec	t Congressional Districts if	needed.			
		F	dd Attachm	ent Delete	Attachment View	w Attachment
17. Proposed F	Project:					
* a. Start Date:	01/01/2022				* b. End Date: 12/31	/2022
18. Estimated I	Funding (\$):					
* a. Federal		780,718.00				
* b. Applicant						
* c. State						
* d. Local						
* e. Other						
* f. Program Inc	ome					
* g. TOTAL		780,718.00				
* 19. Is Applica	tion Subject to Review	By State Under Executiv	e Order 123	72 Process?		
	373	able to the State under th			ocess for review on	e e
		2 but has not been select				
			ou by and or	ato for foriou.		
	is not covered by E.O.	-AC 06 50 U.S. 06 U.S. ASSESSMEN	201			
1.00	15 /	ny Federal Debt? (If "Ye	s," provide	explanation in a	ttachment.)	
Yes	⊠ No					
If "Yes", provid	e explanation and attac	1				
		A	dd Attachm	ent Delete	Attachment View	w Attachment
herein are true comply with an	e, complete and accur by resulting terms if I ad	tify (1) to the statements ate to the best of my k ccept an award. I am awa istrative penalties. (U.S.	nowledge. I re that any	also provide t false, fictitious,	he required assuran or fraudulent statem	ces** and agree to
★* I AGREE						
1032 F 1 V F 103 10 10 10 10 10 10 10 10 10 10 10 10 10		es, or an internet site whe	re vou mav	obtain this list, is	contained in the anno	ouncement or agency
specific instruction						
Authorized Rep	presentative:					
Prefix:	Mr.	* First Na	me: Bil	ly		
Middle Name:						
* Last Name:	Hewes					
Suffix:	III					
* Title: Mayor, City of Gulfport, Mississippi						
* Telephone Nun	nber: 228-868-5700			Fax Number:	228-868-5760	
* Email: BHewe	s@gulfport-ms.gov					
* Signature of Au	thorized Representative:					* Date Signed: 08/15/2022
	1 may					

# ASSURANCES - CONSTRUCTION PROGRAMS

OMB Number: 4040-0009 Expiration Date: 02/28/2025

Public reporting burden for this collection of information is estimated to average 15 minutes per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Office of Management and Budget, Paperwork Reduction Project (0348-0042), Washington, DC 20503.

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As the duly authorized representative of the applicant:, I certify that the applicant:

- Has the legal authority to apply for Federal assistance, and the institutional, managerial and financial capability (including funds sufficient to pay the non-Federal share of project costs) to ensure proper planning, management and completion of project described in this application.
- Will give the awarding agency, the Comptroller General
  of the United States and, if appropriate, the State,
  the right to examine all records, books, papers, or
  documents related to the assistance; and will establish
  a proper accounting system in accordance with
  generally accepted accounting standards or agency
  directives.
- 3. Will not dispose of, modify the use of, or change the terms of the real property title or other interest in the site and facilities without permission and instructions from the awarding agency. Will record the Federal awarding agency directives and will include a covenant in the title of real property acquired in whole or in part with Federal assistance funds to assure non-discrimination during the useful life of the project.
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- 18. Will cause to be performed the required financial and compliance audits in accordance with the Single Audit Act Amendments of 1996 and OMB Circular No. A-133, "Audits of States, Local Governments, and Non-Profit Organizations."
- Will comply with all applicable requirements of all other Federal laws, executive orders, regulations, and policies governing this program.
- 20. Will comply with the requirements of Section 106(g) of the Trafficking Victims Protection Act (TVPA) of 2000, as amended (22 U.S.C. 7104) which prohibits grant award recipients or a sub-recipient from (1) Engaging in severe forms of trafficking in persons during the period of time that the award is in effect (2) Procuring a commercial sex act during the period of time that the award is in effect or (3) Using forced labor in the performance of the award or subawards under the award.

SIGNATURE OF AUTHORIZED CERTIFYING OFFICIAL	TITLE
	Mayor
Billy Hewes	
APPLICANT ORGANIZATION	DATE SUBMITTED
City of Gulfport, Mississippi	08/15/2022

SF-424D (Rev. 7-97) Back

### **CERTIFICATIONS**

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

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

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

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

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

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

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

Section 3 -- It will comply with section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u) and implementing regulations at 24 CFR Part 75.

Signature of Authorized Official	Date
Title	

## **Specific Community Development Block Grant Certifications**

The Entitlement Community certifies that:

Citizen Participation -- It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105.

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

Following a Plan -- It is following a current consolidated plan that has been approved by HUD.

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

- 1. Maximum Feasible Priority. With respect to activities expected to be assisted with CDBG funds, it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low- and moderate-income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include CDBG-assisted activities which the grantee certifies are designed to meet other community development needs having particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available (see Optional CDBG Certification).
- 2. Overall Benefit. The aggregate use of CDBG funds, including Section 108 guaranteed loans, during program year(s) \_\_\_\_\_\_ [a period specified by the grantee of one, two, or three specific consecutive program years], shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period.
- 3. Special Assessments. It will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108 loan guaranteed funds, by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

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

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

### Excessive Force -- It has adopted and is enforcing:

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

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

**Lead-Based Paint** -- Its activities concerning lead-based paint will comply with the requirements of 24 CFR Part 35, Subparts A, B, J, K and R.

Compliance with Laws It will comply with applicable laws.				
Signature of Authorized Official	Date			
Title				

# **OPTIONAL Community Development Block Grant Certification**

Submit	the following	g certification	only when	one or	more	of the	activities	in the	action	plan are	designed
to meet	other commi	ınity developi	ment needs	having	g partic	cular u	irgency as	speci	fied in	24 CFR	
570.208	8(c):										

The grantee hereby certifies that the Annual Plan includes one or more specifically identified CDBG-
assisted activities which are designed to meet other community development needs having particular
urgency because existing conditions pose a serious and immediate threat to the health or welfare of the
community and other financial resources are not available to meet such needs.

Signature of Authorized Official	Date
	,

# **Specific HOME Certifications**

The HOME participating jurisdiction certifies that:

Tenant Based Rental Assistance -- If it plans to provide tenant-based rental assistance, the tenant-based rental assistance is an essential element of its consolidated plan.

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

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

Signature of Authorized Official	Date	

## **Emergency Solutions Grants Certifications**

The Emergency Solutions Grants Program recipient certifies that:

Major rehabilitation/conversion/renovation – If an emergency shelter's rehabilitation costs exceed 75 percent of the value of the building before rehabilitation, the recipient will maintain the building as a shelter for homeless individuals and families for a minimum of 10 years after the date the building is first occupied by a homeless individual or family after the completed rehabilitation.

If the cost to convert a building into an emergency shelter exceeds 75 percent of the value of the building after conversion, the recipient will maintain the building as a shelter for homeless individuals and families for a minimum of 10 years after the date the building is first occupied by a homeless individual or family after the completed conversion.

In all other cases where ESG funds are used for renovation, the recipient will maintain the building as a shelter for homeless individuals and families for a minimum of 3 years after the date the building is first occupied by a homeless individual or family after the completed renovation.

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

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

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

Matching Funds - The recipient will obtain matching amounts required under 24 CFR 576.201.

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

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

**Consolidated Plan** – All activities the recipient undertakes with assistance under ESG are consistent with its consolidated plan.

<b>Discharge Policy</b> — The recipient will establish and implement, to the maximum extent practicable and where appropriate, policies and protocols for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, mental health facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent this discharge from immediately resulting in homelessness for these persons.					
Signature of Authorized Official	Date				
Title					

# **Housing Opportunities for Persons With AIDS Certifications**

The HOPWA grantee certifies that:

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

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

- 1. For a period of not less than 10 years in the case of assistance involving new construction, substantial rehabilitation, or acquisition of a facility,
- 2. For a period of not less than 3 years in the case of assistance involving non-substantial rehabilitation or repair of a building or structure.

Signature of Authorized Official	Date	
Title		

# APPENDIX TO CERTIFICATIONS

# INSTRUCTIONS CONCERNING LOBBYING CERTIFICATION:

# **Lobbying Certification**

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

# **HOME PROGRAM**

# RESALE AND RECAPTURE POLICY



### Resale/Recapture Provisions

HOME program regulations governing resale and recapture when a HOME participating jurisdiction (Gulfport) uses HOME funds to assist homebuyers are set forth in 24 CFR Part 92.254(a)(5). By virtue of the fact that Gulfport is a participating jurisdiction in the Gulfport-Biloxi-Harrison County HOME Consortium and uses HOME funds to assist homebuyers, all homebuyers programs provided by Gulfport and its sub-recipients must include guidelines for resale or recapture as require by HUD.

The 2013 HOME Program Final Rule updated the requirements of Resale and Recapture. As per 24 CFR Part 92.254(b) the requirements set forth for resale/recapture will be provided in a separate written agreement between the City of Gulfport, as Lead Agency for the Harrison County Home Consortium and the sub-recipient and/or beneficiary.

Homebuyer Assistance Programs - The City of Gulfport as well as all sub-recipients and CHDO's that utilize Homebuyer assistance will utilize the same **Recapture** requirements.

Funds subject to *recapture* - include direct subsidy of HOME investment that enabled the homebuyer to purchase the property. This includes down payment assistance, closing costs or other HOME assistance provided directly to the homebuyer and/or the difference between the fair market value of the property and a reduced sales price attributable to HOME development assistance.

Net proceeds are defined as the sales price minus superior loan repayment (other than HOME funds) and any closing costs.

**Recapture** requirements of all consortium homebuyer assistance programs that utilize direct financial include the following provisions and is included in the Program Written Participation Agreement and the Deed of Trust and Promissory Note:

- The Deed of Trust and Promissory Note (lien), attached to the property to enforce recapture will be executed at loan closing and recapture guidelines adhered to by the home buyer. The lien also restricts the home buyer's ability to refinance during the period of affordability without approval. (see refinance/subordination policy).
- The lien will depreciate annually in equal increments based on the affordability period, 5 years (20 % per year), 10 years (10% per year) 15 years (6.66% per year) based on the amount of HOME funds invested.
- Shared Net Proceeds If net proceeds are insufficient to repay the HOME funds in full, the Consortium will accept the current net proceeds less any eligible homeowner investment and or capital improvements, and share the net proceeds with the homeowner.
- Once the HOME funds are repaid (if any), the property is no longer subject to any HOME restrictions. The HOME funds netted will be utilized for any other HOME eligible activity.
- As per the New 2013 HOME Program Final Rule Recapture provisions permit subsequent lowincome homebuyers to assume HOME loans and recapture obligations, if no additional HOME assistance is provided.

HOME Investment	X Net proc	eeds = HOME Funds Recapture
HOME Investment + Homeowner	Investment	
<u>Homeowner Investment</u>		eeds = Amount to Homeowner
HOME Investment + Homeowner	Investment	

(Note: The Harrison County Home Consortium currently does not utilize the HOME Resale Provisions in any of its Housing Programs).

**Resale Provisions** – For projects that receives only a development subsidy and it is sold at or below fair market value and no direct homebuyer subsidy, the resale provisions must be utilized and is included in the Program Written Participation Agreement, Deed of Trust and Promissory.

- If the housing is transferred, voluntary or otherwise, during the period of affordability, it must be made available and affordable for subsequent purchases to a reasonable range of homebuyers whose total household income qualifies as low-moderate income (50% to 80%) of AMI for the Gulfport-Biloxi MSA), debt to income ratios will not exceed 33% for housing cost and 45% for total debt, and will use the property as its principal residence for the duration of the affordability period, as per HOME rule 92.254(a)(3).
- Fair Return on Investment If the property is sold during the period of affordability, the price at resale provides the original HOME-assisted homebuyer a fair return on investment (including the original homebuyer's initial investment and any capital improvements).
- Calculating Fair Return on Investment The percentage of change in Consumer Price Index over the period of ownership.
- Basis for calculating fair return includes 1) the HOME assisted homebuyer's original investment (i.e., any down payment), plus 2) the specific capital improvements made by the original homebuyer that may add value to the property, times the consumer price percentage.

The HOME Consortium provides HOME funds for the construction of a single family homebuyer unit. The homebuyer provides \$1,000 for a down-payment. The HOME Consortium uses the average change in the Consumer Price Index over the period of ownership as its standard index for fair return on investment.

The original homebuyer decides to sell his home during the period of affordability and is able to sell the home at a price that permits the original homebuyer to realize a full return on his investment as defined in the HOME Consortium resale provisions.

In the past year, the original homebuyer undertook a \$9,000 kitchen renovation. The HOME Consortium has determined that the average change in the Consumer Price Index over the original homebuyer's period ownership is 3.5 percent. The original homebuyer's initial down-payment investment of \$1,000 plus the kitchen improvement, valued at \$9,000, would result in a fair return of \$350. Total return at sale, assuming the price at sale permits the original homebuyer to realize a full return on his investment, would include the original homebuyer's initial investment of \$1,000, plus the \$9,000 investment in capital improvements, plus a \$350 fair return on both of those investments.

 $($1,000 + $9,000) \times 3.5\% = $350$  fair return on initial and capital investment \$1,000 + \$9,000 + \$350 = \$10,350 total return to the original homebuyer at sale.

In a declining housing market where home values are depreciating, the original homebuyer may not receive a return on his or her investment because the home sold for less or the same price as the original purchase price.

A homebuyer put a \$1,000 down-payment on a \$100,000 home. One year later he invested \$9,000 in kitchen improvements. The original homebuyer decides to sell the home three years later. The HOME Consortium used the 3.5% increase in the consumer price index to calculate fair return; the original homebuyer would expect to receive a \$350 return on his investment (see example immediately above).

Since the original homebuyer purchased the home four year ago, the local housing market declined significantly. The fair market value of his home is now \$90,000. Because there is a \$10,000 loss on the sale, it is not possible to provide the original homebuyer's \$350 fair return on his investment, or return any portion of his \$10,000 investment.

# What constitutes capital improvements -

- Complete Roof Replacements
- Certified Energy Efficient Upgrades (includes HVAC, Water Heater, Solar, Energy Star Appliances (if they will stay in the home)
- Kitchen, bathroom Renovations (plumbing, tubs, sinks, cabinets, counter tops, flooring)
- Addition of living space or space that adds value to home, including carport, garage, storage units attached to the home).

# Value of Capital Improvements -

The value of capital improvements will be based on the actual costs of the improvements as documented by the homeowner's receipts, or on the average increase in value a specific type of improvement brings at sale.